

Fees & Charges before 1st March, 2015

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Average Quarterly Balance (AQB)	Rs. 40,000
Non Maintenance Charges	Rs. 1,500 per quarter, if AQB below Rs. 40,000
Mode of calculation of minimum average quarterly balance	Average of daily closing balances of each day spread over a period of three months.
Cheque leaves (Payable At Par) - Free Limit	
(Customer can request for maximum 100 cheque leaves through NetBanking. For requests above 100 cheque leaves customer needs to visit the branch.)	200 leaves per month
Charges beyond free limit	Rs. 2 per cheque leaf
Account Statement	Free(Monthly) [†]
Duplicate/Adhoc Statement	
Requests through Direct Banking Channels	Rs.50/- per statement through ATM/Mobile Banking/NetBanking and Phone Banking (IVR)
At branch or PhoneBanking (Non-IVR)	Rs.100/- per statement through Branch; Rs.75/- per statement through PhoneBanking (Non-IVR)
Hold Statement Facility	Rs.400/- per year
Demand Draft / Pay Order Remittance Facility	
Demand Drafts (DDs) payable HDFC Bank Locations (Issued from any branch) / Duplicate DDs	Up to 30 free Demand Drafts per month. Above 30 DDs charges @ Rs. 25 per DD
Pay Orders (POs) - on HDFC Bank Locations (Issued from Any Branch) / Duplicate (POs)	Up to 30 free (POs) per month. Above 30 PO's charges @ Rs. 25 per PO
Issue of Demand Drafts (DDs)/ Duplicate DDs (correspondent tie-up)	Rs. 2 per Rs. 1,000, minimum Rs. 50 per transaction
DD/PO cancellation/ revalidation	Rs. 50 per instrument
NEFT/EFT transactions	
Payments	Free
Collections	Free
RTGS transactions	
Payments	Free
Collections	Free

Collections	Free
Local transactions (at home branch locations)	
Local cheque collection and payment	Free
Account to account fund transfer within HDFC bank	Free
Anywhere transactions (Except Dahej)	
Account to account fund transfer within HDFC bank location	Free
Clearing Transactions – Payments at all HDFC bank location	Free
Clearing Transactions – Collections at all HDFC bank location	Free
Bulk transactions	All above transaction are subject to a maximum of 150 transaction per month beyond which charges @ Rs.10/- per transaction would be levied. Includes all Local/Anywhere clearing & Funds transfer transactions
Outstation Cheque Collection	
Outstation cheque collection at bank location	Up to Rs. 1 Lakh - Rs. 25 per instrument Above Rs. 1 Lakh up to Rs. 2Lakhs - Rs. 50 per instrument Above Rs. 2 Lakhs up to Rs. 3 Lakhs - Rs. 100 per instrument Above Rs. 3 Lakhs - Rs. 150 per instrument
Outstation Cheque Collection at Correspondent Bank Location and Clean Location (Non-Corr Bank Location) and Non-MICR cheque	Up to Rs. 25,000 - Rs. 50 per instrument Above Rs. 25,000 up to Rs. 1 Lakh - Rs. 100 per instrument Above Rs. 1 lakh - Rs. 150 per instrument
Cheque Collections through Speed Clearing	Up to Rs. 1 lakh - Free Above Rs. 1 lakh - Rs. 40 per instrument
Bouncing of cheques – Local Cheques drawn on us	
Due to insufficient funds	Up to 2 instruments per month - Rs. 300 per instrument. On 3rd / 4th & 5th instrument - Rs. 500 per instrument 6th Instrument onwards - Rs. 750 per instrument
Due to technical reasons	No charge
Cheque deposited returned unpaid	
Local	Rs. 50 per instrument
Accounts not maintaining AQB as of previous Quarter	Rs. 50 per instance
Outstation	Rs. 50 per instrument
Doorstep Banking‡	
Cash pick-up services (within municipal city limits)	

Cash pick-ups to Rs. 1 Lakh	Rs. 150 per pick-up
Cash pick-ups beyond Rs. 1 Lakh up to Rs. 2 Lakhs	Rs. 200 per pick-up
Cash pick-ups beyond Rs. 2 Lakhs up to Rs. 3 lakhs	Rs. 300 per pick-up
Cash beyond the above limits can be offered. For further details on charges please contact your Branch Manager	
Cash transactions	
Cash deposit	
Cash deposit at home branch location	Up to Rs. 10 Lakhs free per month or 50 transactions whichever is less. Deposits in excess of Rs. 10 Lakhs or 50 transactions will be charged @ Rs. 3 per Rs. 1,000, minimum Rs. 50 per transaction
Limit on Inter-Branch deposits (Within Home Branch City)	Cash deposits at non home Branches within home branch city subject to maximum of Rs. 1,00,000 per account per day
Cash Deposit -Non Home location	Charges @ Rs. 3.50/Rs. 1,000, minimum Rs. 50 per transaction. (maximum deposit allowed up to Rs. 1,00,000 per day)
Cash withdrawal	
Cash Withdrawal-Home Branch	Free
Cash Withdrawal-Non Home Branch - Inter-city & Intra-city	Free cash withdrawals upto Rs.50,000/- per day, beyond which charges @ Rs.2/1000, min Rs.50/- per transaction ; Third party cash withdrawal allowed only up to maximum Rs. 50,000/- per transaction.
Miscellaneous	
Balance inquiry	Rs. 25
TDS certificate	Free
Balance confirmation certificate	Rs. 50
Interest certificate	Rs. 50
Cheque status per instance	Rs. 25
Photo Verification charges	Rs. 100
Address confirmation charges	Rs. 100
Signature Verification charges	Rs. 100
Setting up of standing instructions	Nil
Hold statement facility	Rs. 400 per year
Any deliverable returned by courier due to negative reasons (no such consignee / consignee shifted and no such address)	Rs. 50 per instance
Old Records / Copy of Paid Cheque	

up to 1 year	Rs. 50 per record
Above 1 year	Rs. 100 per record
Common charges for debit/ATM cards	
Replacement of damaged card	Free
Replacement of Lost card	Rs. 200/-
Copy Retrieval Request	Rs. 100
Re-Issuance of PIN	Rs. 50 plus taxes

ATM Usage:

Transaction Type	Balance Inquiry	Cash Withdrawal
HDFC Bank ATMs	Free	Free
Non-HDFC Bank ATMs		
Domestic	On all transactions (Financial + Non financial), Charges applicable @Rs.20/- per transaction	
International*	Rs.15/- per transaction	Rs.110/- per transaction
*The Bank will charge cross-currency mark-up of 3.5% on foreign currency transactions carried out on Debit Cards. The exchange rate used will be the VISA/Master Card wholesale exchange rate prevailing at the time of transaction		

Stop payment charges

Stop payment charges

Particular cheque	Rs. 50 (Free through PhoneBanking)
Range of cheques	Rs. 100 (Free through PhoneBanking)
Account Closure Charges	
Up to 14 days	Nil
15 days to 6 months	Rs. 1000
6 Months -12 Months	Rs.500
More Than 12 months	Nil

Transactions through PhoneBanking

Fax of last 9 transactions statement free through PhoneBanking	Free
Interactive voice response (IVR) & Agent Assisted	Free
Regeneration of PhoneBanking (TIN) at Branch or PhoneBanking	Rs. 50 per request

Charges on all IMPS Outgoing transactions:

Slabs (Rs)	Charges Exclusive of service tax (Rs)
1 to 10,000	3.5
Above 10,000 to 1 Lakhs	5
Above 1 Lakh to 2 Lakhs	15

Debit card	Business[#]	EasyShop		
		Regular	Gold	Woman's
Annual fee per card	Rs. 250 p.a.	Rs. 100 p.a.	Rs. 500 p.a.	Rs. 100 p.a.
Daily ATM limit	Rs. 50,000	Rs. 25,000	Rs. 50,000	Rs. 25,000
Daily merchant establishment Point-of-sale limit	Rs. 75,000	Rs. 40,000	Rs. 75,000	Rs. 40,000
