

Sr. No.	Fee Head	Type	Fees	Min
1	Account opening charges		Nil	
2	Credit Transactions		Nil	
3	Debit Transactions Equity / Debt / Mutual Funds (Market / Off Market)	SPEED-e / Easiest Broking Manual	0.04% of the value of the txn (Max Rs 4,999/-) Inclusive of NSDL / CDSL actual debit transaction charges	Rs. 30/- Inclusive of NSDL / CDSL actual debit transaction charges
4	Pledge Services(Closure / Creation / Invocation)			
5	Margin Pledge (Creation / Invocation / Closure)		Rs. 20/- per instruction	
6	Dematerialisation	Certificate + Dematerialisation Request	Rs.5/- per certificate + Rs. 35/- per request	Rs.40/-
7	Rematerialisation	Rematerialisation Request	Rs.30/- per request + NSDL / CDSL actuals, Currently a) Rs. 10/- for every hundred securities or part thereof; or b) a flat fee of Rs. 10/- per certificate whichever is higher	Rs.40/- (min) Rs.5,00,000 (max)
		Reconversion of Mutual Funds/ Redemption of Mutual Fund units	<u>Reconversion of Mutual Funds</u> Rs 30/- per request + NSDL / CDSL actuals, Currently Rs 10/- per request in NSDL & Rs 5.50/- per request in CDSL <u>Redemption of Mutual Fund units</u> Rs 30/- per request + NSDL / CDSL actuals, Currently Rs 4.50/- per request in NSDL & Rs 5.50/- per request in CDSL	
8	Reissuance of Delivery Instruction Booklet (DIB)		Rs.100/- per booklet	
9	Mailing Charges Courier / Postal Charges only (Adhoc Statement)	Inland Address	Rs.35/- per request	
		Foreign Address	Rs.500/- per request	
10	Annual Maintenance Charges.	AMC - BSDA Demat Ac	AMC	Holding Value
			*** NIL	0 to 4,00,000
			*** Rs 100 p.a.	4,00,001 to 10,00,000
		*** AMC as per Classic Programme.	Above 10,00,000	
AMC - Regular Classic Demat Ac	*** Rs 250/- per annum if atleast one or more transaction / *** Rs.500/- per annum incase of Nil transactions	-		

Terms & Conditions:

Demat customers eligible for the BSDA facility need to register their mobile number for the SMS alert facility for debit transactions.

To evaluate the eligibility for Basic Services Demat Accounts (BSDA), the value of holdings will be determined on a daily basis, as per the file sent by the NSDL / CDSL. The AMC will be calculated at the pro-rata basis based on the value of holding of securities in the account.

In case of BSDA, such accounts would be levied AMC applicable basis the value of holdings exceeding the prescribed limit immediately from the next day of exceeding such limit. Incase the Demat accounts with BSDA facility does not meet the listed eligibility as per guideline issued by SEBI or any such authority at any point of time, such BSDA accounts will be converted to Standard program Demat accounts without further reference to the respective customers and will be levied standard Program pricing. Incase if the Demat accounts with BSDA facility exceed the prescribed limits and move out of the stipulated BSDA criteria, the eligibility of such accounts for BSDA facility will be evaluated on the last day of the Annual billing cycle.

Charges are exclusive of applicable GST and other taxes/statutory charges levied by Government bodies / statutory authorities from time to time, will be charged, as applicable.

Effective 1 Jul'20 Stamp Duty charges would be collected from BO on consideration amount of OffMarket transfer and from pledger for Pledge invocation request, before execution of request.

The transaction charges will be payable monthly. The charges quoted above are for the services listed. Any service not quoted above will be charged separately.

Debit transaction charges are inclusive of NSDL / CDSL actuals which are ₹ 4.00 / ₹3.50 per debit instruction respectively.

Effective 01st Oct'24, Youth Demat Account holder will enjoy charge free debit transactions from NSDL. It is applicable for Demat Accounts where in customers must be below twenty four years at the time of Account opening and is extended for only three years.

CDSL discounts on Debit transactions are

Women Demat account holders (as first holder) will enjoy a discount of ₹0.25 per debit transaction on the CDSL actuals.

Debit transactions of bonds will enjoy a discount of ₹0.25 per debit transaction on the CDSL actuals.

Nil Debit transaction charges are levied by NSDL & CDL on REITs, InVITs, AIFs & SIFs and Mutual Fund units.

The value of the transaction will be in accordance with rates provided by Depositories (NSDL/CDSL)

Customers who have only a Depository relationship will be required to pay an advance fee of Rs. 7,500/-, for each Demat account, which will be adjusted against the service charges. The customer also needs to replenish the balances immediately if and when it falls below Rs. 5,000/-

*** The Annual Maintenance Charges are levied, in advance, for a period of one year at the beginning of the billing cycle. For the computation of AMC for Managed Program, the transactions for the previous year will be evaluated, and basis the number of transactions done by the customer, AMC will be levied as per the transaction slabs defined. (For more details of Standard / Managed program, kindly refer our website www.hdfcbank.com)

In case the Demat accounts are with nil balances / transactions or incase if the customer defaults in payment of AMC, the physical statement shall not be sent to the customer after period of 1 year. However, the electronic statement of holding will be sent only to the customers whose email IDs are registered for e-statement.

In case of non-recovery of service charges due to inadequate balance in your linked bank account or inadequate advance fees or invalid bank account, the Depository services for your account will be temporarily discontinued. The services will be resumed in a minimum of three working days from the date of receipt of request with HDFC Bank and post payment of all outstanding dues towards Depository charges.

The operating instructions for the joint accounts must be signed by all the holders.

All instructions for transfer must be received at the designated DP servicing branches of the Bank at least 24 hours before the execution date.

The Depositories have started dispatching Consolidated Account Statement (CAS) to the customers w.e.f. March 2015, hence dispatch of physical statements will be discontinued.

Your Transaction cum Billing statement will be available on NetBanking under Demat tab by second week of every month with option to view /download.

All charges / service standards are subject to revision at the Bank's sole discretion at any given point of time and the same shall be communicated to the customers with a notice of 30 days.

Declaration:

I/We have read and understood the Securities and Exchange Board of India's guidelines for facility for a BSDA. I/We are aware that if I/we are eligible to open a depository account as a BSDA, the account shall be opened as a BSDA. I/We also understand that in case, I/We at any point of time do not meet the eligibility criteria as a BSDA holder, my / our demat account is liable to be converted to regular account. I/We also state that if at any time choose to opt out of BSDA i.e. avail the facility of regular account the same will be communicated to the Participant from Sole / First Holder registered email ID.

I /we agree to abide by and to be bound by all the Terms and Conditions pertaining to Debit authorisation , E-mail statement and Fee & schedule.

Name & Signature of 1st Holder

2nd Holder

3rd Holder