Fees & Charges for Apex Current Account before 1st November, 2013

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Description of Charges	Apex Current Account
Current Accounts with Cheque facility	
Minimum Balance (Average Quarterly Balance)	Rs. 10,00,000/- per quarter
Non-Maintenance Charges per quarter	Charge of Rs.5,000/- per quarter if AQB is less than Rs.10,00,000 but greater than or equal to Rs. 5,00,000/-; Rs.10,000/- per quarter if AQB is less than Rs. 5,00,000/-
Mode of calculation of minimum average quarterly balance	Average of daily closing balances of each day spread over a period of three months
Cheque Book Charges (Issued By Bank)	Payable at par cheques. Free 1000 cheque leaves per month. Charges Rs 2/- per leaf beyond 1000 leaves
Other Current Account Facilities	
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
Remittance facility through own Bank	
Demand Drafts (DD) Payable at HDFC Bank Locations (Issued from Any branch)/ Duplicate DD	Free
Pay Orders (PO) - on HDFC Bank Locations (Issued from Any branch)/ Duplicate PO	Free
Issuance of DD / PO Through PhoneBanking	Free without limit Only DD amount upto Rs. 5,00,000 for Current Apex Account holders accepted at PhoneBanking.
DD/PO-Cancellation/Revalidation	Rs.50/- per instrument
NEFT/EFT Transactions :	

Payments	Free
Collections	Free
RTGS Transactions :	
Payments	Free
Collections	Free
Local Transactions (At home branch location)	
Local cheques collections & payments	Free
Account to Account Fund Transfer within HDFC Bank	Free
Anywhere Transactions (except Dahej)	
Account-to-Account Fund Transfer within HDFC Bank	Free
Payment at HDFC Bank Locations	Free
Collections at HDFC Bank Locations	Free
Bulk Transaction Charges	All the above transactions are subject to a maximum of 1000 free transactions per month, beyond which charges at the rate of Rs.8 per transaction would be levied. Includes all Local and Anywhere clearing and fund transfer transactions
Remittance facility through other Bank	
Issue of Demand Drafts (DD) / Duplicate DD (Correspondent tieup)	Free upto Rs.15 lacs per month beyond which charges @ Rs.1.50 per Rs.1000/- Minimum Rs.50/- per DD
DD-Cancellation / Revalidation	Rs.50/- per instrument
Cheque Collection	

	Instrument Value	Charges
Outstation Cheque Collection at Bank Locations	Any Amount	Free

	Instrument Value	Charges
Outstation Cheque Collection at Correspondent Bank Location	Upto Rs 35,000/-	Rs 50/- per instrument
	Above Rs 35,000/- and upto Rs 1,00,000/-	Rs 100/- per instrument
	Above Rs 1,00,000/-	Rs 150/- per instrument

	Instrument Value	Charges
	Upto Rs 25,000/-	Rs 50/- per instrument
Outstation Cheque Collection at Clean Location	Above Rs 25,000/- and upto Rs	Rs 100/- per

Outstation Cheque Collection at Clean Location	1,00,000/-	instrument
	Above Rs 1,00,000/-	Rs 150/- per instrument
Outstation Cheque Collection through Speed Clearing	Free	
Bouncing of cheques- Local		
Cheques Drawn on us		
Due to Insufficient Funds	Upto 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	
Cheques Deposited Returned Unpaid	Charge of Rs 50/- per instance would be levied, where AQB is not maintained in previous quarter - Rs. 100 per instrument	
Doorstep Banking **		
Cash Pickup Charges (within municipal city limits)		
Cash Pickup upto Rs 1 Lac	Rs 150/- per pickup	
Cash Pickup beyond Rs 1 Lac and upto Rs 2 Lac	Rs 200/- per pickup	
Cash Pickup beyond Rs 2 Lac and upto Rs 3 Lac	Rs 300/- per pickup	
Cash beyond the above limits can be offered, for further details on charges please contact your Branch Manager		
Cash Transactions		
Cash Deposit		
Cash Deposit-Home Branch Loation	Higher of Rs.120 Lacs per month or 10 times the previous month AMB or 60 transactions, whichever is breached first; (Subject to a maximum monthly limit of Rs.500Lacs); beyond free limit, charges at Rs. 3 per Rs. 1000; minimum of Rs.50/-. per transaction	
Operational limit for Cash Deposit -Non Home branches	Max Cash Deposit limit at non-home branches is subject to a limit of Rs.3 Lac per day	
Cash Deposit - Non Home Loation	Free upto Rs.30 Lacs per month or 25 transactions, whichever is breached first; beyond free limit charges at 3.5 per 1000; minimum of Rs.50/- per transaction	
Cash Withdrawal		
Cash Withdrawal-Home Branch	Free .	
Cash Withdrawal-Non Home Branch-Intercity & Intracity	Free cash withdrawals upto Rs.50,00,000/- per month, beyond which charges @ Rs.2 per 1000, min Rs.50/-per transaction on incremental amount; Third party cash withdrawal allowed only up to maximum Rs. 50,000/- per transaction	

	up to maximum Rs. 50,000/- per transaction.
Miscellaneous	
Balance enquiry	Rs.25/-
TDS Certificate	Free
Balance Confirmation Certificate	Rs.50/-
Interest Certificate	Rs. 50/-
Cheque Status per instance	Rs. 25/-
Photo Verification	Rs 100/- per instance
Address Confirmation	Rs 100/- per instance
Signature Verification	Rs 100/- per instance
ECS (Debit) Return Charges	**- Rs 350/-** would be levied on first instance of ECS return in a quarter. **- Rs 750/-** would be levied, second instance onwards in the same quarter.
Setting up of Standing Instructions	Rs. 150/-
Any Deliverable returned by courier due to negative reasons (no such consignee/ consignee shifted and no such address)	Rs 50/- per instance
TIN/IPIN Regeneration (requests received at the branch for physical dispatch)	Rs 50/- per instance
SI rejects	Rs 200/- per instance
Old Records / Copy of Paid Cheque	
Upto 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.100
Copy Retrieval Request	Rs.100
Re-Issuance of PIN	Rs.50 (plus taxes)
Transaction Charge--HDFC Bank ATM's	Balance Inquiry - Free Cash Withdrawal - Free
Transaction Charge--Non HDFC Bank ATM's ***	
Domestic	Balance Inquiry - Free Cash Withdrawal - 5 transactions free per month Beyond which

	Cash Withdrawal - 5 transactions free per month.Beyond which charges @ Rs 20/- per transaction.
International* *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	Balance Inquiry - Rs.15 per transaction Cash Withdrawal - Rs.110 per transaction
Transaction Decline Charge (at Non HDFC Bank ATM's)	Rs. 25 per transaction
Stop Payment Charges	
Particular cheque	Rs.50/- (Free through PhoneBanking)
Range of cheques	Rs.100/- (Free through PhoneBanking)
Account Closure:	
Up to 14 days	No Charge
15 days to 6 months	Rs 2,000/-
6 months upto 12 months	Rs 1,000/-
Beyond 12 months	No Charge
Activation of Dormant / inoperative account	No Charge
InstaAlert / Mobile Banking	
Insta Alert	Nil
Transactions through PhoneBanking:	
Interactive Voice Response (IVR)	Free
Non-IVR Agent-assisted – for accounts maintaining AQB	Free
Non-IVR Agent-assisted – for accounts not maintaining AQB as of previous quarter	Rs 50/- per call

Debit Cards (only for Individuals & Sole Proprietorship)

Debit Card	Easy Shop				ATM Card
	Business#	Regular	Gold	Women	
Annual Fee per Card	Free	Free	Rs.500 p.a	Rs.100 p.a.	Free
Daily ATM Limit	Rs.50,000	Rs.25,000	Rs.50,000	Rs.25,000	Rs. 10,000
Daily Merchant Establishment Point of Sale Limit	Rs.75,000	Rs.40,000	Rs.75,000	Rs.40,000	NA

Also available for partnership firms & limited company current accounts which have operating instructions as "Singly"

W.e.f April 1, 2012, all fees and charges mentioned in the Tariffs, Charges or Fees Brochures will attract Service Tax @ 12% and Education Cess @ 3% of the service tax amount. The same will appear as separate debits in the statements.

+For accounts maintaining AQB less than Rs.10,00,000/- as of previous qtr will be charged Rs.25 each for next 3 montly statement

**Available at Select locations.You need to register with the Bank for availing these services, please contact your Branch Manager for further details.

***Charges applicable w.e.f 15th Oct '09. Inclusive of service tax and educational cess.