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/-

Cheque Book Charges (Issued By Bank) Payable-at-par
500 cheque leaves free per month. Charges Rs 2/- per leaf beyond 500 leaves

Other Current Account Facilities

Monthly Account Statement+ Free

Issue of Duplicate / Adhoc Statement Branch: Rs 100/- per statement
Phone Banking
i)Non IVR : Rs 50/- per statement
ii)IVR: Rs 30/- per statement
Net Banking: Rs 30/- per statement
ATM & Mobile Banking: Rs 50 per statement

Mode of calculation of minimum average quarterly balance Average of daily closing balances of each day spread over a period of three months

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 transactions are subject to a maximum of 500 transactions per month, beyond which charges @ Rs.8/- per transaction would be levied. Includes all Local / Anyhwere clearing and 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

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

Outstation Cheque Collection at Correspondent Bank Location Instrument Value Charges
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

Outstation Cheque Collection at Clean Location Instrument Value Charges
Upto Rs 25,000/- Rs 50/- per instrument
Above Rs 25,000/- and upto Rs 1,00,000/- Rs 100/- per 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

Local Rs.50/- per Instrument

Accounts not maintaining AQB as of previous quarter Rs 100/- per Instrument

Outstation Rs. 50/- per instrument

Bouncing of cheques- outstation- through own bank Rs.50/- per Instrument

Bouncing of cheques- outstation- through another bank Rs.50/- 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

Cheque Pickup Charges

On a monthly basis Free, once in a day

On a per call basis Rs 25/- per call

Cash Transactions

Cash Deposit

Cash Deposit-Home Branch City Free upto Rs.100 lacs per month or 50 transactions, whichever is lower. Deposit in excess of Rs.100 lacs or 50 transactions will be charged @ Rs.3 per 1000, minimum Rs.50

Limit on Inter-Branch deposits (Within Home Branch City Cash deposit at non home Branches within home branch city subject to maximum of Rs.100,000 per account per day

Cash Deposit -Non Home location Free upto Rs.5 lacs per month or 5 transactions whichever is lower.Deposit in excess of Rs.5 lacs or 5 transactions will be charged @ Rs. 3.50/1000, min Rs. 50. (Maximum deposit allowed Rs.100,000/- per day).

Cash Withdrawal

Cash Withdrawal-Home Branch Free .

Cash Withdrawal-Non Home Branch-Intercity & Intracity Free cash withdrawals upto Rs.2,00,000/- per day, beyond which charges @ Rs. 2/- per Rs.1000/-, min Rs.50/- per transaction (Only for incremental amount), Third party cash withdrawal allowed only up to maximum Rs. 50,000/- per transaction.

Miscellaneous

Balance enquiry Rs.25/-

TDS Certificate Free

Balance Confirmation Rs.50/-

Interest Certificate Rs. 50/-

Cheque Status per instance Rs. 25/-

Photo attestation Rs.50/-

Address Confirmation Rs.50/-

Signature attestation Rs. 50/-

Setting up of Standing Instructions Rs. 150/-

Old Records / Copy of Paid Cheque

Upto 1 Year Rs.50 per record

Above 1 Year Rs.100 per record

Certificate of Balance

Current Year Free

Previous Year Rs. 250/-

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 charges @ Rs 20/- per transaction.

International 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.100/-

More than 6 months No Charge

Activation of Dormant / inoperative account No Charge

InstaAlert / Mobile Banking

Insta Alert Free

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

ECS (Debit) Return Rs.200/- (plus taxes)

Debit Cards (only for Individuals & Sole Proprietorship)