READ DETAILED FEES & CHARGES

Enclosed below are HDFC Bank Plus Current Account fees and charges
Fees & Charges for Plus Current Account effective 1st January, 2016

Description of Charges	Plus Current Account
Current Accounts with Cheque facility	
Minimum Balance (Average Quarterly Balance)	Rs. 1,00,000
Non-Maintenance Charges per quarter	Charge of Rs. 6,000 per quarter, if AQB is less than Rs. 50,000 Charge of Rs. 1,500 per quarter, if AQB is less than Rs. 1,00,000 but > = Rs. 50,000
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) (Customer can request for maximum 100 cheque leaves through NetBanking. For requests above 100 cheque leaves customer needs to visit the branch.)	Payable-at-par 300 cheque leaves free per month. Charge of Rs. 2 per leaf beyond 300 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 HDFC Bank Locations (Issued	Up to 50 free DDs per month. Above 50 DDs

Demand Drafts (DD) payable HDFC Bank Locations (Issued from any branch) / Duplicate DD	month. Above 50 DDs, charges @ Rs. 25 per Demand Draft.
Pay Orders (PO) - on HDFC Bank Locations (Issued from Any Branch) / Duplicate PO	Up to 50 free PO's per month. Above 50 PO's, charges @ Rs. 25 per Pay Order.
Issuance of DD/ PO through PhoneBanking	All standard charges for DD / PO are applicable as above. Only DD / PO amount up to Rs. 5,00,000 are accepted at Phonebanking.
DD/PO Cancellation/Revalidation	Rs. 100 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
Payments at HDFC Bank Locations	Free
Collections at HDFC Bank Locations	Free
Bulk Transaction Charges	All above transaction are subject to a maximum of 250 transaction per month beyond which charges @ Rs.10/- per transaction would be levied. Includes all Local/Anywhere clearing & Funds transfer transactions
Remittance facility through other Bank	
Issue of Demand Drafts (DD) / Duplicate DD (Correspondent tie-up)	Rs. 2 per Rs. 1,000 Minimum Rs. 50 per DD

DD-Cancellation / Revalidation	Rs. 100 per instrument

Cheque Collection

Outstation Cheque Collection at Bank Locations	

Instrument Value	Charges
Any Amount	Rs. 20 per instrument

Outstation Cheque Collection at Correspondent Bank Location	

Instrument Value	Charges
Up to Rs. 35,000	Rs. 50 per instrument
Above Rs. 35,000 and up to 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
Up to Rs. 25,000	Rs. 50 per instrument
Above Rs. 25,000 and up to Rs. 1,00,000	Rs. 100 per instrument
Above Rs. 1,00,000	Rs. 150 per instrument

Cheque Collection through Speed Clearing	

Instrument Value	Charges
Up to Rs. 1,00,000	Free
Above Rs. 1,00,000	Rs. 15 per instrument

Bouncing of cheques- Local

Cheques Drawn on us

Up to 2 instruments per

Due to Insufficient Funds	Up to 2 instruments per month - Rs. 500 per instrument ;On 3rd instrument onwards - Rs. 750 per instrument
Due to Technical Reasons	No Charge
Cheques Deposited Returned Unpaid	Local Cheque: Rs 100 per instrument and Outstation Cheque:Rs 150 per instrument

Doorstep Banking **

Cash Pickup Charges (within municipal city limits)

Cash Pick-up up to Rs. 1 Lakh	Rs. 150 per pick-up
Cash Pick-up beyond Rs. 1 Lakh and up to Rs. 2 Lakhs	Rs. 200 per pick-up
Cash Pick-up beyond Rs. 2 Lakhs and 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-Home Branch Location	Upto Rs.10 Lacs free per month or 50 transactions whichever is less. Deposits in excess of Rs.10 Lacs free per month or 50 transactions will be charged @ Rs.3 per Rs.1000, minimum of Rs.50/- **per transaction**
Limit on Inter-Branch deposits (Within Home Branch City	Cash deposit 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	Upto Rs.2 Lacs free per month or 5 transactions whichever is less. Deposits in excess of Rs.2 Lacs free per month or 5 transactions will be charged @ Rs.3.5 per Rs.1000, minimum of Rs.50/- **per transaction** (Maximum

	transaction (Maximum Deposit allowed up to Rs.1,00,000 per day

Free Cash Deposit Limit will lapse for the accounts where AQB/AMB/HAB maintained is less than 75% of required product AQB/AMB/HAB i.e. Customer will be charged from 1st transaction for cash deposit.

Cash Withdrawal

Cash Withdrawal-Home Branch	Free at Home Branch
Cash Withdrawal-Non Home Branch-Inter-city & Intra-city	Free cash withdrawals upto Rs.1,00,000/- per day, beyond which charges @ Rs.2/1000, min Rs.50/-**per transaction** on 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 Verification	Rs. 100 per instance
Address Confirmation	Rs. 100 per instance
Signature Verification	Rs. 100 per instance
Setting up of Standing Instructions	Nil
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	Upto 3 returns - Rs. 350 /instance 4th return onward Rs. 750/ instance
ECS (Debit) Return Charges	Upto 3 returns - Rs. 350/ instance 4th return onward Rs. 750 /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	3 transaction in 6 Cities** and 5 transactions in other than above cities free per month, beyond which charges applicable @Rs.20/- per transaction	

Note : **6 Cities- Transactions done in Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad ATMs will be considered

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	Rs.25/- per transaction	Rs.125/- per transaction

Transaction Decline Charge (at Non-HDFC Bank ATM's)	Rs. 25 per transaction

Stop Payment Charges

Particular cheque	Rs. 100/- (FREE through Phone Banking)
Range of cheques	Rs. 250/- (FREE through Phone Banking)

Account Closure:

Up to 14 days	No Charge
15 days to 6 months	Rs. 1000
6 months to 12 months	Rs. 500

More than 12 months	No Charge
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 and for transactions that are available on IVR	Rs. 50 per call

Charges on all IMPS Outgoing transactions:

Slabs (Rs)	Charges Exclusive of service tax (Rs)
Up to 100,000	5
100,001 upto 200,000	15

Debit Cards (only for Individuals & Sole Proprietorship)

Debit Card	Easy Shop				ATM Card
	Business#	Regular	Gold	Woman's	
Annual Fee per Card	Rs. 250 p.a.	Rs. 100 p.a.	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"

Click here to view Fees & Charges for Plus Current Account before 1st January' 2016
Click here to view change in Fees & Charges for Plus Current Account before 1st March' 2015
Click here to view Fees & Charges for Plus Current Account before 1st December, 2014
Click here to view Fees & Charges for Plus Current Account before 1st November, 2013
Click here to view charges applicable before 1st September,2010
Click here to view charges applicable before 1st July 2007

All charges are exclusive of GST as applicable from time to time
+For accounts maintaining AQB less than Rs. 1,00,000 as of previous qtr will be charged Rs. 25 each for next 3 monthly statement
***Available at Select locations. You need to register with the Bank for availing these services, please contact your Branch Manager for further detail*