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 500 cheque leaves per month. Charges Rs 2/- per leaf beyond 500 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 500 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

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 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

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 Loation upto Rs.100 Lacs free per month or 50 transactions whichever is less. Deposits in excess of Rs.100 Lacs free per month or 50 transactions will be charged @ Rs.3 per 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.100,000 per account per day

Cash Deposit - Non Home Loation Rs.5 Lacs per month or 5 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 withdrawal upto Rs.2Lac per day beyond which charges @ Rs.2/1000, min Rs.50.Third party cash withdrawal allowed only 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 attestation Rs 100/- per instance

Address Confirmation Rs 100/- per instance

Signature attestation 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/-

Non Operational Account - Account with no customer initiated transaction in the account for past 1 year Rs 50/- per quarter

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 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 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 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

Debit Cards (only for Individuals & Sole Proprietorship)