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

Issue of Duplicate / Adhoc Statement Rs. 100 at Branch, Rs. 30 per statement through NetBanking and PhoneBanking (IVR), Rs. 50 per statement through PhoneBanking (non-IVR), ATM and MobileBanking

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 without limit

Pay Orders (PO) - on
HDFC Bank Locations
(Issued from
Any branch)/ Duplicate PO Free without limit

Issuance of DD / PO
Through PhoneBanking Free without limit
Only DD amount upto Rs. 5,00,000 for Current Apex
Accountholders 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

Clearing Transactions - Collections & Payment at HDFC Bank locations Free

Bulk Transaction Charges All transactions are subject to a maximum of 500 transactions per month, beyond which charges @ Rs.5/- per transaction would be levied. Includes all Local / Anywhere clearing and funds 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 of Rs. 1.50 per 1000, Minimum Rs. 50/- per instrument

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 Rs.300/- per instrument (Rs.350/- for accounts not maintaining AQB)

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 Lakh per month or 50 Transactions whichever is lower. Deposit in
excess of Rs. 100 Lakh per month or 50 transactions will be charged @ Rs.1/- per Rs. 1000/-, minimum Rs.50/-. (Cash deposit at non- home branches within home branch city subject to limit of Rs.1,00,000/- per account per day)

Cash Deposit - Non Home Branch City Charges @ Rs 3 per Rs 1000/-, minimum of Rs 50 per transaction. (Maximum deposit allowed up to Rs 1,00,000/- 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.

Debit Cards (only for Individuals & Sole Proprietorship)