

VARIANTS	Regular	Premium	Trade	Plus	Max	Apex	Ultima	Ascent
PROGRAMS	(Imperia/Preferred)	(Imperia/Preferred)	(Imperia/Preferred)	(Imperia/Preferred)	(Imperia/Preferred)	(Imperia/Preferred)	(Imperia/Preferred)	(Imperia/Preferred)
Average Quarterly Balance (AQB/AMB)	Rs.10,000/- (AQB)	Rs.25,000/-(AQB)	Rs.40,000/-(AQB)	Rs.100,000/-(AQB)	Rs.5,00,000/-	Rs.10,00,000/-	Rs.20,00,000/-	Metro and Urban – Rs. 50,000 Semi urban and rural – Rs 25,000
Non-Maintenance Charges (per Quarter/Month/half yearly)	NA	NA	NA	NA	NA	NA	NA	NA
Free Monthly Cheque Leaves	500	500	500	500	500	1000	1500	100 cheque leaves for every Rs 1 Lac of Balance maintained
Charges Beyond Free Leaves	Charges Rs 2/- per leaf	Charges Rs 2/- per leaf	Charges Rs 2/- per leaf	Charges Rs 2/- per leaf	Charges Rs 2/- per leaf	Charges Rs 2/- per leaf	Charges Rs 2/- per leaf	Charges Rs 2/- per leaf
Local & Intercity Cheque Collection/Payments	Free	Free	Free	Free	Free	Free	Free	Free
Local & Intercity Account to Account Funds Transfer	Free	Free	Free	Free	Free	Free	Free	Free
Bulk Transaction limit (Includes all Local & Anywhere clearing and funds transfer transactions)	300	300	300	300	500	1000	2000	150 txn for every Rs 1 Lac of Balance maintained
Bulk txn Charges (Beyond free limit)	Rs.10/- per txn	Rs.10/- per txn	Rs.10/- per txn	Rs.10/- per txn	Rs.10/- per txn	Rs.10/- per txn	Rs.10/- per txn	Rs.10/- per txn
CASH TRANSACTIONS	Regular	Premium	Trade	Plus	Max	Apex	Ultima	Ascent
Free Cash Deposit Limit -Home Branch Location Monthly Limit	Free upto Rs.2 lacs per month or 8 times AMB of previous month whichever is higher subject to max of 50 transactions.(Cash deposit at non-home branches within home-branch city subject to limit of Rs.100,000/- per account per day)	Free upto Rs.3 lacs per month or 8 times AMB of previous month whichever is higher subject to max of 50 transactions.(Cash deposit at non-home branches within home-branch city subject to limit of Rs.100,000/- per account per day)	Free upto Rs.5 lacs per month or 8 times AMB of previous month whichever is higher subject to max of 50 transactions.(Cash deposit at non-home branches within home-branch city subject to limit of Rs.100,000/- per account per day)	Free upto Rs.10 lacs per month or 8 times AMB of previous month whichever is higher subject to max of 50 transactions.(Cash deposit at non-home branches within home-branch city subject to limit of Rs.100,000/- per account per day)	Combined free limit for cash deposit across all HDFC Bank Branches which will be higher of Rs.60 lacs per month or 10 times the current month AMB or 60 transactions, which ever is breached first; (subject to a maximum monthly free limit of Rs.200 Lacs.), (Cash deposit at non-home branches within home-branch city subject to limit of Rs.300,000/- per account per day)	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); (Cash deposit at non-home branches within home-branch city subject to limit of Rs.300,000/- per account per day)	Higher of Rs.200 Lacs or 8 times the average monthly Balance (AMB) maintained in the previous month or 100 transactions whichever is breached earlier; (Cash deposit at non-home branches within home-branch city subject to limit of Rs.500,000/- per account per day)	Free Limit - 12 times Current Month AMB
Charges beyond Free limit @ Home location	Rs.3/- per Rs.1,000/-, minimum Rs.50/- per txn.	Rs.3/- per Rs.1,000/-, minimum Rs.50/- per txn.	Rs.3/- per Rs.1,000/-, minimum Rs.50/- per txn.	Rs.3/- per Rs.1,000/-, minimum Rs.50/- per txn.	Rs.3/- per Rs.1,000/-, minimum Rs.50/- per txn.	Rs.3/- per Rs.1,000/-, minimum Rs.50/- per txn.	Rs.3/- per Rs.1,000/-, minimum Rs.50/- per txn.	Standard charges (Beyond Free Limit/Upper Cap) - Charges @ Rs.3/- per Rs.1,000/-, minimum Rs.50/- per transaction.
Free Cash Deposit Limit -Non -Home Branch Location - Monthly Limit	3 lac or 5 txn ( Maximum deposit allowed upto Rs.1,00,000/- per day )	3 lac or 5 txn ( Maximum deposit allowed upto Rs.1,00,000/- per day )	3 lac or 5 txn ( Maximum deposit allowed upto Rs.1,00,000/- per day )	3 lac or 5 txn ( Maximum deposit allowed upto Rs.1,00,000/- per day )	Combined free limit for cash deposit across all HDFC Bank Branches which will be higher of Rs.60 lacs per month or 10 times the current month AMB or 60 transactions, which ever is breached first; (subject to a maximum monthly free limit of Rs.200 Lacs.), (Cash deposit at non-home branches within home-branch city subject to limit of Rs.300,000/- per account per day)	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 ( Maximum deposit allowed upto Rs.3,00,000/- per day )	50 Lacs or 25 transactions, whichever is breached earlier; Charges at the rate of Rs.3.5 per 1000 minimum of Rs.50/- per transaction ( Maximum deposit allowed upto Rs.5,00,000/- per day )	
Charges beyond Free limit @ Non- Home location	Rs.3.50/- per Rs.1,000/-, minimum Rs.50/- per txn.	Rs.3.50/- per Rs.1,000/-, minimum Rs.50/- per txn.	Rs.3.50/- per Rs.1,000/-, minimum Rs.50/- per txn.	Rs.3.50/- per Rs.1,000/-, minimum Rs.50/- per txn.	Rs.3/- per Rs.1,000/-, minimum Rs.50/- per txn.	Rs.3.50/- per Rs.1,000/-, minimum Rs.50/- per txn.	Rs.3.50/- per Rs.1,000/-, minimum Rs.50/- per txn.	Rs.3.50/- per Rs.1,000/-, minimum Rs.50/- per txn.
Cash Withdrawal-Home Branch	Free	Free	Free	Free	Free	Free	Free	Free
Free Cash Withdrawal Limit -Non Home Branch-Intracity & Intercity	Rs. 1,00,000/- per day	Rs. 1,00,000/- per day	Rs. 1,00,000/- per day	Rs. 1,00,000/- per day	50 Lacs per month	50 Lacs per month	75 Lacs per month	Free Limit - 12 times Current Month AMB
Charges Beyond Free daily/Monthly Limit	Rs.2/- per Rs.1,000/-, minimum Rs.50/- per txn.	Rs.2/- per Rs.1,000/-, minimum Rs.50/- per txn.	Rs.2/- per Rs.1,000/-, minimum Rs.50/- per txn.	Rs.2/- per Rs.1,000/-, minimum Rs.50/- per txn.	Rs.2/- per Rs.1,000/-, minimum Rs.50/- per txn.	Rs.2/- per Rs.1,000/-, minimum Rs.50/- per txn.	Rs.2/- per Rs.1,000/-, minimum Rs.50/- per txn.	Rs.2/- per Rs.1,000/-, minimum Rs.50/- per txn.
DD/PO TRANSACTIONS	Regular	Premium	Trade	Plus	Max	Apex	Ultima	Ascent
Pay Orders (PO) -on HDFC Bank Locations (Issued from Any Branch)	Free	Free	Free	Free	Free	Free	Free	Free
Demand Drafts (DD) payable HDFC Bank Locations (Issued from any branch)	Free	Free	Free	Free	Free	Free	Free	Free
Demand Drafts - Payable on Non-Branch Locations (Correspondent tieup)	Rs.1.50 per Rs.1000/- Minimum Rs.50/-	Rs.1.50 per Rs.1000/- Minimum Rs.50/-	Rs.1.50 per Rs.1000/- Minimum Rs.50/-	Rs.1.50 per Rs.1000/- Minimum Rs.50/-	Rs.1.50 per Rs.1000/- Minimum Rs.50/-	Free upto Rs. 15 lacs per month beyond which chargeable @ Rs.1.50 per Rs.1000/- Minimum Rs.50/-	Free upto 30 lacs per month beyond which charges at Rs.2/- per 1000/-; minimum of Rs.50/- per instrument	Rs.1.50 per Rs.1000/- Minimum Rs.50/-
DD Cancellation	Rs.100/- per instrument	Rs.100/- per instrument	Rs.100/- per instrument	Rs.100/- per instrument	Rs.100/- per instrument	Rs.100/- per instrument	Rs.100/- per instrument	Rs.100/- per instrument
OUTSTATION CHEQUE COLLECTION	Regular	Premium	Trade	Plus	Max	Apex	Ultima	Ascent
Cash In Code	CENTDUM	CENTDUM	CENTTRADE / TRADECENT	CENTPLUS / PLUSDUM	CENTMAX	CENTMAX	CENTMAX	CENTMAX
Outstation Cheque Collection on Branch Locations	upto Rs. 50000 - Rs.50 above Rs. 50000 upto Rs. 1 lac - Rs. 100 above Rs. 1 lac - Rs. 150 (per instrument charges)	upto Rs. 50000 - Rs.50 above Rs. 50000 upto Rs. 1 lac - Rs. 100 above Rs. 1 lac - Rs. 150 (per instrument charges)	upto Rs. 1 lac - Rs 25 above Rs. 1 lac & upto Rs. 2 lacs - Rs. 50 above Rs. 2 lacs & upto Rs. 3 lacs - Rs. 100 above Rs. 3 lacs - Rs. 150 (per instrument charges)	Rs 20 per instrument	Free	Free	Free	Free
Corresponent Bank Locations	upto Rs 25000 - Rs. 50 above Rs. 25000 upto Rs. 1 lac - Rs.100 above Rs. 1 lac - Rs. 150. (per instrument charges)	upto Rs 25000 - Rs. 50 above Rs. 25000 upto Rs. 1 lac - Rs.100 above Rs. 1 lac - Rs. 150. (per instrument charges)	upto Rs 25000 - Rs. 50 above Rs. 25000 upto Rs. 1 lac - Rs.100 above Rs. 1 lac - Rs. 150. (per instrument charges)	upto Rs 35000 - Rs. 50 above Rs. 35000 upto Rs.1 lac - Rs.100 above Rs. 1 lac - Rs. 150. (per instrument charges)	upto Rs 35000 - Rs. 50 above Rs. 35000 upto Rs.1 lac - Rs.100 above Rs. 1 lac - Rs. 150. (per instrument charges)	upto Rs 35000 - Rs. 50 above Rs. 35000 upto Rs.1 lac - Rs.100 above Rs. 1 lac - Rs. 150. (per instrument charges)	upto Rs 35000 - Rs. 50 above Rs. 35000 upto Rs.1 lac - Rs.100 above Rs. 1 lac - Rs. 150. (per instrument charges)	upto Rs 35000 - Rs. 50 above Rs. 35000 upto Rs.1 lac - Rs.100 above Rs. 1 lac - Rs. 150. (per instrument charges)
Clean Locations	upto Rs 25000 - Rs. 50 above Rs. 25000 upto Rs. 1 lac - Rs.100 above Rs. 1 lac - Rs. 150. (per instrument charges)	upto Rs 25000 - Rs. 50 above Rs. 25000 upto Rs. 1 lac - Rs.100 above Rs. 1 lac - Rs. 150. (per instrument charges)	upto Rs 25000 - Rs. 50 above Rs. 25000 upto Rs. 1 lac - Rs.100 above Rs. 1 lac - Rs. 150. (per instrument charges)	upto Rs 25000 - Rs. 50 above Rs. 25000 upto Rs. 1 lac - Rs.100 above Rs. 1 lac - Rs. 150. (per instrument charges)	upto Rs 25000 - Rs. 50 above Rs. 25000 upto Rs. 1 lac - Rs.100 above Rs. 1 lac - Rs. 150. (per instrument charges)	upto Rs 25000 - Rs. 50 above Rs. 25000 upto Rs. 1 lac - Rs.100 above Rs. 1 lac - Rs. 150. (per instrument charges)	upto Rs 25000 - Rs. 50 above Rs. 25000 upto Rs. 1 lac - Rs.100 above Rs. 1 lac - Rs. 150. (per instrument charges)	upto Rs 25000 - Rs. 50 above Rs. 25000 upto Rs. 1 lac - Rs.100 above Rs. 1 lac - Rs. 150. (per instrument charges)

Speed Clearing Charges	Instrument value upto Rs. 1 lac - no charges; instrument value above Rs. 1 lac - Rs. 140/- per instrument.	Instrument value upto Rs. 1 lac - no charges; instrument value above Rs. 1 lac - Rs. 140/- per instrument.	instrument value upto Rs. 1 lac - no charges; instrument value above Rs. 1 lac - Rs. 40	Instrument value upto Rs. 1 lac - no charges; instrument value above Rs. 1 lac - Rs. 15/- per instrument.	Free	Free	Free	Free
NEFT/RTGS TRANSACTIONS	Regular	Premium	Trade	Plus	Max	Apex	Ultima	Ascent
NEFT Payments	Free	Free	Free	Free	Free	Free	Free	Free
RTGS Payments	Free	Free	Free	Free	Free	Free	Free	Free
ATM PRICING	Regular	Premium	Trade	Plus	Max	Apex	Ultima	Ascent
AT HDFC Bank ATM	Free	Free	Free	Free	Free	Free	Free	Free
DOMESTIC - At Non HDFC Bank ATM - Non Financial Transaction	Free	Free	Free	Free	Free	Free	Free	Free
DOMESTIC - At Non HDFC Bank ATM - Financial Transaction	Free	Free	Free	Free	Free	Free	Free	Free
INTERNATIONAL - At Non HDFC Bank ATM - Non Financial Transaction	Rs.25/- per transactions ( Exclusive of Taxes )	Rs.25/- per transactions ( Exclusive of Taxes )	Rs.25/- per transactions ( Exclusive of Taxes )	Rs.25/- per transactions ( Exclusive of Taxes )	Rs.25/- per transactions ( Exclusive of Taxes )	Rs.25/- per transactions ( Exclusive of Taxes )	Rs.25/- per transactions ( Exclusive of Taxes )	Rs.25/- per transactions ( Exclusive of Taxes )
INTERNATIONAL - At Non HDFC Bank ATM - Financial Transaction	Rs.125/- per transactions ( Exclusive of Taxes )	Rs.125/- per transactions ( Exclusive of Taxes )	Rs.125/- per transactions ( Exclusive of Taxes )	Rs.125/- per transactions ( Exclusive of Taxes )	Rs.125/- per transactions ( Exclusive of Taxes )	Rs.125/- per transactions ( Exclusive of Taxes )	Rs.125/- per transactions ( Exclusive of Taxes )	Rs.125/- per transactions ( Exclusive of Taxes )
COMMON CHARGES	Regular	Premium	Trade	Plus	Max	Apex	Ultima	Ascent
Setting Up of S.I.	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Duplicate / Adhoc Account Statement	Rs. 100 at Branch; Rs.50/- per statement through ATM, InstaQuery, Net Banking & Phonebanking (IVR); Rs. 75/- per statement through Phonebanking (Non IVR)	Rs. 100 at Branch; Rs.50/- per statement through ATM, InstaQuery, Net Banking & Phonebanking (IVR); Rs. 75/- per statement through Phonebanking (Non IVR)	Rs. 100 at Branch; Rs.50/- per statement through ATM, InstaQuery, Net Banking & Phonebanking (IVR); Rs. 75/- per statement through Phonebanking (Non IVR)	Rs. 100 at Branch; Rs.50/- per statement through ATM, InstaQuery, Net Banking & Phonebanking (IVR); Rs. 75/- per statement through Phonebanking (Non IVR)	Rs. 100 at Branch; Rs.50/- per statement through ATM, InstaQuery, Net Banking & Phonebanking (IVR); Rs. 75/- per statement through Phonebanking (Non IVR)	Rs. 100 at Branch; Rs.50/- per statement through ATM, InstaQuery, Net Banking & Phonebanking (IVR); Rs. 75/- per statement through Phonebanking (Non IVR)	Rs. 100 at Branch; Rs.50/- per statement through ATM, InstaQuery, Net Banking & Phonebanking (IVR); Rs. 75/- per statement through Phonebanking (Non IVR)	Rs. 100 at Branch; Rs.50/- per statement through ATM, InstaQuery, Net Banking & Phonebanking (IVR); Rs. 75/- per statement through Phonebanking (Non IVR)
Inward Cheque Return - Due to Insufficient Funds	Upto 2 instruments per month - Rs. 500 per instrument; on 3rd instrument onwards - Rs. 750 per instrument	Upto 2 instruments per month - Rs. 500 per instrument; on 3rd instrument onwards - Rs. 750 per instrument	Upto 2 instruments per month - Rs. 500 per instrument; on 3rd instrument onwards - Rs. 750 per instrument	Upto 2 instruments per month - Rs. 500 per instrument; on 3rd instrument onwards - Rs. 750 per instrument	Upto 2 instruments per month - Rs. 500 per instrument; on 3rd instrument onwards - Rs. 750 per instrument	Upto 2 instruments per month - Rs. 500 per instrument; on 3rd instrument onwards - Rs. 750 per instrument	Upto 2 instruments per month - Rs. 500 per instrument; on 3rd instrument onwards - Rs. 750 per instrument	Upto 2 instruments per month - Rs. 500 per instrument; on 3rd instrument onwards - Rs. 750 per instrument
Due to Technical Reasons	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
Outward cheque return Local	Rs.100/- per Instrument	Rs.100/- per Instrument	Rs.100/- per Instrument	Rs.100/- per Instrument	Rs.100/- per Instrument	Rs.100/- per Instrument	Rs.100/- per Instrument	Rs.100/- per Instrument
Outward cheque return Outstation	Rs.150/- per Instrument	Rs.150/- per Instrument	Rs.150/- per Instrument	Rs.150/- per Instrument	Rs.150/- per Instrument	Rs.150/- per Instrument	Rs.150/- per Instrument	Rs.150/- per Instrument
Balance enquiry	Rs.25/-	Rs.25/-	Rs.25/-	Rs.25/-	Rs.25/-	Rs.25/-	Rs.25/-	Rs.25/-
Balance Confirmation	Rs.50/-	Rs.50/-	Rs.50/-	Rs.50/-	Rs.50/-	Rs.50/-	Rs.50/-	Rs.50/-
Interest Certificate	Rs.50/-	Rs.50/-	Rs.50/-	Rs.50/-	Rs.50/-	Rs.50/-	Rs.50/-	Rs.50/-
Photograph Verification	Rs 100/-	Rs 100/-	Rs 100/-	Rs 100/-	Rs 100/-	Rs 100/-	Rs 100/-	Rs 100/-
Signature verification	Rs 100/-	Rs 100/-	Rs 100/-	Rs 100/-	Rs 100/-	Rs 100/-	Rs 100/-	Rs 100/-
Stop payment :Particular cheque	Rs.100/- (Free through phone-banking & Net Banking )	Rs.100/- (Free through phone-banking & Net Banking )	Rs.100/- (Free through phone-banking & Net Banking )	Rs.100/- (Free through phone-banking & Net Banking )	Rs.100/- (Free through phone-banking & Net Banking )	Rs.100/- (Free through phone-banking & Net Banking )	Rs.100/- (Free through phone-banking & Net Banking )	Rs.100/- (Free through phone-banking & Net Banking )
Stop Payment: Range of cheques	Rs.250/- (Free through phone-banking & Net Banking )	Rs.250/- (Free through phone-banking & Net Banking )	Rs.250/- (Free through phone-banking & Net Banking )	Rs.250/- (Free through phone-banking & Net Banking )	Rs.250/- (Free through phone-banking & Net Banking )	Rs.250/- (Free through phone-banking & Net Banking )	Rs.250/- (Free through phone-banking & Net Banking )	Rs.250/- (Free through phone-banking & Net Banking )
Closure: Up to 14 days	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
Closure: 15 days to 6 months	Rs 500/-	Rs 500/-	Rs 500/-	Rs 500/-	Rs 2000/-	Rs 2000/-	Rs 2000/-	Rs 500/-
Closure: 6 months to 12 months	Rs 250/-	Rs 250/-	Rs 250/-	Rs 250/-	Rs 1000/-	Rs 1000/-	Rs 1000/-	Rs 250/-
Closure: Beyond 12 months	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
Any Deliverable returned by courier due to negative reasons (no such consignee/ consignee shifted and no such address)	Rs 50/- per instance	Rs 50/- per instance	Rs 50/- per instance	Rs 50/- per instance	Rs 50/- per instance	Rs 50/- per instance	Rs 50/- per instance	Rs 50/- per instance
IVR	Free	Free	Free	Free	Free	Free	Free	Free
Non IVR (Agent Assisted)	Free	Free	Free	Free	Free	Free	Free	Free
Re-generation of PhoneBanking ( TIN) at Branch or Phone Banking	Rs.50/- per request	Rs.50/- per request	Rs.50/- per request	Rs.50/- per request	Rs.50/- per request	Rs.50/- per request	Rs.50/- per request	Rs.50/- per request
DEBIT CARD (Only for Individual/Sole Proprietors)**								
Replacement fees	Damaged Card Nil; Lost Card Rs.200/-	Damaged Card Nil; Lost Card Rs.200/-	Damaged Card Nil; Lost Card Rs.200/-	Damaged Card Nil; Lost Card Rs.200/-	Damaged Card Nil; Lost Card Rs.200/-	Damaged Card Nil; Lost Card Rs.200/-	Damaged Card Nil; Lost Card Rs.200/-	Damaged Card Nil; Lost Card Rs.200/-
Copy Retrieval Request	Rs.100	Rs.100	Rs.100	Rs.100	Rs.100	Rs.100	Rs.100	Rs.100
Re-issuance Of Pin	Rs.50/-	Rs.50/-	Rs.50/-	Rs.50/-	Rs.50/-	Rs.50/-	Rs.50/-	Rs.50/-
BILL PAY	Free	Free	Free	Free	Free	Free	Free	Free
SMS ALERT (INSTAALERT)	Free	Free	Free	Free	Free	Free	Free	Free

All charges are exclusive of GST as applicable from time to time