			•				
Common Charges For Cur	rant Assaunt		Common Charges For Debit	Cards			
Common Charges For Current Account			Replacement Fees Free for Damage Card; ₹ 200/- for Lost Card				
Account Services at Branch			Copy Retrieval Request	₹ 100/-		001 0414	
Balance Inquiry & Cheque's status per instance		₹ 25/-	Re-issuance of PIN	₹ 50/-			
Balance Confirmation Certificate & Interest Certificate		₹ 50/-	ECS (Debit) Return charges	Upto 3	Upto 3 returns - ₹ 350/ instance		_
Signature, Photograph Verification Address Confirmation	3 α	₹ 100/-	(Quarterly charges)	4th return onward - ₹ 750/ instance			е
TDS Certificate		Free	Common Charges over & abo				
Doorstep Banking:			Cheque Book:			sued over & abov neable@ ₹ 2 ner	
Cash Pickup Limit	Per Seal Bag Cash	n pickup Charges			free limit are chargeable @ ₹ 2 per leaf		
Upto 1 lac	₹ 200/- per pickup			Bulk Transactions: Charges over and above monthly free limit are ₹ 10 per transaction in case of Regular, Premium & Plus Current			
>1 lac - 2 lacs	₹ 225/- per pickup						
>2 lacs - 4 lacs	₹ 350/- per pickup		Bulk Transactions /	Accour	nt		
GST is applicable. Cash Beyond above limits can be offered. Av locations. You need to register with the Bank for availing these services. C depending upon the location. Please contact your branch manager for fur		ered. Available at select ervices. Charges may vary per for further details.	Total Transactions	Total Transactions: Charges over and above monthly free limit are ₹ 25 per transaction in case of Activ, Ascent & Max Advantage			
Transaction Through PhoneBanking	F			Curren	t Account		
IVR & Non IVR (Agent Assisted) Re-generation of PhoneBanking TIN	Free		-			mium & Plus Cu	
(request received at branch for physical dispatch)	₹ 50/- per request				n Deposit ( , min. of ₹	Home Location 50/-	n - < 3 per
Re-generation of IPIN (request received at branch for physical dispatch)	₹ 100/- per request		Charges for Cash Deposit at Home and Non – Home	• Cash Deposit @ Non-Home Location - ₹ 3.5 per 1000, min. of ₹ 50/-			
Bill Pay and InstaAlert			Location	*For Activ, Ascent & Max Advantage			
Bill Pay	Free			Current Accounts -  • Cash Deposit @ Combined Location -		ation -	
InstaAlert		& Premium i.e. ₹ 3/- per quarter*) only 'Email' is selected as alert		₹3p	per 1000, min. of ₹ 50/-		
	delivery channel	only Entail is selected as alert	Charges for			al - Home branch	
Other Transactions			Cash Withdrawal at Home			al - Non Home b	ranch -
Standing Instructions	Setting Up: Nill		and Non - Home Branch:	@ ₹ 2 per 1000, min of ₹ 50/-			
(Monthly Charges)		returns - ₹350/ instance		Demand Draft/ Pay Order - ₹ 25 per instrument in case of Regular, Premium &			
Any deliverable returned by courier due to negative reasons (no such consignee/ consignee shifted and no such address)	4th return onward ₹750/ instance ₹ 50 /- per instance		Charges for Demand Draft / Pay Order:	Plus Current Account & ₹50 per instrument in case of Activ, Ascent Current Account • Demand Draft/ Pay Order Cancellation/ Revalidation - ₹100/- per instrument			
One time Mandate Authorisation charges (Physical / Online)	₹ 100/- per mandate		Debit Cards (only for Individuals and Sole proprietorships)				
Cardless Cash withdrawal	₹ 25/- per transact	ion	Debit Card	ard		EasyShop Business <sup>a</sup>	
ACH Charges		Annual Fee per card ₹250 <sup>b</sup> F		Free			
1 to 3 transactions in a month	₹ 350/- per transac	tion	Daily ATM limit		₹1,00,000		₹10,000
Fourth instance and beyond ₹750/- per transaction		•			,	,	
Duplicate / Adhoc Statement Requ	ests		Daily Merchant Establishment Point of Sale limit ₹5,00,000		NA		
(i) Through Direct Banking channels	Mobile Banking, Pl	nt through Netbanking, honebanking (IVR), ATM	a Also available for partnership firms & limited company current accounts. In case, the MOP				
(ii) At Branch or PhoneBanking (Non-IVR)		ent through Branch and oneBanking (Non - IVR)	b. No Annual fees for Activ, Ascent and Max Advantage CA variants  ATM Usage:			, ,	
(iii) Hold Statement facility	₹ 400/- per year		-			=	
Old Records/Copy of Paid Cheque			Transaction Type	Non-F	inancial	Finai	nciai
Upto 1 year	₹ 50/- per record		HDFC Bank ATMs			Free	
Above 1 year	₹ 100/- per record		Non HDFC Bank ATMs				
Cheques Deposited Returned Unp	aid:			Domes	tic -		
Local	₹ 100/- per Instrum		_	* For Regular and Premium Current Accou		ent Account.	
Outstation	·			charges @ ₹ 20 per txn from first transaction.			
Cheque Return Charges:				* For other variants, Maximum of 5 txns free in			
Cheques Drawn On Us  Upto 2 instruments per month ₹ 500/-		Domestic	a month with a cap of maximum 3 free txns in				
Due to Insufficient Funds	per instrument; on 3 per instrument	per month ₹ 500/- 3rd onwards ₹ 750/-	top 6 cities.(Txns done in Mumbai, Ne Chennai, Kolkata, Bengaluru and Hyde		d Hyderabad		
Due to technical reasons No charge			ATMs will be considered as Top 6 cities)  * Charges beyond free limit @ ₹ 20 per txn.				
Stop Payment	Particular Cheque Range of Cheques	₹100/-(Free through PhoneBanking) ₹250/-(Free through PhoneBanking)		Unar	yes beyon	u iree iiinit @ ₹ 2	zo per ixn.

International*	₹25/- per transaction	₹ 125/- per transaction					
*Transaction decline charge at other bank ATM anywhere in the world or at merchant outlet outside of India, due to insufficient funds - ₹25 per transaction.							

## Zero NMC Criteria (applicable for Activ, Ascent & Max Advantage Current Account)

- Zero NMC Charges for 2nd quarter of account opening if customer is Digitally active. Digital Activation comprises of Debit Card Activation (on ATM or POS), Bill Pay usage and Net Banking or Mobile Banking active within first 2 months
- Additional Criteria for Waiving NMC Charges provided Quarterly Credit Volume through ME/PG/MPOS is either more than 10 lacs (in case of Activ & Ascent Current Account) OR more than 30 lacs (in case of Max Advantage

### **Terms & Conditions**

- NMC Charges are not applicable for customers upgraded to Preferred and
- Daily Third Party Cash Withdrawal limit for Current Account at Non-Home Branch is ₹50,000 per transaction
- · For Accounts maintaining an AQB less than required product AQB as of previous quarter will be charged ₹ 25/- each for next 3 monthly statements.
- All Free limits will lapse if AQB maintained is less than 75% of required. Product AQB. (applicable for Activ, Ascent & Max Advantage Current
- Free Cash deposit limit will lapse if AQB maintained is less than 75% of required Product AQB. (applicable for Regular, Premium & Plus Current Accounts)
- GST as applicable will be levied
- · Please log on to our website www.hdfcbank.com for updated schedule of charges and further details.

### GLOSSARY

- AQB Average Quarterly Balance
- Mode of Calculation of AQB Average of daily closing balances of each day spread over a period of 3 months (calendar quarter)
- . AMB Average Monthly Balance
- Mode of Calculation of AMB Average of daily closing balances of each day spread over a period of one calendar month
- . NMC Non maintenance Charges which are levied to the customer in case of non-maintenance of AQB of respective products
- Home Location Home Location branches refers to all the branches participating in same clearing centre vis-à-vis branch where account is
- Non-Home Location Non-Home Location branches refers to the branches which do not participate in same clearing centre vis-à-vis branch where
- . Home Branch Home Branch refers to the branch wherein the customer's
- . Non-Home Branch Non-Home branch refers to the branch other than the branch wherein customer's account is opened
- Bulk transactions Bulk Transaction includes count of all Cheque clearing and Fund Transfer Transactions
- Total Transactions Total Transaction includes count of Cash Deposit, Cash Withdrawal, Cheque Clearing and Fund Transfer Transactions

### Illustration of multiplier benefits for Activ Current Account

,	Sr. No.	Charges	AMB maintained by customer (in ₹)			
	SI. INO.	Charges	10,000 - 1 lac	1 lac - 2 lac	2 lac - 3 lac	
	1	Cheque Leaves	100	200	300	
	2	Total Transactions	150	300	450	
	3	DD/PO @ Bank Location	30	60	90	

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for **Generic Variants Effective 1st January, 2016** 

