

Common Charges For Current Account		Common Charges For Debit Cards		International*	₹ 25/- per transaction	₹ 125/- per transaction
Account Services at Branch		Replacement Fees		*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.		
Balance Inquiry & Cheque's status per instance		₹ 25/-	Copy Retrieval Request	₹ 100/-	Zero NMC Criteria (applicable for Activ, Ascent & Max Advantage Current Account)	
Balance Confirmation Certificate & Interest Certificate		₹ 50/-	Re-issuance of PIN	₹ 50/-	• 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 of account opening	
Signature, Photograph Verifications & Address Confirmation		₹ 100/-	ECS (Debit) Return charges (Quarterly charges)	Upto 3 returns - ₹ 350/ instance 4th return onward - ₹ 750/ instance	• 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 Current Account)	
TDS Certificate		Free	Common Charges over & above Free Limit *			
Doorstep Banking:			Cheque Book:	Cheque leaves issued over & above monthly free limit are chargeable@ ₹ 2 per leaf		
Cash Pickup Limit		Per Seal Bag Cash pickup Charges	Bulk Transactions / Total Transactions	Bulk Transactions: Charges over and above monthly free limit are ₹ 10 per transaction in case of Regular, Premium & Plus Current Account		
Upto 1 lac		₹ 200/- per pickup		Total Transactions: Charges over and above monthly free limit are ₹ 25 per transaction in case of Activ, Ascent & Max Advantage Current Account		
>1 lac - 2 lacs		₹ 225/- per pickup				
>2 lacs - 4 lacs		₹ 350/- per pickup				
GST is applicable. Cash Beyond above limits can be offered. Available at select locations. You need to register with the Bank for availing these services. Charges may vary depending upon the location. Please contact your branch manager for further details.			Charges for Cash Deposit at Home and Non – Home Location	*For Regular, Premium & Plus Current Accounts - • Cash Deposit @ Home Location - ₹ 3 per 1000, min. of ₹ 50/- • Cash Deposit @ Non-Home Location - ₹ 3.5 per 1000, min. of ₹ 50/- *For Activ, Ascent & Max Advantage Current Accounts - • Cash Deposit @ Combined Location - ₹ 3 per 1000, min. of ₹ 50/-		
Transaction Through PhoneBanking						
IVR & Non IVR (Agent Assisted)		Free	Charges for Cash Withdrawal at Home and Non - Home Branch:	• Cash withdrawal - Home branch - NIL • Cash withdrawal - Non Home branch - @ ₹ 2 per 1000, min of ₹ 50/-		
Re-generation of PhoneBanking TIN (request received at branch for physical dispatch)		₹ 50/- per request		• Demand Draft/ Pay Order - ₹ 25 per instrument in case of Regular, Premium & Plus Current Account & ₹ 50 per instrument in case of Activ, Ascent Current Account • Demand Draft/ Pay Order Cancellation/ Revalidation - ₹ 100/- per instrument		
Re-generation of IPIN (request received at branch for physical dispatch)		₹ 100/- per request	Charges for Demand Draft / Pay Order:			
Bill Pay and InstaAlert						
Bill Pay		Free	Debit Cards (only for Individuals and Sole proprietorships)			
InstaAlert		Free (Except for Regular & Premium i.e. ₹ 3/- per quarter*) * no charges applicable if only 'Email' is selected as alert delivery channel	Debit Card			
Other Transactions			EasyShop Business * ATM Card			
Standing Instructions (Monthly Charges)		Setting Up: Nil Rejection: Upto 3 returns - ₹350/ instance 4th return onward ₹750/ instance	Annual Fee per card			
Any deliverable returned by courier due to negative reasons ( no such consignee/ consignee shifted and no such address)		₹ 50 /- per instance	₹250 <sup>b</sup> Free			
One time Mandate Authorisation charges (Physical / Online)		₹ 100/- per mandate	Daily ATM limit			
Cardless Cash withdrawal		₹ 25/- per transaction	₹1,00,000 ₹10,000			
ACH Charges			Daily Merchant Establishment Point of Sale limit			
1 to 3 transactions in a month		₹ 350/- per transaction	₹5,00,000 NA			
Fourth instance and beyond		₹ 750/- per transaction	a. Also available for partnership firms & limited company current accounts. In case, the MOP (Mode of Operation) is conditional, all AUS (Authorized Signatories) have to sign the form jointly. b. No Annual fees for Activ, Ascent and Max Advantage CA variants			
Duplicate / Adhoc Statement Requests			ATM Usage:			
(i) Through Direct Banking channels		₹ 50/- per statement through Netbanking, Mobile Banking, Phonebanking (IVR), ATM	Transaction Type			
(ii) At Branch or PhoneBanking (Non-IVR)		₹ 100/- per statement through Branch and ₹ 75/- through PhoneBanking ( Non - IVR)	Non-Financial Financial			
(iii) Hold Statement facility		₹ 400/- per year	HDFC Bank ATMs			
Old Records/Copy of Paid Cheque :			Free			
Upto 1 year		₹ 50/- per record	Non HDFC Bank ATMs			
Above 1 year		₹ 100/- per record	Domestic			
Cheques Deposited Returned Unpaid :			Domestic - * For Regular and Premium Current Account, charges @ ₹ 20 per txn from first transaction. * For other variants, Maximum of 5 txns free in a month with a cap of maximum 3 free txns in top 6 cities.(Txns done in Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad ATMs will be considered as Top 6 cities) * Charges beyond free limit @ ₹ 20 per txn.			
Local		₹ 100/- per Instrument	Sr. No.			
Outstation		₹ 150/- per Instrument	Charges			
Cheque Return Charges:			AMB maintained by customer (in ₹)			
Cheques Drawn On Us			10,000 - 1 lac 1 lac - 2 lac 2 lac - 3 lac			
Due to Insufficient Funds		Upto 2 instruments per month ₹ 500/- per instrument; on 3rd onwards ₹ 750/- per instrument	1			
Due to technical reasons		No charge	2			
Stop Payment		Particular Cheque ₹100/- (Free through PhoneBanking) Range of Cheques ₹250/- (Free through PhoneBanking)	3			
			DD/PO @ Bank Location			

## Current Account

### Schedule of Charges

#### for

#### Generic Variants

#### Effective 1st January, 2016