

## Schedule of Charges with effect from 1st October, 2020

## **Charges related to Ujjivan Bank Savings account variants**

Particulars	BSBDA Small Savings Account	BSBDA	Regular Savings Account	Minor Account	Senior citizen Savings Account	Digital Savings Account
Monthly Average Balance requirements	Nil	Nil	Nil	Nil	Nil	Nil
Fees for Non- maintenance of Average monthly Balance	NA	NA	NA	NA	NA	NA
Primary Debit Card type	NA	Rupay Classic	Rupay Classic	Rupay Classic, (On request for Minors above 10 years only)	Rupay Classic	Rupay Classic
Primary Debit Card issuance Fee (1st year)	NA	Nil	Nil	Nil	Nil	Nil
Primary Debit Card issuance Fee (2 <sup>nd</sup> Year onwards)	NA	Nil	Rs. 100	Rs. 100	Nil	Rs. 100
Joint Debit Card Type	NA	Rupay Classic	Rupay Classic	Rupay Classic	Rupay Classic	Rupay Classic
Joint Debit Card issuance Fee (1st year)	NA	Nil	Rs. 100	Rs. 100	Rs.100	Rs. 100
Joint Debit Card issuance Fee (2 <sup>nd</sup> Year onwards)	NA	Nil	Rs. 100	Rs. 100	Rs.100	Rs. 100
Reissue of Lost/ Damaged ATM Card	NA	Nil	Rs.150	Rs. 150	Rs.150	Rs.150
Number of Free ATM transaction (own bank) (Financial and Non- Financial) (Financial for BSBDA)	NA	4 across platforms (including branch and digital)	Unlimited	Unlimited	Unlimited	Unlimited
Number of Free ATM transactions (other bank) (Financial and Non- Financial) (Financial for BSBDA)	NA	4 across platforms (including branch and digital)	5	6	5	6

Particulars	BSBDA Small Savings Account	BSBDA	Regular Savings Account	Minor Account	Senior citizen Savings Account	Digital Savings Account
ATM transactions charges beyond limit (own bank) (Financial and Non-Financial)	NA	Financial - Rs.20 Non-Financial - Rs.10	Nil	Nil	Nil	Nil
ATM transactions beyond limit (other bank) (Financial)	NA	Rs. 20	Rs. 20	Rs. 20	Rs. 20	Rs. 20
ATM transactions beyond limit (other bank) (non- Financial)	NA	Rs. 10	Rs. 10	Rs. 10	Rs. 10	Rs. 10
Cash withdrawal at POS	NA	1% of the transaction amount	1% of the transaction amount	1% of the transaction amount	1% of the transaction amount	1% of the transaction amount
Cash Deposit Charges (at branch)	Nil	Nil	Free upto ₹ 2,50,000 p.m.; thereafter chargeable at Rs.4 per 1,000/- and part thereof	Nil	Free upto ₹ 2,50,000 p.m.; thereafter chargeable at Rs.4 per 1,000/- and part thereof	Nil
Debit Card Limits (Daily)	NA	ATMs- Rs. 25,000 E-Commerce & PoS Terminals- Rs. 50,000	ATMs- Rs. 25,000 E-Commerce & PoS Terminals- Rs. 50,000	ATMs- Rs. 25,000 E-Commerce & PoS Terminals-Rs. 50,000	ATMs- Rs. 25,000 E- Commerce & PoS Terminals- Rs. 50,000	ATMs- Rs. 25,000 E-Commerce & PoS Terminals- Rs. 50,000
PIN generation charges	NA	Free	For paper PIN First time- Free Succeeding- Rs. 75 Green PIN — Free	For paper PIN First time- Free Succeeding- Rs. 75 Green PIN – Free	For paper PIN First time- Free Succeeding - Rs. 75 Green PIN - Free	For paper PIN First time- Free Succeeding- Rs. 75 Green PIN — Free
Cheque book Fees	NA	25 Leaves Cheque book – Rs. 75	10 Leaves Cheque book – Rs. 75	10 Leaves Cheque book – Rs. 50	25 leaves cheque book Free per qtr	25 Leaves Cheque book – Rs. 75
Additional cheque book	NA	25 Leaves Cheque book – Rs. 75	10 Leaves Cheque book – Rs. 75	10 Leaves Cheque book – Rs. 50	25 Leaves Cheque book – Rs. 75	25 Leaves Cheque book – Rs. 75

Particulars	BSBDA Small Savings Account	BSBDA	Regular Savings Account	Minor Account	Senior citizen Savings Account	Digital Savings Account
Inward Cheque return charges for insufficient funds	NA	Rs.150	First 2 returns: Rs. 300 / Return From 3rd onwards: Rs. 750 / Return	: Rs.150	First 2 returns : Rs. 300 / Return From 3rd onwards: Rs. 750 / Return	Rs.150
Inward Cheque return charges for others – technical reasons	NA	Rs.150	Rs.200	Rs.150	Rs.200	Rs.150
Outward Cheque return charges	NA	Rs.150	Rs.200	Rs.150	Rs.200	Rs. 150
Passbook Stop payment instructions per cheque	Free NA	Free Rs. 50 per cheque	Free Rs. 50 per cheque	Free Rs. 50 per cheque	Free Rs. 50 per cheque	Free Rs. 50 per chequ e
Stop payment instructions series	NA	Rs.150	Rs. 150	Rs. 150	Rs.150	Rs. 150
Replacement for Lost Passbook	Nil	Nil	Rs. 75	Rs. 75	Rs. 75	Rs. 75
Physical Account statement – On request	Nil	Monthly: 20/- per month Quarterly: 25/- per quarter Half yearly: 30/- per half year Yearly: 35/- per year	Monthly: 20/- per month Quarterly: 25/- per quarter Half yearly: 30/- per half year Yearly: 35/- per year	Monthly: 20/- per month Quarterly : 25/- per quarter Half yearly: 30/- per half year Yearly: 35/- per year	Monthly: 20/- per month Quarterly: 25/- per quarter Half yearly: 30/- per half year Yearly: 35/- per year	Month ly: 20/- per month Quarte rly: 25/- per quarte r Half yearly: 30/- per half year Yearly: 35/- per year
Duplicate/ Ad- hoc physical statement	Nil	Rs.75	Rs.75	Rs.75	Rs.75	Rs.75
EStatement Facility	NA	Free	Free	Free	Free	Free

Cash	Up to	4	Unlimited	Unlimited	Unlimited	Unlimited
Withdrawal	Rs.	withdrawals				
limit (branch)	10,000/-	across				
, ,	per					
	month	platforms				
	across	(including				
	channels	branch and				
		digital);				
		thereafter,				
		Rs.50 per				
		transaction				
Issue of DD	Nil	Up to Rs. 5000	Up to Rs. 5000	Up to Rs. 5000	Up to Rs.	Up to Rs.
		– Rs. 75	– Rs. 75	– Rs. 75	5000 – Rs.75	5000
		Above Rs. 5000			Alania Da	– Rs. 75
		– Rs.100	Above Rs. 5000	Above Rs. 5000	Above Rs. 5000 –	Alagora Da
			– Rs.100	– Rs.100	Rs.100	Above Rs. 5000 –
					KS.100	Rs.100
Issuance of	Nil	Up to Rs. 5000	Up to Rs. 5000	Up to Rs. 5000	Up to Rs.	Up to Rs.
duplicate DD	INII	– Rs. 75	– Rs. 75	– Rs.75	5000	5000
duplicate DD		1131 73	1.5. 75		– Rs. 75	– Rs. 75
		Above Rs. 5000	Above Rs. 5000	Above Rs. 5000		
		– Rs.100	– Rs.100	– Rs.100	Above Rs.	Above Rs.
					5000 –	5000 –
					Rs.100	Rs.100
Cancellation of DD	Nil	Rs.75	Rs.75	Rs.75	Rs.75	Rs.75
Revalidation of DD	Nil	Rs.75	Rs.75	Rs.75	Rs.75	Rs.75
Issue of DD	Nil	Up to Rs. 5000	Up to Rs. 5000	Up to Rs. 5000 – Rs. 75	Up to Rs. 5000	Up to Rs. 5000
- HDFC DD		– Rs. 75 Above Rs. 5000	– Rs. 75	- NS. 75	– Rs. 75	– Rs. 75
		– Rs.100	Above Rs.	Above Rs. 5000	113. 73	113. 73
		- N3.100	5000 – Rs.100	– Rs.100	Above Rs.	Above Rs.
				1.0.200	5000-	5000 –
					Rs.100	Rs.100
Issuance of	Nil	Up to Rs. 5000	Up to Rs. 5000	Up to Rs. 5000	Up to Rs.	Up to Rs.
duplicate HDFC		– Rs. 75	– Rs. 75	– Rs. 75	5000	5000
DD		Above Rs.	Above Rs.	AL B 5000	– Rs. 75	– Rs. 75
		5000 – Rs.100	5000 – Rs.100	Above Rs. 5000	Above Rs.	Above Rs.
		3000 - N3.100	3000 - N3.100	– Rs.100	5000-	5000 -
					Rs.100	Rs.100
Cancellation of	Nil	Rs.75	Rs.75	Rs.75	Rs.75	Rs.75
HDFC DD						
Revalidation of	Nil	Rs.75	Rs.75	Rs.75	Rs.75	Rs.75
HDFC DD						
SMS alert facility	Free	Free	Free	Free	Free	Free
Standing	NA	Nil	Rs. 50	Rs. 50	Rs. 50	Rs. 50
instructions				1.5. 55	1.0.00	1.0.00
(Excluding loans						
& RD)						
Charges for	NA	NIL	Rs. 50	Rs. 50	Rs. 50	Rs. 50
standing			per	per	per	per
instruction			instance	instance	instan	instan
rejection/ failure					ce	ce
	•	•				

Particulars	BSBDA Small Savings Account	BSBDA	Regular Savings Account	Minor Account	Senior citizen Savings Account	Digital Savings Account
10.400		Lauren al NIII	Laurand Alil	Lancaca Alii	Laurand Alti	Laurand Alil
IMPS inward/	Inward – Nil	Inward – Nil	Inward – Nil	Inward – Nil	Inward – Nil	Inward – Nil
outward	Outward— Up to Rs. 10,000-nil	Outward– Up to Rs. 100,000- Rs.5	Outward-Up to Rs. 100,000- Rs. 5 Rs. 1 lac to 2	Outward–Up to Rs. 100,000- Rs. 5	Outward-Up to Rs. 100,000- Rs. 5	Outward–Up to Rs. 100,000- Rs. 5 Rs. 1 lac to 2
		Rs. 1 lac to 2 lac – Rs.15	lac – Rs. 15	Rs. 1 lac to 2 lac – Rs. 15	Rs. 1 lac to 2 lac – Rs. 15	lac – Rs. 15
NEFT inward/ outward (Through Net banking / Mobile banking)	Inward — Nil Outward — Nil	Inward – Nil Outward - Nil		Inward – Nil Outward - Nil	Inward – Nil Outward - Nil	Inward – Nil Outward - Nil
NEFT inward/ outward (Through Branch)	Inward- Nil Outward- Up to Rs.10,000- Rs. Nil	Inward- Nil Outward- Up to Rs.10,000- Rs.2.25	Inward- Nil Outward- Up to Rs.10,000- Rs.2.25	Inward- Nil Outward- Up to Rs.10,000- Rs.2.25	Inward- Nil Outward-Up to Rs.10,000- Rs.2.25	Inward- Nil Outward- Up to Rs.10,000- Rs.2.25
		10,001- 1	10,001- 1	10,001- 1	10,001- 1	10,001- 1
		Lakh- Rs. 4.75	Lakh- Rs. 4.75	Lakh- Rs. 4.75	Lakh- Rs. 4.75	Lakh- Rs. 4.75
			1Lakh-2Lakhs-	1Lakh-	1Lakh-	1Lakh-2Lakhs-
		1Lakh- 2Lakhs- Rs. 14.75	Rs. 14.75	2Lakhs- Rs. 14.75	2Lakhs- Rs. 14.75	Rs. 14.75
			Above 2 lakhs – Rs. 24.75	Above 2 lakhs – Rs. 24.75	Above 2 lakhs	Above 2 lakhs – Rs. 24.75
		Above 2 lakhs – Rs. 24.75			– Rs. 24.75	
RTGS inward/	NA	Inward- NIL	Inward- NIL	Inward- NIL	Inward- NIL	Inward- NIL
outward (Through Branch / Net banking /		Outward-	Outward-	Outward-	Outward-	Outward-
Mobile banking)		Rs.2Lakh-	Rs.2Lakh-	Rs.2Lakh-	Rs.2Lakh-	Rs.2Lakh-
		5Lakh- Rs.	5Lakh- Rs. 25	5Lakh- Rs.	5Lakh- Rs.	5Lakh- Rs. 25
		25 Rs.5 Lakhs &	Rs.5 Lakhs &	25	25	Rs.5 Lakhs &
		above- Rs.50	above- Rs.50	Rs.5 Lakhs &above-	Rs.5 Lakhs &above-	above- Rs.50
				Rs.50	Rs.50	

Particulars	BSBDA Small Savings Account	BSBDA	Regular Savings Account	Minor Account	Senior citizen Savings Account	Digital Savings Account
NACH debit charges	Nil	Nil	Nil	Nil	Nil	Nil
NACH debit return charges	NA	Rs. 100	Rs. 100	Rs. 100	Rs.100	Rs. 100
NACH credit charges	Nil	Nil	Nil	Nil	Nil	Nil
NACH credit return charges	Nil	Nil	Nil	Nil	Nil	Nil
NACH mandate charges	NA	Rs. 50	Rs. 50	Rs. 50	Rs. 50	Rs. 50
Photo / signature attestation	Nil	Rs. 50	Rs. 50	Rs. 50	Rs. 50	Rs. 50
Address confirmation	Nil	Rs. 50	Rs. 50	Rs. 50	Rs. 50	Rs. 50
Account closure	Nil	Nil	Nil	Nil	Nil	Nil
Activation of inoperative account	Nil	Nil	Nil	Nil	Nil	Nil

Note: All the above charges are exclusive of goods and service tax (GST)

## Charges related to Ujjivan Bank Corporate Salary Account

Particulars	Ujjivan Bank Corporate Salary Account
Monthly Average Balance requirements	NA
Fees for Non- maintenance of Average monthly Balance	NA
Primary Debit Card issuance Fee (1st year)	RuPay Classic: Nil
Primary Debit Card Maintenance Fee (2nd Year onwards)	RuPay Classic: Nil
Joint Debit Card issuance Fee (1st year)	RuPay Classic: Rs.100
Joint Debit Card Maintenance Fee (2nd Year onwards)	RuPay Classic: Rs.100
Reissue of Lost/ Damaged ATM Card	RuPay Classic: Rs.150
Number of Free ATM transaction (own bank) (Financial and Non-Financial)	Unlimited
Number of Free ATM transactions (other bank) (Financial and Non-Financial)	5
ATM transactions charges beyond limit (own bank) (Financial and Non-Financial)	Nil
ATM transactions beyond limit (other bank) (Financial)	Rs. 20
ATM transactions beyond limit (other bank) (non- Financial)	Rs. 10
Cash withdrawal at POS	1% of the transaction amount
Debit Card Limits (Daily)	RuPay Classic: ATMs- Rs. 50,000 E-com& PoS Terminals- Rs. 1,00,000
PIN generation charges	For paper PIN First time- Free Succeeding- Rs.75 Green PIN – Free
Cheque book Fees	10 leaves cheque book Free at the time of account opening
Additional cheque book	10 leaves cheque book – Rs.75
Inward Cheque return charges for insufficient funds	First 2 return : Rs. 300/Return From 3 onwards: Rs. 750/return
Inward Cheque return charges for other reasons	Rs.200
Outward Cheque return charges	Rs.200
Passbook	Free
Stop payment instructions per cheque	Rs.50 per cheque
Stop payment instructions series	Rs.150
Replacement for Lost Passbook	Rs.50
Physical Account statement – On request	Monthly:20/- per month
	Quarterly: 25/- per quarter
	Half yearly: 30/- per half year
	Yearly:35/- per year

E-Statement Facility Cash Deposit limit (branch)  Free upto ₹ 2,50,000 p.m.; thereafter chargeable at Rs.4 per 1,000/- and part thereof Cash Withdrawal limit (branch)  Unlimited  Issue of DD  Up to Rs.5000 − Rs.75 Above Rs.5000 − Rs.100  Issuance of duplicate DD/PO  Above Rs.5000 − Rs.100  Cancellation of DD  Rs.75 Revalidation of DD  Rs.75  Revalidation of DD  Issue of DD + HDFC DD  Up to Rs.5000 − Rs.75 Above Rs.5000 − Rs.100  Issuance of duplicate HDFC DD  Up to Rs.5000 − Rs.75 Above Rs.5000 − Rs.100  Issuance of duplicate HDFC DD  Rs.75  Revalidation of HDFC DD  Rs.75  Rs.75  Revalidation of HDFC DD  Rs.75  Rs.75  Rs.75  Rs.75  Revalidation of HDFC DD  Rs.75	Duplicate/ Ad-hoc physical statement	Rs.75
thereafter chargeable at Rs.4 per 1,000/- and part thereof  Cash Withdrawal limit (branch)  Up to Rs.5000 – Rs.100  Issuance of duplicate DD/PO  Issuance of duplicate DD/PO  Up to Rs.5000 – Rs.100  Cancellation of DD  Rs.75  Revalidation of DD  Rs.75  Revalidation of DD  Issue of DD - HDFC DD  Issuance of duplicate HDFC DD  Rs.75  Revalidation of HDFC DD  Rs.75  Rs.75  Revalidation of HDFC DD  Rs.75  Rs.75  Rs.75  Revalidation of HDFC DD  Rs.75  Rs.75  Rs.100  Charde Nil  Outward- Up to Rs.100,000 - Rs. 5  Rs.100  NEFT inward/ outward (Through Branch)  Inward- Nil  Outward- Up to Rs.10,000 - Rs. 2.25  10,001 - Hs.4 Rs. 4.75  11akh- Rs. 4.75  11	E-Statement Facility	Free
Cash Withdrawal limit (branch)  Issue of DD  Up to Rs.5000 – Rs.75 Above Rs.5000 – Rs.100  Issuance of duplicate DD/PO  Up to Rs.5000 – Rs.100  Cancellation of DD  Rs.75 Above Rs.5000 – Rs.100  Cancellation of DD  Rs.75 Issue of DD - HDFC DD  Up to Rs.5000 – Rs.75 Above Rs.50 Above Rs.5000 – Rs.75 Above Rs.500 – Rs.75 Above Rs.5000 – Rs.75 Above Rs.5000 – Rs.75 Above Rs.500 – Rs.75 Above Rs.5000 – Rs.75 Above Rs.5000 – Rs.75 Above Rs.500 – Rs.75 Above Rs.5000 – Rs.75 Above Rs.500	Cash Deposit limit (branch)	thereafter chargeable at Rs.4 per 1,000/- and part
Above Rs.5000 – Rs.100  Issuance of duplicate DD/PO  Up to Rs.5000 – Rs.75 Above Rs.5000 – Rs.100  Cancellation of DD  Rs.75  Revalidation of DD  Rs.75  Revalidation of DD  Issue of DD - HDFC DD  Up to Rs.5000 – Rs.75 Above Rs.5000 – Rs.75 Above Rs.5000 – Rs.75 Above Rs.5000 – Rs.75 Above Rs.5000 – Rs.75  duplicate HDFC DD/PO  Above Rs.5000 – Rs.100  Cancellation of HDFC DD  Rs.75  Revalidation of HDFC DD  Rs.75  Route added and Balance alerts  NA  Standing instructions (Excluding loans and RD)  Free  Unward – Will Outward	Cash Withdrawal limit (branch)	
Above Rs.5000 – Rs.100  Issuance of duplicate DD/PO  Above Rs.5000 – Rs.75 Above Rs.5000 – Rs.70 Above Rs.5000 – Rs.70  Revalidation of DD  Rs.75  Revalidation of DD  Rs.75  Revalidation of DD  Issue of DD - HDFC DD  Issuance of Above Rs.5000 – Rs.75 Above Rs.5000 – Rs.75 Above Rs.5000 – Rs.75  Above Rs.5000 – Rs.75  Above Rs.5000 – Rs.100  Issuance of Above Rs.5000 – Rs.100  Issuance of Above Rs.5000 – Rs.100  Cancellation of HDFC DD  Rs.75  Revalidation of HDFC DD  Rs.75  Rs.10  Rs.10  Inward - Nil Outward - Nil Nil NACH credit charges Nil NACH credit return charges Nil NACH credit charges Nil NACH		Up to Rs.5000 – Rs.75
Above Rs.5000 – Rs.100  Cancellation of DD  Rs.75  Revalidation of DD  Rs.75  Issue of DD - HDFC DD  Issue of DD - HDFC DD  Issuance of duplicate HDFC DD/PO Above Rs.5000 – Rs.100  Issuance of duplicate HDFC DD/PO Above Rs.5000 – Rs.100  Cancellation of HDFC DD  Rs.75  SMS alert facility Free Value added and Balance alerts NA  Standing instructions (Excluding loans and RD)  Charges for standing instruction rejection/failure  IMPS inward/ outward Imward – Nil Outward – Up to Rs. 100,000 – Rs. 5 Rs. 1 lac to 2 lac – Rs. 15  Inward – Nil Outward		·
Revalidation of DD  Issue of DD - HDFC DD  Issuance of duplicate HDFC DD/PO  Above Rs.5000 - Rs.100  Issuance of duplicate HDFC DD/PO  Above Rs.5000 - Rs.100  Cancellation of HDFC DD  Rs.75  Revalidation of HDFC DD  Rs.75  Revalidation of HDFC DD  Rs.75  SMS alert facility Free  Value added and Balance alerts NA  Standing instructions (Excluding loans and RD) Charges for standing instruction rejection/failure  IMPS inward/ outward  Imward - Nil Outward - Nil Outward - Nil Outward - Nil Outward - Nil Imward - Nil Outward - Nil Ou	Issuance of duplicate DD/PO	·
Issue of DD - HDFC DD  Issuance of duplicate HDFC DD/PO  Cancellation of HDFC DD  RS.75  Revalidation of HDFC DD  RS.75  RS.75  Revalidation of HDFC DD  RS.75  RS.75  RS. 3   Reveral Power	Cancellation of DD	Rs.75
Above Rs.5000 – Rs.100  Issuance of duplicate HDFC DD/PO Above Rs.5000 – Rs.75 Above Rs.5000 – Rs.100  Cancellation of HDFC DD Rs.75  SMS alert facility Free  Value added and Balance alerts NA  Standing instructions (Excluding loans and RD) Free  Charges for standing instruction rejection/failure Rs. 50 per instance  IMPS inward/ outward  IMPS inward/ outward (Through Net banking / Outward – Nil Outward –	Revalidation of DD	Rs.75
duplicate HDFC DD/PO  Cancellation of HDFC DD  Rs.75  Revalidation of HDFC DD  Rs.75  SMS alert facility  Value added and Balance alerts  Standing instructions (Excluding loans and RD)  Charges for standing instruction rejection/failure  IMPS inward/ outward  IMPS inward/ outward (Through Net banking / Outward—Nil  NEFT inward/ outward (Through Branch)  NEFT inward/ outward (Through Branch)  NEFT inward/ outward (Through Branch)  RIGS inward/ outward (Through Branch / Net banking / Mobile banking)  RIGS inward/ outward (Through Branch / Net banking / Mobile banking)  NACH debit charges  NACH debit return charges  NACH redit return charges  NACH mandate charges  Nil  NACH redit return charges  Nil  Address confirmation  Nil  Address confirmation  Nil  Address confirmation  Nil  Account closure	Issue of DD - HDFC DD	•
Cancellation of HDFC DD Rs.75  Revalidation of HDFC DD Rs.75  SMS alert facility Free Value added and Balance alerts NA Standing instructions (Excluding loans and RD) Charges for standing instruction rejection/failure IMPS inward/ outward IMPS inward/ outward IMPS inward/ outward (Through Net banking / Mobile banking) NEFT inward/ outward (Through Branch) Inward- Nil Outward- Nil Outward- Nil Outward- Nil Outward- Nil Outward- Vil Outward- Nil Nach Coutward- Nil Nach debit charges Nil NACH debit return charges Nil NACH credit return charges Nil NACH credit return charges Nil NACH credit return charges Nil NACH derodit return charges Nil NACH derodit return charges Nil NACH derodit return charges Nil NACH credit return charges Nil NACH dreaftes Rs.50 Photo / signature attestation Nil Address confirmation Nil Account closure	Issuance of	Up to Rs.5000 – Rs.75
Revalidation of HDFC DD  RS.75  SMS alert facility Free  Value added and Balance alerts NA  Standing instructions (Excluding loans and RD) Charges for standing instruction rejection/failure IMPS inward/ outward IMPS inward/ outward IMPS inward/ outward (Through Net banking / Mobile banking) NEFT inward/ outward (Through Branch) Inward – Nil Outward– Nil Nach 2 lakhs – Rs. 24.75 Inward- Nil Outward– Nil Outward– Nil Nach Hoebit charges Nil NACH debit return charges Nil NACH credit charges Nil NACH credit return charges Nil NACH redit return charges Nil NACH derandate charges Photo / signature attestation Nil Address confirmation Nil Account closure	duplicate HDFC DD/PO	Above Rs.5000 – Rs.100
SMS alert facility Value added and Balance alerts NA Standing instructions (Excluding loans and RD) Free Charges for standing instruction rejection/failure IMPS inward/ outward IMPS inward/ outward IMPS inward/ outward (Through Net banking / Mobile banking) NEFT inward/ outward (Through Branch)  NEFT inward/ outward (Through Branch) Inward- Nil Outward-	Cancellation of HDFC DD	Rs.75
Value added and Balance alertsNAStanding instructions (Excluding loans and RD)FreeCharges for standing instruction rejection/failureRs. 50 per instanceIMPS inward/ outwardInward – NilOutward–Up to Rs. 100,000 – Rs. 5 Rs. 1 lac to 2 lac – Rs. 15NEFT inward/ outward (Through Net banking / Mobile banking)Inward – NilNEFT inward/ outward (Through Branch)Inward- NilOutward- NilOutward- NilOutward- Up to Rs. 10,000- Rs. 2.25 10,001- 1 Lakh- Rs. 4.75 1 Lakh-2 Lakhs- Rs. 14.75 Above 2 lakhs – Rs. 24.75RTGS inward/ outward (Through Branch / Net banking / Mobile banking)Inward- NilOutward- Rs. 2 Lakh- SLakh- Rs. 25 Rs. 5 Lakhs & above- Rs. 50NACH debit chargesNilNACH debit return chargesNilNACH credit chargesNilNACH credit return chargesNilNACH mandate chargesRs. 50Photo / signature attestationNilAddress confirmationNilAccount closureNil	Revalidation of HDFC DD	Rs.75
Standing instructions (Excluding loans and RD)  Charges for standing instruction rejection/failure  Rs. 50 per instance  IMPS inward/ outward  Inward – Nil Outward–Up to Rs. 100,000 – Rs. 5 Rs. 1 lac to 2 lac – Rs. 15  NEFT inward/ outward (Through Net banking / Mobile banking)  NEFT inward/ outward (Through Branch)  Inward – Nil Outward- Up to Rs. 10,000 - Rs. 2.25 10,001 - 1 Lakh- Rs. 4.75 1 Lakh-2 Lakhs - Rs. 14.75 Above 2 lakhs – Rs. 24.75  RTGS inward/ outward (Through Branch / Net banking / Mobile banking)  NACH debit charges  NACH debit return charges  NACH debit return charges  NACH credit charges  NACH credit return charges  NACH mandate charges  Photo / signature attestation  Address confirmation  Nil  Account closure	SMS alert facility	Free
Charges for standing instruction rejection/failure  IMPS inward / outward  Inward – Nil Outward—Up to Rs. 100,000 – Rs. 5 Rs. 1 lac to 2 lac – Rs. 15  NEFT inward/ outward (Through Net banking / Mobile banking)  NEFT inward/ outward (Through Branch)  Inward – Nil Outward Up to Rs. 10,000 - Rs. 2.25 10,001 - 1 Lakh - Rs. 4.75 1Lakh - 2 Lakh - Rs. 4.75 1Lakh - 2 Lakh - Rs. 24.75  RTGS inward/ outward (Through Branch / Net banking / Mobile banking)  NACH debit charges  NACH debit return charges  NACH debit return charges  NACH credit return charges  NACH credit return charges  NACH mandate charges  Photo / signature attestation  Address confirmation  Nil Account closure	Value added and Balance alerts	NA
IMPS inward/ outward  Inward – Nil Outward–Up to Rs. 100,000 – Rs. 5 Rs. 1 lac to 2 lac – Rs. 15  NEFT inward/ outward (Through Net banking / Mobile banking)  NEFT inward/ outward (Through Branch)  Inward – Nil Outward– Nil Outward– Up to Rs. 10,000- Rs. 2.25 10,001- 1 Lakh- Rs. 4.75 1Lakh-2Lakhs- Rs. 14.75 Above 2 lakhs – Rs. 24.75  RTGS inward/ outward (Through Branch / Net banking / Mobile banking)  NACH debit charges  NACH debit charges  NACH debit return charges  NACH credit return charges  NACH credit return charges  NACH mandate charges  Nil NACH mandate charges  Photo / signature attestation  Address confirmation  Nil Account closure	Standing instructions (Excluding loans and RD)	Free
Outward—Up to Rs. 100,000 – Rs. 5 Rs. 1 lac to 2 lac – Rs. 15  NEFT inward/ outward (Through Net banking / Mobile banking)  NEFT inward/ outward (Through Branch)  NEFT inward/ outward (Through Branch)  Inward- Nil Outward- Up to Rs. 10,000- Rs. 2.25 10,001- 1 Lakh- Rs. 4.75 1Lakh-2Lakhs- Rs. 14.75 Above 2 lakhs- Rs. 24.75  RTGS inward/ outward (Through Branch / Net banking / Mobile banking)  Nach debit charges  Nil NACH debit return charges  Nil NACH credit charges  Nil NACH credit return charges  Nil NACH credit return charges  Nil NACH mandate charges  Photo / signature attestation  Address confirmation  Nil Account closure	Charges for standing instruction rejection/failure	Rs. 50 per instance
Rs. 1 lac to 2 lac – Rs. 15  NEFT inward/ outward (Through Net banking / Mobile banking)  NEFT inward/ outward (Through Branch)  NEFT inward/ outward (Through Branch)  NEFT inward/ outward (Through Branch)  RTGS inward/ outward (Through Branch / Net banking / Mobile banking)  NACH debit charges  NACH debit return charges  NACH credit return charges  NACH credit return charges  NACH mandate charges  Photo / signature attestation  Address confirmation  Nil  Account closure  REFT inward / Nil  Outward- NII  Nuward- Nil  Outward- Nil  Nach Rs. 24.75  Rs. 24.75  Rs. 24.8h- SLakh- Rs. 25  Rs. 5 Lakhs & above- Rs. 50  Nil  NACH credit charges  Nil  NACH credit return charges  Nil  NACH mandate charges  Nil  Account closure	IMPS inward/ outward	Inward – Nil
NEFT inward/ outward (Through Net banking / Mobile banking)  NEFT inward/ outward (Through Branch)  NEFT inward- Nil  Outward- Up to Rs. 10,000- Rs. 2.25 10,001- 1 Lakh- Rs. 4.75 1Lakh-2Lakhs- Rs. 14.75 Above 2 lakhs - Rs. 24.75  RTGS inward/ outward (Through Branch / Net banking / Mobile banking)  Outward- Rs. 2Lakh- SLakh- Rs. 25 Rs. 5 Lakhs & above- Rs. 50  NACH debit charges  Nil  NACH credit charges  Nil  NACH credit return charges  Nil  NACH credit return charges  Nil  NACH mandate charges  Rs. 50  Photo / signature attestation  Nil  Address confirmation  Nil  Account closure		Outward-Up to Rs. 100,000 - Rs. 5
Mobile banking)Outward-NilNEFT inward/ outward (Through Branch)Inward-Nil Outward- Up to Rs.10,000- Rs. 2.25 10,001- 1 Lakh- Rs. 4.75 1Lakh-2Lakhs- Rs. 14.75 Above 2 lakhs - Rs. 24.75RTGS inward/ outward (Through Branch / Net banking / Mobile banking)Inward- NIL Outward- Rs.2Lakh- 5Lakh- Rs.25 Rs.5 Lakhs & above- Rs.50NACH debit chargesNilNACH credit chargesNilNACH credit return chargesNilNACH credit return chargesNilNACH mandate chargesRs.50Photo / signature attestationNilAddress confirmationNilAccount closureNil		Rs. 1 lac to 2 lac – Rs. 15
NEFT inward/ outward (Through Branch)  Inward- Nil Outward- Up to Rs. 10,000- Rs. 2.25 10,001- 1 Lakh- Rs. 4.75 1Lakh-2Lakhs- Rs. 14.75 Above 2 lakhs – Rs. 24.75  RTGS inward/ outward (Through Branch / Net banking / Mobile banking)  NACH debit charges NACH debit charges Nil NACH debit return charges Nil NACH credit charges Nil NACH credit return charges Nil NACH credit return charges Nil NACH mandate charges Nil NACH		
Outward- Up to Rs.10,000- Rs. 2.25 10,001- 1 Lakh- Rs. 4.75 1Lakh-2Lakhs- Rs. 14.75 Above 2 lakhs – Rs. 24.75  RTGS inward/ outward (Through Branch / Net banking / Mobile banking)  NACH debit charges Nil NACH debit return charges Nil NACH credit charges Nil NACH credit return charges Nil NACH credit return charges Nil NACH mandate charges Nil NACH mandate charges Rs.50 Photo / signature attestation Nil Address confirmation Nil Account closure Nil	· ·	
Up to Rs.10,000- Rs. 2.25 10,001- 1 Lakh- Rs. 4.75 1Lakh-2Lakhs- Rs. 14.75 Above 2 lakhs – Rs. 24.75  RTGS inward/ outward (Through Branch / Net banking / Mobile banking)  NACH debit charges  Nil  NACH debit return charges  Nil  NACH credit charges  Nil  NACH credit return charges  Nil  NACH credit return charges  Nil  NACH mandate charges  Nil  NACH mandate charges  Photo / signature attestation  Address confirmation  Nil  Account closure	NEFT inward/ outward (Through Branch)	
10,001- 1 Lakh- Rs. 4.75 1Lakh-2Lakhs- Rs. 14.75 Above 2 lakhs – Rs. 24.75  RTGS inward/ outward (Through Branch / Net banking / Mobile banking)  Nach debit charges  Nil  NACH debit return charges  Nil  NACH credit charges  Nil  NACH credit return charges  Nil  NACH credit return charges  Nil  NACH mandate charges  Nil  NACH mandate charges  Photo / signature attestation  Address confirmation  Nil  Account closure		
1Lakh-2Lakhs- Rs. 14.75 Above 2 lakhs – Rs. 24.75  RTGS inward/ outward (Through Branch / Net banking / Mobile banking)  Nach debit charges  Nil  NACH debit return charges  Nil  NACH credit return charges  Nil  NACH credit return charges  Nil  NACH mandate charges  Photo / signature attestation  Address confirmation  Nil  Account closure		
RTGS inward/ outward (Through Branch / Net banking / Mobile banking)  NACH debit charges  NACH debit return charges  NACH credit charges  NACH credit return charges  Nil  NACH credit return charges  Nil  NACH mandate charges  Photo / signature attestation  Address confirmation  Account closure  Above 2 lakhs – Rs. 24.75  Inward- NIL  Outward-  Rs.2Lakh- SLakh- Rs.25  Rs.2 Lakhs & above- Rs.50  Nil  Nil  NACH mandate charges  Rs.100  Nil  Nil  Address confirmation  Nil  Nil		· ·
RTGS inward/ outward (Through Branch / Net banking / Mobile banking)  NACH debit charges  NII  NACH debit return charges  NII  NACH credit charges  NII  NACH credit return charges  NII  NACH mandate charges  Photo / signature attestation  Address confirmation  NII  Account closure  Net ward- NIL  Outward-  Rs.2Lakh- SLakh- Rs.25  Rs.5 Lakhs & above- Rs.50  Nil  NII  NII  NII  NII  NII  NII  NII		
banking / Mobile banking)  Outward- Rs.2Lakh- 5Lakh- Rs.25 Rs.5 Lakhs & above- Rs.50  NACH debit charges  Nil  NACH debit return charges  Rs.100  NACH credit charges  Nil  NACH credit return charges  Nil  NACH mandate charges  Rs.50  Photo / signature attestation  Address confirmation  Nil  Account closure	RTGS inward/ outward (Through Branch / Net	
Rs.5 Lakhs & above- Rs.50  NACH debit charges Nil  NACH debit return charges Rs.100  NACH credit charges Nil  NACH credit return charges Nil  NACH mandate charges Rs.50  Photo / signature attestation Address confirmation Nil  Account closure Nil	· · · · · · · · · · · · · · · · · · ·	Outward-
NACH debit charges  Nil  NACH debit return charges  Rs.100  NACH credit charges  Nil  NACH credit return charges  Nil  NACH mandate charges  Rs.50  Photo / signature attestation  Address confirmation  Nil  Account closure		Rs.2Lakh- 5Lakh- Rs.25
NACH debit return charges  NACH credit charges  Nil  NACH credit return charges  Nil  NACH mandate charges  Rs.50  Photo / signature attestation  Address confirmation  Nil  Account closure  Rs.100		Rs.5 Lakhs & above- Rs.50
NACH credit charges Nil  NACH credit return charges Nil  NACH mandate charges Rs.50  Photo / signature attestation Address confirmation Nil  Account closure Nil	NACH debit charges	Nil
NACH credit return charges  Nil  NACH mandate charges  Rs.50  Photo / signature attestation  Address confirmation  Nil  Account closure  Nil	NACH debit return charges	Rs.100
NACH mandate charges Rs.50 Photo / signature attestation Nil Address confirmation Nil Account closure Nil	NACH credit charges	Nil
Photo / signature attestation Nil Address confirmation Nil Account closure Nil	NACH credit return charges	Nil
Address confirmation Nil Account closure Nil	NACH mandate charges	Rs.50
Account closure Nil	-	Nil
	Address confirmation	Nil
Activation of inoperative account Nil	Account closure	Nil
	Activation of inoperative account	Nil

Note: All the above charges are exclusive of goods and service tax (GST)