

Outstation Cheque Collection:

Outstation Cheque Collection on Branch Locations	Rs. 20/- per instrument
At Correspondent Bank locations	Upto Rs. 35,000/-; Rs. 50/- per instrument. Above Rs. 35,000/- and upto Rs. 1 lac - Rs. 100/- per instrument. Above Rs. 1 lac - Rs. 150/- per instrument
At Clean locations (Non correspondent bank location) & non MICR cheques	Upto Rs. 25,000/-; Rs. 50/- per instrument. Above Rs. 25,000/- and upto Rs. 1 lac - Rs. 100/- per instrument. Above Rs. 1 lac - Rs. 150/- per instrument
Collection through Speed Clearing	Instrument Value: Upto Rs. 1 lac-No charges; Instrument value above Rs. 1 lac - Rs. 150/- per instrument.

Cash Deposit:

Cash Deposit - Home Branch City	Free upto Rs. 10 lacs per month or 50 transactions, whichever is lower, deposit in excess of 10 lacs or 50 transactions will be charged @ Rs. 3/- per Rs. 1,000/-, minimum Rs. 50/- per transaction
Transaction Limit on inter-branch deposits (Within Home Branch city)	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	Free up to Rs. 2 lacs per month or 5 transactions whichever is lower, Deposit in excess of Rs. 2 lacs or 5 transactions will be charged @ Rs. 3.5/1000, minimum Rs. 50/- per transaction. (Maximum deposit allowed up to Rs. 100,000/- per day)

Cash Withdrawal:

Cash Withdrawal-Home Branch	Free
Cash Withdrawal - Non Home Branch - Inter-city & Intra-city	Free cash withdrawals upto Rs. 1,00,000/- per day, beyond which charges @ Rs. 2/1000, min. Rs. 50/- per transaction on incremental amount, third party cash withdrawal allowed only upto Rs. 50,000/- per transaction

Cheque Book Charges:

Cheque Book charges (Issued by Bank)	Payable-at-par
	300 cheque leaves free per month. Beyond 300 leaves charges @ Rs. 2/- per leaf

ATM Cards (Available in select cities):

(Only for Individual & Sole Proprietorship Current Accounts)

Free card per account	1- One
Replacement of damaged card	Free
Replacement of lost card	Rs. 100/-
Transaction Charge - HDFC Bank ATMs	Balance inquiry: Free Cash Withdrawal: Free
Transaction Charge- Non HDFC Bank ATMs	Balance inquiry: Free Cash withdrawal: 5 transactions free per month. Beyond which charges applicable @ Rs. 20/- per transaction^

Debit Cards: (Only for Individual & Sole Proprietorship Current Accounts)

Debit Card	Business*	EasyShop		
		Regular	Gold	Women's
Annual fee per card	Rs. 250/- p.a.	Rs. 100/- p.a.	Rs. 500/- p.a.	Rs. 100/- p.a.
Daily ATM limit	Rs. 50,000/-	Rs. 25,000/-	Rs. 50,000/-	Rs. 25,000/-
Daily merchant establishment point-of-sale limit	Rs. 75,000/-	Rs. 40,000/-	Rs. 75,000/-	Rs. 40,000/-

Common Charges for Debit Cards:

Replacement of damaged card	Free
Replacement of lost card	Rs. 100/-
Copy retrieval request	Rs. 100/-
Re-issuance of PIN	Rs. 25/-
Additional Cards:	
Business - Add on	Rs. 250/- p.a.
EasyShop Regular - Add on	Annual fee waived for first year for one additional card. Subsequent cards will be charged Rs. 100/- p. a.
EasyShop Gold - Add on	Rs. 500/- p.a.
EasyShop Women's - Add on	Rs. 100/- p.a.

Transactions declined at other Bank ATMs anywhere in the world or at a merchant outlet outside India due to insufficient funds will be charged at Rs. 25/- per transaction.

The Bank will charge cross-currency markup of 3% on Foreign Currency transactions carried out on Debit Cards.

ATM Usage:

Transaction Type	Balance Inquiry	Cash Withdrawal
HDFC Bank ATMs	Free	Free
Non HDFC Bank ATMs		
Domestic	Free	5 transactions free per month. Beyond which charges applicable @ Rs. 20/- per transaction^
International	Rs 15/- per transaction	Rs. 110/- per transaction

Common Charges for All Products:

Cheque Return Charges:	
Cheques Drawn On Us	
Due to Insufficient Funds	Up to 2 instruments per month - Rs. 300/- per instrument; on 3rd / 4th/5th instrument - Rs. 500/- per instrument & 6th instrument onwards - Rs. 750/- per instrument
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

Stop Payment Charges:

Particular cheque	Rs. 50/- (Free through PhoneBanking)
Range of cheques	Rs. 100/- (Free through PhoneBanking)
Account Statement	Free (Monthly)
Fax of last 9 transactions statement through PhoneBanking	Free
Duplicate/Adhoc Statement	
Requests through Direct Banking channels	Rs. 50/- per statement through ATM & InstaQuery; Rs. 30/- per statement through NetBanking & PhoneBanking (IVR)
At Branch or PhoneBanking (Non-IVR)	Rs. 100/- per statement through Branch; Rs. 50/- per statement through PhoneBanking (Non-IVR)
Hold Statement facility	Rs. 400/- per year