

SERVICE CHARGES FOR SAVINGS ACCOUNT W.E.F 01-04-2024

Account Type	Saving	Basic Saving Bank Deposit Account	Salary Saving	Saving NRE
Transaction Type	33001 & 33011	33002	33003	33004
Annual Maintenance Charges				
Minimum/Average Balance Requirement	1000	NA	NA	1000
	Shortfall Amt	Shortfall Amt	Shortfall Amt	Shortfall Amt
Non-maintenance of minimum/average balance charges	1-250 : 40	NA	NA	1-250 : 40
	251-500 : 70	NA	NA	251-500 : 70
	501-750 : 100	NA	NA	501-750 : 100
	751-1000 : 125	NA	NA	751-1000 : 125
Account closed within 1 Year	250	250	NA	250
Passbook & Statement				
Duplicate Passbook	150	150	150	150
Monthly Statement	NA	NA	NA	NA
Duplicate Statements				
Less than 12 months	125	125	125	125
12 months and above	200	200	200	200
RTGS Payment to other Bank account (free if initiated online)				
Rs.2 Lakh to 5 Lakh	20	20	20	20
Above Rs.5 lakh	45	45	45	45
NEFT Payment to other Bank account (free if initiated online)				
Amounts Up to Rs.10000/-	2	2	2	2
Amounts from Rs.10001/- to Rs. 1 Lakh	4	4	4	4
Amounts above Rs.1 Lakh to Rs. 2 Lakh	12	12	12	12
Above Rs.2 lakh	20	20	20	20
SMS (Operative account)	9 per quarter	9 per quarter	9 per quarter	9 per quarter
Cash handling charges				
Cash Deposit	0	0	0	NA
Cash Withdrawal	First 4 OTC transactions free in a month thereafter Rs. 10/- each for subsequent transaction.	First 4 OTC transactions free in a month thereafter Rs. 10/- each for subsequent transaction.	First 4 OTC transactions free in a month thereafter Rs. 10/- each for subsequent transaction.	First 4 OTC transactions free in a month thereafter Rs. 10/- each for subsequent transaction.
Cheque Books	1 cheque book of 25 leaves free in a year Rs.125/- thereafter	1 cheque book of 25 leaves free in a year Rs.125/- thereafter	1 cheque book of 25 leaves free in a year Rs.125/- thereafter	1 cheque book of 25 leaves free in a year Rs.125/- thereafter
Pending Cheque book – Requested but not collected within 3 months of request	150/- per cheque book	150/- per cheque book	150/- per cheque book	150/- per cheque book
Clearing				
Charges on Outward Clearing				
Cheque deposited in local clearing & returned unpaid	125	125	125	125
Charges on Inward Clearing				
cheques drawn on us & returned for technical reason	Nil	Nil	Nil	Nil
1st attempt dishonour for other than technical reasons	175	175	175	175
2nd attempt dishonour for other than technical reasons				
Upto Rs.50,000/-	250	250	250	250
Above Rs.50,000/-	Rs.275+Int @ 18% p.a. on the cheque amount	Rs.275+Int @ 18% p.a. on the cheque amount	Rs.275+Int @ 18% p.a. on the cheque amount	Rs.275+Int @ 18% p.a. on the cheque amount
Outstation Cheque Collection				
Domestic (charges + Actual postage if any)				
Upto 5000	25	25	25	25
5001 - 10000	50	50	50	50
10001 - 1 Lakh	100	100	100	100
Above 1 Lakh	175	175	175	175
Outstation Cheques deposited for collection & returned unpaid	200 + Actual postage if any	200 + Actual postage if any	200 + Actual postage if any	200 + Actual postage if any
Charges on ECS return				
ECS return	260	260	260	260
At par cheques of HDFC Bank				
Upto Rs. 20 Lakhs	Rs.5 per Rs.1,000, Min. Rs.100 Max. Rs.1500	Rs.5 per Rs.1,000, Min. Rs.100 Max. Rs.1500	Rs.5 per Rs.1,000, Min. Rs.100 Max. Rs.1500	Rs.5 per Rs.1,000, Min. Rs.100 Max. Rs.1500
Above Rs. 20 Lakhs	Min Rs 1,250/- thereafter Rs 5/- per Rs 1,000/- Max Rs 3,000/-	Min Rs 1,250/- thereafter Rs 5/- per Rs 1,000/- Max Rs 3,000/-	Min Rs 1,250/- thereafter Rs 5/- per Rs 1,000/- Max Rs 3,000/-	Min Rs 1,250/- thereafter Rs 5/- per Rs 1,000/- Max Rs 3,000/-
Cancellation Charges (per cancellation)	100	100	100	100
Pay Order Charges				
a) Issuance of Pay Order	100	100	100	100
b) Cancellation Charges (per cancellation)	75	75	75	75
c) Issuance of Duplicate Pay Order	100	100	100	100
Other Charges				
Change in operating instructions. free in a financial year	(1 150	150	150	150
Stop payment charges (at branch per instance)	175	175	175	175
Signature verification on non - NICB documents (Per document)	100	100	100	100
Certificate of Cheque Issuance	100	100	100	100
Photocopies of paid cheque				
Less than 1 year old	150	150	150	150
1 year and above	225	225	225	225

SERVICE CHARGES FOR SAVINGS ACCOUNT W.E.F 01-04-2024

Account Type	Young Indian Banking Saving	Elite Saving	Basic Saving Bank Deposit Account Small	Diamond Saving	Suvidha Savings
Transaction Type	33007	33008	33009	33010	33012
Annual Maintenance Charges					
Minimum/Average Balance Requirement	AQB - 2500	AQB - 10000	NA	AQB - 2500	0
	Shortfall Amt	Shortfall Amt	Shortfall Amt	Shortfall Amt	
Non-maintenance of minimum/average balance charges	NA	1-2500 : 115 2501-5000 : 200 5001-7500 : 290 7501-10000 : 375	NA NA NA NA	1-625 : 80 626-1250 : 160 1251-1875 : 230 1876-2500 : 305	NA NA NA NA
Account closed within 1 Year	250	250	NA	250	325
Passbook & Statement					
Duplicate Passbook	150	100	150	150	200
Monthly Statement	NA	NA	NA	NA	NA
Duplicate Statements					
Less than 12 months	125	100	125	75	150
12 months and above	200	175	200	150	225
RTGS Payment to other Bank account (free if initiated online)					
Rs.2 Lakh to 5 Lakh	20	0	20	0	20
Above Rs.5 lakh	45	0	45	0	45
NEFT Payment to other Bank account (free if initiated online)					
Amounts Up to Rs.10000/-	2	0	2	0	2
Amounts from Rs.10001/- to Rs. 1 Lakh	4	0	4	0	4
Amounts above Rs.1 Lakh to Rs. 2 Lakh	12	0	12	0	12
Above Rs.2 lakh	20	0	20	0	20
SMS (Operative account)	9 per quarter	0	9 per quarter	0	12 per quarter
Cash handling charges					
Cash Deposit	0	0	0	0	0
Cash Withdrawal	First 4 OTC transactions free in a month thereafter Rs. 10/- each for subsequent transaction.	0	N.A.	First 6 OTC transactions free in a month thereafter Rs. 10/- each for subsequent transaction.	First 2 OTC transactions free in a month thereafter Rs. 10/- each for subsequent transaction.
Cheque Books	1 cheque book of 25 leaves free in a year Rs.125/- thereafter	4 Free in a year Rs.125/- thereafter	1 cheque book of 25 leaves free in a year Rs.125/- thereafter	2 cheque book of 25 leaves free in a year Rs.125/- thereafter	Rs 125 per cheque book of 25 leaves
Pending Cheque book – Requested but not collected within 3 months of request	Rs. 150/- per cheque book	Rs. 150/- per cheque book	Rs. 150/- per cheque book	Rs. 150/- per cheque book	Rs. 150/- per cheque book
Clearing					
Charges on Outward Clearing					
Cheque deposited in local clearing & returned unpaid	125	NIL	125	125	
Charges on Inward Clearing					
cheques drawn on us & returned for technical reason	Nil	Nil	Nil	Nil	Nil
1st attempt dishonour for other than technical reasons	175	0	175	175	225
2nd attempt dishonour for other than technical reasons					
Upto Rs.50,000/-	250	250	250	250	300
Above Rs.50,000/-	Rs.275+Int @ 18% p.a. on the cheque amount	Rs.250+Int @ 18% p.a.on the cheque amount	Rs.275+Int @ 18% p.a. on the cheque amount	Rs.275+Int @ 18% p.a. on the cheque amount	Rs.325+Int@18%p.a.on the cheque amount
Outstation Cheque Collection					
Domestic (charges + Actual postage if any)					
Upto 5000	25	25	25	25	25
5001 - 10000	50	50	50	50	50
10001 - 1 Lakh	100	100	100	100	100
Above 1 Lakh	175	175	175	175	175
Outstation Cheques deposited for collection & returned unpaid	200 + Actual postage if any	200 + Actual postage if any	200 + Actual postage if any	200 + Actual postage if any	200 + Actual postage if any
Charges on ECS return					
ECS return	260	260	260	260	325
At par cheques of HDFC Bank					
Upto Rs. 20 Lakhs	Rs.5 per Rs.1,000, Min. Rs.100 Max. Rs.1500	Rs.5 per Rs.1,000, Min. Rs.100 Max. Rs.1500	Rs.5 per Rs.1,000, Min. Rs.100 Max. Rs.1500	Rs.5 per Rs.1,000, Min. Rs.100 Max. Rs.1500	Rs.5 per Rs.1,000, Min. Rs.100 Max. Rs.1500
Above Rs. 20 Lakhs	Min Rs 1,250/- thereafter Rs 5/- per Rs 1,000/- Max Rs 3,000/-	Min Rs 1,250/- thereafter Rs 5/- per Rs 1,000/- Max Rs 3,000/-	Min Rs 1,250/- thereafter Rs 5/- per Rs 1,000/- Max Rs 3,000/-	Min Rs 1,250/- thereafter Rs 5/- per Rs 1,000/- Max Rs 3,000/-	Min Rs 1,250/- thereafter Rs 5/- per Rs 1,000/- Max Rs 3,000/-
Cancellation Charges (per cancellation)	100	100	100	100	100
Pay Order Charges					
a) Issuance of Pay Order	Free 1 per month thereafter 100	Free upto 10 per month thereafter 100	100	100	100
b) Cancellation Charges (per cancellation)	50	Free	75	75	75
c) Issuance of Duplicate Pay Order	100	100	100	100	100
Other Charges					
Change in operating instructions. (1 free in a financial year)	150	150	150	150	150
Stop payment charges (at branch per instance)	175	125	175	175	175
Signature verification on non - NICB documents (Per document)	100	100	100	100	100
Certificate of Cheque Issuance	100	100	100	100	100
Photocopies of paid cheque					
Less than 1 year old	150	150	150	150	150
1 year and above	225	225	225	225	225

SERVICE CHARGES FOR CURRENT ACCOUNT W.E.F 01-04-2024

Account Type	Current Account	Elite Current Account	Suvidha Current Account	Clean Overdraft	Overdraft Against Fixed Deposit
Transaction Type	34001	34010	34012	13001	13002
Annual Maintenance Charges					
Minimum/Average Balance Requirement	5000	AQB - 50000	0	0	0
Non-maintenance of minimum/average balance charges	145 Per Month	625 Per Quarter	NA	NA	NA
Account closed within 1 Year	600	600	750	0	0
Passbook & Statement					
Monthly Statements	free	free	free	free	free
Duplicate Statements					
Less than 12 months (per statement)	150	100	175	150	150
12 months and above (per statement)	250	175	275	250	250
Folio Charges	Rs.60/- per 45 lines or part thereof per half year Max. Rs. 2400/-	0	Rs.70/- per 45 lines or part thereof per half year Max. Rs. 2800/-	Rs.60/- per 45 lines or part thereof per half year Max. Rs. 2400/-	Rs.60/- per 45 lines or part thereof per half year Max. Rs. 2400/-
RTGS Payment to other Bank account (free if initiated online)					
Rs.2 Lakh to 5 Lakh	20	0	20	20	20
Above Rs.5 lakh	45	0	45	45	45
NEFT Payment to other Bank account (free if initiated online)					
Amounts Up to Rs.10000/-	2	0	2	2	2
Amounts from Rs.10001/- to 1 Lakh	4	0	4	4	4
Amounts above Rs.1 Lakh to Rs.2 Lakh	12	0	12	12	12
Above Rs.2 lakh	20	0	20	20	20
SMS (Operative account)	27 per quarter	0	36 per quarter	27 per quarter	27 per quarter
Cash handling charges					
Cash Deposit	Free pieces/coins per day:200 thereafter Rs.10 per 100 pieces/coins or part thereof	Free pieces/coins per day:300 thereafter Rs.10 per 100 pieces/coins or part thereof	Free pieces/coins per day:150 thereafter Rs.10 per 100 pieces/coins or part thereof	Free pieces/coins per day:200 thereafter Rs.10 per 100 pieces/coins or part thereof	Free pieces/coins per day:200 thereafter Rs.10 per 100 pieces/coins or part thereof
Cash Withdrawal	Free upto Rs 1 Lakh per day per branch thereafter Rs.10 per Rs.10,000 or part thereof	Free upto Rs 2 Lakh per day per branch thereafter Rs.10 per Rs.10,000 or part thereof	Free upto Rs 50,000 per day per branch thereafter Rs.10 per Rs.10,000 or part thereof	Free upto Rs 1 Lakh per day per branch thereafter Rs.10 per Rs.10,000 or part thereof	Free upto Rs 1 Lakh per day per branch thereafter Rs.10 per Rs.10,000 or part thereof
Cheque Books	1 cheque book of 50 leaves free in a year Rs.225/- thereafter	6 cheque books of 50 leaves free in a year Rs.225/- thereafter	Rs. 225 for 50 leaves of cheque book	1 cheque book of 50 leaves free in a year Rs.225/- thereafter	1 cheque book of 50 leaves free in a year Rs.225/- thereafter
Pending Cheque book – Requested but not collected within 3 months of request	Rs. 250/- per cheque book	Rs. 250/- per cheque book	Rs. 250/- per cheque book	Rs. 250/- per cheque book	Rs. 250/- per cheque book
Clearing					
Charges on Outward Clearing					
Cheque deposited in local clearing & returned unpaid	125	0	125	125	125
Charges on Inward Clearing					
cheques drawn on us & returned for technical reason	NIL	NIL	NIL	NIL	NIL
1st attempt dishonour for other than technical reasons	200	0	250	200	200
2nd attempt dishonour for other than technical reasons					
Upto Rs.50,000/-	Rs. 300/-	Rs. 275/-	Rs. 475/-	Rs. 300/-	Rs. 300/-
Above Rs.50,000/-	Rs.325+Int @ 18%p.a. on the cheque amount	Rs.275+Int @ 18%p.a. on the cheque amount	Rs.550+Int @ 18%p.a. on the cheque amount	Rs.325+Int @ 18%p.a. on the cheque amount	Rs.325+Int @ 18%p.a. on the cheque amount
Outstation Cheque Collection					
Domestic (charges + Actual postage if any)					
Upto 10000	65	65	65	65	65
10001 - 1 Lakh	120	120	120	120	120
Above 1 Lakh	175	175	175	175	175
Outstation Cheques deposited for collection & returned unpaid	120 + Actual postage if any	120 + Actual postage if any	120 + Actual postage if any	120 + Actual postage if any	120 + Actual postage if any
At par cheques of HDFC Bank					
Upto Rs. 20 Lakhs	Rs.5 per Rs.1,000, Min. Rs.80 Max. Rs.1250	Rs.5 per Rs.1,000, Min. Rs.80 Max. Rs.1250	Rs.5 per Rs.1,000, Min. Rs.80 Max. Rs.1250	Rs.5 per Rs.1,000, Min. Rs.80 Max. Rs.1250	Rs.5 per Rs.1,000, Min. Rs.80 Max. Rs.1250
Above Rs. 20 Lakhs	Min Rs.1,250/- thereafter Rs.5/- per Rs.1,000/- Max Rs.2,500/-	Min Rs.1,250/- thereafter Rs.5/- per Rs.1,000/- Max Rs.2,500/-	Min Rs.1,250/- thereafter Rs.5/- per Rs.1,000/- Max Rs.2,500/-	Min Rs.1,250/- thereafter Rs.5/- per Rs.1,000/- Max Rs.2,500/-	Min Rs.1,250/- thereafter Rs.5/- per Rs.1,000/- Max Rs.2,500/-
Cancellation Charges (per cancellation)	100	100	100	100	100
Pay Order Charges					
a) Issuance of Pay Order	100	Free upto 10 per month thereafter 75	115	100	100
b) Cancellation Charges (per cancellation)	75	FREE	80	75	75
c) Issuance of Duplicate Pay Order	100	100	115	100	100
Charges on ECS return					
ECS return	300	300	475	300	300
Other Charges					
Change in operating instructions. (1 free in a financial year)	150	150	150	150	150
Stop payment charges (at branch per instance)	200	Free	225	200	200
Certificate of Cheque Issuance	100	100	100	100	100
Photocopies of paid cheque					
Less than 1 year old	150	150	150	150	150
1 year and above	225	225	225	225	225
Signature verification on non - NICB documents (Per Document)	150	150	150	150	150

SERVICE CHARGES FOR CURRENT ACCOUNT W.E.F 01-04-2024

Account Type	Overdraft Against Tangible Securities	Overdraft Against Premises	Overdraft Against Stock / Shares	Overdraft Against Stock / Debtors	Overdraft Against Recurring Deposit
Transaction Type	13003	13004	13005	13006	13007
Annual Maintenance Charges					
Minimum/Average Balance Requirement	0	0	0	0	0
Non-maintenance of minimum/average balance charges	NA	NA	NA	NA	NA
Account closed within 1 Year	0	0	0	0	0
Passbook & Statement					
Monthly Statements	free	free	free	free	free
Duplicate Statements					
Less than 12 months (per statement)	150	150	150	150	150
12 months and above (per statement)	250	250	250	250	250
Folio Charges	Rs.60/- per 45 lines or part thereof per half year Max. Rs. 2400/-	Rs.60/- per 45 lines or part thereof per half year Max. Rs. 2400/-	Rs.60/- per 45 lines or part thereof per half year Max. Rs. 2400/-	Rs.60/- per 45 lines or part thereof per half year Max. Rs. 2400/-	Rs.60/- per 45 lines or part thereof per half year Max. Rs. 2400/-
RTGS Payment to other Bank account (free if initiated online)					
Rs.2 Lakh to 5 Lakh	20	20	20	20	20
Above Rs.5 lakh	45	45	45	45	45
NEFT Payment to other Bank account (free if initiated online)					
Amounts Up to Rs.10000/-	2	2	2	2	2
Amounts from Rs.10001/- to 1 Lakh	4	4	4	4	4
Amounts above Rs.1 Lakh to Rs.2 Lakh	12	12	12	12	12
Above Rs.2 lakh	20	20	20	20	20
SMS (Operative account)	27 per quarter	27 per quarter	27 per quarter	27 per quarter	27 per quarter
Cash handling charges					
Cash Deposit	Free pieces/coins per day:200 thereafter Rs.10 per 100 pieces/coins or part thereof	Free pieces/coins per day:200 thereafter Rs.10 per 100 pieces/coins or part thereof	Free pieces/coins per day:200 thereafter Rs.10 per 100 pieces/coins or part thereof	Free pieces/coins per day:200 thereafter Rs.10 per 100 pieces/coins or part thereof	Free pieces/coins per day:200 thereafter Rs.10 per 100 pieces/coins or part thereof
Cash Withdrawal	Free upto Rs 1 Lakh per day per branch thereafter Rs.10 per Rs.10,000 or part thereof	Free upto Rs 1 Lakh per day per branch thereafter Rs.10 per Rs.10,000 or part thereof	Free upto Rs 1 Lakh per day per branch thereafter Rs.10 per Rs.10,000 or part thereof	Free upto Rs 1 Lakh per day per branch thereafter Rs.10 per Rs.10,000 or part thereof	Free upto Rs 1 Lakh per day per branch thereafter Rs.10 per Rs.10,000 or part thereof
Cheque Books	1 cheque book of 50 leaves free in a year Rs.200/- thereafter	1 cheque book of 50 leaves free in a year Rs.175/- thereafter	1 cheque book of 50 leaves free in a year Rs.175/- thereafter	1 cheque book of 50 leaves free in a year Rs.175/- thereafter	1 cheque book of 50 leaves free in a year Rs.175/- thereafter
Pending Cheque book – Requested but not collected within 3 months of request	Rs. 250/- per cheque book	Rs. 250/- per cheque book	Rs. 250/- per cheque book	Rs. 250/- per cheque book	Rs. 250/- per cheque book
Clearing					
Charges on Outward Clearing					
Cheque deposited in local clearing & returned unpaid	125	125	125	125	125
Charges on Inward Clearing					
cheques drawn on us & returned for technical reason	NIL	NIL	NIL	NIL	NIL
1st attempt dishonour for other than technical reasons	200	200	200	200	200
2nd attempt dishonour for other than technical reasons					
Upto Rs.50,000/-	Rs.300/-	Rs.300/-	Rs.300/-	Rs.300/-	Rs.300/-
Above Rs.50,000/-	Rs.325+Int @18%p.a. on the cheque amount	Rs.325+Int @18%p.a. on the cheque amount	Rs.325+Int @18%p.a. on the cheque amount	Rs.325+Int @18%p.a. on the cheque amount	Rs.325+Int @18%p.a. on the cheque amount
Outstation Cheque Collection					
Domestic (charges + Actual postage if any)					
Upto 10000	65	65	65	65	65
10001 - 1 Lakh	120	120	120	120	120
Above 1 Lakh	175	175	175	175	175
Outstation Cheques deposited for collection & returned unpaid	120 + Actual postage if any	120 + Actual postage if any	120 + Actual postage if any	120 + Actual postage if any	120 + Actual postage if any
At par cheques of HDFC Bank					
Upto Rs. 20 Lakhs	Rs.5 per Rs.1,000, Min. Rs.80 Max. Rs.1250	Rs.5 per Rs.1,000, Min. Rs.80 Max. Rs.1250	Rs.5 per Rs.1,000, Min. Rs.80 Max. Rs.1250	Rs.5 per Rs.1,000, Min. Rs.80 Max. Rs.1250	Rs.5 per Rs.1,000, Min. Rs.80 Max. Rs.1250
Above Rs. 20 Lakhs	Min Rs 1,250/- thereafter Rs 5/- per Rs 1,000/- Max Rs 2,500/-	Min Rs 1,250/- thereafter Rs 5/- per Rs 1,000/- Max Rs 2,500/-	Min Rs 1,250/- thereafter Rs 5/- per Rs 1,000/- Max Rs 2,500/-	Min Rs 1,250/- thereafter Rs 5/- per Rs 1,000/- Max Rs 2,500/-	Min Rs 1,250/- thereafter Rs 5/- per Rs 1,000/- Max Rs 2,500/-
Cancellation Charges (per cancellation)	100	100	100	100	100
Pay Order Charges					
a) Issuance of Pay Order	100	100	100	100	100
b) Cancellation Charges (per cancellation)	75	75	75	75	75
c) Issuance of Duplicate Pay Order	100	100	100	100	100
Charges on ECS return					
ECS return	300	300	300	300	300
Other Charges					
Change in operating instructions. (1 free in a financial year)	150	150	150	150	150
Stop payment charges (at branch per instance)	200	200	200	200	200
Certificate of Cheque Issuance	100	100	100	100	100
Photocopies of paid cheque					
Less than 1 year old	150	150	150	150	150
1 year and above	225	225	225	225	225
Signature verification on non - NICB documents(Per document)	150	150	150	150	150

SERVICE CHARGES FOR DEBIT CARDS W.E.F 01-04-2024

ATM / Debit Cards	EMV REGULAR	EMV ELITE	EMV YIB	RUPAY CLASSIC	RUPAY PLATINIUM	MASTER SILVER	MASTER PLATINUM
Annual Fees	Rs.210/-	Rs.260/-	FREE	Rs.210/-	Rs.260/-	Rs. 210/-	Rs. 260/-
Additional Card Fee	Rs.210/-	Rs.260/-	FREE	Rs.210/-	Rs.260/-	Rs. 210/-	Rs. 260/-
NICB ATM Cash Withdrawal/Balance Enquiries (India)	Free	Free	Free	Free	Free	Free	Free
Other bank ATM cash withdrawal /balance enquiry (india) - saving account (metro & non metro)	5 PER MONTH FREE THEREAFTER Rs.21/- and Rs.12/- respectively	5 PER MONTH FREE THEREAFTER Rs.21/- and Rs.12/- respectively	5 PER MONTH FREE THEREAFTER Rs.21/- and Rs.12/- respectively	5 PER MONTH FREE THEREAFTER Rs.21/- and Rs.12/- respectively	5 PER MONTH FREE THEREAFTER Rs.21/- and Rs.12/- respectively	5 PER MONTH FREE THEREAFTER Rs.21/- and Rs.12/- respectively	5 PER MONTH FREE THEREAFTER Rs.21/- and Rs.12/- respectively
Other bank ATM cash withdrawal/balance enquiry (india) - current account	Rs. 21/- and Rs. 12/- respectively per Transaction	Rs. 21/- and Rs. 12/- respectively per Transaction	NA	Rs. 21/- and Rs. 12/- respectively per Transaction	Rs. 21/- and Rs. 12/- respectively per Transaction	Rs. 21/- and Rs. 12/- respectively per Transaction	Rs. 21/- and Rs. 12/- respectively per Transaction
ATM Cash Withdrawal (Outside India)	Rs.255/-	Rs.255/-	Rs.255/-	Rs.255/-	Rs.255/-	Rs.255/-	Rs.255/-
Currency Conversion Charges For POS / Ecom Transactions Abroad	3.5% of txn Value	3.5% of txn Value	3.5% of txn Value	3.5% of txn Value	3.5% of txn	3.5% of txn Value	3.5% of txn Value
ATM Balance Enquiry (Outside India)	Rs.50/-	Rs.50/-	Rs.50/-	Rs.50/-	Rs.50/-	Rs.50/-	Rs.50/-
Card Replacement Fee	Rs.210/-	Rs.260/-	FREE	Rs.210/-	Rs.260/-	Rs. 210/-	Rs. 260/-
Cash Withdrawal Limit (Per Day)	Rs.25,000/-	Rs.50,000/-	Rs.10,000/-	Rs.25,000/-	Rs.50,000/-	Rs.25,000/-	Rs.50,000/-
Number of Transactions (Per Day) - Cash Withdrawal	10	10	5	10	10	10	10
Purchase Transaction Limit (Per Day)	Rs.2,00,000/-	Rs.5,00,000/-	Rs.10,000/-	Rs.2,00,000/-	Rs.5,00,000/-	Rs.2,00,000/-	Rs.5,00,000/-
Number of Transactions (Per Day)-POS	20	20	10	20	20	20	20
Online Transactions (Per Day)-Ecom	Rs.2,00,000/-	Rs.3,00,000/-	Rs.10,000/-	Rs.2,00,000/-	Rs.3,00,000/-	Rs.2,00,000/-	Rs.3,00,000/-
Number of Transactions (Per Day)-Ecom	10	10	10	10	10	10	10
ATM transaction declined charges: for insufficient funds (when used at other bank's ATMs)	Rs. 25/-	Rs. 25/-	Rs. 25/-	Rs. 25/-	Rs. 25/-	Rs. 25/-	Rs. 25/-

Note

There will be no annual card fees for Elite Savings, Elite Current, Diamond SB, YIB and Staff accounts. However additional card issuance and card replacement fee will be chargeable.

Service charges are applicable w.e.f 1st April 2024. All the charges are in INR and exclusive of GST.

SERVICE CHARGES FOR RETAIL/COMMERCIAL LOANS W.E.F 01-04-2024

Retail Loan

Particulars	Revised Charges
Charge for unsuccessful execution of SI / ECS/ Bouncing of cheque for payment	Rs.650/-
Duplicate statements	Rs.140/-
Revalidation / Modification in Terms of Sanction	0.25% or Rs.50,000/- whichever is lower.
For providing list of documents of the borrowing account	Rs.500/- on each occasion
For providing copy of the documents through email	Rs. 100/- per document

Business Loan

Non-utilization of Cash Credit and Overdraft limit other than term deposit, upto 75%	2% of the utilised portion
Foreclosure of Loan / ODPRE / CC account by take-over	3% of the limit in case of CC/ODPRE & outstanding balance in case of Term Loan
Loan Notice Charges	
1st Notice	Rs.220/-
2nd Notice	Rs.650/-
Legal Notice	Rs.1010/- minimum or as per fees payable to banks advocate
	Actual Postage charges to be recovered
Visits to defaulters	Actual conveyance + Rs.1010/- if within Mumbai (i.e upto Thane and Dahisar) beyond Mumbai actual conveyance + Rs.2,000/-
Recovery Charges	
While sending file to recovery cell while filing case	Rs.1,530/- / Rs.2,550/-
Stock/Security inspection	Actual conveyance + Rs.1010/- if within Mumbai (i.e upto Thane and Dahisar) beyond Mumbai actual conveyance + Rs.2,000/-

FUND BASED LIMITS

Bill Discounting charges	Rs.100/- per bill
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NON FUND BASED LIMITS

Inland Documentary Credit

1.) Inland Documentary Credit Issuance	% per Qtr.	1st Qtr. %	2nd Qtr. %
Sight		0.4	0.6
Up to 90 days		0.6	0.8
Beyond 90 days 0.20% per every additional month		0.60+	0.80+
Documentary Credit issuance Swift	Rs.1000.00		
Documentary Credit Bills Retirement	Rs.2000.00 flat per bill or per L/C if only 1 Bill		
Documentary Credit Handling Charges	Rs.1000.00 per document / Bill		
Documentary Credit Amendment Charges			
a.) General Amendment	Rs.1000.00 per amendment		
b.) Amendment of value or period extension	Charges as per issuance table + SWIFT		
Documentary Credit Advising Charges	Rs.1000.00		
Documentary Credit Amendment Advising Charges	Rs.500.00		
Documentary Credit Collection / Negotiation Charges	Rs.1000.00 per Bill inclusive of Courier/Postage Charges		
2.) Bank Guarantees			
a.) Bank Guarantees issued by NICB			
Fully Secured by Term Deposit of NICB	1%p.a		
Partly Secured by Term Deposit of NICB	2%p.a		
b.) Bank Guarantees issued by Other Banks			
Fully Secured by Term Deposit of NICB	2%p.a (Inclusive of Notional Cost) + Actual charges of Nationalized/Pvt. Banks		
Partly Secured by Term Deposit of NICB	4.50%p.a (Inclusive of Notional Cost) + Actual charges of Nationalized/Pvt. Banks		
c) Bank Guarantee amendment charges			
Bank Guarantee issued by our Bank	Rs.1000/-		
Bank Guarantee issued by other Bank	Rs.1000/- plus actual charges of other Bank		
3.) Solvency Certificate	0.10% of amount minimum Rs.1000/- and maximum Rs.30,000/-. For the purpose of education Rs.1000/- max. Additional Rs.50/- per copy		

All the charges are excluding applicable GST

LOCKER RENT W.E.F. 01.04.2024

Mumbai / Thane	Locker rent
A	2100
B	2425
C	3350
D	3725
E	4400
F	5450
G	6725
H	8825
H1	5450
L	13600
OA	2100
Z	10400
Bibwewadi	
PC	1675
PD	2050
PF	2425
Varachha Road	
D	3300
F	6625
L	9925
Nerul	
B	2000
D	2950

Note:

- 1) 4 Locker operations free in a calendar month thereafter Rs.100/- per operation.
- 2) Break Open of Locker charges for all types of locker Rs 1000/- + actual charges of the vendor.
- 3) Delay in payment of locker rent for all types of locker 18 % p.a for number of days delay after due date.

SERVICES CHARGES FOR FOREX W.E.F 01-04-2024

Transaction Type	Common Slabs	Charges
Issue of foreign currency Demand Draft	NA	Rs.1,500/-
Cancellation of foreign currency Demand Draft	NA	Rs.300/-
Overseas Cheque Collection	NA	
Overseas	Upto US\$1000	Rs.500/-
	US\$1001-\$5000	Rs.1,000/-
	US\$5001& above	Comm@0.50%
Outward TT Remittance-Overseas (Miscellaneous Remittances A2)	Upto Rs.7 lakh	Rs.1,500/-
	Above Rs.7 Lakh	Comm @0.15%+Swift
Inward TT Remittances	NA	
Foreign Currency	NA	Rs.600/-
Issue of FIRC's	NA	Rs.200/-
Reissue of FIRC's	NA	Rs.300/-
Foreign Currency Notes	NA	
Issue	NA	Prevailing Market Rate+Rs.150/-
Encashment	NA	Prevailing Market Rate+Rs.150/-
Travelers Cheques	NA	
Issue	NA	Prevailing Market Rate+Rs.150/-
Encashment	NA	Prevailing Market Rate+Rs.150/-
Travel Cards	NA	
Issue	NA	Prevailing Market Rate+Rs.150/-
Encashment	NA	Prevailing Market Rate+Rs.150/-
TRADE SERVICES		
Exports		
Export collections/ Regularisation	upto Rs.18 Lakh	Comm. Rs.1300/- + courier chrg
	Above Rs.18 Lakh	Comm. @0.063% + courier chrg
Export Bill Negotiation under DC	upto Rs.18 Lakh	Comm. Rs.1300/- + courier chrg
	Above Rs.18 Lakh	Comm. @0.063% + courier chrg
Bills under L/C scrutiny commission	NA	Min. Rs.500/-, Max. Rs.1300/-
Documentary Credit Export Advising	NA	Rs.1,500/-
Documentary Credit Export Amendment Advising	NA	Rs.1,000/-
GR waivers	NA	Rs.2,000/-
Imports		
Documentary Credit issuance (subject to Minimum Rs.2000/-)	Percentage Per Qtr.	1st Qtr.% 2nd Qtr.%
	Sight	0.300 0.450
	Upto 90 days	0.450 0.600
	Upto 120 days	0.525 0.675
Documentary Credit issuance Swift	NA	Rs.1000/-
Import DC Bills Retirement	NA	Comm. @0.15% or Min. Rs.2000/- + Swift + Handling Charges
Import Bills on Collection	Upto Rs.10 lakh	Rs 1750/-
	Above Rs.10 lakh	Comm. @ 0.125% + Swift
Documentary Credit Amendment Charges		
a) General Amendment	NA	Rs. 1000/- + Swift
b) Amendment of value or period extension		Charges as per issuance table + Swift
Direct Import Payment	Upto Rs.10 lakh	Rs 1750/-
	Above Rs.10 lakh	Comm. @ 0.125% + Swift
Advance Remittance	Upto Rs.10 lakh	Rs 1750/-
	Above Rs.10 lakh	Comm. @ 0.125% + Swift
Forward Contract-Exports / Imports		
Forward Booking Charges	NA	Rs.2000/-
Cancellation of Forward Booking Charges	NA	Rs.750/-
Foreign Exchange Service Tax Slabs		
Slabs	Transaction Value	Service Tax
Slab 1	Upto Rs. 1 lakh	Rs. 45/- or 0.18%, whichever is higher
Slab 2	From Rs. 1 lakh to 10 lakhs	Rs. 180/- + 0.9% on the amount between Rs. 1 lakh to 10 lakhs
Slab 3	Above Rs. 10 lakhs	Rs. 990/- + 0.018% on the amount over Rs. 10 lakhs subject to a maximum of Rs.10800/-

Note:

- 1) All Foreign Currency transactions will be charged G.S.T. on Foreign Exchange Conversion per transaction as per the Tax slabs.
- 2) The Forex and trade charges are calculated taking into account the correspondent bank charges being charged presently for the facilities availed.