

**SERVICE CHARGES WITH EFFECT FROM 04-10-2018**

TRANSACTION TYPE	SAVINGS		CURRENT / OD / CC
MINIMUM BALANCE	Rs.1000/-		Rs.5000/-
Account Maintenance Fee (applicable in case of non-maintenance of MINIMUM BALANCE)	<b>Shortfall Amount</b>	<b>Charges (Rs.)</b>	Rs.115/- Per Month
	1-250	35	
	251-500	60	
	501-750	85	
	751-1000	110	
Account closed within 1 Year	Rs.220/-		Rs.520/-
Cheque Books	1 cheque book of 25 leaves free in a year Rs.90/- thereafter		1 cheque book of 50 leaves free in a year Rs.150/- thereafter
Certificate of Cheque Issuance	Rs.90/-		Rs.90/-
<b>Account Statements</b>			
Monthly Statements	N.A		FREE
Duplicate Statements			
Less than 12 months	Rs.95/- (per statement)		Rs.95/- (per statement)
12 months and above	Rs.160/- (per statement)		Rs.160/- (per statement)
Duplicate Passbook	Rs.115/-		N.A
Duplicate TD Receipt	Rs.135/-		Rs.135/-
Duplicate TDS Certificates	Rs.77/-		Rs.77/-
Duplicate Interest Certificates	Rs.77/-		Rs.77/-
Pending Cheque book – Requested but not collected within 3 months of request	Rs.40/- per cheque book		Rs.40/- per cheque book
Folio Charges	N.A		Rs.77/- per 45 lines per half year Max. Rs.2500/-
Standing Instructions			
Setting up (per instruction)	FREE		FREE
Amendments (per amendment)	Rs.77/-		Rs.77/-
Photocopies of paid cheque			
Less than 1 year old	Rs.140/-		Rs.140/-
1 year and above	Rs.220/-		Rs.220/-
Stop payment charges (at branch )	Rs.140/- per instruction		Rs.140/- per instruction
Signature verification on non - NICB documents	Rs.77/- per document		Rs.125/- per document

**All charges are exclusive of Taxes, Taxes as applicable will be charged**

**SERVICE CHARGES WITH EFFECT FROM 04-10-2018**

TRANSACTION TYPE	SAVINGS		CURRENT / OD / CC	
Conversion from Joint Account to Sole Account OR Sole Account to Joint Account /change in operating instructions other than Co-operative housing societies	Rs.140/-		Rs.140/-	
Charges on Outward Clearing				
Cheque deposited in local clearing & returned unpaid	Rs.125/-		Rs.125/-	
Charges on Inward Clearing				
Cheques drawn on us and returned for technical reason	NIL		NIL	
Insufficient Opening Balance	Rs.130/-		Rs.130/-	
Cheque returned unpaid due to want of sufficient funds (per instrument)	Upto Rs.50,000/-	Rs.240/-	Upto Rs.50,000/-	Rs.285/-
	Above Rs.50,000/-	Rs.240/- + Int @ 18% p.a.	Above Rs.50,000/-	Rs.285/- + Int @ 18% p.a.
Charges on ECS return				
Returned unpaid due to want of sufficient funds (per transaction)	Rs.240/-		Rs.285/-	
Outstation Cheque Collection				
Domestic	Upto Rs.5000/-	Rs.25/-	Upto Rs.10000/-	Rs.65/-
	Rs.5001/- Upto Rs.10000/-	Rs.50/-		
	Rs.10001/- Upto Rs.1 lakh	Rs.100/-	Rs.10001/-Upto Rs.1 lakh	Rs.120/-
	Above Rs.1 lakh	Rs.175/-	Above Rs.1 lakh	Rs.175/-
Outstation Cheques deposited for collection & returned unpaid (per instrument)	Rs.120/- + actual postage if any		Rs.120/- + actual postage if any	
Pay Order Charges				
a) Issuance of Pay Order	Rs.75/-		Rs.75/-	
b) Cancellation Charges (per cancellation)	Rs.47/-		Rs.47/-	
<b>Issuance of Duplicate Pay Order</b>	Rs.75/-		Rs.75/-	
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/-	
Above Rs.20 lakhs	Min Rs.1,250/- thereafter Rs.5/- per Rs.1000/- Max Rs.2,500/-		Min Rs.1,250/- thereafter Rs.5/- per Rs.1000/- Max Rs.2,500/-	
RTGS/NEFT Charges				
RTGS Payment to other Bank account	"Rs.2 lakhs to Rs.5 lakhs"	Rs.25/-	"Rs.2 lakhs to Rs.5 lakhs"	Rs.25/-
	Above Rs.5 lakhs	Rs.55/-	Above Rs.5 lakhs	Rs.55/-
NEFT Payment to other Bank account	Amounts Up to Rs.10000/-	Rs.2.50	Amounts Up to Rs.10000/-	Rs.2.50
	Amounts from Rs.10001/- to 1 lakh	Rs.5.00	Amounts from Rs.10001/- to 1 lakh	Rs.5.00
	Amounts above Rs.1 lakh to Rs.2 lakhs	Rs.15/-	Amounts above Rs.1 lakh to Rs.2 lakhs	Rs.15/-
	Above Rs.2 lakhs	Rs.25/-	Above Rs.2 lakhs	Rs.25/-
Break open of locker	Rs.1000/- + Actual charges of the vendor			
Delay in payment of Locker Rent	18 % p.a for number of days delay after due date.			

**SERVICE CHARGES WITH EFFECT FROM 04-10-2018**

TRANSACTION TYPE	SAVINGS		CURRENT / OD / CC	
<b>FOREX SERVICES</b>				
Issue of foreign currency Demand Draft	Rs.1,500/-		Rs.1,500/-	
Cancellation of foreign currency Demand Draft	Rs.300/-		Rs.300/-	
<b>Overseas Cheque Collection</b>				
Overseas	Upto US\$1000	Rs.500/-	Upto US\$1000	Rs.500/-
	US\$1001-\$5000	Rs.1000/-	US\$1001-\$5000	Rs.1000/-
	US\$5001-\$25000	Comm@0.50%	US\$5001-\$25000	Comm@0.50%
	US\$25001 & above	Comm.@0.50%.	US\$25001 & above	Comm.@0.50%.
<b>Outward TT Remittance</b>				
Overseas (Miscellaneous Remittances A2)	Upto Rs.8 lakhs	Rs.1,500/-	Upto Rs.8 lakhs	Rs.1,500/-
	Abv. Rs.8 lakhs	Comm @ 0.15% + Swift	Abv. Rs.8 lakhs	Comm @ 0.15%+ Swift
<b>Inward TT Remittances</b>				
Foreign Currency	Rs.600/-		Rs.600/-	
Issue of FIRC's	Rs.200/-		Rs.200/-	
Reissue of FIRC's	Rs.300/-		Rs.300/-	
<b>Foreign Currency Notes</b>				
Issue	Prevailing Market Rate		Prevailing Market Rate	
Encashment	Prevailing Market Rate		Prevailing Market Rate	
<b>Travelers Cheques</b>				
Issue	Prevailing Market Rate		Prevailing Market Rate	
Encashment	Prevailing Market Rate		Prevailing Market Rate	
<b>Travel Cards</b>				
Issue	Prevailing Market Rate		Prevailing Market Rate	
Encashment	Prevailing Market Rate		Prevailing Market Rate	
<b>TRADE SERVICES</b>				
<b>Exports</b>				
Export collections/ Regularisation	N.A.	Upto Rs.12 lakhs	Comm.Rs.1100/- +courier chrg.	
		Abv. Rs.12 lakhs upto Rs.18 lakhs	Comm.Rs.1300/- +courier chrg.	
		Abv. Rs.18 lakhs	Comm.@ 0.063% + courier chrg.	
Export Bill Negotiation under DC	N.A.	Upto Rs.12 lakhs	Comm.Rs.1100/- + courier chrg.	
		Abv. Rs.12 lakhs upto Rs.18 lakhs	Comm.Rs.1300/- +courier chrg.	
		Abv. Rs.18 lakhs	Comm.@ 0.063% + courier chrg.	

TRANSACTION TYPE	SAVINGS	CURRENT / OD / CC		
Bills under L/C scrutiny commission	N.A.	Min. Rs.500/- , Max. Rs.1300/-		
Documentary Credit Export Advising	N.A.	Rs.1,500/-		
Documentary Credit Export Amendment Advising	N.A.	Rs.1,000/-		
GR waivers	N.A.	Rs.2,000/-		
<b>Imports</b>				
Documentary Credit issuance (Minimum Rs.2000/-)	N.A.	% per Qtr.	1 <sup>st</sup> Qtr. %	2 <sup>nd</sup> Qtr. %
		Sight	0.300	0.450
		Upto 90 days	0.450	0.600
		Upto 120 days	0.525	0.675
Documentary Credit issuance Swift	N.A.	Rs.1000/-		
Import DC Bills Retirement	N.A.	Comm. @ 0.15 % or Min. Rs.2,000/- + Swift + Handling Charges		
Import Bills on Collection	N.A.	Upto Rs.10 lakh	Comm. Rs.2,000/- + Swift	
		Abv. Rs.10 lakh	Comm. @ 0.125% + Swift	
<b>Documentary Credit Amendment Charges</b>				
a) General Amendment	N.A.	Rs.1000/- + Swift		
b) Amendment of value or period extension	N.A.	Charges as per issuance table + Swift		
Direct Import Payment	N.A.	Upto Rs.10 lakhs	Comm. Rs.1,200/- + Swift	
		Abv. Rs.10 lakhs	Comm. @ 0.125% + Swift	
Advance Remittance	N.A.	Upto Rs.10 lakhs	Comm. Rs.1200/- + Swift	
		Abv. Rs.10 lakhs	Comm. @ 0.125% + Swift.	
<b>Forward Contract-Exports / Imports</b>				
Forward Booking Charges	N.A.	Rs.2,000/-		
Cancellation of Forward Booking Charges	N.A.	Rs.750/-		

**Note**

- 1) All the charges mentioned in INR are exclusive of G.S.T, applicable as per the prevailing rates.
- 2) All Foreign Currency transactions will be charged G.S.T on Foreign Exchange Conversion per transaction as per the Tax slabs given below.

**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/- + 0.090% 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.9,000/-

- 3) The forex and trade charges are calculated taking into account the correspondent bank charges being charged presently for the facilities availed.

**SERVICE CHARGES WITH EFFECT FROM 04-10-2018**

TRANSACTION TYPE	ELITE SAVINGS		ELITE CURRENT	
Average Quarterly Balance	Rs.10,000/-		Rs.50,000/-	
Non - maintenance of Average Quarterly Balance	<b>Shortfall Amount</b>	<b>Charges (Rs)</b>	Rs.480/- per qtr	
	1-2500	85		
	2501-5000	160		
	5001-7500	235		
	7501-10000	310		
Debit Card Fee	FREE		FREE	
Cash Withdrawals / Balance Inquiry In India on any ATMs	FREE UNLIMITED TRANSACTIONS		FREE UNLIMITED TRANSACTIONS	
NEFT / RTGS	FREE		FREE	
Pay Order/At par cheques of HDFC Bank	FREE up to 5 per month, thereafter as per actuals.		FREE up to 10 per month, thereafter as per actuals.	
Cancellation of Pay Order/At par cheques of HDFC Bank	FREE		FREE	
Net Banking	FREE		FREE	
Insufficient Opening Balance	Zero		Zero	
Return Cheque Charges	Upto Rs.50,000/-	Rs.220/-	Upto Rs.50,000/-	Rs.275/-
	Above Rs.50,000/-	Rs.220/- + Int @ 18% p.a.	Above Rs.50,000/-	Rs.275/- + Int @ 18% p.a.
Stop Payment Charges	NIL		NIL	
Folio Charges	NA		NIL	
O/W Return	NIL		NIL	
ECS Return	Rs.220/-		Rs.275/-	
Cheque Book	4 FREE per year*		6 FREE per year*	
	Rs.75/- per cheque book thereafter.		Rs.140/- per cheque book thereafter.	
SMS Alerts	FREE		FREE	
Additional Features	Preferential processing charges on Car loan & Home loan subject to maintenance of AQB for preceding 2 quarters. 1. 50% discount on processing charges for Car loans. 2. 50% discount on processing charges for Home loans.		Preferential processing charges on Car loan & Home loan subject to maintenance of AQB for preceding 2 quarters. 1. 50% discount on processing charges for Car loans. 2. 50% discount on processing charges for Home loans.	
	0.25% discount on interest in Gold Loan.		0.25% discount on interest in Gold Loan.	
Demat A/c	FREE		FREE	

Note :- All the other features in the above product category will be same as regular savings and current account product.

\* If AQB is not maintained for 2 continuous quarters, account will be converted into a regular Savings/Current account

\* In case of Elite Savings Account a cheque book will contain 25 leaves & 50 leaves in case of Elite Current Account

All features of Elite Savings and Elite Current will be available subject to maintenance of AQB

**SERVICE CHARGES WITH EFFECT FROM 04-10-2018**

ATM / Debit Cards	EMV REGULAR	EMV ELITE	EMV YIB	RUPAY CLASSIC	RUPAY PLATINIUM
<b>ANNUAL FEES</b>	Rs.155/-	Rs.205/-	FREE	Rs.155/-	Rs.205/-
<b>ADDITIONAL CARD FEE</b>	Rs.155/-	Rs.205/-	FREE	Rs.155/-	Rs.205/-
<b>NICB ATM CASH WITHDRAWAL /BALANCE ENQUIRIES (INDIA)</b>	Free	Free	Free	Free	Free
<b>OTHER BANKS ATMs CASH WITHDRAWAL AND OR BALANCE ENQUIRY (INDIA) - SAVING ACCOUNT(METRO)</b>	5 PER MONTH FREE THEREAFTER Rs.20/- and Rs.10/- respectively	5 PER MONTH FREE THEREAFTER Rs.20/- and Rs.10/- respectively	5 PER MONTH FREE THEREAFTER Rs.20/- and Rs.10/- respectively	5 PER MONTH FREE THEREAFTER Rs.20/- and Rs.10/- respectively	5 PER MONTH FREE THEREAFTER Rs.20/- and Rs.10/- respectively
<b>OTHER BANKS ATMs CASH WITHDRAWAL AND OR BALANCE ENQUIRY (INDIA) - SAVING ACCOUNT(NON METRO)</b>	5 PER MONTH FREE THEREAFTER Rs.20/- and Rs.10/- respectively	5 PER MONTH FREE THEREAFTER Rs.20/- and Rs.10/- respectively	5 PER MONTH FREE THEREAFTER Rs.20/- and Rs.10/- respectively	5 PER MONTH FREE THEREAFTER Rs.20/- and Rs.10/- respectively	5 PER MONTH FREE THEREAFTER Rs.20/- and Rs.10/- respectively
<b>OTHER BANKS ATMs CASH WITHDRAWAL AND OR BALANCE ENQUIRY (INDIA) - CURRENT ACCOUNT</b>	Rs.20/- and Rs.10/- respectively Per Transaction	Rs.20/- and Rs.10/- respectively Per Transaction	NA	Rs.20/- and Rs.10/- respectively Per Transaction	Rs.20/- and Rs.10/- respectively Per Transaction
<b>ATM CASH WITHDRAWAL (OUTSIDE INDIA)</b>	Rs.255/-	Rs.255/-	Rs.255/-	Rs.255/-	Rs.255/-
<b>CURRENCY CONVERSION CHARGES FOR POS / ECOM TRANSACTIONS ABROAD</b>	3.5% of txn Value	3.5% of txn Value	3.5% of txn Value	3.5% of txn Value	3.5% of txn Value
<b>ATM BALANCE ENQUIRY (OUTSIDE INDIA)</b>	Rs.50/-	Rs.50/-	Rs.50/-	Rs.50/-	Rs.50/-
<b>CARD REPLACEMENT FEE (WITHIN INDIA)</b>	Rs.155/-	Rs.205/-	Rs.155/-	Rs.205/-	Rs.155/-
<b>PIN REPLACEMENT</b>	Rs.75/-	Rs.80/-	Rs.75/-	Rs.75/-	Rs.80/-

<b>SALES SLIP RETRIEVAL / CHARGE BACK PROCESSING FEE</b>	Rs.275/-	Rs.275/-	Rs.275/-	Rs.275/-	Rs.275/-
<b>CASH WITHDRAWAL LIMIT (PER DAY)</b>	Rs.25,000/-	Rs.50,000/-	Rs.10,000/-	Rs.25,000/-	Rs.50,000/-
<b>NUMBER OF TRANSACTIONS (PER DAY) - CASH WITHDRAWAL</b>	10	10	5	10	10
<b>PURCHASE TRANSACTION LIMIT (PER DAY)</b>	Rs.2,00,000/-	Rs.5,00,000/-	Rs.10,000/-	Rs.2,00,000/-	Rs.5,00,000/-
<b>NUMBER OF TRANSACTIONS (PER DAY) - POS</b>	20	20	10	20	20
<b>ONLINE TRANSACTIONS (PER DAY) - ECOM</b>	Rs.2,00,000/-	Rs.3,00,000/-	Rs.10,000/-	Rs.2,00,000/-	Rs.3,00,000/-
<b>NUMBER OF TRANSACTIONS (PER DAY) - ECOM</b>	10	10	10	10	10
<b>DECLINE CHARGES FOR INSUFFICIENT BALANCE</b>	Rs.20/-	Rs.20/-	Rs.20/-	Rs.20/-	Rs.20/-
<b>MANUAL CASH TRANSACTIONS</b>	Actual charges as per VISA	Actual charges as per VISA	Actual charges as per VISA	Actual charges as per RuPay	Actual charges as per RuPay

Note :- All the other features in the above product category will be same as regular savings and current account product.

- \* If AQB is not maintained for 2 continuous quarters, account will be converted into a regular Savings/Current account
- \* In case of Elite Savings Account a cheque book will contain 25 leaves & 50 leaves in case of Elite Current Account
- \* All features of Elite Savings and Elite Current will be available subject to maintenance of AQB

**SERVICE CHARGES WITH EFFECT FROM 04-10-2018**

<b>SERVICE CHARGES</b>												
<b>TRANSACTION TYPE</b>	<b>Diamond Savings Account</b>	<b>Suvidha Current Account</b>										
AVERAGE QUARTERLY BALANCE	Rs.2500/-	NA										
Account Maintenance Fee ( applicable in case of non-maintenance of AVERAGE QUARTERLY BALANCE)	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><b>Shortfall Amount</b></th> <th style="text-align: left;"><b>Charges (Rs)</b></th> </tr> </thead> <tbody> <tr> <td style="text-align: center;"><u>1-625</u></td> <td style="text-align: center;"><u>70</u></td> </tr> <tr> <td style="text-align: center;"><u>626-1250</u></td> <td style="text-align: center;"><u>130</u></td> </tr> <tr> <td style="text-align: center;"><u>1251-1875</u></td> <td style="text-align: center;"><u>190</u></td> </tr> <tr> <td style="text-align: center;"><u>1876-2500</u></td> <td style="text-align: center;"><u>250</u></td> </tr> </tbody> </table>	<b>Shortfall Amount</b>	<b>Charges (Rs)</b>	<u>1-625</u>	<u>70</u>	<u>626-1250</u>	<u>130</u>	<u>1251-1875</u>	<u>190</u>	<u>1876-2500</u>	<u>250</u>	NA
<b>Shortfall Amount</b>	<b>Charges (Rs)</b>											
<u>1-625</u>	<u>70</u>											
<u>626-1250</u>	<u>130</u>											
<u>1251-1875</u>	<u>190</u>											
<u>1876-2500</u>	<u>250</u>											
Account closed within 1 (One) Year	Rs.190/-	Rs.445/-										
Cheque Books	2 cheque books of 25 leaves free in a year Rs.80/- thereafter	1 cheque book of 50 leaves free in a year Rs.160/- thereafter										
Certificate of Cheque Issuance	Rs.75/-	Rs.75/-										
Account Statements												
Monthly Statements	N.A	FREE										
Duplicate Statements												
* Less than 12 months	Rs.95/- (per statement)	Rs.110/- (per statement)										
* 12 months and above	Rs.160/- (per statement)	Rs.170/- (per statement)										
Duplicate Passbook	Rs.115/-	N.A										
Duplicate TD Receipt	Rs.140/-	Rs.150/-										
Duplicate TDS Certificates	Rs.77/-	Rs.90/-										
Duplicate Interest Certificates	Rs.77/-	Rs.90/-										
Pending Cheque book – Requested but not collected within 3 months of request	Rs.40/- per cheque book	Rs.50/- per cheque book										
Folio Charges	N.A	Rs.81/- per 45 lines per half year Max. Rs. 2365/-										
Standing Instructions												
Setting up (per instruction)	FREE	FREE										
Amendments (per amendment)	Rs.77/-	Rs.77/-										
Photocopies of paid cheque												
* Less than 1 year old	Rs.140/-	Rs.140/-										
* 1 year and above	Rs.220/-	Rs.220/-										
Stop payment charges (at branch)	Rs.140/- per instruction	Rs.140/- per instruction										
Signature verification on non-NICB documents	Rs.77/- per document	Rs.140/- per document										
Conversion from Joint Account to Sole Account OR Sole Account to Joint Account /change in operating instructions other than co-operative housing societies	Rs.140/-	Rs.140/-										



**SERVICE CHARGES WITH EFFECT FROM 04-10-2018**

TRANSACTION TYPE	Diamond Savings Account		Suvidha Current Account	
Charges on Outward Clearing				
Cheque deposited in local clearing & returned unpaid	Rs.125/-		Rs.125/-	
Charges on Inward Clearing				
Cheques drawn on us and returned for technical reason	NIL		NIL	
Insufficient Opening Balance	Rs.130/-		Rs.130/-	
Cheque returned unpaid due to want of sufficient funds	Upto Rs.50,000/-	Rs.240/-	Upto Rs.50,000/-	Rs.455/-
	Above Rs.50,000/-	Rs.240/- + Int @ 18 % p.a	Above Rs.50,000/-	Rs.455/-+ Int @ 18 % p.a
ECS returned unpaid due to want of sufficient funds	Rs.240/-		Rs.455/-	
Outstation Cheques for Collection				
Domestic	Upto Rs.5000/-	Rs.25/-	Upto Rs.10000/-	Rs.65/-
	Rs.5001/- Upto Rs.10000/-	Rs.50/-		
	Rs.10001/- Upto Rs.1 lakh	Rs.100/-	Rs.10001/- Upto Rs.1 lakh	Rs.120/-
	Above Rs.1 lakh	Rs.175/-	Above Rs.1 lakh	Rs.175/-
Outstation Cheques deposited for collection & returned unpaid	Rs.120/- + actual postage if any		Rs.120/- + actual postage if any	
Pay Order Charges				
a) Issuance of Pay Order	Rs.75/-		Rs.95/-	
b) Cancellation Charges (per cancellation)	Rs.47/-		Rs.60/-	
c) Issuance of Duplicate Pay Order	Rs.75/-		Rs.95/-	
At par cheques of HDFC Bank				
Upto Rs.20 lakhs	Rs.5/- per Rs.1,000/-, Min. Rs.70/- Max. Rs.1200/-		Rs.5/- per Rs.1,000/-, Min. Rs.70/- Max. Rs.1,200/-	
Upto Rs.20 lakhs	Min Rs.1,200/- thereafter Rs.5/- per Rs.1000/- Max Rs.2,400/-		Min Rs.1,200/- thereafter Rs.5/- per Rs.1000/- Max Rs.2,400/-	
RTGS/NEFT Charges				
RTGS Payment to other Bank account	Rs.2 lakhs to Rs.5 lakhs	NIL	Rs.25/-	
	Above Rs.5 lakhs		Rs.55/-	
NEFT Payment to other Bank account	Amounts Up to Rs.10000/-	NIL	Amounts Up to Rs.10000/-	Rs.2.50/-
	Amounts from Rs.10001/- to 1 lakh		Amounts from Rs.10001/- to 1 lakh	Rs.5.00/-
	Amounts above Rs.1 lakh to Rs.2 lakhs		Amounts above Rs.1 lakh to Rs.2 lakhs	Rs.15/-
	Above Rs.2 lakhs		Above Rs.2 lakhs	Rs.25/-
ATM/Debit Card Annual Fee (p.a)	NIL		Rs.200/-	

**YIB SERVICE CHARGES WITH EFFECT FROM 04-10-2018**

<b>Sr No.</b>	<b>Particulars</b>	<b>Offers</b>
<b>1</b>	Average Quarterly Balance (AQB)	Rs.2,500/-
<b>2</b>	Non-Maintenance of Average Quarterly Balance (AQB)	NIL
<b>3</b>	Cheque Book	1 Cheque Book free for a year. Rs.70/-per Cheque book thereafter.
<b>4</b>	Inward/Outward Return Cheque Charges	Rs.135/-
<b>5</b>	ECS Return	Rs.135/-
<b>6</b>	At par cheques of HDFC Bank	As per actuals
<b>7</b>	Pay Order	Free
<b>8</b>	Duplicate DD/PO	As per actuals
<b>9</b>	Insufficient Opening Balance	Zero
<b>10</b>	Cash Back	1) 0.5% will be credited to YIB A/c on ECOM / POS transaction done on parents/guardian primary card for the account number mentioned on application form provided AQB is maintained.

**Locker Rent Charges with effect from 04-10-2018**

MUMBAI / THANE	LOCKER RENT
A	1440
B	1655
C	2310
D	2570
E	3030
F	3750
G	4655
H	6070
H1	3750
L	9400
OA	1440
Z	7160
BIBWEWADI/WAKAD	
PC	1160
PD	1415
PF	1670
VARACHHA ROAD	
D	2270
F	4580
L	6840
NERUL	
B	1390
D	2015

**Note:** All the charges mentioned in INR are exclusive of G.S.T. applicable as per the prevailing rates

**SERVICE CHARGES FOR RETAIL LOANS WITH EFFECT FROM 04-10-2018**

	Particulars	Revised Charges
1	Charge for unsuccessful execution of SI / ECS/ Bouncing of cheque for payment	Rs.650/-
2	Duplicate statements	Rs.140/-
3	Pre-payment charges (in case of takeover loans)	2% of outstanding balance as on date of prepayment <b>( plus G.S.T )</b>
4	Loan Notice Charges	
	1 <sup>st</sup> Notice	Rs.220/-
	2 <sup>nd</sup> Notice	Rs.650/-
	Legal Notice	Rs.1010/- minimum or as per fees payable to banks advocate
		Actual Postage charges to be recovered
5	Visits to defaulters	Actual conveyance + Rs.1010/- if within Mumbai ( i.e upto Thane and Dahisar ) beyond Mumbai actual conveyance + Rs.2,000/-
6	Recovery Charges	
	While sending file to recovery cell while filing case	Rs.1,530/- / Rs.2,550/-
7	Stock/Security inspection	Actual conveyance + Rs.1010/- if within Mumbai ( i.e upto Thane and Dahisar ) beyond Mumbai actual conveyance + Rs.2,000/-
8	Solvency Certificate	0.10% of amount minimum Rs.520/-and maximum Rs.28,000/- for the purpose of education Rs.520/-max. Additional Rs.40/- per copy

**SERVICE CHARGES FOR BUSINESS LOANS WITH EFFECT FROM 04-10-2018**

<b>NON FUND BASED LIMITS</b>				
1	<b>Inland Documentary Credit</b>			
	Inland Documentary Credit Issuance (Minimum Rs 2000.00)	<b>% per Qtr.</b>	<b>1<sup>st</sup> Qtr. %</b>	<b>2<sup>nd</sup> Qtr. %</b>
		Sight	0.40	0.60
		Up to 90 days	0.60	0.80
		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	<b>Bank Guarantees</b>			
a	<b>Bank Guarantees issued by NICB</b>			
	Fully Secured by Term Deposit of NICB	1%p.a		
	Partly Secured by Term Deposit of NICB	3%p.a		
b	<b>Bank Guarantees issued by Other Banks</b>			
	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		

**Note:**

All the charges mentioned in INR are exclusive of G.S.T. applicable as per the prevailing rates.