

Service charges with effect from 1st Feb 2021

SAVING ACCOUNT

| Account Type | Saving | Young Indian Banking Saving | Elite Saving | Diamond Saving | Lifestyle |
|--|--|--|--|--|--|
| Minimum Balance | 1000 | AQB - 2500 | AQB - 10000 | AQB - 2500 | 2000 |
| | Shortfall Amt | Shortfall Amt | Shortfall Amt | Shortfall Amt | |
| Account Maintenance Fee (applicable In case of non-maintenance of MINIMUM BALANCE) | 1-250 : 35 | NA | 1-2500 : 100 | 1-625 : 70 | NA |
| | 251-500 : 60 | NA | 2501-5000 : 175 | 626-1250 : 140 | NA |
| | 501-750 : 85 | NA | 5001-7500 : 250 | 1251-1875 : 200 | NA |
| | 751-1000 : 110 | NA | 7501-10000 : 325 | 1876-2500 : 265 | NA |
| Account closed within 1 Year | 250 | 250 | 250 | 250 | 250 |
| Passbooks & Statements | | | | | |
| Duplicate Passbook | 150 | 150 | 150 | 150 | 150 |
| Monthly Statement | NA | NA | NA | NA | NA |
| Less than 12 months | 125 | 125 | 100 | 125 | 125 |
| 12 months and above | 200 | 200 | 175 | 200 | 200 |
| Cheques & Payorder | | | | | |
| Cheque Books | 1 cheque book of 25 leaves free in a year Rs.100/- thereafter | 1 cheque book of 25 leaves free in a year Rs.80/- thereafter | 4 Free in a year Rs.80/- thereafter | 2 cheque book of 25 leaves free in a year Rs.90/- thereafter | 1 cheque book of 25 leaves free in a year Rs.100/- thereafter |
| 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 |
| Pending Cheque book – Requested but not collected within 3 months of request | 100/- per cheque book | 100/- per cheque book | 100/- per cheque book | 100/- per cheque book | Rs. 100/- per cheque book |
| Charges on Outward Clearing | | | | | |
| Cheque deposited in local clearing & returned unpaid | 125 | 125 | NIL | 125 | 125 |
| Charges on Inward Clearing | | | | | |
| cheques drawn on us & returned for technical reason | nil | nil | nil | nil | nil |
| Insufficient Opening Balance | 150 | 150 | 0 | 150 | 150 |
| Cheque returned unpaid due to want of sufficient funds | | | | | |
| Upto Rs.50,000/- | 250 | 250 | 225 | 250 | 250 |
| Above Rs.50,000/- | Rs.275+Int at 18% p.a. on the cheque amount | Rs.275+Int at 18% p.a. on the cheque amount | Rs.250+Int at 18% p.a. on the cheque amount | Rs.275+Int at 18% p.a. on the cheque amount | Rs.275+Int at 18% p.a. on the cheque amount |
| Outstation Cheque Collection | | | | | |
| Domestic (charges + Actual postage if any) | Upto 5000/- : 25 | Upto 5000/- : 25 | Upto 5000/- : 25 | Upto 5000/- : 25 | Upto 5000/- : 25 |
| | 5001 - 10000 : 50 | 5001 - 10000 : 50 | 5001 - 10000 : 50 | 5001 - 10000 : 50 | 5001 - 10000 : 50 |
| | 10001 - 1 Lakh:100 | 10001 - 1 Lakh:100 | 10001 - 1 Lakh:100 | 10001 - 1 Lakh:100 | 10001 - 1 Lakh:100 |
| | Above 1 Lakh : 175 | Above 1 Lakh : 175 | Above 1 Lakh : 175 | Above 1 Lakh : 175 | Above 1 Lakh : 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 |
| 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 | 100 | Free 1 per month thereafter 100 | Free upto 5 per month thereafter 100 | 100 | 100 |
| b) Cancellation Charges (per cancellation) | 75 | 50 | Free | 75 | 75 |
| c) Issuance of Duplicate Pay Order | 100 | 100 | 100 | 100 | 100 |
| Standing Instructions | | | | | |
| Setting up (per instruction) | Free | Free | Free | Free | Free |
| Amendments (per amendment) | Free | Free | Free | Free | Free |
| Stop payment charges (at branch) | 175 | 175 | 150 | 175 | 175 |
| Signature verification on non - NICB documents (per document) | 100 | 100 | 100 | 100 | 100 |
| Change in operating instructions. (1 free in a financial year) | 150 | 150 | 150 | 150 | 150 |
| Charges on ECS return | | | | | |
| Returned unpaid due to want of sufficient funds | 250 | 250 | 225 | 250 | 250 |
| RTGS/NEFT Charges (free if initiated online) | | | | | |
| RTGS | | | | | |
| Rs.2 Lakh to 5 Lakh | 20 | 20 | 0 | 0 | 0 |
| Above Rs.5 lakh | 45 | 45 | 0 | 0 | 0 |
| NEFT | | | | | |
| Amounts Up to Rs.10000/- | 2 | 2 | 0 | 0 | 0 |
| Amounts from Rs.10001/- to 1 Lakh | 4 | 4 | 0 | 0 | 0 |
| Amounts above Rs.1 Lakh to Rs.2 Lakh | 12 | 12 | 0 | 0 | 0 |
| Above Rs.2 lakh | 20 | 20 | 0 | 0 | 0 |
| FOREX SERVICES | | | | | |
| Issue of foreign currency Demand Draft | 1500 | 1500 | 1500 | 1500 | 1500 |
| Cancellation of foreign currency Demand Draft | 300 | 300 | 300 | 300 | 300 |
| Overseas Cheque Collection | | | | | |
| Upto US\$1000 | 500 | 500 | 500 | 500 | 500 |
| US\$1001-\$5000 | 1000 | 1000 | 1000 | 1000 | 1000 |
| US\$5001-\$25000 | Comm@0.50% | Comm@0.50% | Comm@0.50% | Comm@0.50% | Comm@0.50% |
| US\$25001 & above | Comm@0.50% | Comm@0.50% | Comm@0.50% | Comm@0.50% | Comm@0.50% |
| Outward TT Remittance - Overseas (Miscellaneous Remittances A2) | | | | | |
| Upto Rs.7 lakh | 1500 | 1500 | 1500 | 1500 | 1500 |
| Above Rs.7 Lakh | Comm@0.15% Swift | Comm@0.15% Swift | Comm@0.15% Swift | Comm@0.15% Swift | Comm@0.15% Swift |
| Inward TT Remittances | | | | | |
| Foreign Currency | 600 | 600 | 600 | 600 | 600 |
| Issue of FIRC's | 200 | 200 | 200 | 200 | 200 |
| Reissue of FIRC's | 300 | 300 | 300 | 300 | 300 |
| Foreign Currency Notes | | | | | |
| Issue | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate |
| Encashment | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate |
| Travelers Cheques | | | | | |
| Issue | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate |
| Encashment | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate |
| Travel Cards | | | | | |
| Issue | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate |
| Encashment | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate |

SAVING ACCOUNT

| Account Type | Basic Saving Bank Deposit Account | Salary Saving | Saving NRE | Basic Saving Bank Deposit Account Small |
|--|--|--|--|--|
| Minimum Balance | NA | NA | 1000 | NA |
| Account Maintenance Fee (applicable In case of non-maintenance of MINIMUM BALANCE) | Shortfall Amt | Shortfall Amt | Shortfall Amt | Shortfall Amt |
| | NA | NA | 1-250 : 35 | NA |
| | NA | NA | 251-500 : 60 | NA |
| | NA | NA | 501-750 : 85 | NA |
| | NA | NA | 751-1000 : 110 | NA |
| Account closed within 1 Year | 250 | NA | 250 | NA |
| Passbooks & Statements | | | | |
| Duplicate Passbook | 150 | 150 | 150 | 150 |
| Monthly Statement | NA | NA | NA | NA |
| Less than 12 months | 125 | 125 | 125 | 125 |
| 12 months and above | 200 | 200 | 200 | 200 |
| Cheques & Payorder | | | | |
| Cheque Books | 1 cheque book of 25 leaves free in a year Rs.100/- thereafter | 1 cheque book of 25 leaves free in a year Rs.100/- thereafter | 1 cheque book of 25 leaves free in a year Rs.100/- thereafter | 1 cheque book of 25 leaves free in a year Rs.100/- thereafter |
| 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 |
| Pending Cheque book – Requested but not collected within 3 months of request | 100/- per cheque book | 100/- per cheque book | 100/- per cheque book | 100/- per cheque book |
| 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 |
| Insufficient Opening Balance | 150 | 150 | 150 | 150 |
| Cheque returned unpaid due to want of sufficient funds | | | | |
| 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 | Upto 5000/- : 25 | Upto 5000/- : 25 | Upto 5000/- : 25 |
| | 5001 - 10000 : 50 | 5001 - 10000 : 50 | 5001 - 10000 : 50 | 5001 - 10000 : 50 |
| | 10001 - 1 Lakh:100 | 10001 - 1 Lakh:100 | 10001 - 1 Lakh:100 | 10001 - 1 Lakh:100 |
| | Above 1 Lakh : 175 | Above 1 Lakh : 175 | Above 1 Lakh : 175 | Above 1 Lakh : 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 |
| 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 |
| Standing Instructions | | | | |
| Setting up (per instruction) | Free | Free | Free | Free |
| Amendments (per amendment) | Free | Free | Free | Free |
| Stop payment charges (at branch) | 175 | 175 | 175 | 175 |
| Signature verification on non - NICB documents (per document) | 100 | 100 | 100 | 100 |
| Change in operating instructions. (1 free in a financial year) | 150 | 150 | 150 | 150 |

| Charges on ECS return | | | | |
|--|------------------------|------------------------|------------------------|-----|
| Returned unpaid due to want of sufficient funds | 250 | 250 | 250 | 250 |
| RTGS/NEFT Charges (free if initiated online) | | | | |
| RTGS | | | | |
| Rs.2 Lakh to 5 Lakh | 20 | 20 | 20 | 20 |
| Above Rs.5 lakh | 45 | 45 | 45 | 45 |
| NEFT | | | | |
| Amounts Up to Rs.10000/- | 2 | 2 | 2 | 2 |
| Amounts from Rs.10001/- to 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 |
| FOREX SERVICES | | | | |
| Issue of foreign currency Demand Draft | 1500 | 1500 | 1500 | NA |
| Cancellation of foreign currency Demand Draft | 300 | 300 | 300 | NA |
| Overseas Cheque Collection | | | | |
| Overseas | | | | |
| Upto US\$1000 | 500 | 500 | 500 | NA |
| US\$1001-\$5000 | 1000 | 1000 | 1000 | NA |
| US\$5001-\$25000 | Comm@0.50% | Comm@0.50% | Comm@0.50% | NA |
| US\$25001 & above | Comm@0.50% | Comm@0.50% | Comm@0.50% | NA |
| Outward TT Remittance - Overseas (Miscellaneous Remittances A2) | | | | |
| Upto Rs.7 lakh | 1500 | 1500 | 1500 | NA |
| Above Rs.7 Lakh | Comm@0.15% Swift | Comm@0.15% Swift | Comm@0.15% Swift | NA |
| Inward TT Remittances | | | | |
| Foreign Currency | 600 | 600 | 600 | NA |
| Issue of FIRC's | 200 | 200 | 200 | NA |
| Reissue of FIRC's | 300 | 300 | 300 | NA |
| Foreign Currency Note | | | | |
| Issue | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate | NA |
| Encashment | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate | NA |
| Travelers Cheques | | | | |
| Issue | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate | NA |
| Encashment | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate | NA |
| Travel Cards | | | | |
| Issue | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate | NA |
| Encashment | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate | NA |

| 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.9,000/- |

Notes related to Forex services:

- All the charges mentioned in INR are exclusive of G.S.T applicable as per the prevailing rates.
- All Foreign Currency transactions will be charged G.S.T. on Foreign Exchange Conversion per transaction as per the Tax slabs.
- The Forex and trade charges are calculated taking into account the correspondent bank charges being charged presently for the facilities availed

General Notes:

- All charges are exclusive of Taxes. Taxes as applicable will be charged
- All features of Elite, Diamond and YIB savings will be available subject to maintenance of AQB.
- If AQB is not maintained for 2 continuous quarters, account will be converted into a regular Savings account
- In case of Elite Savings Account a cheque book will contain 25 leaves & 50 leaves in case of Elite Current Account

CURRENT AND OVERDRAFT ACCOUNT

| Account Type | CURRENT ACCOUNTS | | | OVERDRAFTS | |
|--|--|--|--|--|--|
| | CURRENT ACCOUNTS | Elite Current Account | Suidha Current Account | Clean Overdraft | Overdraft Against Fixed Deposit |
| Minimum Balance | 5000 | AQB - 50000 | 0 | 0 | 0 |
| Account Maintenance Fee | 115 Per Month | 500 Per Quarter | NA | NA | NA |
| Account closed within 1 Year | 550 | 550 | 550 | 550 | 550 |
| Statements | | | | | |
| Monthly Statements | free | free | free | free | free |
| Duplicate Statements | | | | | |
| Less than 12 months | 135 | 125 | 150 | 135 | 135 |
| 12 months and above | 200 | 0 | 210 | 160 | 200 |
| 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/- |
| Cheques & Payorder | | | | | |
| Cheque Books | 1 cheque book of 50 leaves free in a year Rs.175/- thereafter | 6 cheque books of 50 leaves free in a year Rs.150/- 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.150/- 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. 200/- per cheque book | Rs. 200/- per cheque book | Rs. 200/- per cheque book | Rs. 200/- per cheque book | Rs. 200/- per cheque book |
| 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 |
| Charges on Outward Clearing | | | | | |
| Cheque deposited in local clearing & returned unpaid | 125 | 0 | 125 | 125 | 125 |
| Charges on Inward Clearing | | | | | |
| Cheque deposited in local clearing & returned for technical reason | nil | nil | nil | nil | nil |
| Insufficient Opening Balance | 150 | 0 | 150 | 130 | 150 |
| Cheque returned unpaid due to want of sufficient funds | | | | | |
| 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+@Int18%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 for domestic | | | | | |
| 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 | | FREE upto 10 per month, there after as per actuals | | | |
| Upto Rs. 20 Lakhs | Rs.5 per Rs.1,000, Min. Rs.80 Max. Rs.1250 | N.A | 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/- | N.A. | Min Rs 1,200/- thereafter Rs.5/- per Rs 1,000/- Max Rs 2,400/- | 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 | | | | | |
| Returned unpaid due to want of sufficient funds | 285 | 275 | 455 | 285 | 285 |

| Standing Instructions | | | | | |
|--|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| Setting up (per instruction) | 200 | 175 | 225 | 200 | 200 |
| Amendments (per amendment) | Free | Free | Free | Free | Free |
| Stop payment charges (at branch) | 200 | Free | 225 | 200 | 200 |
| Signature verification on non - NICB documents (per document) | 150 | 150 | 150 | 150 | 150 |
| Change in operating instructions. (1 free in a financial year) | 150 | 150 | 150 | 150 | 150 |
| RTGS/NEFT Charges | | | | | |
| RTGS Payment to other Bank account | | | | | |
| 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 | | | | | |
| 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 |
| FOREX SERVICES | | | | | |
| Issue of foreign currency Demand Draft | Rs.1,500/- | Rs.1,500/- | Rs.1,500/- | Rs.1,500/- | Rs.1,500/- |
| Cancellation of foreign currency Demand Draft | Rs.300/- | Rs.300/- | Rs.300/- | Rs.300/- | Rs.300/- |
| Overseas Cheque Collection | | | | | |
| Upto US\$1000 | Rs.500/- | Rs.500/- | Rs.500/- | Rs.500/- | Rs.500/- |
| US\$1001-\$5000 | Rs.1,000/- | Rs.1,000/- | Rs.1,000/- | Rs.1,000/- | Rs.1,000/- |
| US\$5001-\$25000 | Comm@0.50% | Comm@0.50% | Comm@0.50% | Comm@0.50% | Comm@0.50% |
| US\$25001 & above | Comm@0.50% | Comm@0.50% | Comm@0.50% | Comm@0.50% | Comm@0.50% |
| Outward TT Remittance Overseas (Miscellaneous Remittances A2) | | | | | |
| Upto Rs.7 lakh | Rs.1,500/- | Rs.1,500/- | Rs.1,500/- | Rs.1,500/- | Rs.1,500/- |
| Above Rs.7 Lakh | Comm@0.15% Swift | Comm@0.15% Swift | Comm@0.15% Swift | Comm@0.15% Swift | Comm@0.15% Swift |
| Inward TT Remittances | | | | | |
| Foreign Currency | Rs.600/- | Rs.600/- | Rs.600/- | Rs.600/- | Rs.600/- |
| Issue of FIRC's | Rs.200/- | Rs.200/- | Rs.200/- | Rs.200/- | Rs.200/- |
| Reissue of FIRC's | Rs.300/- | Rs.300/- | Rs.300/- | Rs.300/- | Rs.300/- |
| Foreign Currency Notes | | | | | |
| Issue | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate |
| Encashment | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate |
| Travelers Cheques | | | | | |
| Issue | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate |
| Encashment | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate |
| Travel Cards | | | | | |
| Issue | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate |
| Encashment | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate |
| TRADE SERVICES | | | | | |
| Exports | | | | | |
| Export collections/ Regularisation | | | | | |
| Upto Rs.12 lakh | Comm. Rs.1100/- + courier chrg | Comm. Rs.1100/- + courier chrg | Comm. Rs.1100/- + courier chrg | Comm. Rs.1100/- + courier chrg | Comm. Rs.1100/- + courier chrg |
| Above Rs.12 Lakh upto Rs.18 Lakh | Comm. Rs.1300/- + courier chrg | Comm. Rs.1300/- + courier chrg | Comm. Rs.1300/- + courier chrg | Comm. Rs.1300/- + courier chrg | Comm. Rs.1300/- + courier chrg |
| Above Rs.18 Lakh | Comm.@0.063% + courier charge | Comm.@0.063% + courier charge | Comm.@0.063% + courier charge | Comm.@0.063% + courier charge | Comm.@0.063% + courier charge |

| Export Bill Negotiation under DC | | | | | |
|--|---|---|---|---|---|
| Upto Rs.12 lakh | Comm. Rs.1100/- + courier chrg | Comm. Rs.1100/- + courier chrg | Comm. Rs.1100/- + courier chrg | Comm. Rs.1100/- + courier chrg | Comm. Rs.1100/- + courier chrg |
| Above Rs.12 Lakh upto Rs.18 Lakh | Comm. Rs.1300/- + courier chrg | Comm. Rs.1300/- + courier chrg | Comm. Rs.1300/- + courier chrg | Comm. Rs.1300/- + courier chrg | Comm. Rs.1300/- + courier chrg |
| Above Rs.18 Lakh | Comm. @0.063% + courier chrg | Comm. @0.063% + courier chrg | Comm. @0.063% + courier chrg | Comm. @0.063% + courier chrg | Comm. @0.063% + courier chrg |
| Bills under L/C scrutiny commission | Min. Rs.500/-, Max. Rs.1300/- | Min. Rs.500/-, Max. Rs.1300/- | Min. Rs.500/-, Max. Rs.1300/- | Min. Rs.500/-, Max. Rs.1300/- | Min. Rs.500/-, Max. Rs.1300/- |
| Documentary Credit Export Advising | Rs.1,500/- | Rs.1,500/- | Rs.1,500/- | Rs.1,500/- | Rs.1,500/- |
| Documentary Credit Export Amendment Advising | Rs.1,000/- | Rs.1,000/- | Rs.1,000/- | Rs.1,000/- | Rs.1,000/- |
| GR waivers | Rs.2,000/- | Rs.2,000/- | Rs.2,000/- | Rs.2,000/- | Rs.2,000/- |
| Imports | | | | | |
| Documentary Credit issuance (Minimum Rs.2300/-) | | | | | |
| Percentage Per Qtr. | 1st Qtr.% 2nd Qtr.% | 1st Qtr.% 2nd Qtr.% | 1st Qtr.% 2nd Qtr.% | 1st Qtr.% 2nd Qtr.% | 1st Qtr.% 2nd Qtr.% |
| Sight | 0.300 0.450 | 0.300 0.450 | 0.300 0.450 | 0.300 0.450 | 0.300 0.450 |
| Upto 90 days | 0.450 0.600 | 0.450 0.600 | 0.450 0.600 | 0.450 0.600 | 0.450 0.600 |
| Upto 120 days | 0.525 0.675 | 0.525 0.675 | 0.525 0.675 | 0.525 0.675 | 0.525 0.675 |
| Documentary Credit issuance Swift | Rs.1000/- | Rs.1000/- | Rs.1000/- | Rs.1000/- | Rs.1000/- |
| Import DC Bills Retirement | Comm. @0.15% or Min. Rs.2000/- + Swift + Handling Charges | Comm. @0.15% or Min. Rs.2000/- + Swift + Handling Charges | Comm. @0.15% or Min. Rs.2000/- + Swift + Handling Charges | Comm. @0.15% or Min. Rs.2000/- + Swift + Handling Charges | Comm. @0.15% or Min. Rs.2000/- + Swift + Handling Charges |
| Import Bills on Collection | | | | | |
| Upto Rs.10 lakh | Comm. Rs.2,000/- + Swift | Comm. Rs.2,000/- + Swift | Comm. Rs.2,000/- + Swift | Comm. Rs.2,000/- + Swift | Comm. Rs.2,000/- + Swift |
| Above Rs.10 lakh | Comm. @ 0.125% + Swift | Comm. @ 0.125% + Swift | Comm. @ 0.125% + Swift | Comm. @ 0.125% + Swift | Comm. @ 0.125% + Swift |
| Documentary Credit Amendment Charges | | | | | |
| a) General Amendment | Rs. 1000/- + Swift | Rs. 1000/- + Swift | Rs. 1000/- + Swift | Rs. 1000/- + Swift | Rs. 1000/- + Swift |
| b) Amendment of value or period extension | Charges as per issuance table + Swift | Charges as per issuance table + Swift | Charges as per issuance table + Swift | Charges as per issuance table + Swift | Charges as per issuance table + Swift |
| Direct Import Payment | | | | | |
| Upto Rs.10 lakh | Comm. Rs.1750/- + Swift | Comm. Rs.1750/- + Swift | Comm. Rs.1750/- + Swift | Comm. Rs.1750/- + Swift | Comm. Rs.1750/- + Swift |
| Above Rs.10 lakh | Comm. @ 0.125% + Swift | Comm. @ 0.125% + Swift | Comm. @ 0.125% + Swift | Comm. @ 0.125% + Swift | Comm. @ 0.125% + Swift |
| Advance Remittance | | | | | |
| Upto Rs.10 lakh | Comm. Rs.1750/- + Swift | Comm. Rs.1750/- + Swift | Comm. Rs.1750/- + Swift | Comm. Rs.1750/- + Swift | Comm. Rs.1750/- + Swift |
| Above Rs.10 lakh | Comm. @ 0.125% + Swift | Comm. @ 0.125% + Swift | Comm. @ 0.125% + Swift | Comm. @ 0.125% + Swift | Comm. @ 0.125% + Swift |
| Forward Contract-Exports / Imports | | | | | |
| Forward Booking Charges | Rs.2000/- | Rs.2000/- | Rs.2000/- | Rs.2000/- | Rs.2000/- |
| Cancellation of Forward Booking Charges | Rs.750/- | Rs.750/- | Rs.750/- | Rs.750/- | Rs.750/- |

CURRENT AND OVERDRAFT ACCOUNT

| Account Type | Overdraft Against Tangible Securities | Overdraft Against Premises | Overdraft Against Stock / Shares | Overdraft Against Stock / Debtors | Overdraft Against Recurring Deposit |
|--|---|---|---|---|---|
| Minimum Balance | 0 | 0 | 0 | 0 | 0 |
| Account Maintenance Fee | NA | NA | NA | NA | NA |
| Account closed within 1 Year | 550 | 550 | 550 | 550 | 550 |
| Statements | | | | | |
| Monthly Statements | free | free | free | free | free |
| Duplicate Statements | | | | | |
| Less than 12 months | 135 | 135 | 135 | 135 | 135 |
| 12 months and above | 200 | 200 | 200 | 200 | 200 |
| 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/- |
| Cheques & Payorder | | | | | |
| Cheque Books | 1 cheque book of 50 leaves free in a year Rs.175/- thereafter | 1 cheque book of 50 leaves free in a year Rs.150/- thereafter | 1 cheque book of 50 leaves free in a year Rs.150/- thereafter | 1 cheque book of 50 leaves free in a year Rs.150/- thereafter | 1 cheque book of 50 leaves free in a year Rs.150/- thereafter |
| Pending Cheque book – Requested but not collected within 3 months of request | Rs. 200/- per cheque book | Rs. 200/- per cheque book | Rs. 200/- per cheque book | Rs. 200/- per cheque book | Rs. 200/- per cheque book |
| 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 |
| Charges on Outward Clearing | | | | | |
| Cheque deposited in local clearing & returned unpaid | 125 | 125 | 125 | 125 | 125 |
| Charges on Inward Clearing | | | | | |
| Cheque deposited in local clearing & returned for technical reason | nil | nil | nil | nil | nil |
| Insufficient Opening Balance | 150 | 150 | 150 | 150 | 150 |
| Cheque returned unpaid due to want of sufficient funds | | | | | |
| 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 | | | | | |
| 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 | | | | | |
| Returned unpaid due to want of sufficient funds | 285 | 285 | 285 | 285 | 285 |
| Standing Instructions | | | | | |
| Setting up (per instruction) | 200 | 200 | 200 | 200 | 200 |
| Amendments (per amendment) | Free | Free | Free | Free | Free |
| Stop payment charges (at branch) | 200 | 200 | 200 | 200 | 200 |
| Signature verification on non - NICB documents (per document) | 150 | 150 | 150 | 150 | 150 |
| Change in operating instructions. (1 free in a financial year) | 150 | 150 | 150 | 150 | 150 |

| RTGS/NEFT Charges | | | | | |
|--|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| RTGS Payment to other Bank account | | | | | |
| 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 | | | | | |
| 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 |
| FOREX SERVICES | | | | | |
| Issue of foreign currency Demand Draft | Rs.1,500/- | Rs.1,500/- | Rs.1,500/- | Rs.1,500/- | Rs.1,500/- |
| Cancellation of foreign currency Demand Draft | Rs.300/- | Rs.300/- | Rs.300/- | Rs.300/- | Rs.300/- |
| Overseas Cheque Collection | | | | | |
| Upto US\$1000 | Rs.500/- | Rs.500/- | Rs.500/- | Rs.500/- | Rs.500/- |
| US\$1001-\$5000 | Rs.1,000/- | Rs.1,000/- | Rs.1,000/- | Rs.1,000/- | Rs.1,000/- |
| US\$5001-\$25000 | Comm@0.50% | Comm@0.50% | Comm@0.50% | Comm@0.50% | Comm@0.50% |
| US\$25001 & above | Comm@0.50% | Comm@0.50% | Comm@0.50% | Comm@0.50% | Comm@0.50% |
| Outward TT Remittance Overseas (Miscellaneous Remittances A2) | | | | | |
| Upto Rs.7 lakh | Rs.1,500/- | Rs.1,500/- | Rs.1,500/- | Rs.1,500/- | Rs.1,500/- |
| Above Rs.7 Lakh | Comm@0.15% Swift | Comm@0.15% Swift | Comm@0.15% Swift | Comm@0.15% Swift | Comm@0.15% Swift |
| Inward TT Remittances | | | | | |
| Foreign Currency | Rs.600/- | Rs.600/- | Rs.600/- | Rs.600/- | Rs.600/- |
| Issue of FIRC's | Rs.200/- | Rs.200/- | Rs.200/- | Rs.200/- | Rs.200/- |
| Reissue of FIRC's | Rs.300/- | Rs.300/- | Rs.300/- | Rs.300/- | Rs.300/- |
| Foreign Currency Notes | | | | | |
| Issue | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate |
| Encashment | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate |
| Travelers Cheques | | | | | |
| Issue | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate |
| Encashment | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate |
| Travel Cards | | | | | |
| Issue | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate |
| Encashment | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate | Prevailing Market Rate |
| TRADE SERVICES | | | | | |
| Exports | | | | | |
| Export collections/ Regularisation | | | | | |
| Upto Rs.12 lakh | Comm. Rs.1100/- + courier chrg | Comm. Rs.1100/- + courier chrg | Comm. Rs.1100/- + courier chrg | Comm. Rs.1100/- + courier chrg | Comm. Rs.1100/- + courier chrg |
| Above Rs.12 Lakh upto Rs.18 Lakh | Comm. Rs.1300/- + courier chrg | Comm. Rs.1300/- + courier chrg | Comm. Rs.1300/- + courier chrg | Comm. Rs.1300/- + courier chrg | Comm. Rs.1300/- + courier chrg |
| Above Rs.18 Lakh | Comm.@0.063% + courier chrg | Comm.@0.063% + courier chrg | Comm.@0.063% + courier chrg | Comm.@0.063% + courier chrg | Comm.@0.063% + courier chrg |
| Export Bill Negotiation under DC | | | | | |
| Upto Rs.12 lakh | Comm. Rs.1100/- + courier chrg | Comm. Rs.1100/- + courier chrg | Comm. Rs.1100/- + courier chrg | Comm. Rs.1100/- + courier chrg | Comm. Rs.1100/- + courier chrg |
| Above Rs.12 Lakh upto Rs.18 Lakh | Comm. Rs.1300/- + courier chrg | Comm. Rs.1300/- + courier chrg | Comm. Rs.1300/- + courier chrg | Comm. Rs.1300/- + courier chrg | Comm. Rs.1300/- + courier chrg |
| Above Rs.18 Lakh | Comm. @0.063% + courier chrg | Comm. @0.063% + courier chrg | Comm. @0.063% + courier chrg | Comm. @0.063% + courier chrg | Comm. @0.063% + courier chrg |
| Bills under L/C scrutiny commission | Min. Rs.500/-, Max. Rs.1300/- | Min. Rs.500/-, Max. Rs.1300/- | Min. Rs.500/-, Max. Rs.1300/- | Min. Rs.500/-, Max. Rs.1300/- | Min. Rs.500/-, Max. Rs.1300/- |
| Documentary Credit Export Advising | Rs.1,500/- | Rs.1,500/- | Rs.1,500/- | Rs.1,500/- | Rs.1,500/- |
| Documentary Credit Export Amendment Advising | Rs.1,000/- | Rs.1,000/- | Rs.1,000/- | Rs.1,000/- | Rs.1,000/- |
| GR waivers | Rs.2,000/- | Rs.2,000/- | Rs.2,000/- | Rs.2,000/- | Rs.2,000/- |

| Imports | | | | | | | | | | |
|--|---|-------|---|-------|---|-------|---|-------|---|-------|
| Documentary Credit issuance (Minimum Rs.2300/-) | | | | | | | | | | |
| Percentage Per Qtr. | 1st Qtr.% 2nd Qtr.% | | 1st Qtr.% 2nd Qtr.% | | 1st Qtr.% 2nd Qtr.% | | 1st Qtr.% 2nd Qtr.% | | 1st Qtr.% 2nd Qtr.% | |
| Sight | 0.300 | 0.450 | 0.300 | 0.450 | 0.300 | 0.450 | 0.300 | 0.450 | 0.300 | 0.450 |
| Upto 90 days | 0.450 | 0.600 | 0.450 | 0.600 | 0.450 | 0.600 | 0.450 | 0.600 | 0.450 | 0.600 |
| Upto 120 days | 0.525 | 0.675 | 0.525 | 0.675 | 0.525 | 0.675 | 0.525 | 0.675 | 0.525 | 0.675 |
| Documentary Credit issuance Swift | Rs.1000/- | | Rs.1000/- | | Rs.1000/- | | Rs.1000/- | | Rs.1000/- | |
| Import DC Bills Retirement | Comm. @0.15% or Min. Rs.2000/- + Swift + Handling Charges | | Comm. @0.15% or Min. Rs.2000/- + Swift + Handling Charges | | Comm. @0.15% or Min. Rs.2000/- + Swift + Handling Charges | | Comm. @0.15% or Min. Rs.2000/- + Swift + Handling Charges | | Comm. @0.15% or Min. Rs.2000/- + Swift + Handling Charges | |
| Import Bills on Collection | | | | | | | | | | |
| Upto Rs.10 lakh | Comm. Rs.2,000/- + Swift | | Comm. Rs.2,000/- + Swift | | Comm. Rs.2,000/- + Swift | | Comm. Rs.2,000/- + Swift | | Comm. Rs.2,000/- + Swift | |
| Above Rs.10 lakh | Comm. @ 0.125% + Swift | | Comm. @ 0.125% + Swift | | Comm. @ 0.125% + Swift | | Comm. @ 0.125% + Swift | | Comm. @ 0.125% + Swift | |
| Documentary Credit Amendment Charges | | | | | | | | | | |
| a) General Amendment | Rs. 1000/- + Swift | | Rs. 1000/- + Swift | | Rs. 1000/- + Swift | | Rs. 1000/- + Swift | | Rs. 1000/- + Swift | |
| b) Amendment of value or period extension | Charges as per issuance table + Swift | | Charges as per issuance table + Swift | | Charges as per issuance table + Swift | | Charges as per issuance table + Swift | | Charges as per issuance table + Swift | |
| Direct Import Payment | | | | | | | | | | |
| Upto Rs.10 lakh | Comm. Rs.1750/- + Swift | | Comm. Rs.1750/- + Swift | | Comm. Rs.1750/- + Swift | | Comm. Rs.1750/- + Swift | | Comm. Rs.1750/- + Swift | |
| Above Rs.10 lakh | Comm. @ 0.125% + Swift | | Comm. @ 0.125% + Swift | | Comm. @ 0.125% + Swift | | Comm. @ 0.125% + Swift | | Comm. @ 0.125% + Swift | |
| Advance Remittance | | | | | | | | | | |
| Upto Rs.10 lakh | Comm. Rs.1750/- + Swift | | Comm. Rs.1750/- + Swift | | Comm. Rs.1750/- + Swift | | Comm. Rs.1750/- + Swift | | Comm. Rs.1750/- + Swift | |
| Above Rs.10 lakh | Comm. @ 0.125% + Swift | | Comm. @ 0.125% + Swift | | Comm. @ 0.125% + Swift | | Comm. @ 0.125% + Swift | | Comm. @ 0.125% + Swift | |
| Forward Contract-Exports / Imports | | | | | | | | | | |
| Forward Booking Charges | Rs.2000/- | | Rs.2000/- | | Rs.2000/- | | Rs.2000/- | | Rs.2000/- | |
| Cancellation of Forward Booking Charges | Rs.750/- | | Rs.750/- | | Rs.750/- | | Rs.750/- | | Rs.750/- | |

| Foreign Exchange Service Tax Slabs | |
|---|---|
| Slabs | Service Tax |
| Slab 1 | Rs. 45/- or 0.18%, whichever is higher |
| Slab 2 | Rs. 180/- + 0.9.% on the amount between Rs. 1 lakh to 10 lakhs |
| Slab 3 | Rs. 990/- + 0.018% on the amount over Rs. 10 lakhs subject to a maximum of Rs.9,000/- |

Notes related to Forex services:

- All the charges mentioned in INR are exclusive of G.S.T applicable as per the prevailing rates.
- All Foreign Currency transactions will be charged G.S.T. on Foreign Exchange Conversion per transaction as per the Tax slabs.
- The Forex and trade charges are calculated taking into account the correspondent bank charges being charged presently for the facilities availed

General Notes:

- All charges are exclusive of Taxes. Taxes as applicable will be charged
- All features of Elite Current will be available subject to maintenance of AQB.
- If AQB is not maintained for 2 continuous quarters, account will be converted into a regular Current account

LOCKER RENT

| MUMBAI / THANE | Locker rent |
|------------------------|--------------------|
| A | 1730 |
| B | 1985 |
| C | 2770 |
| D | 3085 |
| E | 3635 |
| F | 4500 |
| G | 5585 |
| H | 7285 |
| H1 | 4500 |
| L | 11280 |
| OA | 1730 |
| Z | 8590 |
| | |
| BIBWEWADI/WAKAD | |
| PC | 1390 |
| PD | 1700 |
| PF | 2005 |
| | |
| VARACHHA ROAD | |
| D | 2725 |
| F | 5495 |
| L | 8210 |
| | |
| NERUL | |
| B | 1670 |
| D | 2420 |

Note:

- All the charges mentioned in INR are exclusive of G.S.T. applicable as per the prevailing fees.
- 4 Locker operations free in a calendar month thereafter Rs.100/- per operation.
- 25% discount on all types of lockers for Elite Saving and Elite Current customers.
- 25% discount on A and B type of lockers for Diamond Savings customers.
- Break open charge of locker 1000+ actual charges of the vendor
- Delay in payment of locker rent 18% p.a. for number of days delay.

DEBIT CARD

| ATM / Debit Cards | EMV REGULAR | EMV ELITE | EMV YIB | RUPAY CLASSIC | RUPAY PLATINIUM |
|--|--|--|--|--|--|
| ANNUAL FEES | Rs.155/- | Rs.205/- | FREE | Rs.155/- | Rs.205/- |
| ADDITIONAL CARD FEE | Rs.155/- | Rs.205/- | FREE | Rs.155/- | Rs.205/- |
| NICB ATM cash withdrawal/balance enquiries (India) | Free | Free | Free | Free | Free |
| Other banks ATMs cash withdrawal and or balance enquiry (India) - saving account (metro) | 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 |
| Other banks ATMs cash withdrawal and or balance enquiry (India) - saving account (non metro) | 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 |
| other banks ATMs cash withdrawal and or balance enquiry (India) - current account | 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 |
| ATM cash withdrawal (outside India) | Rs.255/- | Rs.255/- | Rs.255/- | Rs.255/- | Rs.255/- |
| Currency conversation charges for POS / com 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 |
| ATM balance enquiry (outside India) | Rs.50/- | Rs.50/- | Rs.50/- | Rs.50/- | Rs.50/- |
| Card replacement fee (within India) | Rs.155/- | Rs.205/- | Rs.155/- | Rs.205/- | Rs.155/- |
| Pin replacement | Rs.75/- | Rs.80/- | Rs.75/- | Rs.75/- | Rs.80/- |
| Sales slip retrieval/charge back processing fee | Rs.275/- | Rs.275/- | Rs.275/- | Rs.275/- | Rs.275/- |
| Cash withdrawal limit (per day) | Rs.25,000/- | Rs.50,000/- | Rs.10,000/- | Rs.25,000/- | Rs.50,000/- |
| Number of transactions (per day) - cash withdrawal | 10 | 10 | 5 | 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/- |
| Number of transactions (per day)-POS | 20 | 20 | 10 | 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/- |
| Number of transactions (per day)-ecom | 10 | 10 | 10 | 10 | 10 |
| Decline charges for insufficient balance | Rs.20/- | Rs.20/- | Rs.20/- | Rs.20/- | Rs.20/- |
| Manual cash transactions | 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:

Annual fees will be Free for Elite Savings, Elite Current, Diamond SB, YIB and Staff accounts.

RETAIL LOAN

| Particulars | Revised Charges |
|---|---|
| Charge for unsuccessful execution of SI / ECS/ Bouncing of cheque for payment | Rs.650/- |
| Duplicate statements | Rs.140/- |
| Pre-payment charges (in case of takeover loans) | 2% of outstanding balance as on date of prepayment (plus G.S.T) |
| 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/- |
| 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 |

Note:

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

BUSINESS LOAN

| NON FUND BASED LIMITS | | | |
|--|---|------------|------------|
| Inland Documentary Credit | | | |
| 1.) Inland Documentary Credit Issuance (Minimum Rs 2000.00) | | | |
| | % 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 | 3%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 | | |

Note:

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