

Schedule of Charges with effective from 5th March 2018 (05-03-2018)

Charges related to Savings account variants

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

Particulars	BSBDA Small Savings Account	BSBDA	Regular Savings Account	Minor Account	Senior citizen Savings Account
		branch			
Number of Free ATM transactions (other bank)	NA	4 across channels including branch	6	6	6
ATM transactions charges beyond limit (own bank) (Financial and Non-Financial)	NA	NA	Nil	Nil	Nil
ATM transactions beyond limit (other bank) (Financial)	NA	NA	Rs. 20	Rs. 20	Rs. 20
ATM transactions beyond limit (other bank) (non-Financial)	NA	NA	Rs. 10	Rs. 10	Rs. 10
Cash withdrawal at POS	NA	NA	1% of the transaction amount	1% of the transaction amount	1% of the transaction amount
Debit Card Limits (Daily)	NA	ATMs- Rs. 25,000 PoS Terminals- Rs. 25,000 E-commerce sites- Rs. 25,000	ATMs- Rs. 25,000 PoS Terminals- Rs. 25,000 E-commerce sites- Rs. 25,000	ATMs- Rs. 25,000 PoS Terminals- Rs. 25,000 E-commerce sites- Rs. 25,000	ATMs- Rs. 25,000 PoS Terminals- Rs. 25,000 E-commerce sites- Rs. 25,000
PIN generation charges	NA	Free	<i>For paper PIN</i> First time- Free Succeeding- Rs. 75 <i>Green PIN – Free</i>	<i>For paper PIN</i> First time- Free Succeeding- Rs. 75 <i>Green PIN – Free</i>	<i>For paper PIN</i> First time- Free Succeeding- Rs. 75 <i>Green PIN – Free</i>
Cheque book Fees	NA	NA	25 Leaves Cheque book – Rs. 75	10 Leaves Cheque book – Rs. 50	25 leaves cheque book Free per year
Additional cheque book	NA	NA	25 Leaves Cheque book-	10 Leaves Cheque book	25 leaves cheque book –

Particulars	BSBDA Small Savings Account	BSBDA	Regular Savings Account	Minor Account	Senior citizen Savings Account
			Rs. 75	– Rs. 50	Rs.75
Inward Cheque return charges for insufficient funds	NA	NA	Rs.150	Rs. 150	Rs.150
Inward Cheque return charges for others – technical reasons	NA	NA	Rs.150	Rs. 150	Rs.150
Outward Cheque return charges	NA	NA	Rs. 150	Rs. 150	Rs.150
Passbook	Free	Free	Free	Free	Free
Stop payment instructions per cheque	NA	NA	Rs. 50 per cheque	Rs. 50 per cheque	Rs. 50 per cheque
Stop payment instructions series	NA	NA	Rs. 150	Rs. 150	Rs.150
Replacement for Lost Passbook	nil	Nil	Rs. 75	Rs. 75	Rs. 75
Physical Account statement	Nil	Nil	Monthly: 20/- per month Quarterly: 25/- per quarter Half yearly: 30/- per half year Yearly: 35/- per year	Monthly: 20/- per month Quarterly: 25/- per quarter Half yearly: 30/- per half year Yearly: 35/- per year	Monthly: 20/- per month Quarterly: 25/- per quarter Half yearly: 30/- per half year Yearly: 35/- per year
Duplicate/ Ad-hoc physical statement	Nil	Nil	Rs.75	Rs.75	Rs.75
E-Statement Facility	NA	NA	Free	Free	Free
Cash Withdrawal limit (branch)	Up to Rs. 10,000/- per month across channels	4 across channels including branch	Unlimited	Unlimited	Unlimited
Issue of DD	Nil	Nil	Up to Rs. 5000 – Rs. 75 Above Rs.	Up to Rs. 5000 – Rs. 75 Above Rs.	Up to Rs. 5000 – Rs. 75 Above Rs. 5000 – Rs. 100

Particulars	BSBDA Small Savings Account	BSBDA	Regular Savings Account	Minor Account	Senior citizen Savings Account
			5000 – Rs.100	5000 – Rs.100	
Issuance of duplicate DD/PO	Nil	Nil	Up to Rs. 5000 – Rs. 75 Above Rs. 5000 – Rs.100	Up to Rs. 5000 – Rs. 75 Above Rs. 5000 – Rs.100	Up to Rs. 5000 – Rs. 75 Above Rs. 5000 – Rs.100
Cancellation of DD	Nil	Nil	Rs.75	Rs.75	Rs.75
Revalidation of DD	Nil	Nil	Rs.75	Rs.75	Rs.75
Issue of DD - HDFC DD	Nil	Nil	Up to Rs. 5000 – Rs. 75 Above Rs. 5000 – Rs.100	Up to Rs. 5000 – Rs. 10 Above Rs. 5000 – Rs.100	Up to Rs. 5000 – Rs. 10 Above Rs. 5000 – Rs. 100
Issuance of duplicate HDFC DD/PO	Nil	Nil	Up to Rs. 5000 – Rs. 75 Above Rs. 5000 – Rs.100	Up to Rs. 5000 – Rs. 75 Above Rs. 5000 – Rs.100	Up to Rs. 5000 – Rs. 75 Above Rs. 5000 – Rs.100
Cancellation of HDFC DD	Nil	Nil	Rs.75	Rs.75	Rs.75
Revalidation of HDFC DD	Nil	Nil	Rs.75	Rs.75	Rs.75
SMS alert facility	Free	Free	Free	Free	Free
Standing instructions (Excluding loans and RD)	NA	Nil	Rs. 50	Rs. 50	Rs. 50
Charges for standing instruction rejection/ failure	NA	NIL	Rs. 50 per instance	Rs. 50 per instance	Rs. 50 per instance
IMPS inward/outward	Inward – Nil Outward– Upto Rs. 10,000-nil	Inward – Nil Outward– Upto Rs. 100,000- Nil Rs. 1 lac to 2 lac – Nil	Inward – Nil Outward–Upto Rs. 100,000- Rs. 5 Rs. 1 lac to 2 lac – Rs. 15	Inward – Nil Outward–Upto Rs. 100,000- Rs. 5 Rs. 1 lac to 2 lac – Rs. 15	Inward – Nil Outward–Upto Rs. 100,000- Rs. 5 Rs. 1 lac to 2 lac – Rs. 15
NEFT inward/outward	Inward- Nil Outward- Upto Rs.10,000-	Inward- Nil Outward- Upto Rs.10,000-	Inward- Nil Outward- Upto Rs.10,000- Rs.	Inward- Nil Outward- Upto Rs.10,000- Rs.	Inward- Nil Outward-Upto Rs.10,000- Rs.

Particulars	BSBDA Small Savings Account	BSBDA	Regular Savings Account	Minor Account	Senior citizen Savings Account
	Rs. nil	Rs.- Nil 10,001- 1 Lakh- Nil 1Lakh- 2Lakhs- Nil Above 2 lakhs – Nil	2.50 10,001- 1 Lakh- Rs. 5 1Lakh-2Lakhs- Rs. 15 Above 2 lakhs – Rs. 25	2.50 10,001- 1 Lakh- Rs. 5 1Lakh-2Lakhs- Rs. 15 Above 2 lakhs – Rs. 25	2.50 10,001- 1 Lakh- Rs. 5 1Lakh-2Lakhs- Rs. 15 Above 2 lakhs – Rs. 25
RTGS inward/ outward	NA	NA	Inward- NIL Outward- Rs.2Lakh- 5Lakh- Rs. 25 Rs.5 Lakhs & above- Rs.50	Inward- NIL Outward- Rs.2Lakh- 5Lakh- Rs. 25 Rs.5 Lakhs & above- Rs.50	Inward- NIL Outward- Rs.2Lakh- 5Lakh- Rs. 25 Rs.5 Lakhs & above- Rs.50
NACH debit charges	Nil	Nil	Nil	Nil	Nil
NACH debit return charges	NA	NA	Rs. 100	Rs. 100	Rs.100
NACH credit charges	Nil	Nil	Nil	Nil	Nil
NACH credit return charges	Nil	Nil	Nil	Nil	Nil
NACH mandate charges	NA	NA	Rs. 50	Rs. 50	Rs. 50
Photo / signature attestation	Nil	Nil	Rs. 50	Rs. 50	Rs. 50
Address confirmation	Nil	Nil	Rs. 50	Rs. 50	Rs. 50
Account closure	Nil	Nil	Nil	Nil	Nil
Activation of inoperative account	Nil	Nil	Nil	Nil	Nil

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

Schedule of Charges with effective from 1st September 2018 (01-09-2018)

Particulars	Corporate Salary Account
Monthly Average Balance requirements	NA
Fees for Non- maintenance of Average monthly Balance	NA
Primary Debit Card issuance Fee (1st year)	Nil
Primary Debit Card issuance Fee (2nd Year onwards)	Nil
Joint Debit Card issuance Fee (1st year)	Rs.150
Joint Debit Card issuance Fee (2nd Year onwards)	Rs.100
Reissue of Lost/ Damaged ATM Card	Rs.150
Number of Free ATM transaction (own bank)	Unlimited
Number of Free ATM transactions (other bank)	6
ATM transactions charges beyond limit (own bank) (Financial and Non-Financial)	Nil
ATM transactions beyond limit (other bank) (Financial)	Rs.20
ATM transactions beyond limit (other bank) (non- Financial)	Rs.10
Cash withdrawal at POS	1% of the transaction amount
PIN generation charges	<i>For paper PIN</i> First time- Free Succeeding- Rs.75 <i>Green PIN – Free</i>
Cheque book Fees	25 leaves cheque book Free at the time of account opening
Additional cheque book	25 leaves cheque book – Rs.75 10 Leaves Cheque book- Rs.50
Inward Cheque return charges for insufficient funds	Rs.150
Inward Cheque return charges for others – technical reasons	Rs.150
Outward Cheque return charges	Rs.150
Passbook	Free
Stop payment instructions per cheque	Rs.50 per cheque
Stop payment instructions series	Rs.150
Replacement for Lost Passbook	Rs.50
Physical Account statement	Monthly: 20/- per month Quarterly: 25/- per quarter Half yearly: 30/- per half year Yearly: 35/- per year
Duplicate/ Ad-hoc physical statement	Rs.50
E-Statement Facility	Free

Particulars	Corporate Salary Account
Cash Withdrawal limit (branch)	Unlimited
Issue of DD	Up to Rs.5000 – Rs.75 Above Rs.5000 – Rs.100
Issuance of duplicate DD/PO	Up to Rs.5000 – Rs.75 Above Rs.5000 – Rs.100
Cancellation of DD	Rs.75
Revalidation of DD	Rs.75
Issue of DD - HDFC DD	Up to Rs.5000 – Rs.75 Above Rs.5000 – Rs.100
Issuance of duplicate HDFC DD/PO	Up to Rs.5000 – Rs.75 Above Rs.5000 – Rs.100
Cancellation of HDFC DD	Rs.75
Revalidation of HDFC DD	Rs.75
SMS alert facility	Free
Standing instructions (Excluding loans and RD)	Free
Charges for standing instruction rejection/failure	Rs.50 per instance
IMPS inward/ outward	Inward – Nil Outward:- Upto Rs.200,000-Nil
NEFT inward/ outward	Inward- Nil Outward:- Upto Rs.10,000- Rs.2.50 10,001- 1Lakh- Rs.5 1Lakh-2Lakhs- Rs.15 Above 2 lakhs- Rs.25
RTGS inward/ outward	Inward- NIL Outward:- Rs.2Lakh- 5Lakh- Rs.25 Rs.5 Lakhs & above- Rs.50
NACH debit charges	Nil
NACH debit return charges	Rs.200
NACH credit charges	Nil
NACH credit return charges	Nil
NACH mandate charges	Rs.50
Photo / signature attestation	Nil
Address confirmation	Nil
Account closure	Nil
Activation of inoperative account	Nil

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