

### Standing Instructions:

Setting up	Nil
Standing Instructions rejects	Upto 3 returns - ₹ 350/- per instance 4th return onward - ₹ 750/- per instance

### Old Records/Copy of Paid Cheque:

Upto 1 year	₹ 50/- per record
Above 1 year	₹ 100/- per record

### Transactions through PhoneBanking:

Interactive Voice Response (IVR) & Agent assisted	Free
Re-generation of PhoneBanking (TIN) at Branch or PhoneBanking	₹ 50/- per request

### Bill Pay and InstaAlert

Bill Pay	Free
InstaAlert	Free

### Account Services at Branch:

Balance inquiry	₹ 25/-
TDS certificate	Free
Balance confirmation certificate	₹ 50/-
Interest certificate	₹ 50/-
Cheque status per instance	₹ 25/-
Signature verification	₹ 100/-
Address confirmation	₹ 100/-
Photograph verification	₹ 100/-

### Doorstep Banking<sup>6</sup>:

Cash Pickup Charges (Within municipal city limits)	
Cash pickup upto ₹ 1 lac	₹ 150/- per pickup
Cash pickup beyond ₹ 1 lac and upto ₹ 2 lacs	₹ 200/- per pickup
Cash pickup beyond ₹ 2 lacs and upto ₹ 3 lacs	₹ 300/- per pickup
<i>Cash beyond the above limits can be offered, for further details on charges please contact your Branch Manager</i>	

#### Note:

1. GST as applicable will be levied.
2. MODE OF CALCULATION OF MINIMUM BALANCE: Average of daily closing balances of each day spread over period of **3 months (Financial Quarter)**.
3. Value added services such as - cheque printing, continuous stationery, bulk demand drafts etc., will be chargeable. Please contact your Branch Manager for further details.
4. Please log on to our website, [www.hdfcbank.com](http://www.hdfcbank.com) to know the latest services & fees.
5. Accounts maintaining AMB less than ₹ 25,000/- will be charged at ₹ 25 for the next monthly statement.
6. \$ Available at select locations. You need to register with the bank for availing these services. Please contact your Branch Manager for further details.
7. \*\* For adhoc cheque/document pickup requirement beyond once a day, please contact your Branch Manager.

# Service Charges & Fees for HDFC Bank SMARTUP ALPHA

Current Account  
(Effective 1st December, 2016)

Average Quarterly Balance (AQB)	Zero AQB requirement for first two quarters; post two quarters ₹ 25,000 AQB (extendable up to 2 more quarters in case make 2 or more debit transactions within 6 months of account opening)
Non-maintenance charges	Charge of ₹ 1800/- per quarter if AQB is less than ₹ 25,000/-

### Remittances using Cheque/Fund Transfer:

Local Transactions (At Home Branch Location)	
Local cheque collections & payments	Free
Account to Account fund Transfer within HDFC Bank	Free

### Anywhere Transactions

Account to Account Fund Transfer within HDFC Bank	Free
Clearing Transactions - Collections at HDFC Bank Locations	Free
Clearing Transactions - Payments at HDFC Bank Locations	Free
Bulk Transaction Charges:	
Transaction Charges for Remittances:	All above transactions are subject to a maximum of 200 transactions per month, beyond which charges @ ₹ 10/- per transaction would be levied. Includes all Local / Anywhere clearing and transfer transactions

### Demand Draft and Pay orders:

Pay Orders (PO) - on HDFC Bank Locations (Issued from any Branch)	Free upto 50 POs per month. Above 50 transactions, charges @ ₹ 25/- per Pay-order
Demand Drafts (DD) payable at HDFC Bank Locations (Issued from any Branch)	Free upto 50 DDs per month. Above 50 transactions, charges @ ₹ 25/- per Demand draft
Demand Drafts - Payable on Non-Branch Locations (Correspondent Bank tie-up)	₹ 2/- per ₹ 1000/- minimum ₹ 50/-
DD/PO cancellation	₹ 100/- per instrument

### RTGS and NEFT:

NEFT payments	Through Branch - Upto ₹ 10,000/ ₹ 2.50/- per txn ₹ 10,001 to ₹ 1 lakh - ₹ 5/- per txn ₹ 1 lakh to ₹ 2 lakhs - ₹ 15/- per txn Above ₹ 2 lakh - ₹ 25/- per txn Through NetBanking - FREE
NEFT collections	Free
RTGS payments	Through Branch - ₹ 2 lakhs to ₹ 5 lakhs - ₹ 25/- per txn ₹ 5 Lakhs and above - ₹ 50/- per txn Through NetBanking - FREE
RTGS collections	Free



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Outstation Cheque Collection:

Outstation Cheque Collection on Branch Locations	₹ 20/- per instrument
At Correspondent Bank locations	Upto ₹ 35,000/-; ₹ 50/- per instrument. Above ₹ 35,000/- and upto ₹ 1 lac – ₹ 100/- per instrument. Above ₹ 1 lac – ₹ 150/- per instrument
At Clean locations (Non correspondent bank location) & non MICR cheques	Upto ₹ 25,000/-; ₹ 50/- per instrument. Above ₹ 25,000/- and upto ₹ 1 lac – ₹ 100/- per instrument. Above ₹ 1 lac – ₹ 150/- per instrument
Collection through Speed Clearing	<b>Instrument Value:</b> Upto ₹ 1 lac-No charges; Instrument value above ₹ 1 lac – ₹ 15/- per instrument.

Cash Deposit:

Cash Deposit Limit- Combined Limit for Home & Non-Home Branches - Monthly Free Limit	Free upto 12 times Current month Average Monthly Balance (AMB), or 25 transactions, whichever is breached earlier (subject to maximum of ₹ 100 lacs per month); charges ₹ 3 per 1000 beyond free limit, minimum ₹ 50/- per transaction
Limit on inter-branch deposits (Within Home Branch Deposits)	Cash deposit at Non-Home Branches subject to limit of ` 1,00,000/- per account per day

Cash Withdrawal:

Cash Withdrawal-Home Branch	Free
Cash Withdrawal - Non Home Branch - Inter-City & intra-City	Free cash withdrawals upto ₹ 5,00,000/- per month. Beyond that, ₹ 2/- per 1000, minimum ₹ 50/- per transaction

Cheque Book Charges:

Cheque Book charges (Issued by Bank)	Payable-at-par
	Free 100 Cheque leaves per month beyond which charges @ ₹ 2 per leaf

ATM Cards

Debit Card	Free Platinum Debit Card
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Common Charges for Debit Cards:

Replacement of damaged card	Free
Replacement of lost card	₹ 100/-
Copy retrieval request	₹ 100/-
Re-issuance of PIN	₹ 50/-

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

The Bank will charge cross-currency markup of 3% on Foreign Currency transactions carried out on Debit Cards w.e.f. 1st December 2006

ATM Usage:

Transaction Type	Non-Financial	Financial
HDFC Bank ATMs	Free	
Non-HDFC Bank ATMs		
Domestic	Maximum of 5 transactions free in a month with a cap of Maximum 3 free transactions in Top 6 Cities. Beyond which ₹ 20/- per transaction exclusive of Taxes. (Transactions done in Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad ATMs will be considered as Top 6 cities)	
International	₹ 25/- per transaction	₹ 125/- per transaction

Common Charges for All Products:

<b>Cheque Return Charges:</b>	
<b><i>Cheques Drawn On Us</i></b>	
Due to Insufficient Funds	Upto 2 instruments per month - ₹ 500/- per instrument. 3rd onwards - ₹ 750/- per instrument
Due to technical reasons	No charge
<b><i>Cheques Deposited Returned Unpaid</i></b>	
Local	₹ 100/- per instrument
Outstation	₹ 150/- per instrument

Stop Payment Charges:

Particular cheque	₹ 100/- (Free through PhoneBanking)
Range of cheques	₹ 250/- (Free through PhoneBanking)

Account Statement	Free (Monthly)*
Fax of last 9 transactions statement free through PhoneBanking	Free
<b>Duplicate/Adhoc Statement</b>	
Requests through Direct Banking channels	₹ 50/- per statement through ATM/MobileBanking/NetBanking/ PhoneBanking (IVR)
At Branch or PhoneBanking (Non-IVR)	₹ 100/- per statement through Branch; ₹ 75/- per statement through PhoneBanking (Non-IVR)
Hold Statement facility	₹ 400/- per year

Account Closure:

Upto 14 days	Nil
15 days to 6 months	₹ 1,000/-
6 months upto 12 months	₹ 500/-
More than 12 months	No charge

Deliverables related Charge:

Any Deliverable returned by courier due to negative reasons (no such consignee/ consignee shifted and no such address)	₹ 50/- per instance
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