

# Basic Savings Bank Deposit (BSBD) Small Accounts - Account Service Charges

With effect from 3 January 2016

## Important points to note

- The total of all credits in a financial year should not exceed ₹100,000
- The total of all withdrawals and debit transfers in a month should not exceed ₹10,000
- Debit card cash withdrawal is ₹2,000 per day
- The maximum balance in the account at any point of time should not exceed ₹50,000
- Debit cards issued for BSBD Small Accounts, can only be used at ATMs cannot be used at point of sale of merchant establishment or for online purchases
- No Foreign inward remittances (if any) will be credited to the BSBD Small Account
- No internet and mobile banking facility will be offered to BSBD Small Account holders

Services	Fees and charges
Initial deposit for account opening	Nil
PhoneBanking	Nil
Cheque book	Nil
Cash or cheque deposit	Nil
Withdrawal from account	Free withdrawals per month across demand drafts, pay orders, cheque issuances, electronic transfers (NEFT, RTGS) ATM withdrawals and cash withdrawal requests placed through any of our branches. The withdrawals are subject to meeting the BSBD Small Account criteria as mentioned in the point 2 of the 'Important points to note'
Issue of pass book or statement	Nil
Issue of duplicate statement	Nil
Issue of duplicate pass book	Nil
Issue of duplicate TDS certificate	Nil
Statement on hold as returned undelivered (Annual fees)	Nil
Re-order of cheque book	Nil
Re-order of cheque book - urgently issued at branch	Nil
Urgent cheque leaf issued - over the counter	Nil
In-house cheque/cheque based transfer within accounts of HSBC India	Nil
Stop payment	Nil
ECS return (per instrument)	Nil
Cheque return – Outward and inward for insufficient funds and technical reasons (per instrument) charges will be levied each month for the previous month's transaction	Nil
Account not operated for more than 2 years	Nil
Collect at branch deliverables	Nil
Transfers between HSBC accounts in India	Nil
Transfers between non-HSBC accounts in India	Nil
Standing Instruction amendment	Nil
Debit card*	
Debit card annual fee	Nil
Cash withdrawal and balance enquiry at HSBC ATMs in India	Nil
Cash withdrawal/balance enquiry at other bank ATMs in India	Nil
Other bank ATM cash withdrawals/balance enquiries (outside India)	Nil
Duplicate PIN issue for ATM and debit cards	Nil
Transactions declined due to insufficient funds at ATM	Nil

\* Debit card cash withdrawal limit from ATM is ₹2,000. The cash withdrawal limit is subject to aggregate of all withdrawals and transfers in a month does not exceed rupees ten thousand (₹10,000).

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