Government Current Account

Revision of Fees and Charges in Government Current Account (Effective 1st April 2026)

Type of Charge	Current Charges	Revised charges
Balance confirmation certificate / Interest certificate	₹100/- per instance	Free
Balance Inquiry- At Branch	₹ 25/-	Free
Cheque Return Charges (Inward) due to Technical Reasons	₹50/- per instrument	Free
Issue of Duplicate / Adhoc statement - Direct Banking Channels (NetBanking / Mobile Banking / PhoneBanking (IVR) / ATM)	₹ 50/- per statement	Free
Issue of Duplicate / Adhoc statement at Branch or Phone Banking (Non-IVR)	Branch : ₹ 100/- per statement; Phone Banking (Non IVR) : ₹ 75/- per statement	Branch : ₹ 100/- per statement; Phone Banking (Non IVR) : Free
Managers Cheque/Demand Draft cancellation / Revalidation	₹ 50/- per instance	Free
Old records/copy of paid cheques	₹ 80/- per instance	Free
Outstation Cheque collection - Clean Location	Per Instrument charges: Upto ₹ 25,000/- : ₹ 50/- ₹ 25,001/- to ₹ 1,00,000/- : ₹ 100/- Above ₹ 1,00,000/- : ₹ 150/-	Free
Photo Attestation / Signature Verification	₹ 100/-	Free
Regeneration of IPIN (request received at branch for physical dispatch)	₹ 40/- per instance	Free

Revision of Fees and Charges in Govt Current Account (Effective 1st May 2026)

Type of Charge	Current charges per instance	Revised Charges
Bulk Transaction (Includes count of all Cheque clearing and Fund Transfer transactions) Total Transaction (Includes count of Cash Deposit, Cash Withdrawal, Cheque Clearing and Fund Transfer Transactions)	Free transaction: 300 per month - All transactions (clearing and Fund transfer), beyond which charges @ ₹30/- per transaction	Free Transaction : 300 per month. Beyond Free limit : ₹ 35/- per transaction
Cash Deposit in Low Denomination notes/coins i.e. ₹ 50 and below @ any HDFC Bank Branch (monthly)	1. Cash deposit in notes : Free up to ₹ 10,000/- per month, beyond free limit chargeable at 2% of cash deposit in low denomination notes. 2. Cash deposit in coins : Free up to ₹ 1,000/- per month, beyond free limit chargeable at 5% of cash deposit in coins	1. Cash deposit in notes : Free up to ₹ 10,000/- per month, beyond free limit chargeable at 2% of cash deposit in low denomination notes (excluding 50 denomination note) 2. Cash deposit in coins : Free up to ₹ 5,000/- per month, beyond free limit chargeable at 2% of cash deposit in coins
Cheques drawn on us : Cheque Return Charges due to Insufficient Funds (Including Fund Transfer Cheque Returns)	Upto 2 instruments per month ₹ 500/- per instrument; On 3rd onwards ₹ 750/- per instrument; Funds transfer cheque return ₹ 350/- per instrument	Upto 2 instruments per month ₹ 500/- per instrument; On 3rd onwards ₹ 750/- per instrument.
Combined Cash Deposit at Home & Non Home Location	₹ 50 Lakhs or 50 transactions free per month; thereafter chargeable at ₹ 3.5/- per ₹ 1000/-, minimum of ₹ 50/-	₹ 50 Lakhs or 50 transactions free per month; thereafter chargeable at ₹ 4/- per ₹ 1000/-, minimum of ₹ 50/-

Fees and Charges in Govt Current Account (Unchanged)

Account Closure	Upto 14 days & beyond 12 months - Nil ; 15 days to 6 months - ₹ 500/- ; 6 months to 12 months - ₹ 250/-
ACH/ECS Return	Quaterly: Upto 3 returns - ₹ 350/- per instance ; 4th return onward ₹ 750 /-per instance
Address Confirmation	Free
Any Deliverable Returned by Courier due to Negative Reasons (no such consignee/ consignee shifted and no such address)	₹ 50/- per instance
Anywhere (Inter-city) Cheque Collections/Payments and Fund Transfer	Free
BillPay	Free
Cash Withdrawal - Home Branch	Free
Cash Withdrawal - Non Home Branch	Free: Up to ₹1,00,000/- per day. Charges: ₹2 per 1,000/-, minimum ₹50/- per transaction. Third party cash withdrawal allowed only up to maximum ₹ 50,000/- per transaction.

Cheque Deposited Return Unpaid - Local & Outstation	Free Up to 3 returns per month; beyond free limit : ₹ 200/- per instrument
Cheque Leaves	Free 500 cheque leaves per month. Charges ₹ 3/- per leaf beyond free limit.
Cheque Return Charges (Drawn on HDFC bank)	Up to 2 instruments per month - ₹ 500/- per instrument; from 3rd instrument onwards - ₹ 750/- per instrument
Cheque Status per instance	Free
Managers Cheque/Demand Drafts - Issuance on HDFC Bank locations	Free
Managers Cheque/Demand Drafts - Issuance on Non HDFC Bank Locations	₹2 per ₹1,000/-, Minimum ₹50 per instrument
Non Maintenance of AQB charges	Zero
One time Mandate Authorisation Charges (Physical / Online)	₹40/- per mandate
Standing Instructions - Set up and Rejection (Monthly Charges)	Setup charges - Nil ; Rejection - Upto 3 returns - ₹ 350/- per instance; 4th return onward ₹ 750/- per instance
Stop Payment	Particular Cheque - ₹ 100/- (Free through Phone Banking). Range of Cheques - ₹ 200/- (Free through Phone Banking)
TDS certificate	Free

Saksham Current Account

Revision of Fees and Charges in Saksham current Account variant (Effective 1st April 2026)

Type of Charge	Current Charges	Revised charges
Managers Cheque/Demand Draft cancellation / Revalidation	₹ 50/- per instance	Free
Old records/copy of paid cheques	₹ 80/- per instance	Free
Photo Attestation / Signature Verification	₹ 100/-	Free
Balance Inquiry- At Branch	₹ 25/-	Free
Regeneration of IPIN (request received at branch for physical dispatch)	₹ 40/- per instance	Free
Balance confirmation certificate / Interest certificate	₹100/- per instance	Free
Outstation Cheque collection - Clean Location	Per Instrument charges: Upto ₹ 25,000/- : ₹ 50/- ₹ 25,001/- to ₹ 1,00,000/- : ₹ 100/- Above ₹ 1,00,000/- : ₹ 150/-	Free
Cheque Return Charges (Inward) due to Technical Reasons	₹50/- per instrument	Free
Issue of Duplicate / Adhoc statement - Direct Banking Channels (NetBanking / Mobile Banking / PhoneBanking (IVR) / ATM)	₹ 50/- per statement	Free
Issue of Duplicate / Adhoc statement at Branch or Phone Banking (Non-IVR)	Branch : ₹ 100/- per statement; Phone Banking (Non IVR) : ₹ 75/- per statement	Branch : ₹ 100/- per statement; Phone Banking (Non IVR) : Free

Revision of Fees and Charges in Saksham Current Account variant (Effective 1st May 2026)

Type of Charge	Current charges per instance	Revised Charges
Combined Cash Deposit at Home & Non Home Location	₹ 50 Lakhs or 50 transactions free per month; thereafter chargeable at ₹ 3.5/- per ₹ 1000/-, minimum of ₹ 50	₹ 50 Lakhs or 50 transactions free per month; thereafter chargeable at ₹ 4/- per ₹ 1000/-, minimum of ₹ 50/-
Bulk Transaction (Includes count of all Cheque clearing and Fund Transfer transactions) Total Transaction (Includes count of Cash Deposit, Cash Withdrawal, Cheque Clearing and Fund Transfer Transactions)	Free transaction: 300 per month - All transactions (clearing and Fund transfer), beyond which charges @ ₹30/- per transaction	Free Transaction : 300 per month. Beyond Free limit : ₹ 35/- per transaction
Cash Deposit in Low Denomination notes/coins i.e. ₹ 50 and below @ any HDFC Bank Branch (monthly)	1. Cash deposit in notes : Free up to ₹ 10,000/- per month, beyond free limit chargeable at 2% of cash deposit in low denomination notes. 2. Cash deposit in coins : Free up to ₹ 1,000/- per month, beyond free limit chargeable at 5% of cash deposit in coins	1. Cash deposit in notes : Free up to ₹ 10,000/- per month, beyond free limit chargeable at 2% of cash deposit in low denomination notes (excluding 50 denomination note) 2. Cash deposit in coins : Free up to ₹ 5,000/- per month, beyond free limit chargeable at 2% of cash deposit in coins
Cheques drawn on us : Cheque Return Charges due to Insufficient Funds (Including Fund Transfer Cheque Returns)	Upto 2 instruments per month ₹ 500/- per instrument; On 3rd onwards ₹ 750/- per instrument; Funds transfer cheque return ₹ 350/- per instrument	Upto 2 instruments per month ₹ 500/- per instrument; On 3rd onwards ₹ 750/- per instrument.

Fees and Charges in Saksham Current Account variant (Unchanged)	
Cash Withdrawal - Home Branch	Free
Cash Withdrawal - Non Home Branch	Free: Up to ₹1, 00,000/- per day. Charges: ₹2 per 1,000/-, minimum ₹50/- per transaction. Third party cash withdrawal allowed only up to maximum ₹ 50,000/- per transaction.
Cheque Leaves	Free 500 cheque leaves per month. Charges ₹ 3/- per leaf beyond free limit.
Managers Cheque/Demand Drafts - Issuance on HDFC Bank locations	Free
TDS certificate	Free
Anywhere (Inter-city) Cheque Collections/Payments and Fund Transfer	Free
Address Confirmation	Free
BillPay	Free
Cheque Status per instance	Free
Managers Cheque/Demand Drafts - Issuance on Non HDFC Bank Locations	₹2 per ₹1,000/-, Minimum ₹50 per instrument
One time Mandate Authorisation Charges (Physical / Online)	₹40/- per mandate
Account Closure	Upto 14 days & beyond 12 months - Nil ; 15 days to 6 months - ₹ 500/- ; 6 months to 12 months - ₹ 250/-
ACH/ECS Return	Quaterly: Upto 3 returns - ₹ 350/- per instance ; 4th return onward ₹ 750 /-per instance
Any Deliverable Returned by Courier due to Negative Reasons (no such consignee/ consignee shifted and no such address)	₹ 50/- per instance
Cheque Deposited Return Unpaid - Local & Outstation	Free Up to 3 returns per month; beyond free limit : ₹ 200/- per instrument
Cheque Return Charges (Drawn on HDFC bank)	Up to 2 instruments per month - ₹ 500/- per instrument; from 3rd instrument onwards - ₹ 750/- per instrument
Non Maintenance of AQB charges	No charges for fist two calendar half-yea₹ (including the account opening half-year) HAB: ₹ 10,000/- ₹ 1,500/- per half-year from 3rd half-year onwards.
Standing Instructions - Set up and Rejection (Monthly Charges)	Setup charges - Nil ; Rejection - Upto 3 returns - ₹ 350/- per instance; 4th return onward ₹ 750/- per instance
Stop Payment	Particular Cheque - ₹ 100/- (Free through Phone Banking). Range of Cheques - ₹ 200/- (Free through Phone Banking)