Pension Savings Account

Revision of Fees and Charges in Pension Savings Account(Effective 1st April 2026)

Type of Charge	Current Charges	Revised Charges
Regeneration of IPIN (request received at branch for physical dispatch)	₹ 40/- per instance	Free
Managers Cheque/Demand Draft cancellation / Revalidation	₹45/- (Senior citizen - ₹40/-) per instance	Free
Charges for cheques drawn on non HDFC Branch locations	Local Clearing Zone - Free Charges for cheques drawn on non HDFC Branch locations: a) Upto ₹5,000 - ₹25/-, ₹20/- for rural branches/senior citizens account b) ₹5,001/- to ₹10,000/- - ₹50/-, ₹40/- for rural branches / senior citizens account c) ₹10,001/- to ₹1,00,000/- - ₹100/- d) ₹1,00,001/- and above ₹150/-	Free

Revision of Fees and Charges in Pension Savings Account (Effective 1st May 2026)

Type of Charge	Current Charges	Revised Charges
Cash transactions (Cash deposits & withdrawals) by self & third party at home & Non-home branches	Self + Third Party* + Home + Nonhome. Cash transaction value upto ₹ 2,00,000/ per month - No charge Above ₹ 2,00,000/- ₹5 per thousand or part thereof, subject to a minimum of ₹150. * Maximum per day limit is ₹ 25,000 for third party	No. of Transaction - 4 Free txns /month, post free limit - ₹150/- per transaction (excluding CRM Transactions) Value of Transaction - Self + Third party * (Any Branch) Up to ₹2 lac free per month per account. Above free limit - ₹5/- per 1000 or part thereof, subject to minimum of ₹150/- (including CRM Transactions). If Number and Value transaction both are breached then Charges for Value of Transaction would apply. *Third party Cash transaction per day limit at any branch is ₹25,000/-Above ₹25,000/- will be allowed with ₹5/- per 1000 or part thereof, subject to minimum of ₹150/-
Cheque return charges drawn on us	₹ 200 per instance	1st return - ₹500 2nd return onwards - ₹550 Technical Reason : ₹50 (e.g. - Date not mentioned, post-dated, sign mismatch)
MC/DD issuance - At self Bank / non bank locations	At HDFC Bank locations 0-10000 -₹50/- Above ₹5 per 1000 on entire amount min ₹75/- & max ₹10,000	Through Branch up to ₹10,000 Regular ₹50 Above ₹10,000 - Regular ₹1 per 1000 or part thereof (min. of ₹50/- & max. of ₹10,000) Request through Netbanking and for non branch location - No change
ECS /ACH(Debit) Return Charges	Return In a month 1st return @ ₹450 2nd in a mnth ₹500 & 3rd onwards ₹550	1st return - ₹500 2nd return onwards - ₹550

Fees and Charges in Pension Savings Account (Unchanged)

Type of Charge	Current charges
Address Confirmation	Free
Balance Confirmation Certificate	Free
Balance Inquiry	Free
BillPay	Free
Cheque book issuance charges	Free - 25 Cheque leaves per year Additional chequebook of 25 leaves will be charged @ ₹ 100
Interest Certificate	Free
Mandate registration charges	Free
Old records/copy of paid cheques	Free
Passbook issuance	Free
Photo Attestation	Free
SI set on NetBanking	Free
Signature Attestation	Free
TDS certificate	Free
TIN Regeneration	Free
Account Closure	Free
AMB Requirement	Zero balance account
Activation of dormant account	Free
Cheque Deposited Return Unpaid - Local & Outstation	₹ 200/- per instance
Deliverable returned due to negative reasons (no such consignee/ consignee shifted and no such address)	Free
Duplicate passbook issuance	Free
Issue of duplicate / adhoc statements	Branch - ₹ 100/- PhoneBanking (Non IVR) - ₹75/- Net/Mobile/PhoneBanking - IVR & ATM - ₹ 50/
Minimum Balance charges (AMB)	Zero balance account
Standing Instruction Reject	₹ 200 per instance
Stop Payment Charges	Particular Cheque (through Branch) - ₹ 100/- Range of Cheque (through Branch) - ₹ 200/- Through NetBanking - Free