

StartUp Current Account		
Revision of Fees and Charges in Start-up Current Account (Effective 1st April 2026)		
Type of Charge	Current charges	Proposed charges
Balance Confirmation Certificate & Interest Certificate	Rs 100/- per instance	Free
Old records/copy of paid cheques	Rs 80/- per instance	Free
Signature, Photograph Verifications	Rs 100/- per instance	Free
Re-generation of Ipin (Request received at branch for Physical dispatch)	Free through ATM/Net Banking ; Rs 50/- in case of Physical PIN	Free
Issue of Duplicate / Adhoc statement -Direct Banking Channels (Net Banking / Mobile Banking / Phone Banking (IVR) / ATM)	Rs 50/- per statement	Free
Cheque Return Charges (Inward) due to Technical Reasons	Rs 50/- per instrument	Free
Managers Cheque/Demand Drafts - Issuance on HDFC Bank locations	Monthly free limit of 50 DD/POs for every slab of Rs 1 lakh of current month AMB balance maintained (subject to maximum of 1000 DD/PO) Above free limits charges at Rs 50 per instrument	Free
Managers Cheque/Demand Draft Cancellation / Revalidation	Rs 50/- per instance	Free
Outstation Cheque collection - Clean Location	Up to Rs 25000 - Rs 50/- ; Above Rs25000/- upto Rs1 lakh - Rs 100/- ; Above Rs 1 lakh - Rs 150/- ; (per instrument charges)	Free
Issue of Duplicate / Adhoc statement at Branch or Phone Banking (Non-IVR)	Branch : Rs 100/- per statement; Phone Banking (Non IVR) : Rs 75/- per statement	Branch : Rs 100/- per statement; Phone Banking (Non IVR) : Free

Revision of Fees and Charges in Start-up Current Account (Effective 1st May 2026)		
Type of Charge	Current charges	Proposed charges
Cheques drawn on us : Cheque Return Charges due to Insufficient Funds (Including Fund Transfer Cheque Returns)	Upto 2 instruments per month Rs 500/- per instrument; On 3rd onwards Rs 750/- per instrument; Funds transfer cheque return Rs 350/- per instrument	Upto 2 instruments per month Rs 500/- per instrument; On 3rd onwards Rs 750/- per instrument. (Including Fund Transfer Cheque Returns)
Combined Cash Deposit at Home & Non Home Location	Free 12 times Current Month AMB (Upper Cap - Rs 75/- Cr.); After free limit standard charges Rs 3.5/- per Rs 1000/-, minimum Rs 50/- per transaction.	Free 12 times Current Month AMB (Upper Cap - Rs 75 Cr.); After free limit standard charges Rs 4/- per Rs 1000/-, minimum Rs 50/- per transaction
Cash Deposit in Low Denomination notes/coins i.e. Rs 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 Rs 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
Total Transaction (Includes count of Cash Deposit, Cash Withdrawal, Cheque Clearing and Fund Transfer Transactions)	Monthly Free limit - 150 transactions for every slab of Rs 1 lakh of current month AMB balance maintained (Subject to maximum of 3000 transaction); Over and above monthly free limit Charges :Rs 45/- (per transaction)	Monthly Free limit - 150 transactions for every slab of Rs 1 lakh of current month AMB balance maintained (Subject to maximum of 3000 transaction); Over and above monthly free limit Charges :Rs 50/- (per transaction)

Fees and Charges in Startup Current Account (Unchanged)	
Balance Inquiry	Free
Address Confirmation	Free
Cheque Status per instance	Free
BillPay	Free
Standing Instructions - Set up and Rejection (Monthly Charges)	Setup charges - Nil ; Rejection - Upto 3 returns - Rs 250/- per instance; 4th return onward Rs 750/- per instance
Any Deliverable Returned by Courier due to Negative Reasons (no such consignee/ consignee shifted and no such address)	Rs 50/- per instance
One time Mandate Authorisation Charges (Physical / Online)	Free
ECS Return Charges	Quarterly: Upto 3 returns - Rs. 350/- per instance ; 4th return onward Rs. 750 /-per instance
ACH Charges	Monthly: Upto 3 returns in a month - Rs. 350/- per instance ; 4th return onward Rs. 750 /-per instance
Cheque Deposited Return Unpaid - Local & Outstation	Free Up to 3 returns per month; beyond free limit : Rs. 200/- per instrument
Stop Payment	Particular Cheque - Rs. 100/- (Free through Phone Banking); Range of Cheques - Rs 200/- (Free through Phone Banking)
Cheque Leaves	25 cheque leaves for every slab of Rs 1 lakh of current month AMB. (Subject to maximum of 2000 cheque leaves). Charges Rs 3/- per leaf beyond free limit.
Non Maintenance of AQB charges	Rs 3000/- per quarter
Cash Withdrawal - Home Branch	Free

Cash Withdrawal - Non Home Branch	Free 12 times Current Month AMB (Upper Cap - Rs 75/- Cr.); After free limit standard charges Rs 2/- per Rs 1000, minimum Rs 50/- per transaction.
Managers Cheque/Demand Drafts - Issuance on Non HDFC Bank Locations (Correspondant tie up)	Rs 1.5/- per 1,000/- (Minimum 50/- per DD)
Anywhere (Inter-city) Cheque Collections/Payments and Fund Transfer	Free
Account Closure	Upto 14 days & beyond 12 months - Nil ; 15 days to 6 months - Rs 500/- ; 6 months to 12 months - Rs 250/-