




| Common Charges For Current Account | | | Common Charges For Debit Cards | | | Zero NMC Criteria | | | |
|---|--|--|---|--|---|---|---|--|--|
| Account Services | | | Replacement Fees | | Free for Damaged Card; ₹200 for Lost Card | | <ul style="list-style-type: none">For Premium & Plus Current Account, Zero NMC Charges for 2nd quarter of account opening if customer is Digitally active. Digital Activation comprises of Debit Card Activation (on ATM or POS), Bill Pay usage and NetBanking or MobileBanking active within first 2 months of account openingAdditional Criteria for Zero NMC Charges provided Quarterly Credit Volume through ME/PG/MPOS is either more than or equal to 7 lacs (in case of Plus Current Account) OR more than or equal to 4 lacs (in case of Premium Current Account) | | |
| Balance Inquiry* | | Free | Re-issuance of PIN | | Free through ATM/NetBanking ₹50 in case of Physical PIN | | | | |
| Cheque status per instance* | | Free | ATM Usage | | | | | | |
| Balance Confirmation Certificate & Interest Certificate* | | ₹100 | Transaction Type | | Non-Financial Financial | | | | |
| Signature, Photograph Verifications* | | ₹100 | HDFC Bank ATMs | | Free | | Terms & Conditions <ul style="list-style-type: none">Daily Third Party Cash Withdrawal limit for Current Account at Non-Home Branch is ₹50,000 per transactionOperating limit for Cash Deposit at Non-Home Branches (Per Day): For Regular is ₹10,000 per day, For Premium is ₹25,000 per day, For Plus is ₹1,00,000 per dayFor Accounts maintaining an AQB less than required product AQB as of previous quarter will be charged ₹25 each for next 3 monthly statementsFree Cash deposit limit will lapse if AQB maintained is less than 75% of required Product AQBGST as applicable will be leviedPlease log on to our website - www.hdfcbank.com for updated schedule of charges and further detailsFor cheque return technical reasons, please visit our website - www.hdfcbank.com > Important Messages > Revision in Current Account Fees and Service Charges > Common Charges | | |
| TDS Certificate & Address Confirmation* | | Free | Non HDFC Bank ATMs | | * For Regular and Premium Current Account, charges @ ₹21 per txn from first transaction * For Plus Current Account: Maximum of 5 transactions free in a month with a cap of maximum 3 free transactions in top 6 cities (Transactions done in Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad ATMs will be considered as Top 6 cities), Charges beyond free limit @ ₹21 per transaction | | | | |
| Old Records/Copy of Paid Cheque* | | ₹80 per record | Domestic | | | | | | |
| Standing Instructions (Monthly Charges) | | Setting Up: Nil | International* | | ₹25 per transaction ₹125 per transaction | | | | |
| Any deliverable returned by courier due to negative reasons (no such consignee/ consignee shifted and no such address) | | ₹50 per instance | *Transaction decline charge at other bank ATM anywhere in the world or at merchant outlet outside of India, due to insufficient funds - ₹25 per transaction Note: With effect from 1st May 2025, ATM transaction charge rate beyond free limit of ₹21 + taxes would be revised to ₹23 + taxes, wherever applicable | | | | | | |
| One time Mandate Authorisation charges (Physical/Online) | | ₹40 per mandate | Account Closure Charges | | | Glossary <ul style="list-style-type: none">AQB - Average Quarterly BalanceMode of Calculation of AQB - Average of daily closing balances of each day spread over a period of 3 months (calendar quarter)AMB - Average Monthly BalanceMode of Calculation of AMB - Average of daily closing balances of each day spread over a period of one calendar monthNMC - Non maintenance Charges which are levied to the customer in case of non-maintenance of AQB/AMB/HAB of respective productsHome Location - Home Location branches refers to all the branches participating in same clearing centre vis-à-vis branch where account is openedNon-Home Location - Non-Home Location branches refers to the branches which do not participate in same clearing centre vis-à-vis branch where account is openedHome Branch - Home Branch refers to the branch wherein the customer's account is openedNon-Home Branch - Non-Home branch refers to the branch other than the branch wherein customer's account is openedBulk Transactions - Bulk Transaction includes count of all Cheque clearing and Fund Transfer Transactions | | | |
| Cardless Cash withdrawal | | ₹25 per transaction | Closure: Up to 14 days OR Closure: Beyond 12 months | | No Charge | | | | |
| *Account Services at Branch | | | Closure: 15 days to 6 months | | For Regular & Premium: ₹500, For Plus: ₹1000 | | | | |
| | | | Closure: 6 months to 12 months | | For Regular & Plus: ₹500, For Premium: ₹250 | | | | |
| Transaction Through PhoneBanking | | | Cheques Deposited and Returned Unpaid | | | | | | |
| IVR & Non IVR (Agent Assisted) | | Free | Local and Outstation | | ₹200 per instrument Free limit: *Plus - Free Up to 3 returns per month | | | | |
| Re-generation of IPIN (request received at branch for physical dispatch) | | ₹40 per request | Cheque Return Charges - Drawn on Us | | | | | | |
| | | | Due to Insufficient Funds | | Up to 2 instruments per month ₹500 per instrument; on 3rd onwards ₹750 per instrument | | | | |
| Bill Pay and InstaAlert | | | Due to technical reasons* | | ₹50 per instrument (e.g. - Date not mentioned, post-dated, sign mismatch,etc.) | | | | |
| Bill Pay | | Free | Stop Payment | | Particular Cheque ₹100 Range of Cheques ₹200 (Free through NetBanking and PhoneBanking) | | | | |
| InstaAlert | | Email - Free SMS - Free* *except for Regular & Premium variants i.e. 20 paise / SMS (charged on monthly basis) | Fund Transfer | | ₹350 per instrument | | | | |
| | | | ACH Return Charges | | | | | | |
| Duplicate / Adhoc Statement Requests | | | 1 to 3 transactions in a month | | ₹350 per transaction | | | | |
| (i) Through Direct Banking channels | | ₹50 per statement through Netbanking, MobileBanking, PhoneBanking (IVR), ATM | Fourth instance and beyond | | ₹750 per transaction | | | | |
| (ii) At Branch or PhoneBanking (Non - IVR) | | ₹100 per statement through Branch and ₹75 through PhoneBanking (Non-IVR) | ECS (Debit) Return / Demand Draft / Pay Order Cancellation/ Revalidation / Standing Instruction Charges | | | | | | |
| | | | ECS (Debit) Return Charges (Quarterly Charges) | | Up to 3 returns - ₹350 per instance 4th return onward - ₹750 per instance | | | | |
| Doorstep Banking | | | Charges for Demand Draft / Pay Order Cancellation/Revalidation | | ₹50 per instrument | | | | |
| Cash Pickup Limit | | Per Seal Bag Cash pickup Charges | Standing Instructions (Monthly Charges) | | Rejection: Up to 3 returns ₹250 per instance 4th return onward ₹750 per instance | | | | |
| Up to 1 lac | | ₹200 per pickup | | | | | | | |
| > 1 lac - 2 lacs | | ₹225 per pickup | | | | | | | |
| > 2 lac - 4 lacs | | ₹350 per pickup | | | | | | | |
| GST is applicable. Cash Beyond above limits can be offered. Available at select locations. You need to register with the Bank for availing these services. Charges may vary depending upon the location. Please contact your branch manager for further details | | | | | | | | | |
| Debit Cards (Only for Individuals & Sole Proprietor) | | | | | | | | | |
| Debit Card | | EasyShop Business ^a | ATM Card | | | | | | |
| Annual Fee per card | | ₹250 | Free | | | | | | |
| Daily ATM limit | | ₹1,00,000 | ₹10,000 | | | | | | |
| Daily Merchant Establishment Point of Sale limit | | ₹5,00,000 | NA | | | | | | |
| ^a . Also available for partnership firms & limited company current accounts. In case, the MOP (Mode of Operation) is conditional, all AUS (Authorized Signatories) have to sign the form jointly | | | | | | | | | |
|  HDFC BANK | | |  HDFC BANK | | |  HDFC BANK | | | |

Current Account
Schedule of Charges
for
Plus, Premium & Regular
Current Account
(Effective 1st December'2024)

| Product Name | | Regular | Premium | Plus |
|---|---|--|--|--|
| Average Quarterly Balance (AQB)* | | ₹10,000 (AQB) (Only Non Metro Locations) | ₹25,000 (AQB) | ₹1,00,000 (AQB) |
| Non Maintenance Charges* (Per Quarter) | | ₹1500 | ₹1800 | ₹50,000 and above - ₹1,500 Less than ₹50,000 - ₹6,000 |
| Zero NMC Criteria* | | NA | Quarterly Credit Volume through ME/PG/MPOS is greater than or equal to ₹4 lacs | Quarterly Credit Volume through ME/PG/MPOS is greater than or equal to ₹7 lacs |
| | | NA | Zero NMC Charges for 2nd quarter of account opening if customer is Digitally active* | Zero NMC Charges for 2nd quarter of account opening if customer is Digitally active* |
| Features | Standard Charges | Free Limits , Thereafter Standard Charges | | |
| Cash Transactions | | | | |
| Combined Cash Deposit at Home Location & Non Home Location (Monthly Free Limit) | ₹3.5 per ₹1000, minimum of ₹50 per transaction | ₹2 lacs per month or 25 transactions (whichever is breached first) | ₹3 lacs per month or 25 transactions (whichever is breached first) | ₹12 lacs per month or 50 transactions (whichever is breached first) |
| Cash deposit in low denomination notes i.e. ₹ 50 and below @ any HDFC Bank Branch (monthly) | Cash deposit in notes = 2% of cash deposit in low denomination notes Cash deposit in coins = 5% of cash deposit in coins | Cash deposit in low denomination notes = Free up to ₹10,000/- per month Cash deposit in coins = Free up to ₹1,000/- per month | | |
| Cash Withdrawal-Home Branch | NIL | Free | | |
| Cash Withdrawal - Non Home Branch (Daily Free Limit) | ₹2 per ₹1000, minimum ₹50 per transaction | Standard Charges | ₹25,000 per day | ₹1,00,000 per day |
| Cheque Leaves, Cheque / Fund Transfer (FT) - Collection & Payments | | | | |
| Cheque Leaves (Monthly Free limit) | ₹3 per leaf | Standard Charges | 100 | 300 |
| Local Cheque Collections/Payments and Fund Transfer | NIL | Free | | |
| Anywhere (Inter-city) Cheque Collections/Payments and Fund Transfer | Nil | Free | | |
| Bulk Transactions* (Monthly Free Limit) | ₹30 per transaction | 50 | 75 | 250 |
| Demand Drafts and Pay Orders | | | | |
| Pay Orders (PO) and Demand Drafts (DD) at Bank location | - | Nil free limit Charges ₹1/- per ₹1000/-, Min ₹50/- and Max ₹3000/- per instrument beyond free limit | Free 50 DD/PO per month. Charges ₹1/- per ₹1000/-, Min ₹50/- and Max ₹3000/- per instrument beyond free limit | |
| DD - Payable at Correspondent Bank Location | - | ₹2 per ₹1000 Minimum ₹50 per instrument | | |
| RTGS / NEFT / IMPS Transactions | | | | |
| RTGS Payments | Branch: Above ₹2 Lakh - ₹15 per transaction | Free through NetBanking, Standard Charges through Branch | | Free through Branch & NetBanking |
| NEFT Payments | Branch: Up to ₹1 Lakh - ₹2 per transaction; Above ₹1 Lakh - ₹10 per transaction | Free through NetBanking, Standard Charges through Branch | | Free through Branch & NetBanking |
| IMPS Payments | Up to ₹1,000 - ₹3.5; Above ₹1,000 and up to ₹1 lac - ₹5; Above ₹1 lac - ₹15 | Standard Charges | | |
| Outstation Cheque Collection | | | | |
| Clean Locations (per instrument charges) | - | Up to ₹25,000 - ₹50, Above ₹25,000 and up to ₹1 lac - ₹100, Above ₹1 lac - ₹150 | | |