

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					
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				
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	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.				
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					
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				
Transaction Through PhoneBanking			Closure: 6 months to 12 months	For Regular & Plus: ₹500, For Premium: ₹250				
IVR & Non IVR (Agent Assisted)			Cheques Deposited and Returned Unpaid					
Re-generation of IPIN (request received at branch for physical dispatch)			Local and Outstation	₹200 per instrument Free limit: *Plus - Free Up to 3 returns per month				
Bill Pay and InstaAlert			Cheque Return Charges - Drawn on Us					
Bill Pay	Free		Due to Insufficient Funds	Up to 2 instruments per month ₹500 per instrument; on 3rd onwards ₹750 per instrument				
InstaAlert	Email - Free SMS - Free* *except for Regular & Premium variants i.e. 20 paise / SMS (charged on monthly basis)		Due to technical reasons*	₹50 per instrument (e.g. - Date not mentioned, post-dated, sign mismatch,etc.)				
Duplicate / Adhoc Statement Requests			Stop Payment	Particular Cheque ₹100 Range of Cheques ₹200 (Free through NetBanking and PhoneBanking)				
(i) Through Direct Banking channels	₹50 per statement through Netbanking, MobileBanking, PhoneBanking (IVR), ATM		Fund Transfer	₹350 per instrument				
(ii) At Branch or PhoneBanking (Non - IVR)	₹100 per statement through Branch and ₹75 through PhoneBanking (Non-IVR)		ACH Return Charges					
Doorstep Banking			1 to 3 transactions in a month	₹350 per transaction				
Cash Pickup Limit	Per Seal Bag Cash pickup Charges		Fourth instance and beyond	₹750 per transaction				
Up to 1 lac	₹200 per pickup		ECS (Debit) Return / Demand Draft / Pay Order Cancellation / Revalidation / Standing Instruction Charges					
> 1 lac - 2 lacs	₹225 per pickup		ECS (Debit) Return Charges (Quarterly Charges)	Up to 3 returns - ₹350 per instance 4th return onward - ₹750 per instance				
> 2 lac - 4 lacs	₹350 per pickup		Charges for Demand Draft / Pay Order Cancellation / Revalidation	₹50 per instrument				
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			Standing Instructions (Monthly Charges)	Rejection: Up to 3 returns ₹250 per instance 4th return onward ₹750 per instance				
Debit Cards (Only for Individuals & Sole Proprietor)								
Debit Card	EasyShop Business <sup>a</sup>	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								

**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)
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	