

Revision of Fees and Charges in Institutional Savings & Current Accounts effective 1st November 2024

Revision of Fees and Charges in Institutional Savings Account Variants

Common Charges

Sl. No.	Common Charges - Applicable for all Institutional Savings Account Variants	Present Charges	Revised Charges effective 1st November 2024
1	Managers Cheque / Demand Draft - Cancellation or Revalidation	Free	₹ 45 per instrument
2	Outstation Cheque Collection - HDFC Bank Location/ Other Locations	Local Clearing Zone: Free Charges for cheques drawn on HDFC Bank Branch locations: Free Cheques drawn on Speed clearing branches: Free Charges for cheques drawn on Non-Branch locations a) Up to ₹ 10,000 : ₹ 25 b) ₹ 10,001 to ₹ 1,00,000 : ₹ 100 c) ₹ 1,00,001 and above: ₹ 150	Local Clearing Zone: Free Charges for cheques drawn on Non-Branch locations a) Up to ₹ 5,000: ₹ 25, ₹ 20 for rural branches b) ₹ 5,001 to ₹ 10,000: ₹ 50, ₹ 40 for rural branches c) ₹ 10,001 to ₹ 1,00,000: ₹ 100 d) ₹ 1,00,001 and above: ₹ 150
3	Re-generation of Phone Banking TIN	₹ 40	Discontinued
4	Interest Certificate	₹ 100	Free
5	Balance Certificate	₹ 100	Free
6	Address Confirmation	₹ 100	Free
7	Cheque Return Charges drawn on us	₹ Due to Insufficient Funds: 1st return - ₹ 450, 2nd return - ₹ 500, 3rd return onwards - ₹ 550 Due to Technical Reasons: ₹ 50 (e.g. Date not mentioned, postdated, sign mismatch, etc.) Due to Fund Transfer cheque return: ₹ 450	₹ Due to Insufficient Funds: 1st return - ₹ 450, 2nd return - ₹ 500, 3rd return onwards - ₹ 550 Due to Technical Reasons: ₹ 50 (e.g. Date not mentioned, postdated, sign mismatch, etc.) Due to Fund Transfer cheque return: ₹ 350
8	Standing Instruction Rejection Charges	₹ 200 per instance	1st return: ₹ 200 per instance 2nd return onwards: ₹ 250 per instance
9	Cheque Deposited – Return Unpaid	₹ 100 per instance	₹ 200 per instance
10	Issue of Duplicate / Adhoc Statements	Physical Statement: Branch - ₹ 100 Phone Banking (Non IVR) - ₹75 Net/Mobile/Phone Banking - IVR & ATM – ₹ 50	Physical Statement: ₹ 100

Revision of Fees and Charges in Institutional Current Account Variants

Bulk Transaction Charges

Sl. No.	Current Account Variant	Present Charges	Revised Charges effective 1st November 2024
1	Institutional Current Account	Monthly Free Limit: 300, thereafter ₹ 10 per transaction	Monthly Free Limit: 300, thereafter ₹ 30 per transaction
2	Diplomatic Mission Current Account		
3	Institutional Activ Current Account	Monthly Free Limit: 150 per ₹ 1 lac AMB, thereafter ₹ 25 per transaction	Monthly Free Limit: 150 per ₹ 1 lac AMB, thereafter ₹ 30 per transaction
4	Institutional Ascent Current Account		

Cheque Book Charges

Sl. No.	Current Account Variant	Present Charges	Revised Charges effective 1st November 2024
1	Institutional Current Account	Monthly Free Limit: 500 cheque leaves, thereafter ₹ 2 per leaf	Monthly Free Limit: 500 cheque leaves, thereafter ₹ 3 per leaf
2	FCRA Current Account		
3	Diplomatic Mission Current Account		
4	Institutional Activ Current Account	100 cheque leaves per lac AMB (upper cap of 2000), thereafter ₹ 2 per leaf	100 cheque leaves per lac AMB (upper cap of 2000), thereafter ₹ 3 per leaf
5	Institutional Ascent Current Account		

Cheques Deposited and Returned Unpaid

Sl. No.	Current Account Variant	Present Charges	Revised Charges effective 1st November 2024
1	Diplomatic Mission Current Account	₹ 100 per return	₹ 200 per return

Outstation Cheque Collection - Correspondent Bank Locations

Sl. No.	Current Account Variant	Present Charges	Revised Charges effective 1st November 2024
1	Institutional Current Account	a) Up to ₹ 10,000 : ₹ 25 b) ₹ 10,001 to ₹ 1,00,000 : ₹ 100 c) ₹ 1,00,001 and above : ₹ 150	Discontinued
2	Institutional Current Account - OD / Limit		
3	FCRA Current Account		
4	Diplomatic Mission Current Account		
5	Institutional Activ Current Account	a) Up to ₹ 35,000 : ₹ 50 b) ₹ 35,001 to ₹ 1,00,000 : ₹ 100 c) ₹ 1,00,001 and above : ₹ 150	Discontinued
6	Institutional Ascent Current Account		

Common Charges

Sl. No.	Common Charges - Applicable for all Institutional Current Account Variants	Present Charges	Revised Charges effective 1st November 2024
1	Balance Inquiry	₹ 30 per instance	Free
2	Cheque Status	₹ 25 per instance	Free
3	Re-generation of Phone Banking TIN	Free	Discontinued
4	Outstation Cheque Collection - HDFC Bank Locations	Free	Discontinued