Common Charges For Current Account Account Services	
Balance Inquiry*	Free
Cheque status per instance*	Free
Balance Confirmation Certificate & Interest Certificate*	Rs. 100/-
Signature, Photograph Verifications*	Rs. 100/-
TDS Certificate & Address Confirmation*	Free
Old Records/Copy of Paid Cheque*	Rs 200/- per instance
Standing Instructions (Monthly Charges)	Setting Up: Nil
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)	Rs 40/- per mandate
Cardless Cash withdrawal	Rs. 25/- per transaction
***Account Services at Branch**	

Transaction Through PhoneBanking	
IVR & Non IVR (Agent Assisted)	Free

Bill Pay and InstaAlert	
Bill Pay	Free
InstaAlert	Email - Free SMS - Free, except for Biz Lite+ Account i.e. 15 paise / SMS (charged on monthly basis)

Duplicate / Adhoc Statement Requests	
(i) Through Direct Banking channels	Rs. 50/- per statement through Netbanking, Mobile Banking, Phonebanking (IVR), ATM
(ii) At Branch or PhoneBanking (Non - IVR)	Rs. 100/- per statement through Branch and Rs. 75/- through PhoneBanking (Non - IVR)

Doorstep Banking	
Cash Pickup Limit	Per Seal Bag Cash pickup Charges
Upto 1 lac	Rs. 200/- per pickup
> 1 lac - 2 lacs	Rs. 225/- per pickup
> 2 lac - 4 lacs	Rs. 350/- per pickup

GST is applicable. Cash Beyond above limits can be offered. Available at select locations. Customer needs to register with the Bank for availing these services. Charges may vary depending upon the location. Please contact your branch manager / relationship manager for further details

Account Closure Charges	
Closure: Up to 14 days OR Closure:Beyond 12 months	No Charge
Closure: 15 days to 6 months	For Biz Lite+ : Rs 500/-, For Biz Pro+: Rs 1000/-, Biz Ultra+ : Rs 1500/-; For Biz Elite+ : Rs 2000/-
Closure: 6 months to 12 months	For Biz Lite+ : Rs 250/-, For Biz Pro+: Rs 500/-, Biz Ultra+ : Rs 750/-; For Biz Elite+ : Rs 1000/-

Terms & Conditions

- *Average Quarterly Balance requirement for Biz Lite+ Account:
  (i) Metro & Urban Branches - AQB Rs 10,000/- applicable if account is credited with one or more ME/PG/MPOS/QR transactions for given quarter
  (ii) Semi-Rural or Urban Branches – Rs 10,000/- in any 2 quarters of the year. For Example: Account opened in the month of April'25 (i.e. Apr'25 - Jun'25 quarter) will need to maintain the AQB in any 2 quarters of a year i.e. from April'25-June'25 quarter till Jan'26-March'26 quarters & so on
- All accounts are reviewed on a quarterly interval basis the average quarterly account balances maintained in the account
- Applicable only for Biz Lite+ Account (Metro & Urban Locations) -
  a) AQB Criteria - Rs 25,000/- for accounts without ME/PG/MPOS / QR linkage
  b) AQB Criteria - Rs 10,000/- for accounts with ME/PG/MPOS / QR linkage.
  c) For accounts availing ME/PG/MPOS / QR post cut-off date i.e. 20th of month 3 of a quarter, AQB benefits will be applicable from subsequent quarter i.e. account opened in Apr and ME / PG / POS / QR not set up till 20th Jun, will be given AQB benefits in the subsequent quarter.
  d) All other features & benefits will remain the same for with or without ME/PG/MPOS / QR linked accounts.
- Daily Third Party Cash Withdrawal limit for Current Account at Non-Home Branch is Rs. 50,000 per transaction
- Operating limit for for Cash Deposit at Non-Home Branches (Per Day) is Rs 5,00,000/-
- For Accounts maintaining an AQB less than required product AQB as of previous quarter will be charged Rs 25/- each for next 3 monthly statements
- Free limits across Cash Deposit / Cash Withdrawal / Total Transactions / Cheque leaves / DD & PO will lapse if AQB maintained is less than 75% of required product AQB.
- GST as applicable will be levied
- Please log on to our website - www.hdfcbank.com for updated schedule of charges and further details

Cheque Deposited and Returned Unpaid	
Local and Outstation Cheque Return	Charges Rs.200/- per instrument Free limit: Biz Pro+ & Biz Ultra+ : Free Upto 3 returns per month, Biz Elite+ : Free Upto 5 returns per month

Cheque Return Charges - Drawn on Us	
Due to Insufficient Funds	Upto 2 instruments per month Rs.500/-; 3rd onwards - Rs.750/-
Due to technical reasons	Rs 50/- per instrument (e.g. - Date not mentioned, post-dated, sign mismatch, etc.)
Stop Payment	Single Cheque Rs.100/- Range of Cheques Rs. 200/- (Free through NetBanking and PhoneBanking)
Fund Transfer	Rs 350/- per instrument

ACH Return Charges	
Up to 3 transactions in a month	Rs. 350/- per transaction
Fourth instance and beyond	Rs. 750/- per transaction

ECS (Debit) Return / Demand Draft I Pay Order Cancellation/ Revalidation / Standing Instruction Charges	
ECS (Debit) Return Charges (Quarterly Charges)	Upto 3 returns - Rs.350/ instance 4th return onward - Rs.750/ instance
Charges for Demand Draft / Pay Order Cancellation/Revalidation	Rs. 60/- per instrument
Standing Instructions (Monthly Charges)	Rejection: Upto 3 returns - Rs. 250/ instance 4th return onward Rs.750/ instance

Debit Cards (Only for Individuals & Sole Proprietor)		
Debit Card	EasyShop Business[a]	ATM Card
Annual fee per card[b]	Rs. 350/-	Free
Daily ATM limit	Rs. 1,00,000/-	Rs 10,000/-
Daily Merchant Establishment Point of Sale limit	Rs.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
b. NIL issuance charges and annual fee for Biz Pro+, Biz Ultra+ Account and Biz Elite+ Account

Common Charges For Debit Cards	
Replacement Fees	Free for Damage Card; Rs. 200/- for Lost Card
Re-issuance of PIN	Free through ATM/Net Banking Rs. 50/- in case of Physical PIN

ATM Usage		
Transaction Type	Non-Financial	Financial
HDFC Bank ATMs	Free	
Domestic Non HDFC Bank ATMs	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 @ Rs 23/- per transaction	
International*	Rs.25/- per transaction	Rs.125/- per transaction

*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: Effective 1st April 2026, UPI cash withdrawals at ATMs/CRMs are included as part of monthly free ATM transaction limits. Post completion of free limit, Rs. 23+taxes per transaction will apply.

Glossary

- AQB - Average Quarterly Balance
- AQB Calculation - Average of daily closing balances of each day spread over a period of 3 months (calendar quarter)
- AMB - Average Monthly Balance
- AMB Calculation - Average of daily closing balances of each day spread over a period of one calendar month
- NMC - Non maintenance Charges which are levied to the customer in case of non-maintenance of AQB of respective products
- Home Location - Home Location branches refers to all the branches participating in same clearing centre vis-à-vis branch where account is opened
- Non-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 opened
- Home Branch - Home Branch refers to the branch wherein the customer's account is opened
- Non-Home Branch - Non-Home branch refers to the branch other than the branch wherein customer's account is opened
- Total Transactions - Total Transaction includes count of Cash Deposit, Cash Withdrawal, Cheque Clearing and Fund Transfer Transactions

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Current Account

Schedule of Charges for Biz Lite+, Biz Pro+, Biz Ultra+ & Biz Elite+ Account (Effective 1st August'2025)

Product Name		Biz Lite+ Account	Biz Pro+ Account	Biz Ultra+ Account	Biz Elite+ Account
Average Quarterly Balance (AQB)		Metro & Urban: Rs. 25,000/- (For Account with ME/PG/MPOS/QR: Rs. 10,000/-*); Semi Urban & Rural: Rs. 10,000/- (In any 2 quarters of the year*)	Metro & Urban: Rs. 50,000/-; Semi Urban & Rural: Rs. 25,000/-	Metro & Urban: Rs. 2,00,000/-; Semi Urban & Rural: Rs. 1,00,000/-	Metro & Urban: Rs. 5,00,000/-; Semi Urban & Rural: Rs. 2,50,000/-
Non Maintenance Charges (NMC) Per Quarter		Metro & Urban: Rs. 2,500/- per quarter; Semi Urban & Rural: Rs. 1,500/- per quarter	Metro & Urban: Rs. 3000/- per quarter; Semi Urban & Rural: Rs. 2000/- per quarter	Metro & Urban: Rs. 5000/- per quarter; Semi Urban & Rural: Rs. 3000/- per quarter	Metro & Urban- Rs. 8,000/- Semi Urban & Rural- Rs. 4,000/-
Zero NMC Criteria		Quarterly Credit Volume through ME/PG/MPOS is either more than or equal to Rs. 3 Lakh	Quarterly Credit Volume through ME/PG/MPOS is either more than or equal to Rs. 5 Lakh	Quarterly Credit Volume through ME/PG/MPOS is either more than or equal to Rs 7 lacs	Quarterly Credit Volume through ME/PG/MPOS is either more than or equal to Rs 15 lacs
		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 Net Banking or Mobile Banking active within first 2 months of account opening			
Features	**Standard Charges**	**Free Limits , Thereafter Standard Charges**			
		Cash Transactions			
Combined Cash Deposit at Home & Non Home Branch Location including deposits at Cash Recycler Machines (Monthly Free Limit)	Rs. 4 per Rs 1000, minimum of Rs. 50/- per transaction	Free up to Rs. 2 Lakh per month or 6 times of Current Month AMB, whichever is higher (Upper Cap – Rs 10 crores).	Free up to Rs. 6 Lakhs per month or 10 times of Current Month AMB, whichever is higher (Upper Cap – Rs 25 crores).	Free up to Rs. 25 Lakhs per month or 12 times of Current Month AMB, whichever is higher (Upper Cap – Rs 50 crores).	Free up to Rs. 75 Lakhs per month or 15 times of Current Month AMB, whichever is higher (Upper Cap – Rs 75 crores).
Cash deposit in Low Denomination Notes / Coins i.e. Rs. 20 and below @ any HDFC Bank Branch (Monthly Free Limit)	Cash deposit in notes = 4% of cash deposit in low denomination notes Cash deposit in coins = 5% of cash deposit in coins	Standard Charges			
Cash Withdrawal-Home Branch	NIL	Free			
Cash Withdrawal- Non-Home Branch (Monthly Free Limit*)	Rs. 2 per Rs. 1000, minimum Rs. 50/- per transaction	Free 6 times of Current Month AMB (Upper Cap – Rs 10 crores)	Free 10 times of Current Month AMB (Upper Cap – Rs 25 crores)	Free 12 times of Current Month AMB (Upper Cap – Rs 50 crores)	Free 15 times Current Month AMB (Upper Cap – Rs 75 crores)
		Cheque Leaves, Cheque / Fund Transfer (FT) - Collection & Payments			
Cheque Leaves (Monthly Free limit)	Rs. 3/- per cheque leaf	Free 50 cheque leaves for every slab of Rs 1 lakh of current month AMB balance maintained (Upper Cap – 1000 cheque leaves).	Free 100 cheque leaves for every slab of Rs 1 lakh of current month AMB balance maintained (Upper Cap – 2000 cheque leaves).	Free up to 150 cheque leaves per month for every slab of Rs 1 lakh of current month AMB maintained (Upper Cap – 2500 cheque leaves).	Free
Local Cheque Collections / Payments and Fund Transfer	NIL	Free			
Anywhere (Inter-city) Cheque Collections / Payments and Fund Transfer	NIL	Free			
Total Transactions (Monthly Free Limit)	Rs 50/- per transaction	Free 100 transactions for every slab of Rs. 1 lac of current month AMB balance maintained (Upper Cap – 2000 transactions).	Free 150 transactions for every slab of Rs. 1 lac of current month AMB balance maintained (Upper Cap – 3000 transactions).	Free 200 transactions for every slab of Rs. 1 Lakh of current month AMB balance maintained (Upper Cap – 4000 transactions)	Free
		Demand Drafts and Pay Orders			
Pay Orders (PO) and Demand Drafts (DD) at Bank location (Monthly Free Limit)	Rs. 1/- per Rs. 1000/-; Minimum Rs. 50/- and Maximum Rs. 3000/- per instrument	Free up to 30 DD/PO per month for every slab of Rs. 1 Lakh of current month AMB maintained (Upper Cap: 1000 DD/PO)	Free up to 50 DD/PO per month for every slab of Rs. 1 Lakh of current month AMB maintained (Upper Cap: 1000 DD/PO)	Free up to 75 DD/PO per month for every slab of Rs. 1 lakh of current month AMB maintained (Upper Cap: 1000 DD/PO)	Free
DD - Payable at Correspondent Bank Location (Monthly Free Limit)	Rs. 1.50 per Rs. 1000, Minimum Rs. 50/- per instrument	Standard charge	Standard charge	Standard charge	Free up to Rs. 30 Lakh per month
		RTGS / NEFT / IMPS Transactions			
RTGS Payments	Branch Banking: Rs. 2 Lakh to Rs. 5 Lakh - Rs. 20/- per txn, Above Rs. 5 Lakh - Rs. 45/- per txn	Free on Net Banking & Mobile Banking; Branch Banking: Standard Charges	Free	Free	Free
NEFT Payments	Branch Banking: Up to Rs. 10,000 - Rs. 2/- per txn, Above Rs. 10,000 up to Rs. 1 Lakh - Rs. 4/- per txn, Above Rs. 1 lakh up to Rs. 2 Lakh - Rs. 14/- per txn, Above Rs. 2 Lakh - Rs. 24/- per txn	Free on Net Banking & Mobile Banking; Branch Banking: Standard Charges	Free	Free	Free
IMPS Payments	Up to Rs. 1,000 - Rs. 2.5/- per txn, Above Rs. 1,000 up to Rs 1 Lakh - Rs. 5/- per txn, Above Rs. 1 Lakh up to Rs. 2 Lakh - Rs. 15/- per txn	Standard Charges	Free	Free	Free
		Outstation Cheque Collection			
Clean Locations (per instrument charges)	Up to Rs 5,000 – Rs 25/-, Rs 5,001 to Rs 10,000 – Rs 50/-, Rs 10,001 to Rs 25,000 – Rs 100/-, Rs 25,001 to Rs 1,00,000 – Rs 100/- Above Rs 1,00,000 – Rs 150/-	Standard Charges			