Common Cha	Debit Cards (Only for Individuals & Sole Proprietor)					ECS (Debit) Return / Demand Draft   Pay Order Cancellation/					
Account Services		Debit Card				ATM Card		Revalidation / Stand	ding Instruction Charges		
Balance Inquiry*		₹30 per instance	Annual Fee per card		₹250		Free	ll	S (Debit) Return Charges	Up to 3 returns - ₹350 per instance	
Cheque status per instance*		₹25	Daily ATM limit		₹1,00,000		₹10,000	-	uarterly Charges)	4th return onward - ₹750 per instance	
Balance Confirmation Certificate 8	& Interest Certificate*	₹100	Daily Merchant Establis Point of Sale limit	shment	₹5,00,000		NA		arges for Demand Draft/Pay Order ncellation/Revalidation	₹50 per instrument	
Signature, Photograph Verificat	ions*	₹100	a. Also available for partnershi	ip firms & lim	nited company current ac	counts. In cas	se, the MOP (Mode of	II	anding Instructions	Rejection: Up to 3 returns ₹250 per instance	
TDS Certificate & Address Confi	rmation*	Free	Operation) is conditional, all AL				intly	(IVI	onthly Charges)	4th return onward ₹750 per instance	
Old Records/Copy of Paid Chequ	ue*	₹80 per record			Charges For Deb					& Conditions  mit for Current Associated Non-Home Prench is	
Standing Instructions (Monthly	anding Instructions (Monthly Charges)		Replacement Fees			r Damaged Card; ₹200 for Lost Card			Daily Third Party Cash Withdrawal limit for Current Account at Non-Home Branch is ₹50,000 per transaction		
Any deliverable returned by courier due to negative			Re-issuance of PIN Free through ATM/NetBanking; ₹50 in case of Physical PIN			case of Physical Pin	•	Operating limit for Cash Deposit at Non-Home Branches (Per Day): For Agri is ₹50,000 per day, For Professional & Ecomm is ₹1,00,000 per day			
reasons (no such consignee/ co and no such address)	reasons (no such consignee/ consignee shifted		Transaction Type	Non-Fir	ATM Usage		Financial	•	For Accounts maintaining an AQB/H/	AB less than required product AQB/HAB as of	
One time Mandate Authorisation	n charnes		HDFC Bank ATMs		Fr	ree			·	5 each for next 3 monthly statements AQB/HAB maintained is less than 75% of	
(Physical/Online)	i oliulyoo	₹40 per mandate	Non HDFC Bank ATMs						required Product AQB/HAB		
Cardless Cash withdrawal		₹25 per transaction				mm Current Account - Maximum of month with a cap of maximum		•	GST as applicable will be levied	hdfcbank.com for updated schedule of	
*Account Services at Branch			3 free t		transactions in top 6 cities (Transactions done in				charges and further detail	indicipalik.com for updated scriedule of	
Transaction	Transaction Through PhoneBan				lumbai, New Delhi, Chennai, Kolkata, Bengaluru and yderabad ATMs will be considered as Top 6 cities),			•	For cheque return technical reasons	· · · ·	
IVR & Non IVR (Agent Assisted)	·				s beyond free limit @ ₹21 per arge on ATM txns for Agri Curı				www.hdfcbank.com > Important Messages > Revision in Current Account Fees and Service Charges > Common Charges		
Re-generation of PhoneBanking	ı TIN	Free		<b>305</b>		#10C			G	lossary	
(request received at branch for		Free	International* ₹25 per transaction ₹125 per transaction						AQB - Average Quarterly Balance		
Re-generation of IPIN (request received at branch for physical dispatch) Bill Pay and InstaAlert			*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					Mode of Calculation of AQB - Averag	je of daily closing balances of each day		
		₹40 per request		Acco	ount Closure Char	ges			spread over a period of 3 months (calendar quarter)		
			Closure: Up to 14 days OR		No Charge		•	AMB - Average Monthly Balance			
Bill Pay	Free		Closure : Beyond 12 i	osule . Deyoliu 12 illolluls		For Agri & Professional: ₹500,		•	Mode of Calculation of AMB - Average of daily closing balances of each day		
	Email - Free		Closure: 15 days to 6	months	For Agri & Prote For Ecomm: ₹10		500,		spread over a period of one calendar month		
InstaAlert	SMS - Free*		Closure: 6 months to	1	For Agri & Professional:		250,	•	HAB - Half Yearly Average Balance		
	*except for Agri varian	•	·		For Ecomm: ₹500 ques Deposited and Returned Unpaid			•	Mode of Calculation of HAB - Average of daily closing balances of each day spread over a period of six calendar months i.e. April to September &		
Dunlicate / A	(charged on monthly b	•						October to March			
	dhoc Statement Req		Local and Outstation		₹200 per instrum				NMC - Non maintenance Charges w	hich are levied to the customer in case of	
(i) Through Direct Banking channels	· ·	through Netbanking, oneBanking (IVR), ATM	Cho	eque Ret	turn Charges - Dra				non-maintenance of AQB/AMB/HAB	of respective products	
(ii) At Branch or	•	t through Branch and	Due to Insufficient Fun	ds	Up to 2 instrumer instrument; on 3r			•	Home Location - Home Location bra		
PhoneBanking (Non - IVR)	₹75 through Phone	•			instrument				e vis-à-vis branch where account is opened		
Doo	orstep Banking		Due to technical reason	ns*	₹50 per instrume mentioned, post-			•		cation branches refers to the branches aring centre vis-à-vis branch where account	
Cash Pickup Limit	Per Seal Bag Cash	pickup Charges	Stop Payment		Particular Cheque ₹100 Range of Cheques ₹200 (Free through NetBanking and PhoneBanking)			is opened			
Up to 1 lac	₹200 per pickup						•		to the branch wherein the customer's		
> 1 lac - 2 lacs	₹225 per pickup		Fund Transfer		₹350 per instrument				account is opened  Non-Home Branch - Non-Home branch refers to the branch other than the branch		
> 2 lac - 4 lacs ₹350 per pickup		ACH Return Charges					•	wherein customer's account is open			
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		1 to 3 transactions in a	₹350 per transaction				Bulk Transactions - Bulk Transaction	n includes count of all Cheque clearing and			
			Fourth instance and beyond		₹750 per transaction			Fund Transfer Transactions			
										_	

HDFC BANK

HDFC BANK

**Current Account** 

Schedule of Charges for

Agri, Professional & Ecomm Current Account (Effective 1st November'2022)





Product	Namo	Agri	Professional	Ecomm									
		<b>₹10,000 (HAB)</b>											
	(AQB)* / Half Yearly Balance (HAB)*		₹10,000 (AQB) ₹1500 per quarter	₹25,000 (AQB)									
Non Maintenance Charges		₹1500 per half year	₹1800 per quarter										
Features	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	₹10 lacs per month or 25 transactions (whichever is breached first)	₹10 lacs per month or 25 transactions (whichever is breached first)	₹3 lacs 0R 6 times the current month AMB* 0R 40 transactions whichever is breached first (subject to maximum ₹100 lacs)									
Cash Withdrawal-Home Branch	NIL												
Cash Withdrawal- Non-Home Branch (Daily Free Limit)	₹2 per 1000, minimum ₹50 per transaction	Standar	₹1,00,000 per day										
Cheque Leaves, Cheque / Fund Transfer (FT) - Collection & Payments													
Cheque Leaves (Monthly Free limit)	₹2 per leaf	300											
Local Cheque Collections/Payments and Fund Transfer													
Anywhere (Inter-city) Cheque Collections/Payments and Fund Transfer	NIL												
Bulk Transactions* (Monthly Free Limit)	₹10 per transaction	100	75	200									
		<b>Demand Drafts and Pay Orders</b>											
Pay Orders (PO) and Demand Drafts (DD) at Bank location	-	Up to ₹50,000 - ₹25, Above ₹50,000 - free	Free up to 30 DD/PO each per month, Above free limits charges at ₹25 per instrument	Free up to 50 DD/PO each per month, Above free limits charges at ₹25 per instrument									
DD - Payable at Correspondent Bank Location	-												
		RTGS / NEFT / IMPS Transaction	ns										
RTGS Payments	Branch: Above ₹2 Lakh - ₹15 per transaction	Free through NetBanking	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												
		<b>Outstation Cheque Collection</b>											
On Branch Locations (per instrument charges)	-	Above ₹50,000 and	0,000 - ₹50 d up to ₹1 lac - ₹100, lac - ₹150	₹20									
Correspondent Bank Locations (per instrument charges)	-	Above ₹25,000 and	5,000 - ₹50, I up to ₹1 lac - ₹100, Iac - ₹150	Up to ₹35,000 - ₹50, Above ₹35,000 and up to ₹1 lac - ₹100, Above ₹1 lac - ₹150									
Clean Locations (per instrument charges)	-	Up to ₹25,000 - ₹50, Above ₹25,000 and up to ₹1 lac - ₹100, Above ₹1 lac - ₹150											
Speed Clearing (per instrument charges)	-	Up to ₹1 lac Above ₹1	Up to ₹1 lac - no charges, Above ₹1 Lac - ₹15										