Common Cha	rges For Current Acco	unt	Debit Card	is (Only	for Individuals & S	ole Proprietor)		ECS (Debit) Return / Demar	nd Draft   Pay Order Cancellation/	
Account Services		Debit Card		EasyShop Business <sup>a</sup> ATM Card			Revalidation / Standing Instruction Charges			
		Free	Annual Fee per card		₹250	Free		CS (Debit) Return Charges Juarterly Charges)	Up to 3 returns - ₹350 per instance 4th return onward - ₹750 per instance	
Balance Inquiry*			Daily ATM limit		₹1,00,000	₹10,000	-	harges for Demand Draft/Pay Order		
Cheque status per instance*		Free	Daily Merchant Establish Point of Sale limit	nment	₹5,00,000	NA		ancellation/Revalidation	₹60 per instrument	
Balance Confirmation Certificate	e & Interest Certificate*	₹100	a. Also available for partnership f	firms & limi	ited company current accou	nts. In case, the MOP (Mode of		tanding Instructions	Rejection: Up to 3 returns ₹250 per instance	
Signature, Photograph Verific	Signature, Photograph Verifications*		Operation) is conditional, all AUS (Authorized Signatories) have to sign th			(N	Monthly Charges)	4th return onward ₹750 per instance		
TDS Certificate & Address Confirmation*		Free			1 Charges For Debit Cards			Terms & Conditions  Daily Third Party Cash Withdrawal limit for Current Account at Non-Home Branch i		
Old Records/Copy of Paid Cheque*		₹200 per instance	Replacement Fees Free for Damaged Card; ₹200 for Los  Re-issuance of PIN Free through ATM/NetBanking; ₹50 in			$\dashv$	₹50,000 per transaction	mic for current Account at Non-Home Branch is		
Standing Instructions (Monthl			ATM Usage			•	<ul> <li>Operating limit for Cash Deposit at Non-Home Branches (Per Day):</li> <li>For Agri is ₹50,000 per day, For Professional &amp; Ecomm is ₹1,00,000 per day</li> </ul>			
,		Setting Up: Nil	Transaction Type	Non-Fin		Financial	-	For Accounts maintaining an AQB/H	AB less than required product AQB/HAB as of	
_	Any deliverable returned by courier due to negative reasons (no such consignee/ consignee shifted and no such address)		HDFC Bank ATMs		Free		⊢.	previous quarter will be charged ₹25 each for next 3 monthly statement Free Cash deposit limit will lapse if AQB/HAB maintained is less than 75'		
			Non HDFC Bank ATMs	*For Pro	ofessional & Ecomm C	sional & Ecomm Current Account - Maximum of 5			IQD/1/1/10 Intalmatified to 1000 that 170 /0 of	
One time Mandate Authorisati	on charges	₹40 per mandate	trans		actions free in a month with a cap of maximum		•	GST as applicable will be levied	.hdfcbank.com for updated schedule of charge:	
(Physical/Online)		C40 per manuate	Domestic	3 free transactions in top 6 cities (Transactions done in Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and				and further detail	indicating of the application solicities of charges	
Cardless Cash withdrawal		₹25 per	Char		rabad ATMs will be considered as Top 6 cities), ges beyond free limit @ ₹21 per transaction			•	, please visit our website - www.hdfcbank.com Current Account Fees and Service Charges >	
transaction					harge on ATM txns for Agri Current Account		_	Common Charges		
*Account Services at Branch		International* ₹25 per transaction ₹125 per transaction				G	lossary			
Transaction Through PhoneBanking		*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				•	AQB - Average Quarterly Balance			
IVR & Non IVR (Agent Assisted) Free		Free	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					Mode of Calculation of AQB - Averag	ge of daily closing balances of each day	
		Account Closure Charges					spread over a period of 3 months (calendar quarter)			
	Bill Pay and InstaAlert  Free		Closure: Up to 14 days OR Closure: Powerd 12 months				٦.	AMB - Average Monthly Balance		
Biii Pay			Closure : Beyond 12 months		-		-		ge of daily closing balances of each day	
Email - Free			Closure: 15 days to 6 months		For Agri & Professional: ₹500, For Ecomm: ₹1000			spread over a period of one calendar month  HAB - Half Yearly Average Balance		
InstaAlert SMS - Free*  *except for Agri variar		t i.e. 20 paise/SMS	Closure: 6 months to 12 months		For Agri & Professional: ₹250, For Ecomm: ₹500		Ī	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 & October to March		
	(charged on monthly b									
Duplicate /	Adhoc Statement Requ	uests	Cheques Dep Local and Outstation		eposited and Returned Unpaid ₹200 per instrument					
(i) Through Direct Banking	₹50 per statement through Netbanking,		Cheque Return Charges - Drawn on Us				•	NMC - Non maintenance Charges w non-maintenance of AQB/AMB/HAB	s which are levied to the customer in case of	
channels	-	neBanking (IVR), ATM			Up to 2 instruments	per month ₹500 per	<b>-</b>			
PhoneBanking (Non - IVR)	ii) At Branch or  **ThoneBanking (Non - IVR)  **ThoneBanking (Non - IVR)		Due to Insufficient Funds		instrument; on 3rd onwards ₹750 per instrument			Home Location - Home Location branches refers to all the branches participating in same clearing centre vis-à-vis branch where account is opened		
Doorstep Banking			Due to technical reasons	s <sup>*</sup>	₹50 per instrument	(e.g Date not	⊢.	Non-Home Location - Non-Home Location branches refers to the branches		
Cash Pickup Limit	Per Seal Bag Cash	pickup Charges			mentioned, post-dated, sign mismatch, etc.)			which do not participate in same clearing centre vis-à-vis branch where account is account		
Up to 1 lac	₹200 per pickup		Stop Payment		Particular Cheque ₹100 Range of Cheques ₹200 (Free through NetBanking and PhoneBanking)			is opened  Home Branch - Home Branch refers to the branch wherein the customer's		
> 1 lac - 2 lacs	₹225 per pickup							account is opened		
> 2 lac - 4 lacs	₹350 per pickup		Fund Transfer		₹350 per instrument			Non-Home Branch - Non-Home branch refers to the branch other than the branch		
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		ACH Return Charges				wherein customer's account is opened				
		1 to 3 transactions in a month		₹350 per transaction		_ •	Bulk Transactions - Bulk Transaction includes count of all Cheque clearing Fund Transfer Transactions	n includes count of all Cheque clearing and		
	depending upon the location. Please contact your branch manager for further details		Fourth instance and beyond		₹750 per transaction			i unu Transici Transactions	sucurio	
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## **Current Account**

**Schedule of Charges** for

Agri, Professional & Ecomm **Current Account** (Effective 1st August'2025)







Product	Name	Agri	Professional	Ecomm								
	(AQB)* / Half Yearly Balance (HAB)*	₹10,000 (HAB)	₹10,000 (AQB)	₹25,000 (AQB)								
			₹1500 per quarter									
Non Maintenance Charges		₹1500 per half year	₹1800 per quarter									
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)	₹4 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 OR 6 times the current month AMB* OR 40 transactions whichever is breached first (subject to maximum 100 lacs)								
Cash deposit in low denomination notes i.e. $\ref{20}$ and below @ any HDFC Bank Branch (monthly)	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 (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)	₹3 per leaf		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)	₹35 per transaction	100	75	200								
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 up to 30 DD/PO each per month, Charges ₹1/- per ₹1000/-, Min ₹50/- and Max ₹3000/- per instrument beyond free limit	Free up to 50 DD/PO each 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 Transaction	ns									
RTGS Payments	Branch Banking:  RTGS Payments  ₹2 Lakh to ₹5 Lakh - ₹20 per txn,  Above ₹5 Lakh - ₹45 per txn		Free through NetBanking, Standard Charges through Branch									
Branch Banking: Up to ₹10,000 - ₹2 per txn,  NEFT Payments Above ₹10,000 up to ₹1 Lakh - ₹4 per Above ₹1 lakh up to ₹2 Lakh - ₹14 per Above ₹2 Lakh - ₹24 per txn		Free through NetBanking	Free through Branch & NetBanking									
IMPS Payments	Up to ₹1,000 - ₹2.5 per txn, Above ₹1,000 up to ₹1 Lakh - ₹5 per txn, Above ₹1 Lakh up to ₹2 Lakh - ₹15 per txn	Standard Charges										
		<b>Outstation Cheque Collection</b>										
Clean Locations (per instrument charges)  Up to ₹25,000 - ₹50, Above ₹25,000 and up to ₹1 lac - ₹100, Above ₹1 lac - ₹150												