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

Debit Cards (Only for Individuals & Sole Proprietor)		
Debit Card	EasyShop Business[a]	ATM Card
Annual fee per card[b]	Free	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+ 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	Free	
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 - Rs. 25 per transaction

Note: Effective 1st April 2026, UPI cash withdrawals at ATMs/CRMs are included as part of monthly free ATM transaction limits.

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
- 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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Imperia Premium Banking

Current Account

Schedule of Charges for Biz Lite+, Biz Pro+, Biz Ultra+ & Biz Elite+ Account (Effective 1st June'2026)

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		NIL			
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 ofRs. 50 per transaction	Free up to Rs. 5 Lakh per month or 8 times of Current Month AMB, whichever is higher* (Upper Cap – Rs. 10 crores)	Free up to Rs. 10 Lakh per month or 12 times of Current Month AMB, whichever is higher* (Upper Cap – Rs. 25 crores)	Free up to Rs. 30 Lakh per month or 13 times of Current Month AMB, whichever is higher (Upper Cap – Rs. 50 crores)	Free up to Rs. 75 Lakh 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)	2% of Cash Deposit in Low Denomination Notes & Coins	Cash Deposit in Notes = Free Limit up to ₹10,000 per month; Chargeable at 2% of cash deposit in low denomination notes beyond free limit Cash Deposit in Coins = Free Limit up to ₹5,000 per month; Chargeable at 2% of cash deposit in coins beyond free limit			
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 8 times of Current Month AMB (Upper Cap – Rs. 10 crores)	Free 12 times of Current Month AMB (Upper Cap – Rs. 25 crores)	Free 13 times of Current Month AMB (Upper Cap – Rs. 50 crores)	Free 15 times of 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 100 cheque leaves for every slab of Rs. 1 lakh of current month AMB balance maintained (Upper Cap – 1000 cheque leaves)	Free 150 cheque leaves for every slab of Rs. 1 lakh of current month AMB balance maintained (Upper Cap – 2000 cheque leaves)	Free 200 cheque leaves for every slab of Rs. 1 lakh of current month AMB balance 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 150 transactions for every slab of Rs. 1 Lakh of current month AMB balance maintained (Upper Cap – 2000 transactions)	Free 200 transactions for every slab of Rs. 1 Lakh 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	Free	Free	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	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	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	Free	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			