Common Charges For Current Account	
Balance Inquiry*	Free
Cheque status per instance*	Free
Balance Confirmation Certificate & Interest Certificate*	₹100
Signature, Photograph Verifications*	₹100
TDS Certificate & Address Confirmation*	Free
Old Records/Copy of Paid Cheque*	₹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)	₹50 per instance
One time Mandate Authorisation charges (Physical/Online)	Free
Cardless Cash withdrawal	₹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 (E-mail & SMS)

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

Doorstep Banking	
Cash Pickup Limit	Per Seal Bag Cash pickup Charges
Up to 1 lac	₹200 per pickup
> 1 lac - 2 lacs	₹225 per pickup
> 2 lac - 4 lacs	₹350 per pickup

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

Debit Cards (Only for Individuals & Sole Proprietor)		
Debit Card	EasyShop Business*	ATM Card
Annual Fee per card	Free	Free
Daily ATM limit	₹1,00,000	₹10,000
Daily Merchant Establishment Point of Sale limit	₹5,00,000	NA

*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

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

ATM Usage		
Transaction Type	Non-Financial	Financial
HDFC Bank ATMs	Free	
Non HDFC Bank ATMs	Free	
Domestic		
International*	Free	

*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.

Account Closure Charges	
Closure: Up to 14 days OR Closure : Beyond 12 months	No Charge
Closure: 15 days to 6 months	For Regular & Premium : ₹500, For Plus : ₹1000
Closure: 6 months to 12 months	For Regular & Plus : ₹500, For Premium ₹250

Cheques Deposited and Returned Unpaid	
Local and Outstation	₹200 per instrument Free limit: *Plus – Free up to 3 returns per month

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

ACH Return Charges	
1 to 3 transactions in a month	₹350 per transaction
Fourth instance and beyond	₹750 per transaction

ECS (Debit) Return / Demand Draft | Pay Order Cancellation/Revalidation / Standing Instruction Charges	
ECS (Debit) Return Charges (Quarterly Charges)	Up to 3 returns - ₹350/ instance 4th return onward - ₹750/ instance
Charges for Demand Draft / Pay Order Cancellation/Revalidation	₹60 per instance
Standing Instructions (Monthly Charges)	Rejection: Up to 3 returns - ₹250/ instance 4th return onward - ₹750/ instance

Terms & Conditions

- NMC Charges are not applicable for customers upgraded to Imperia Program
- Daily Third Party Cash Withdrawal limit for Current Account at Non-Home Branch is ₹50,000 per transaction
- Operating limit for Cash Deposit at Non-Home Branches is ₹1,00,000 per day
- GST as applicable will be levied
- Please log on to our website - www.hdfcbank.com for updated schedule of charges and further details
- For cheque return technical reasons, please visit our website - www.hdfcbank.com > Important Messages > Revision in Current Account Fees and Service Charges > Common Charges

GLOSSARY

• AQB - Average Quarterly Balance • Mode of Calculation of AQB - Average of daily closing balances of each day spread over a period of 3 months (calendar quarter) • AMB - Average Monthly Balance • Mode of Calculation of AMB - 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 • Bulk Transactions - Bulk Transaction includes count of all Cheque clearing and Fund Transfer Transactions

T&C Apply. Based on Retail Loan book size (excluding mortgages).
Source: Annual Reports FY 19-20 and No.1 on market capitalisation based on BSE data as on 31st Dec, 2021.

Imperia Premium Banking

Current Account

Schedule of Charge for Plus, Premium & Regular Current Account (Effective 1st June'2026)

Product Name		Regular	Premium	Plus
Average Quarterly Balance (AQB)		₹10,000 (AQB) (Only Non Metro Locations)	₹25,000 (AQB)	₹1,00,000 (AQB)
Non Maintenance Charges (Per Quarter)		Not Applicable		
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	Min ₹5 Lacs or 8 times the previous month AMB, whichever is higher*. (Subject to maximum of 50 transactions)	Min ₹6 Lacs or 8 times the previous month AMB, whichever is higher*. (Subject to maximum of 50 transactions)	Min ₹13 Lacs or 8 times the previous month AMB, whichever is higher. (Subject to maximum of 50 transactions)
Cash deposit in low denomination notes i.e. ₹20 and below @ any HDFC Bank Branch (monthly)	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 (Daily Free Limit)	₹2 per ₹1,000, minimum ₹50 per transaction	₹1,00,000 per day		
Cheque Leaves, Cheque / Fund Transfer (FT) - Collection & Payments				
Cheque Leaves (Monthly Free limit)	₹3 per leaf	500		
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	300		
Demand Drafts and Pay Orders				
Pay Orders (PO) and Demand Drafts (DD) at Bank location	-	Free		
DD - Payable at Correspondent Bank Location	-	₹2 per ₹1000, Minimum ₹50 per instrument		
RTGS / NEFT / IMPS Transactions				
RTGS Payments	Branch Banking: ₹2 Lakh to ₹5 Lakh - ₹20 per txn, Above ₹5 Lakh - ₹45 per txn	Free through Branch & Net Banking		
NEFT Payments	Branch Banking: Up to ₹10,000 - ₹2 per txn, Above ₹10,000 up to ₹1 Lakh - ₹4 per txn, Above ₹1 lakh up to ₹2 Lakh - ₹14 per txn, Above ₹2 Lakh - ₹24 per txn	Free through Branch & Net Banking		
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	Free		
Outstation Cheque Collection				
Clean Locations (per instrument charges)	-	Up to ₹5,000 – ₹25/- ₹5,001 to ₹10,000 – ₹50/- ₹10,001 to ₹25,000 – ₹100/- ₹25,001 to ₹1,00,000 – ₹100/- Above ₹1,00,000 – ₹150/-		