What is the difference between Account Summary and Account Details?
Account Summary shows the list of all your accounts. You can navigate here by clicking on 'Accounts' at the top of the screen.
Account Details shows the information regarding a specific account. You can view this by following this path:
Log in to HDFC Bank NetBanking > 'Accounts' (from home screen) > Select the specific account > You can view the balance, nominee, holder, etc.

How do I change my HDFC Bank home branch?
We offer two ways of transferring your account from one HDFC Bank branch to another.
a. Write a transfer request and submit it to your nearest branch. OR,
b. You can apply for a branch transfer request online with the link- Account Transfer online

What is 'Primary Account'? Where can I see it?
A primary account is your go-to selection for transactions. If you have multiple accounts, you can set the one you use most often as the 'primary account'. This makes it the default account for transactions, saving you the hassle of selecting it every time.
If you've selected a primary account, it will show up as the 1st account on the Account Summary page. You will see a green 'Primary' tag near that account.

How can I add, change, or remove my Primary Account?
You can follow this path to add, change, or remove your primary account:
Log in to HDFC Bank NetBanking > Click 'Accounts' or 'Send Money' (at the top of the screen) > Select Quick Link - 'Manage Primary Account'.

How to apply for a loan against my PPF?
When you wish to apply for a loan against your invested amount in a PPF account, just visit your nearest HDFC Bank branch. Pls note, to avail loan the PPF account must have completed 5 years.

Where can I find the details of my PPF-linked loan?
You can find the details of your PPF-linked loan by following this path:
Log in to HDFC Bank NetBanking > Click 'Accounts' (at the top of the screen) > Select the PPF account > Click 'Account Details' tab.

Where can I view my Nominee and Account Holder details?
Here's how you can access your Nominee and Account Holder details:
Log in to HDFC Bank NetBanking > Click 'Accounts' (on the top of the screen) > Select the specific account > Click 'Account Details' tab> Scroll down to see 'Nominee and Account Holder details'.

Can I add or change nominee in my account online?
Yes, if you are the Sole owner of an account, you can manage Account Nominee online.
Log in to HDFC Bank NetBanking > Click 'Accounts' (on the top of the screen) > Select the specific account > 'Account Details' > Scroll down to 'Nominee and Account Holder details' > Click 'Add Nominee' Or 'Change Nominee'.
If you're a Joint Account holder, for added security, we recommend visiting your nearest HDFC Bank branch with all other account holders to add or change a nominee.

Where can I view Debit Cards linked to my accounts?
You can view the details of all your HDFC Bank Debit Cards conveniently through the following paths:
a. To see the details of all the Debit Cards linked to your HDFC Bank account:
Log in to HDFC Bank NetBanking > Click on 'Cards' (on the top of the screen, under the global

search bar) > ‘Debit Card’.
b. To see Debit Card details of a specific HDFC Bank account:
Log in to HDFC Bank NetBanking > Click on ‘Accounts’ (on the top of the screen) > Select the specific account > ‘Linked Debit Card’.

From where can I view my recent transactions?
Follow one of the below paths:
a. Click on ‘Get Statement’ (on the home screen) > Select the specific account. OR,
b. Click on ‘Accounts’ (on the top of the screen) > Select the specific account > Scroll down to view the Recent Transactions.

How can I download or email my statement?
You can download your account statement or request an email on your registered email ID via any of the following paths once you Log in to HDFC Bank NetBanking:
a. Click on ‘Get Statement’ (on the home screen) > Select the specific account > Select the time period > Download or Email. OR,
b. Click on ‘Accounts’ (on the top of the screen) > Select the specific account > ‘Account Statement’ > Select the time period > Download or Email.

In which formats can I get my account statements?
Account statements are available in 5 different formats for Download- PDF, Excel, Text, Delimited and MSMoney.
However, you can get the statement via email only in PDF format.

Why is my account statement not downloading instantly? Why do I see ‘Preparing your statement’ message when downloading the statement?
Statement downloaded for ‘Current & Previous Financial Year’ or a ‘Date Range’ shows the message- ‘Preparing your statement’.
Step 1: Please wait for a few seconds to complete the statement generation and its download when you see the message.
Step 2: If you close this message, you’ll see the download queue with its status. Once it is ready, you can easily download the statement.
Note: Once a statement is successfully generated, it stays in the ‘Recently downloaded statements’ section for up to 48 hours. You can download it multiple times if needed.

Where can I find my Interest Certificates?
You can find your Interest Certificates by following the path: Log in to HDFC Bank NetBanking > ‘Accounts’ (on the top of the screen) > Quick Links - ‘Download Interest Certificate’.

What is a Balance Certificate? Where do I find it?
A Balance Certificate declares your account balance and is useful for several purposes such as visa applications, property transactions, and accessing Loans or scholarships. Here’s where you can find your balance certificate:
Log in to HDFC Bank NetBanking > Click on ‘Accounts’ (on the top of the screen) > Select the specific account > Click on ‘Balance Certificate’ to download.

What is Sweep-In? How does it work?
Sweep-In facility is a safety net for your savings and current accounts. If your account balance is low, it helps to automatically pool funds from your linked Fixed Deposit or other account to complete a payment request. It helps to avoid bounced cheques and payments without you having to break fixed deposit completely and losing on interest income.
Here are two ways to avail the Sweep-In facility via HDFC Bank NetBanking:
a. Go to ‘FD/RD’ > scroll down to click ‘Sweep-In/OD Against FD’. OR,
b. Go to ‘Accounts’ > Select the specific account > Click ‘Enable Sweep-In’.
To view your existing Sweep-In details, follow this path – Go to ‘Accounts’ (on the top of the screen) > Select the specific account > Click on ‘View Details’ (besides ‘Sweep-In Balance’).

Which accounts can provide Sweep-In protection to my selected savings account?
Your Savings and Current accounts, as well as your regular FDs, with a minimum principal of Rs.10,000 & tenure of at least 6 months, are eligible to be linked to provide Sweep-in balance.

What is OD against FD? How does it work?
OD against FD is a feature that lets you take an Overdraft (OD) limit against your Fixed Deposit (FD) for up to 90% of its principal value without breaking the FD itself. You only pay a nominal interest on the amount you actually end up using. Your FD keeps earning high interest.
Here are two ways to avail the OD against FD facility:
a. Log in to HDFC Bank NetBanking > Go to 'FD/RD' > scroll down to click 'Sweep-In/OD Against FD'. OR,
b. Log in to HDFC Bank NetBanking > Go to 'Accounts' (on the top of the screen) > Select the specific account > Click on 'Enable Now' (besides 'Total Overdraft').
To view utilisation and linked FDs for the OD limit availed, follow this path - Log in to HDFC Bank NetBanking > Go to 'Accounts' (on the top of the screen) > Select the specific account > 'View Details' (besides 'Total Overdraft').

Can I get an overdraft against any of my Fixed Deposits?
You can get overdraft against any regular FD with at least ₹25,000 principal & a minimum tenure of 6 months.

Can I take overdrafts against multiple Fixed Deposits for the same account?
Yes, you can.

Can I avail OD against FD and Sweep-In from the same Fixed Deposit?
Yes, but for two different accounts.

What does 'Amount on Hold' mean? Where can I see my amount on hold?
'Amount on hold' is the amount, you may have invested in an IPO or stocks, that is put on hold till the allocation of shares is completed. Here's a quick path to check out your amount on hold, if any:
Log in to HDFC Bank NetBanking > Go to 'Accounts' (on the top of the screen) > Select the specific account > 'Amount on Hold'. It is shown only if available.

What are Uncleared Funds? Where can I see my uncleared funds?'
Uncleared Funds' refers to money received by the bank for you that hasn't been processed yet. Once processed, it will be credited to your account. Here's how you can check your uncleared funds in HDFC Bank NetBanking, if any: Go to 'Accounts' (on the top of the screen) > Select the specific account > 'Uncleared Funds'. It is shown only if available.

How can I get my monthly Account Statement on email?
To receive monthly account statements delivered straight to your email ID, simply follow this path: Log in to HDFC Bank NetBanking > Go to 'Accounts' (on the top of the screen) > Click on the Quick Link - 'Manage e-Statement' > Click on 'Enable e-Statements' (if not already active).
Thank you for opting to save our environment and go green.

How can I stop getting monthly account statements on email?
To stop receiving monthly account statements to your email ID, simply follow this path:
Log in to HDFC Bank NetBanking > Go to 'Accounts' (on the top of the screen) > Quick Links - 'Manage e-Statement' > Click on 'Disable e-Statements' (if currently active).

Why am I getting an error when I click on 'Manage e-Statements'?
We apologise for the inconvenience. There could be two reasons why this is happening, as follows:
a. Perhaps your account(s) are not eligible for e-Statements facility. OR,

b. Your email ID is not registered with us. (You can register or update it online by clicking on the link- update Email ID online or by visiting your nearest HDFC Bank branch).

Can I open or close a safe deposit locker online?
No, locker can only be opened by visiting the HDFC Bank branch having Lockers. Please check the branches having lockers near you by visiting nearest HDFC Bank branch.

Where can I see my Safe Deposit Locker on HDFC Bank NetBanking?
You can view your Safe Deposit Lockers by following the path: Log in to HDFC Bank NetBanking > Go to 'Accounts' (on the top of the screen) > Quick Links - 'Safe Deposit Locker'.

Can I add or change my Nominee online for a Safe Deposit Locker?
Yes, if you are the sole owner of a locker. Here's the quick way to get there:
Log in to HDFC Bank NetBanking > Go to 'Accounts' (on the top of the screen) > Select the Quick Link - 'Safe Deposit Locker' > Click on 'Add Nominee' Or 'View/Change Nominee'.
If you hold a locker jointly, please visit your nearest HDFC Bank branch with all other locker holders to add or change a nominee.

How can I raise a dispute or report a fraud?
If you suspect fraudulent activity in your account or with your cards, we urge you to raise a dispute & report fraud as soon as possible. Here's how you can raise a dispute from HDFC Bank NetBanking:
Click on 'Get Statement' (on either the Savings A/c or Current A/c card on the home screen) > Select the specific account > Scroll down to find 'Raise Dispute & Report Fraud'.
There are a few other ways to reach there, as follows:
a. 'Services & Support' (on the top-right corner) > 'Raise Dispute & Report Fraud'. OR,
b. 'Urgent Care' section (by scrolling down on the home screen) > 'Raise Dispute & Report Fraud'.

Can I open a PPF account online?
If your answer is 'YES' for all the below conditions, you can.
a. You are a resident Indian,
b. Your PAN Details are updated with the bank,
c. You're having an HDFC Bank Savings/Current account where you are the sole owner,
d. You do not have an existing PPF account with any bank or post office.

From where can I open a PPF account online?
You can open your PPF account by following any one of these paths:
Log in to HDFC Bank NetBanking > Go to 'Accounts' (On the top of the screen) > Click on 'Open PPF A/c' banner at the bottom of the page.

If someone sends money to my HDFC Bank account from outside India (Foreign Inward Remittance), how do I accept it?
Here's how you can accept money sent to you from abroad via HDFC Bank NetBanking :
Go to 'Accounts' (on the top of the screen) > Select the Quick Link - 'Foreign Inward Remittance' > 'Select Account' > Confirm the Request ID.