FEES & CHARGES

NRE/NRO ACCOUNT MAINTENANCE CHARGES			
Minimum average monthly/quarterly balance (AMB/AQB) required at account level	**Charges** *(w.e.f May'23)*		
Regular NRE/NRO savings account *(w.e.f 1st Oct'22)*	**Regular/Elite NRE/NRO savings account**		
Metro / Urban branches: AMB ₹10,000/- or ₹1 Lakh FD **Semi-Urban Branches:** AMB ₹5,000/- or ₹50,000/- FD **Rural Branches:** AQB ₹2,500/- or ₹25,000/- FD	**All branches:** 6% of the shortfall* from the average balance requirement OR ₹600/- whichever is lower **The charge is fixed at 6% on the difference between the average balance maintained (rounded off to the nearest hundred) and the Average Balance required.* **Note:** Upper Cap for Non-Maintenance (AMB/AQB) - ₹600/-		
Elite NRE/NRO savings account *(w.e.f 1st Oct'22)*			
All branches: AQB ₹1 Lakh or ₹5 Lakhs FD			
Regular NRE/NRO current account *(w.e.f 1st Oct'22)*	**AMB Slabs**	**Metro & Urban**	**Semi Urban**
Metro / Urban branches: AMB ₹10,000/- or ₹1 Lakh FD **Semi-Urban Branches:** AMB ₹5,000/- or ₹50,000/- FD	**>=7,500 to < 10,000**	₹150/-	NA
	>=5,000 to < 7,500	₹300/-	NA
	>=2,500 to < 5,000	₹450/-	Rs. 150/-
	0 to < 2,500	₹600/-	Rs. 300/-
Rural Branches: AQB ₹2,500/- or ₹25,000/- FD	**AQB Slabs**	**Rural**	
	>= 1000 < 2,500	₹270/-	
	0 - <1000	₹450/-	
Note: FD should be booked in the name of primary account holder for minimum 1 year 1 day period and should be linked to the applicable account. In the event of non-maintenance of minimum balance, the bank will notify the customer by SMS/e-mail/ letter etc. that in case the minimum balance is not restored in the account in the subsequent month, non-maintenance of minimum balance, charges will be applicable till such time the minimum balance is restored. The Bank will notify the customer in the initial month only in case of non-maintenance of minimum balance and no further intimation will be given in consecutive months if minimum balance is not maintained. It will be the responsibility of the customer to ensure that his valid e-mail ID, mobile number and address is updated with the Bank at all times, failing which customer may not receive the notification(s).			
Activation of dormant account	No charge		

MC/DD/ CHEQUE RELATED CHARGES		
Cheque book	**Regular NRE/NRO savings / current account - 25 cheque leaves per year:** **Additional chequebook of 25 leaves:** **NRE/ NRO Elite Savings Account:**	Free ₹100/- Free
PAP cheque book usage charges	No charge	
Managers Cheques / Demand Drafts- Issuance / re-issuance - At HDFC Bank locations	**MC/DD request through Branch**	
	Upto ₹10,000: **Above ₹10,000:**	₹50/- *(w.e.f 1st Mar'21)* ₹5/- per 1000 on entire amount *(w.e.f 1st Mar'21)*
	INR MC/DD request through Netbanking	
	Upto ₹10 Lac	₹50/-
	Third party DD* upto ₹1 Lakh	₹50/-
	*Third Party Registration required *(customers registered for third party transfers have a maximum limit of ₹10 lakhs per customer ID and hence can issue multiple DDs of ₹1 lakh up to ₹10 lakhs and send it to the beneficiary address)*	
Managers cheque/demand drafts - Cancellation/revalidation *(w.e.f. 1st Oct 2022)*	₹45/-	
Collection of outstation cheques - our bank / Other locations	Nil	W.e.f. 1st Dec, 2024 Local Clearing Zone - Free Charges for cheques drawn on Non HDFC Bank Branch locations: a) Upto Rs 5,000 Rs. 25/-, Rs. 20/- for rural branches b) Rs. 5,001/- to Rs. 10,000/- Rs. 50/-, Rs. 40/- for rural branches c) Rs. 10,001/- to Rs. 1,00,000/- - Rs. 100/- d) Rs. 1,00,001/- and above Rs. 150/-
Cheque return charges drawn on us *(Cheque issued by HDFC Bank customer)*	**Due to insufficient funds return in a month**	
	1st return:	₹450/-
	2nd return:	₹500/-
	3rd return onwards:	₹550/-
	Due to funds transfer cheque return	
	Per instance	₹350/-
	Due to technical reasons	
	Per instance:	₹50/- e.g. Date not mentioned, post-dated, sign mismatch, etc.
Cheques deposited returned unpaid	**Per instance:**	₹200/-
Stop payment charges at branches	**Particular cheque:** **Range of cheques:** **NetBanking:**	₹100/- ₹200/- Free

ATM / DEBIT CARD RELATED CHARGES		
ATM card	Nil	
ATM card - Replacement of lost card	₹200 plus taxes	
ATM card transaction at non HDFC Bank ATMs in India	Nil *(w.e.f 1st Dec 2014)*	
Issuance of International Debit Card for NRE Account **Default -** NRE regular savings/current account: Millennia Debit card NRE Elite savings account: Platinum Debit card	**NRE Regular savings / current account:** **NRE Elite savings account:**	First year free. ₹500/- plus taxes from 2nd year onwards Nil
Issuance of Domestic Debit card for NRO Account **Default -** RUPAY NRO Debit card	**NRO Regular savings / current account:** **NRO Elite savings account:**	First year free. ₹200/- plus taxes from 2nd year onwards Nil
Other Debit Card Charges - *(Other variants/ Mark Up Charges/ International ATM withdrawals)*	Click here to view charges	
Debit Card - Replacement / Reissuance charges	₹200 plus taxes	
Debit card transactions at HDFC BANK ATMs in India *(Applicable across all NRE/NRO Accounts)*	Unlimited	

Debit card transactions at Other Bank ATMs in India at Metro & Non metro locations *(Applicable across all NRE/NRO Accounts)*	**Both Financial + Non Financial:** **Post 5 Transactions -** **Financial:** **Non-Financial:**	5 Free ₹21/- plus taxes ₹8.50/- plus taxes
Debit card transactions at Other bank's international ATMs *(Bank will charge cross-currency mark-up of 3.5% on foreign currency transactions carried out on Debit Cards. The exchange rate used will be the VISA/Master Card wholesale exchange rate prevailing at the time of transaction)*	**Balance Enquiry:** **Cash Withdrawal:**	₹25 plus taxes ₹125 plus taxes + 3.5% Cross Currency Mark up for non-managed segment.
Transaction decline at any other bank ATMs or merchant outlet for insufficient balance in India or outside India	**Per instance:**	₹25 plus taxes
PIN regeneration charge	₹50 plus taxes	
Cash transactions at any HDFC Bank Branch by Self & Third party **Value of Cash transactions** *(Cumulative of Deposit and Withdrawal by Self / Third Party*) **-** **Any branch** *(w.e.f 1st Apr'20)*	**No of Transactions:** **Value upto Rs. 2,00,000/- per month:** **Value above Rs.2,00,000/- per month:**	4 free cash txns / month, thereafter ₹150/- per txn Free ₹5 per thousand or part thereof, subject to a minimum of ₹150. *Maximum per day limit is ₹25,000 for third party @ ₹150 charges
Any deliverable returned by courier due to negative reasons *(no such consignee/consignee shifted and no such address)*	**Per instance:**	₹50/- plus applicable taxes (w.e.f 1st Nov'17)

SERVICE REQUESTS CHARGES			
Chequebook Return due to negative reason *(no such consignee / consignee shifted & no such address)*	**Per instance:**	₹50/- plus applicable taxes	
Phonebanking IVR	Free		
MobileBanking Access	Free		
Netbanking Access	Free		
BillPay	Free		
Balance enquiry - At branch	Free		
Insta Alert	**NRE/NRO Regular savings / current account:** **NRE/NRO Regular savings / current account***(Email selected as delivery channel for receiving Insta Alerts)* **:** **NRE/NRO Elite savings account:**	Click here to view charges Nil Nil	
Balance certificate	Free *(w.e.f 1st Aug'22)*		
Interest certificate	Free *(w.e.f 1st Aug'22)*		
TDS certificate	Free *(w.e.f 1st Aug'22)*		
Account closure	**Upto 14 days:** **15 days upto 12 months:** **Beyond 12 months:**	Nil ₹500 Nil	
Issue of duplicate/adhoc statements	**Soft Copy**		
	Current and previous year statement through NetBanking: **eStatement on registered E-mail ID:**	Free Free	
	Physical copy		
	Branch: **PhoneBanking (Non IVR):** **PhoneBanking (IVR), Net Banking, MobileBanking, & ATM:**	₹100/- ₹75/- ₹50/-	 w.e.f. 1st Dec, 2024 ₹100/-
Passbook issuance*	Free		
Duplicate passbook issuance*	₹100/-		
Photo attestation	**Per instance**	₹100/-	
Address confirmation	Free *(w.e.f. 1st Aug'22)*		
Standing instructions	**Per instance**	₹25/- plus remittance charge	
Standing Instruction rejects	**Per instance**	₹200/-	w.e.f. 1st Dec, 2024 1st Return: ₹200 2nd Return: ₹250
Unarranged overdraft	**Per instance**	₹100 plus 18% interest pa	
Old records/copy of paid cheques *(per record)*	**Upto 1 year:** **Above 1 year:** *(w.e.f 1st Aug'21)*	₹50/- ₹100/- ₹80/-	
InstaPay	**Per instance**	₹10/- plus taxes	
Visa Money Transfer	**Per instance**	₹5/- plus taxes	
NEFT Charges - Inward	Free		
NEFT charges - outward (online mode)	Free *(w.e.f 1st Nov'17)*		
NEFT charges (per transaction) - outward (Branch)	**Transaction upto Rs. 1 lac:** **Transaction above Rs.1 lac:**	₹2/- *(w.e.f 1st Mar'21)* ₹10/- *(w.e.f 1st Mar'21)*	
NEFT Charges for Indo-Nepal transactions **Nepal State Bank Ltd*	**NSBL*A/c:** **Non-NSBL* A/c -** **Upto Rs 5,000:** **Above Rs 5,000:**	₹20/- ₹70/- ₹95/-	
RTGS - Inward	Free		
RTGS charges - Outward (online mode)	Free *(w.e.f 1st Nov'17)*		
RTGS charges (per transaction) - outward (Branch) **Note: RTGS is now available 24x7** *(except 11.30PM to 12.30AM, due to cut-off)*	**Transaction of Rs. 2 lac & above:**	₹15/- *(w.e.f 1st Mar'21)*	
IMPS - Inward (Immediate Payment Service)	Free		

IMPS charges (per transaction) - Outward *(w.e.f 1st Oct'20)*	**Transaction upto Rs 1,000:** **Transaction between Rs 1,000 - Rs 1,00,000:** **Transaction between Rs 1,00,000 - Rs 2,00,000:**	₹3.50/- ₹5/- ₹15/-
UPI	Click here to know more	
ECS /ACH Return Charges	**Return in a month**	
	1st return:	₹450/-
	2nd return:	₹500/-
	3rd return onwards:	₹550/-
IPIN re-generation	**Per instance**	₹40/-
TIN re-generation	Free *(w.e.f 1st Oct'22)*	
Mandate registration charges	**Per instance**	₹40/-
Signature Attestation	**Per instance**	₹100/-
SI set on Net Banking	Discontinued	