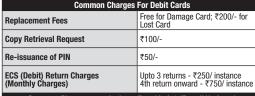
Common Charges For Current Account				
Account Service	es at Branch			
Balance Inquiry & Cheque's status per instance	₹30/-			
Balance Confirmation Certificate & Interest Certificate	₹100/-			
Address Confirmation	NIL			
Signature, Photograph Verifications	₹100/-			
Doorstep	Banking			
Cash Pickup Limit	Per Seal Bag Cash pickup Charges			
Upto 1 Lakh	₹200/- per pickup			
>1 Lakh - 2 Lakh	₹225/- per pickup			
>2 Lakh - 4 Lakh	₹350/- per pickup			
GST is applicable. Cash Beyond above limits of You need to register with the Bank for availing depending upon the location. Please contact you Transaction Through	an be offered. Available at select locations these services. Charges may vary our branch manager for further details.			
IVR & Non IVR (Agent Assisted)	Free			
Re-generation of PhoneBanking TIN (request received at branch for physical dispatch)	NIL			
"Re-generation of IPIN (request received at branch for physical dispatch)"	₹40/- per request			
Bill Pay and	InstaAlert			
Bill Pay	Free			
InstaAlert	Free			
Other Tran				
Standing Instructions (Monthly Charges)	Setting Up: NIL Rejection: Upto 3 returns - ₹350/ instance 4th return onward ₹750/ instance			
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)	₹40/- per mandate			
Cardless Cash withdrawal	₹25/- per transaction			
ACH Ch	arges			
1 to 3 transactions in a month	₹350/- per transaction			
Fourth instance and beyond	₹750/- per transaction			
Duplicate / Adhoc Si	tatement 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)			
Old Records/Copy	of Paid Cheque			
Old Records/Copy of Paid Cheque	₹80/- per record			
Cheques Deposited				
Local	₹200/- per Instrument			
Outstation	₹200/- per Instrument			
Cheque Retu				
Cheques Drawn On Us	- In-onarges			
Due to Insufficient Funds	Upto 2 instruments per month ₹500/ per instrument; on 3rd onwards ₹750 per instrument Due to funds transfer cheque return-₹350 per instrument			
Book to to the lead or a const	₹50 per instrument (e.g. Date not mentioned, post dated, sign mismatch etc.)			
Due to technical reasons				
Stop Payment	Particular Cheque ₹100/-(Free through PhoneBanking) Range of Cheques ₹200/- (Free through PhoneBanking)			







Common Charges over & above Free Limit * (For all Variants)			
Cheque Book:	Cheque leaves issued over and above monthly free limit are chargeable @ ₹2 per leaf"		
Bulk Transactions/ Total Transaction"	Bulk Transactions: Charges over and above monthly free limit are ₹10 per transaction (Smartup Alpha and Smartup Max) Total Transactions: Charges over and above monthly free limit are ₹25 per transaction (Smartup Growth)		
Charges for Cash Deposit at Home and Non-Home Locations	Cash Deposit @ Combined Location charges ₹3.5 per 1000, min of ₹50/-		
Charges for Cash Withdrawalat Home and	Cash Withdrawal - Home Branch - NIL		

	onargos vois per rese; min er vec	
harges for Cash Vithdrawalat Home and Ion - Home Branch	Cash Withdrawal - Home Branch - N Cash Withdrawal - Non-Home Branch - @ ₹2 per 1000, min ₹50	
harges for Demand Draft / ay Order:	Demand Draft/ Pay Order -₹25 per instrument (Smartup Alpha & Smartup Max) and ₹50 per instrument (Smartup Growth) Demand Draft/ Pay Order Cancellation/Revalidation - ₹100/ per instrument	

Debit Cards			
Debit Card	EasyShop Business		
Annual Fee per card	Free		
Daily ATM limit	₹1,00,000		
"Daily Merchant Establishment Point of Sale limit"	₹5,00,000		

* In case of partnership firms & limited company current accounts, if the MOP (Mode of Operation) is conditional, all AUS (Authorized Signatories) have to sign the form jointly.

ATM Usage				
Transaction Type	Non-Financial Financial			
HDFC Bank ATMs	Free			
Non HDFC Bank ATMs				
Domestic	"Domestic - Maximum of 5 txns free in a month with a cap of maximum 3 free txns in top 6 cities. (Txns done in Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad ATMs will be considered as Top 6 cities) "Charges beyond free limit @ ₹20 per t transaction"			
International	₹25/- per transaction ₹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 - ₹25 per transaction





Zero NMC Criteria (applicable for Smartup Current Account)

 Zero NMC- For Smartup Growth- if credit transaction value through Digital Products (ME/MPOS/MEAPP) is greater than or equal to ₹5 Lakh in any quarter. For Smartup Max- if credit transaction value through Digital Products (ME/MPOS/MEAPP) is greater than or equal to ₹10 Lakh in any quarter.

Terms & Condition

- NMC Charges are not applicable for customers upgraded to Preferred and Imperia Program
- Daily Third Party Cash Withdrawal limit for Current Account at Non-Home Branch is ₹50,000 per transaction
- For Accounts maintaining an AQB less than required product AQB as
 of previous quarter will be charged ₹25/- each for next 3 monthly
 statements.
- All Free limits will lapse if AQB maintained is less than 75% of required Product AQB.(applicable for Smartup Growth Current Accounts)
- GST as applicable will be levied
- Please log on to our website www.hdfcbank.com for updated schedule of charges and further details.

Glossarv

- · 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/HAB 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
- Total Transactions Total Transaction includes count of Cash Deposit, CashWithdrawal, Cheque Clearing and Fund Transfer Transactions

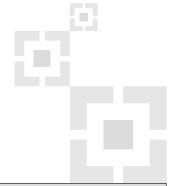
*Based on Retail Loan book size (excluding mortgages). Source: Annual Reports FY 20-21 and No.1 on market capitalisation based on BSE data as on 31st Dec, 2021







Schedule of Charges for Smartup Max , Smartup Growth & Smartup Alpha Current Account (Effective 1st November 2022)







Features	SmartUp Alpha	SmartUp Growth	SmartUp Max	
Average Quarterly Balance (AQB)	"Zero AQB requirement for first six months; post 6 Months ₹25,000/- AQB (extendable up to 6 more months in case customer makes 2 or more debit transactions within 6 months of account opening)"	₹50,000/- (AQB)	₹5,00,000/- (AQB)	
Non-Maintenance Charges* (per Quarter)	₹1,800/- per quarter	₹3,000/- per quarter	₹2,50,000 and above - ₹3,000/- per quarter Below ₹2,50,000 - ₹8,000/- per quarter"	
Cheque Leaves - Monthly Free limit*	100	"100 cheque leaves for every slab of ₹1 Lakh of current month AMB balance maintained. (Subject to maximum of 2000 cheque leaves)"	Free 100 cheque leaves for every ₹1 Lakh of Balance maintained (upper cap – 2000 cheque leaves); Charges ₹2/- per leaf	
		REMITTANCE - CHEQUE COLLECTION & FUND TRANSFER (FT)		
REMITTANCE - CHEQUE COLLECTION & FUND TRANSFER (FT)		Free		
"Anywhere (Inter-city) Cheque Collections/Payments and Fund Transfer"		Free		
"Bulk Transactions/Total Transactions* (Monthly Free Limit)"	₹200/-	150 txns for every slab of ₹1 Lakh of current month AMB balance maintained (Subject to maximum of 3000 txns)	Monthly Free Limit - 150 transactions for every slab of ₹1 Lakh of current month AMB balance maintained. (Upper Cap – 3000 transactions). Charges @ ₹25 per transaction	
		CASH TRANSACTIONS		
Cash Deposit - At Home Location (Monthly Free Limit)	"Combined Limit (Home + Non-Home Location) Free upto 12 times the	Combined Limit (Home + Non-Home Location)	Free 12 times Current Month AMB (Upper Cap - ₹75 Crs):Charqes ₹3.5/- per ₹1000, minimum ₹50/- per	
Cash Deposit - At Non-Home Location (Monthly Free Limit)	(subject to maximum ₹1 Cr)"	10 times Current Month AMB* (Subject to maximum of ₹50 Crs)	transaction"	
Operational Limit for Cash Deposit - Non-Home Branches (Per Day)	₹1,00,000/-	₹5,00,000/-	₹3,00,000/-	
Cash Withdrawal-Home Branch	Free			
Cash Withdrawal- Non-Home Branch (Daily/Monthly Free Limit)	₹5,00,000/- per month	10 times Current Month AMB* (Subject to maximum of ₹50 Crs per month)	Free Limit - 12 times Current Month AMB (Upper cap – ₹75cr)Charges ₹2/-per ₹1,000/, minimum ₹50/- per transaction	
		DEMAND DRAFTS AND PAY ORDERS		
Pay Orders (PO) and Demand Drafts (DD)* at Branch location	Free upto 50 DD/PO each per month	"Monthly free limit of 50 DD/POs for every slab of ₹1 Lakh of current month AMB balance maintained (subject to maximum of 1000 DD/PO)"	Unlimited Free	
DD - Payable on Non-Branch Locations (Correspondent tie up)	₹2 per ₹1000/- Minimum ₹50/	₹1.5 per ₹1,000/- Minimum ₹50/-	₹30 Lakh free per month; post which ₹1.5/1000 (minimum ₹50 per DD)	
	OUTSTATION CHEQUE COLLECTION			
Outstation Cheque Collection on Branch Locations (per instrument charges)	₹20 /-	Free	Free	
Correspondent Bank Locations (per instrument charges)	upto ₹35,000 - ₹50, above ₹35,000 upto ₹1 Lakh - ₹100, above ₹1 Lakh - ₹	upto ₹35,000 - ₹50, above ₹35,000 upto ₹1 Lakh - ₹100, above ₹1 Lakh - ₹150/		
Clean Locations (per instrument charges)	upto ₹25,000 - ₹50, above ₹25,000 upto ₹1 Lakh - ₹100, above ₹1 Lakh - ₹150			
Speed Clearing (per instrument charges)	Instrument value upto ₹1 Lakh - no charges; Instrument value above ₹1 Lakh - ₹15/-"	Free	Free	
	RTGS/ NEFT/IMPS TRANSACTIONS			
RTGS Payments	Branch: Above ₹2 Lakh - ₹15 per txn; Free through NetBanking"	Free through Branch & NetBanking	Free through Branch & NetBanking	
NEFT Payments	Branch: Upto ₹1 Lakh - ₹2 per txn; Above ₹1 Lakh-₹10 per txn; Free through NetBanking"	Free through Branch & NetBanking	Free through Branch & NetBanking	
IMPS Payments	Upto ₹1,000 - ₹3.5; Above ₹1,000 upto ₹1 Lakh - ₹5; Above ₹1 Lakh upto ₹3.	Upto ₹1,000 - ₹3.5; Above ₹1,000 upto ₹1 Lakh - ₹5; Above ₹1 Lakh upto ₹2 lakhs - ₹15		
Oliver H. Lead de	ACCOUNT CLOSURE CHARGES			
Closure: Up to 14 days Closure: 15 days to 12 months	No Charge ₹500/-			
Closure: 15 days to 12 months Closure: Above 1 Year	No Charge			
Ologaro, ABOVO 1 IGAI	To sharps			

1

-