

Common Charges For Current Account	
Account Services 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 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.	
Transaction Through PhoneBanking	
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 Transactions	
Standing Instructions (Monthly Charges)	Setting Up: NIL Rejection: Upto 3 returns - ₹350/ instance 4 <sup>th</sup> 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 Charges	
1 to 3 transactions in a month	₹350/- per transaction
Fourth instance and beyond	₹750/- per transaction
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)
Old Records/Copy of Paid Cheque	
Old Records/Copy of Paid Cheque	₹80/- per record
Cheques Deposited Returned Unpaid	
Local	₹200/- per Instrument
Outstation	₹200/- per Instrument
Cheque Return Charges	
Cheques Drawn On Us	
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
Due to technical reasons	₹50 per instrument (e.g. Date not mentioned, post dated, sign mismatch etc.)
Stop Payment	Particular Cheque ₹100/- (Free through PhoneBanking) Range of Cheques ₹200/- (Free through PhoneBanking)
DD/PO cancellation/revalidation	₹50/-



Common Charges For Debit Cards	
Replacement Fees	Free for Damage Card; ₹200/- for Lost Card
Copy Retrieval Request	₹100/-
Re-issuance of PIN	₹50/-
ECS (Debit) Return Charges (Monthly Charges)	Upto 3 returns - ₹250/ instance 4 <sup>th</sup> return onward - ₹750/ instance
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 Withdrawal at Home and Non - Home Branch	Cash Withdrawal - Home Branch - NIL Cash Withdrawal - Non-Home Branch - @ ₹2 per 1000, min ₹50/-
Charges for Demand Draft / Pay 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)	
<ul style="list-style-type: none"> <li>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.</li> </ul>	
Terms & Conditions	
<ul style="list-style-type: none"> <li>NMC Charges are not applicable for customers upgraded to Preferred and Imperia Program</li> <li>Daily Third Party Cash Withdrawal limit for Current Account at Non-Home Branch is ₹50,000 per transaction</li> <li>For Accounts maintaining an AQB less than required product AQB as of previous quarter will be charged ₹25/- each for next 3 monthly statements.</li> <li>All Free limits will lapse if AQB maintained is less than 75% of required Product AQB.(applicable for Smartup Growth Current Accounts)</li> <li>GST as applicable will be levied</li> <li>Please log on to our website - www.hdfcbank.com for updated schedule of charges and further details.</li> </ul>	
Glossary	
<ul style="list-style-type: none"> <li>AQB - Average Quarterly Balance</li> <li>Mode of Calculation of AQB- Average of daily closing balances of each day spread over a period of 3 months (calendar quarter)</li> <li>AMB - Average Monthly Balance</li> <li>Mode of Calculation of AMB - Average of daily closing balances of each day spread over a period of one calendar month</li> <li>NMC - Non maintenance Charges which are levied to the customer in case of non-maintenance of AQB/HAB of respective products</li> <li>Home Location - Home Location branches refers to all the branches participating in same clearing centre vis-à-vis branch where account is opened.</li> <li>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.</li> <li>Home Branch - Home Branch refers to the branch wherein the customer's account is opened</li> <li>Non-Home Branch - Non-Home branch refers to the branch other than the branch wherein customer's account is opened</li> <li>Bulk transactions - Bulk Transaction includes count of all Cheque clearing and Fund Transfer Transactions</li> <li>Total Transactions - Total Transaction includes count of Cash Deposit, CashWithdrawal, Cheque Clearing and Fund Transfer Transactions</li> </ul>	
*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	



# Startup Current Account

## Schedule of Charges for Smartup Max , Smartup Growth & Smartup Alpha Current Account (Effective 1<sup>st</sup> 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 Current Month AMB or 25 transactions which ever is breached first (subject to maximum ₹1 Cr)"	Combined Limit (Home + Non-Home Location) 10 times Current Month AMB* (Subject to maximum of ₹50 Crs)	Free 12 times Current Month AMB (Upper Cap - ₹75 Crs);Charges ₹3.5/- per ₹1000, minimum ₹50/- per transaction"
Cash Deposit - At Non-Home Location (Monthly Free Limit)			
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 - ₹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 ₹2 lakhs - ₹15		Free
ACCOUNT CLOSURE CHARGES			
Closure: Up to 14 days	No Charge		
Closure: 15 days to 12 months	₹500/-		
Closure: Above 1 Year	No Charge		