## Common Charges For Current Account

### Account Services

| | |
|---|---|
| **Balance Inquiry*** | ₹30 per instance |
| **Cheque status per instance*** | ₹25 |
| **Balance Confirmation Certificate & Interest Certificate*** | ₹100 |
| **Signature, Photograph Verifications*** | ₹100 |
| **TDS Certificate & Address Confirmation*** | Free |
| **Old Records/Copy of Paid Cheque*** | ₹80 per record |
| **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)** | ₹40 per mandate |
| **Cardless Cash withdrawal** | ₹25 per transaction |

*Account Services at Branch

### Transaction Through PhoneBanking

| | |
|---|---|
| **IVR & Non IVR (Agent Assisted)** | Free |
| **Re-generation of PhoneBanking TIN (request received at branch for physical dispatch)** | Free |
| **Re-generation of IPIN (request received at branch for physical dispatch)** | ₹40 per request |

### Bill Pay and InstaAlert

| | |
|---|---|
| **Bill Pay** | Free |
| **InstaAlert** | Free (Email & 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** | ₹250 | 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<br>₹50 in case of Physical PIN | |

### ATM Usage

| **Transaction Type** | Non-Financial | Financial |
|---|---|---|
| **HDFC Bank ATMs** | Free | |
| **Non HDFC Bank ATMs** | Maximum of 5 transactions free* in a month with a cap of maximum 3 free transactions in top 6 cities. (Transactions done in Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad ATMs will be considered as Top 6 Cities).<br>Charges beyond free limit @ ₹21 per transaction | |
| **Domestic** | | |
| **International**** | ₹25 per transaction | ₹125 per transaction |

*Not applicable for Trade, Ezee, Merchant Advantage, Hospitals & Nursing Homes Current Account variants
**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

### Account Closure Charges

| | |
|---|---|
| **Closure: Up to 14 days OR Closure: Beyond 12 months** | No Charges |
| **Closure: 15 days to 6 months** | For Ultima, Apex & Max : ₹2000,<br>For Flexi, Trade, Hospitals/Nursing Homes/ Pathology Labs, Ezee, Merchant Advantage Plus & Supreme: ₹1000,<br>For Merchant Advantage : ₹500 |
| **Closure: 6 months to 12 months** | For Ultima, Apex & Max : ₹1000,<br>For Flexi, Trade, Hospitals/Nursing Homes/ Pathology Labs, Ezee, Merchant Advantage Plus & Supreme: ₹500,<br>For Merchant Advantage : ₹250" |

### Cheques Deposited and Returned Unpaid

| | |
|---|---|
| **Local and Outstation** | ₹200 per Instrument<br>Free limit:<br>For Max, Apex & Ultima - Free Up to 5 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<br>Range of Cheques ₹200<br>(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 I Pay Order Cancellation/ Revalidation/Standing Instruction Charges

| | |
|---|---|
| **ECS (Debit) Return Charges (Quarterly Charges)** | Up to 3 returns - ₹350 per instance<br>4th return onward - ₹750 per instance |
| **Charges for Demand Draft / Pay Order Cancellation/Revalidation** | ₹50 per instrument |
| **Standing Instructions (Monthly Charges)** | Rejection: Up to 3 returns - ₹250 per instance<br>4th return onward - ₹750 per instance |

### Terms & Conditions

- Daily Third Party Cash Withdrawal limit for Current Account at Non-Home Branch is ₹50,000 per transaction
- Operating limit for for Cash Deposit at Non-Home Branches (Per Day) : For Ultima is ₹5,00,000 per day, For Apex, Max & Supreme is ₹3,00,000 per day, For Flexi, Hospitals/Nursing Homes/Pathology Labs, Ezee, Merchant Advanatage Plus is ₹1,00,000 per day, For Trade is ₹50,000 per day
- For Accounts maintaining an AQB less than required product AQB as of previous quarter will be charged ₹25 each for next 3 monthly statements
- Free Cash deposit limit will lapse if AQB maintained is less than 75% of required Product AQB
- 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/AMB/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

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# Current Account

## Schedule of Charges for Discontinued (For Sourcing/Switching) Current Account Variants (Effective 1st November'2022)

| Generic Variants (Discontinued for Sourcing/Switching) | | | | | | |
|---|---|---|---|---|---|---|
| **Product Name** | | **Ultima** | **Apex** | **Max** | **Flexi** | **Trade** |
| Average Quarterly Balance (AQB)* / Average Monthly Balance (AMB)* | | ₹20,00,000 (AQB) | ₹10,00,000 (AQB) | ₹5,00,000 (AQB) | ₹75,000 (AMB) | ₹40,000 (AQB) |
| Non Maintenance Charges* (Per Quarter/ Month) | | ₹10,00,000 & above - ₹10,000<br>Less than ₹10,00,000 - ₹15,000 | ₹500,000 & above - ₹5,000<br>Less than ₹500,000 - ₹10,000 | ₹2,50,000 & above - ₹3,000<br>Less than ₹2,50,000 - ₹8,000 | ₹1000 per month | ₹2400 |
| **Features** | **Standard Charges** | **Free Limits , Thereafter Standard Charges** | | | | |
| **Cash Transactions** | | | | | | |
| **Combined Cash Deposit at Home Location & Non Home Location (Monthly Free Limit)** | ₹3.5 per ₹1000,<br>minimum of ₹50 per transaction | Higher of ₹250 lacs and 8 times the previous month AMB or 100 transactions, (whichever is breached first) | Higher of ₹150 Lacs per month or 10 times the previous month AMB or 60 transactions, whichever is breached first (subject to a maximum monthly limit of ₹500 Lacs) | ₹60 lacs per month or 10 times the current month AMB or 60 transactions, whichever is breached first (subject to a maximum monthly free limit of ₹200 Lacs) | Free up to 10 times the current month AMB or 50 transactions, whichever is lower | ₹ 5 lacs per month or 40 transactions, (whichever is breached first) |
| **Cash Withdrawal - Home Branch** | NIL | Free | | | | |
| **Cash Withdrawal - Non-Home Branch (Daily/Monthly Free Limit)** | ₹2 per 1000,<br>minimum ₹50 per transaction | ₹75 Lacs per month | ₹50 Lacs per month | ₹50 Lacs per month | ₹50,000 per day | |
| **Cheque Leaves, Cheque / Fund Transfer (FT) - Collection & Payments** | | | | | | |
| **Cheque Leaves (Monthly Free limit)** | ₹2 per leaf | 1500 | 1000 | 500 | 100 | 200 |
| **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)** | ₹10 per transaction | 2000 | 1000 | 500 | 250 | 150 |
| **Demand Drafts and Pay Orders** | | | | | | |
| **Pay Orders (PO) and Demand Drafts (DD) at Bank location** | | Free | | | Free up to 40 each per month,<br>Above free limits charges at ₹25 per instrument | Free up to 30 each per month,<br>Above free limits charges at ₹25 per instrument |
| **DD - Payable at Correspondent Bank Location** | | Free up to ₹30 lacs per month,<br>Above free limits charges at ₹2 per ₹1000;<br>minimum of ₹50 per instrument | Free up to ₹15 lacs per month,<br>Above free limits charges at ₹1.5 per ₹1000;<br>minimum of ₹50 per instrument | ₹1.50 per ₹1000, minimum ₹50 per instrument | | ₹2 per ₹1000, minimum ₹50 per instrument |
| **RTGS / NEFT / IMPS Transactions** | | | | | | |
| **RTGS Payments** | Branch: Above ₹2 Lakh - ₹15 per transaction | Free through Branch & NetBanking | | | Free through NetBanking, Standard Charges through Branch | |
| **NEFT Payments** | Branch: Up to ₹1 Lakh - ₹2 per transaction;<br>Above ₹1 Lakh - ₹10 per transaction | Free through Branch & NetBanking | | | Free through NetBanking, Standard Charges through Branch | |
| **IMPS Payments** | Up to ₹1,000 - ₹3.5;<br>Above ₹1,000 and up to ₹1 lac - ₹5;<br>Above ₹1 lac - ₹15 | Standard Charges | | | | |
| **Outstation Cheque Collection** | | | | | | |
| **On Branch Locations (per instrument charges)** | - | Free | | | ₹20 | Up to ₹1 lac - ₹25,<br>Above ₹1 lac & up to ₹2 lacs - ₹50,<br>Above ₹2 lacs & up to ₹3 lacs - ₹100,<br>Above ₹3 lacs - ₹150 |
| **Correspondent Bank Locations (per instrument charges)** | - | Up to ₹35,000 - ₹50,<br>Above ₹35,000 & up to ₹1 lac - ₹100,<br>Above ₹1 lac - ₹150 | | | | Up to ₹25000 - ₹50,<br>Above ₹25,000 & up to ₹1 lac - ₹100,<br>Above ₹1 lac - ₹150 |
| **Clean Locations (per instrument charges)** | - | Up to ₹25000 - ₹50,<br>Above ₹25,000 & up to ₹1 lac - ₹100,<br>Above ₹1 lac - ₹150 | | | | |
| **Speed Clearing (per instrument charges)** | - | Free | | | Up to ₹1 lac - no charges,<br>Above ₹1 Lac - ₹15 | Up to ₹1 lac - no charges,<br>Above ₹1 Lac - ₹40 |

| Generic Variants (Discontinued for Sourcing/Switching) | | | | | | |
|---|---|---|---|---|---|---|
| **Product Name** | | **Hospitals/Nursing Homes/Pathology Labs** | **Ezee** | **Merchant Advantage Current Account** | **Merchant Advantage Plus Current Account** | **Supreme** |
| Average Quarterly Balance (AQB)* / Average Monthly Balance (AMB)* | | ₹40,000 (AQB) | Metro & Urban : ₹50,000 (AQB)<br>Semi Urban & Rural : ₹25,000 (AQB) | ₹25,000 (AMB) | ₹1,00,000 (AMB) | Metro & Urban : ₹1,00,000 (AQB)<br>Semi Urban & Rural : ₹40,000 (AQB) |
| Non Maintenance Charges* (Per Quarter/ Month) | | ₹2,400 per quarter | ₹1,800 per quarter | ₹600 per month | ₹1000 per month | ₹3000 per quarter |
| **Features** | **Standard Charges** | **Free Limits , Thereafter Standard Charges** | | | | |
| **Cash Transactions** | | | | | | |
| **Combined Cash Deposit at Home Location & Non Home Location (Monthly Free Limit)** | | ₹10 lacs per month or 50 transactions (whichever is breached first).<br>Charges @ ₹3.5 per ₹1000, min of ₹50 per transaction | Higher of 4 Lacs & 6 times the current month AMB, or 25 transactions, whichever is breached first (subject to maximum of ₹50 Lacs)<br>Charges @₹4 per 1000, min of ₹50 per transaction | 4 times current month POS value (Amount swiped at HDFC Bank EDC machine) per month or 25 transactions, whichever is lower.<br>Charges @ ₹3.5 per ₹1000, min of ₹50 per transaction | 4 times current month POS value (Amount swiped at HDFC Bank EDC machine) per month or 50 transactions, whichever is lower.<br>Charges @ ₹3.5 per ₹1000, min of ₹50 per transaction | Higher of 10 Lacs & 10 times the current month AMB, or 40 transactions, whichever is breached first (subject to maximum of ₹75 Lacs)<br>Charges @₹4 per 1000, min of ₹50 per transaction |
| **Cash Withdrawal - Home Branch** | NIL | Free | | | | |
| **Cash Withdrawal - Non-Home Branch (Daily/Monthly Free Limit)** | ₹2 per ₹1000, minimum ₹50 per transaction | ₹50,000 per day | ₹500,000 per month | ₹50,000 per day | ₹50,000 per day | ₹10,00,000 per month |
| **Cheque Leaves, Cheque / Fund Transfer (FT) - Collection & Payments** | | | | | | |
| **Cheque Leaves (Monthly Free limit)** | ₹2 per leaf | 200 | 100 | 50 | 200 | 200 |
| **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)** | ₹10 per transaction | 150 | | 50 | 150 | 200 |
| **Demand Drafts and Pay Orders** | | | | | | |
| **Pay Orders (PO) and Demand Drafts (DD) at Bank location** | - | Free up to 30 each per month, Above free limits charges at ₹25 per instrument | Free up to 20 PO/DD per month (Combined Limit), Above free limits charges at ₹25 per instrument | DD/PO value up to ₹50,000 - ₹40, ₹50,000 and up to ₹1 Lac - ₹25, Above ₹1 Lac - Free | Free up to 50 each per month, Above free limits charges at ₹25 per instrument | Free up to 30 PO/DD per month (Combined Limit), Above free limits charges at ₹25 per instrument |
| **DD - Payable at Correspondent Bank Location** | - | ₹2.00 per ₹1000, Minimum ₹50 per instrument | | ₹1.50 per ₹1000, Minimum ₹50 per instrument | | ₹2.00 per ₹1000, Minimum ₹50 per instrument |
| **RTGS / NEFT / IMPS Transactions** | | | | | | |
| **RTGS Payments** | Branch: Above ₹2 Lakh - ₹15 per transaction | Free through Net Banking, Standard Charges through Branch | | | Free through Branch & NetBanking | |
| **NEFT Payments** | Branch: Up to ₹1 Lakh - ₹2 per transaction;<br>Above ₹1 Lakh - ₹10 per transaction | Free through Net Banking, Standard Charges through Branch | | | Free through Branch & NetBanking | |
| **IMPS Payments** | Up to ₹1,000 - ₹3.5;<br>Above ₹1,000 and up to ₹1 lac - ₹5;<br>Above ₹1 Lakh - ₹15 | Standard Charges | | | | |
| **Outstation Cheque Collection** | | | | | | |
| **On Branch Locations (per instrument charges)** | - | Up to ₹1 lac : ₹25,<br>Above ₹1 lac & up to ₹2 lacs : ₹50,<br>Above ₹2 lacs & up to ₹3 lacs : ₹100,<br>Above ₹3 lacs : ₹150 | | Up to ₹50,000 : ₹50,<br>Above ₹50,000 & up to ₹1 Lac : ₹100,<br>Above ₹1 Lac : ₹150 | ₹20 | |
| **Correspondent Bank Locations (per instrument charges)** | - | Up to ₹25,000 : ₹50,<br>Above ₹25,000 & up to ₹1 lac : ₹100,<br>Above ₹1 lac : ₹150 | | | Up to ₹35,000 : ₹50,<br>Above ₹35,000 & up to ₹1 Lac : ₹100,<br>Above 1 Lac: ₹150 | |
| **Clean Locations (per instrument charges)** | - | Up to ₹25,000 : ₹50,<br>Above ₹25,000 & up to ₹1 lac : ₹100,<br>Above ₹1 lac : ₹150 | | | Up to ₹25,000 : ₹50,<br>Above ₹25,000 & up to ₹1 lac : ₹100,<br>Above ₹1 lac : ₹150 | |
| **Speed Clearing (per instrument charges)** | - | Up to ₹1 lac : no charges,<br>Above ₹1 Lac : ₹40 | | Up to ₹1 lac : no charges,<br>Above ₹1 Lac : ₹140 | Up to ₹1 lac : no charges,<br>Above ₹1 Lac : ₹15 | |