Common Charges For Current Account

Account Services

Balance Inquiry*	Free
Cheque status per instance*	Free
Balance Confirmation Certificate & Interest Certificate*	₹100
Signature, Photograph Verifications*	₹100
TDS Certificate & Address Confirmation*	Free
Old Records/Copy of Paid Cheque*	₹200 per instance
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

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, MobileBanking, 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[a]	ATM Card
Annual Fee per card	Free	Free
Daily ATM limit	₹1,00,000	₹10,000
Daily Merchant Establishment Point of Sale limit	₹5,00,000	NA

a. 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/NetBanking ₹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) *Charges beyond free limit @ ₹23 per transaction	
Domestic		
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
Note: Effective 1st April 2026, UPI cash withdrawals at ATMs/CRMs are included as part of monthly free ATM transaction limits. Post completion of free limit, Rs. 23+taxes per transaction will apply.

Account Closure Charges

Closure: Up to 14 days OR Closure: Beyond 12 months	No Charge
Closure: 15 days to 6 months	For Activ: ₹500, For Ascent: ₹1000, For Max Advantage: ₹2000
Closure: 6 months to 12 months	For Activ: ₹250, For Ascent : ₹500, For Max Advantage: ₹1000

Cheques Deposited and Returned Unpaid

Local and Outstation	₹200 per instrument Free limit: *Ascent - Free up to 3 returns per month *Max Advantage - 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 Range of Cheques ₹200 (Free through NetBanking 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 4th return onward - ₹750 per instance
Charges for Demand Draft / Pay Order Cancellation/ Revalidation	₹60 per instrument
Standing Instructions (Monthly Charges)	Rejection: Up to 3 returns ₹250 per instance 4th return onward ₹750 per instance

Zero NMC Criteria

- Zero NMC Charges for 2nd quarter of account opening if customer is Digitally active. Digital Activation comprises of Debit Card Activation (on ATM or POS), Bill Pay usage and NetBanking or MobileBanking active within first 2 months of account opening
- Additional Criteria for Zero NMC Charges provided Quarterly Credit Volume through ME/PG/MPOS is either more than or equal to ₹3 lacs (in case of Activ Current Account) OR more than or equal to ₹5 lacs (in case Ascent Current Account) OR more than or equal to ₹30 lacs (in case of Max Advantage Current Account)

Terms & Conditions

- Daily Third Party Cash Withdrawal limit for Current Account at Non-Home Branch is ₹50,000 per transaction
- Operating limit for Cash Deposit at Non-Home Branches (Per Day) is ₹5,00,000
- 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
- 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
- Total Transactions - Total Transaction includes count of Cash Deposit, Cash Withdrawal, Cheque Clearing and Fund Transfer Transactions

Current Account

Schedule of Charges for Max Advantage, Ascent & Activ Current Account (Effective 1st August'2025)

HDFC BANK

Product Name		Activ	Ascent	Max Advantage
Average Quarterly Balance (AQB)*		₹10,000 (AQB) (Mandatory to bundle with ME / MPOS / MEAPP)	Metro and Urban – ₹50,000 (AQB) Semi Urban and Rural – ₹25,000 (AQB)	Metro and Urban- ₹5,00,000 (AQB) Semi Urban and Rural- ₹2,50,000 (AQB)
Non Maintenance Charges* (Per Quarter)		₹3,000		Metro and Urban- ₹8,000 Semi Urban and Rural- ₹4,000
Zero NMC Criteria*		Quarterly Credit Volume through ME/PG/MPOS is either more than or equal to ₹3 lacs	Quarterly Credit Volume through ME/PG/MPOS is either more than or equal to ₹5 lacs	Quarterly Credit Volume through ME/PG/MPOS is either more than or equal to ₹30 lacs
		Zero NMC Charges for 2nd quarter of account opening if customer is Digitally active*		
Features	**Standard Charges**	**Free Limits, Thereafter Standard Charges**		
Cash Transactions				
Combined Cash Deposit at Home & Non Home Branch Location including deposits at Cash Recycler Machines (Monthly Free Limit)	₹4 per ₹1000, minimum of ₹50 per transaction	10 times Current Month AMB* (Upper Cap - ₹50 Crs)		12 times Current Month AMB* (Upper Cap - ₹75 crores)
Cash deposit in low denomination notes i.e. ₹ 20 and below @ any HDFC Bank Branch (monthly)	Cash deposit in notes = 4% of cash deposit in low denomination notes Cash deposit in coins = 5% of cash deposit in coins	Standard Charges		
Cash Withdrawal-Home Branch	NIL	Free		
Cash Withdrawal- Non-Home Branch (Monthly Free Limit)	₹2 per ₹1000, minimum ₹50 per transaction	10 times Current Month AMB* (Upper Cap - ₹50 Crs)		12 times Current Month AMB* (Upper Cap – ₹75 crores)
Cheque Leaves, Cheque / Fund Transfer (FT) - Collection & Payments				
Cheque Leaves (Monthly Free limit)	₹3 per leaf	100 cheque leaves for every slab of ₹1 lacs of Current month AMB* Balance maintained (Upper Cap - 2000 cheque leaves)		
Local Cheque Collections/Payments and Fund Transfer	NIL	Free		
Anywhere (Inter-city) Cheque Collections/Payments and Fund Transfer	NIL	Free		
Total Transactions* (Monthly Free Limit)	₹50 per transaction	150 Total transactions for every slab of ₹1 lac of current month AMB* balance maintained (Upper Cap - 3000 Total transactions)		
Demand Drafts and Pay Orders				
Pay Orders (PO) and Demand Drafts (DD) at Bank location (Monthly Free Limit)	-	Monthly free limit of 30 DD/POs for every slab of ₹1 lac of current month AMB* balance maintained (subject to maximum of 1000 DD/PO), Charges ₹1/- per ₹1000/-, Min ₹50/- and Max ₹3000/- per instrument beyond free limit	Monthly free limit of 50 DD/POs for every slab of ₹1 lac of current month AMB* balance maintained (subject to maximum of 1000 DD/PO), Charges ₹1/- per ₹1000/-, Min ₹50/- and Max ₹3000/- per instrument beyond free limit	Free
DD - Payable at Correspondent Bank Location (Monthly Free Limit)	-	₹1.50 per ₹1000 Minimum ₹50 per instrument		Free up to ₹30 lacs per month, Above free limits charges at ₹1.50 per ₹1000 Minimum ₹50 per instrument
RTGS / NEFT / IMPS Transactions				
RTGS Payments	Branch Banking: ₹2 Lakh to ₹5 Lakh - ₹20 per txn, Above ₹5 Lakh - ₹45 per txn	Free through Branch & NetBanking		
NEFT Payments	Branch Banking: Up to ₹10,000 - ₹2 per txn, Above ₹10,000 up to ₹1 Lakh - ₹4 per txn, Above ₹1 lakh up to ₹2 Lakh - ₹14 per txn, Above ₹2 Lakh - ₹24 per txn	Free through Branch & NetBanking		
IMPS Payments	Up to ₹1,000 - ₹2.5 per txn, Above ₹1,000 up to ₹1 Lakh - ₹5 per txn, Above ₹1 Lakh up to ₹2 Lakh - ₹15 per txn	Standard Charges		Free
Outstation Cheque Collection				
Clean Locations (per instrument charges)	-	Up to ₹5,000 – ₹25/-, ₹5,001 to ₹10,000 – ₹50/-, ₹10,001 to ₹25,000 – ₹100/-, ₹25,001 to ₹1,00,000 – ₹100/-, Above ₹1,00,000 – ₹150/-		