GENERIC VARIANTS (discontinued for sourcing / switching)

Features	Ultima	Apex	Max	Flexi	Trade
Average Quarterly Balance (AQB) / Average Monthly Balance (AMB)	₹ 20,00,000/- (AQB)	₹ 10,00,000/- (AQB)	₹ 500,000/- (AQB)	₹ 75,000/- (AMB)	₹ 40,000/- (AQB)
Non-Maintenance Charges (per Quarter / Month)	₹10,00,000/- & above - ₹10,000/- Less than ₹ 10,00,000/- - ₹ 15,000/-	₹ 500,000/- & above - ₹ 5,000/- Less than ₹ 500,000/- – ₹ 10,000/-	₹ 2,50,000/- & above - ₹ 3,000/- Less than ₹ 2, 50,000/- – ₹ 8,000/-	₹ 1000/- (per month)	₹ 2400/-
Cheque Leaves - Monthly Free limit*	1500	1000	500	100	200
Remittance - Cheque Collection & Fund Transfer (FT)					
Local Cheque Collections/Payments and Fund Transfer	Free				
Anywhere (Inter-city) Cheque Collections/ Payments and Fund Transfer	Free				
Bulk Transaction* (Monthly Free limit)	2000	1000	500	250	150
Cash Transactions					
Cash Deposit- at Home Location* (Monthly Free limit)	Higher of 200 Lacs & 8 times previous month AMB, or 100 Txns whichever is breached first	Higher of 120 Lacs & 10 times previous month AMB, or 60 Txns. whichever is breached first (Subject to maximum of 5 Cr)	Combined limit (Home + non Home location) Higher of 60 Lacs & 10 times Current month AMB, or 60 Txns, whichever is breached first (Subject to maximum of 2 Cr)	10 times current month AMB or 50 txns whichever is breached first	5 Lacs or 40 Txns whichever is breached first
Cash Deposit -Non Home location (Monthly Free Limit)*	50Lacs or 25 Txns whichever is breached first	30 Lacs or 25 Txns whichever is breached first		No Free limit, Charges as applicable	
No Free Limits on Cash Deposit for Current Accounts maintaining less than 75% of the required product AQB / AMB					
Operational Limit for Cash Deposit - Non-Home Branches (per day)	₹ 500,000/-	₹ 300,000/-		₹ 100,000/-	₹ 50,000/-
Cash Withdrawal - Non Home Branch-Intracity & Intercity free limit*	₹ 75,00,000/- per month	₹ 50,00,000/- per month		₹ 50,000/- per day	
Cash Withdrawal - Home Branch	Free				
Demand Drafts and Pay Orders					
Pay Orders (PO) & Demand Drafts (DD)* at Branch Locations	Free Unlimited			Free upto 40 each per month	Free upto 30 each per month
Demand Drafts - Payable on Non-Branch Locations (Correspondent tie up)*	Free upto 30 lacs per month be-yond which charges at ₹ 2/- per 1000/-; minimum of ₹ 50/-	Free upto ₹ 15 lacs per month beyond which chargeable @ ₹1.50/- per ₹1000/- Minimum ₹ 50/-	₹ 1.50/- per ₹ 1000/- Minimum ₹ 50/-		₹ 2.00/- per ₹ 1000/- Minimum ₹ 50/-
Outstation Cheque Collection					
Outstation Cheque Collection on Branch Locations (per instrument charges)	Free			₹ 20/-	Upto ₹ 1 lac - ₹ 25/-; Above ₹ 1 lac & upto ₹ 2 lacs - ₹ 50/-; Above ₹ 2 lacs & upto ₹ 3 lacs - ₹ 100/-; Above ₹ 3 lacs - ₹ 150/-
Correspondent Bank Locations (per instrument charges)	Upto ₹ 35,000/- - ₹ 50/-; Above ₹ 35,000/- upto ₹ 1 lac - ₹ 100/-; Above ₹ 1 lac - ₹ 150/-				Upto ₹ 25,000/- - ₹ 50/-; Above ₹ 25,000/- upto ₹ 1 lac - ₹ 100/-; Above ₹ 1 lac - ₹ 150/-
Clean Locations (per instrument charges)	Upto ₹ 25,000/- - ₹ 50/-; Above ₹ 25,000/- upto ₹ 1 lac - ₹ 100/-; Above ₹ 1 lac - ₹ 150/-				
Speed Clearing (per instrument charges)	Free			Instrument value upto ₹ 1 lac - no charges; Instrument value above ₹ 1 lac - ₹ 15/-	Instrument value upto ₹ 1 lac - no charges; Instrument value above ₹ 1 lac - ₹ 40/-
RTGS / NEFT / IMPS Transactions					
RTGS Payments	Free through Branch & NetBanking			Branch: Above ₹ 2 lac - ₹ 15/- per txn; Free through NetBanking	
NEFT Payments				Branch: Upto ₹ 1 lac - ₹ 2/- per txn; Above ₹ 1 lac - ₹ 10/- per txn; Free through NetBanking	
IMPS Payments	Upto ₹1,000/- - ₹ 3.5/-; Above ₹1,000/- upto ₹1 lac - ₹5/-; Above ₹1 lac upto ₹ 2 lakhs - ₹15/-				
Closure Charges					
Up to 14 days	No Charge				
15 days to 6 months	2000			1000	
More than 6 months & up to 12 months	1000			500	
More than 12 months	No Charge				

SEGMENTED VARIANTS (discontinued for sourcing / switching)

Features	Hospitals / Nursing Homes / Pathology Labs	Ezee Current Account	Merchant Advantage Current Account	Merchant Advantage Plus Current Account	Supreme Current Account
Average Quarterly Balance (AQB) Average Monthly Balance (AMB)	₹ 40,000/- (AQB)	Metro & Urban: ₹ 50,000/- (AQB) Semi Urban & Rural : ₹ 25,000/- (AQB)	₹ 25,000/- (AMB)	₹ 100,000/- (AMB)	Metro & Urban: ₹ 100,000/- (AQB) Semi Urban & Rural : ₹ 40,000/- (AQB)
Non-Maintenance Charges (per Quarter / Month)	₹ 2400/- per quarter	₹ 1800/-per quarter	₹ 600/- per month	₹ 1000/- per month	₹ 3000/- per quarter
Cheque Leaves - Monthly Free limit*	200	100	50	200	200
Remittance - Cheque Collection & Fund Transfer (FT)					
Local Cheque Collections/Payments and Fund Transfer	Free				
Anywhere (Inter-city) Cheque Collections/Payments and Fund Transfer	Free				
Bulk Transaction* (Monthly Free limit)	150		50	150	200
Cash Transactions					
Cash Deposit- at Home Location* (Monthly Free limit)	₹ 10 Lacs or 50 Txns whichever is breached first	Combined Free limit (Home +Non Home location) Higher of 4 Lacs & 6 times the current month AMB, or 25 Txns whichever is breached first (subject to maximum of ₹ 50 Lac)	4 times the POS value in the transacting month (Bank - EDC machine) or 25 Txns whichever is breached first	4 times the POS value in the transacting month (Bank - EDC machine) or 50 Txns whichever is breached first	Combined Free Limit (Home+Non Home Location) Higher of 10 Lacs & 10 times the current month AMB, or 40 Txns whichever is breached first (subject to maximum of ₹ 75 Lac)
Cash Deposit–Non Home Location	No Free limit, Charges as applicable		No Free limit, Charges as applicable		
No Free Limits on Cash Deposit for Current Accounts maintaining less than 75% of the required product AQB / AMB					
Operational Limit for Cash Deposit - Non-Home Branches (per day)	₹ 100,000/- per day		₹ 50,000/- per day	₹ 100,000/- per day	₹ 3,00,000/- per day
Cash Withdrawal - Home Branch	Free				
Cash Withdrawal-Non Home Branch- Intracity & Intercity (free limit)*	₹ 50,000/- per day	₹ 500,000/- per month	₹ 50,000/- per day		₹ 10,00,000/- per month
Demand Drafts and Pay Orders					
Pay Orders (PO) & Demand Drafts (DD)* at Branch Locations	Free upto 30 each per month	Free upto 20 PO/DD per month Combined Limit	DD/PO value Upto ₹ 50,000/- ₹ 40/-, ₹ 50,000/- –1 Lac: ₹ 25/-,Above ₹ 1 Lac - Free	Free upto 50 each per month	Free upto 30 PO/DD per month Combined Limit
DD - Payable on Non-Branch Locations (Correspondent tie up)	₹ 2.00/- per ₹ 1000/- Minimum ₹ 50/-		₹ 1.50/- per ₹ 1000/- Minimum ₹ 50/-		₹ 2.00 per ₹ 1000/- Minimum ₹ 50/-
Outstation Cheque Collection					
Outstation Cheque Collection on Branch Locations (per instrument charges)	Upto ₹ 1 Lac – charges ₹ 25/-,1 Lac – 2 Lac: ₹ 50/-, 2 Lac – 3 Lac : ₹ 100/-, Above 3 Lac : ₹ 150/-		Upto ₹ 50,000/- – ₹ 50/-, ₹ 50,000 - 1 Lac : ₹ 100/-, Above ₹ 1 Lac : ₹ 150 /-	₹ 20 per instrument	
Correspondent Bank Location (per Instrument charges)	Upto ₹ 25,000/- charges ₹ 50/- ₹ 25,000/- – 1 Lac: ₹ 100/- Above ₹ 1 Lac: ₹ 150/-		Upto ₹ 25,000/- – charges ₹ 50/- ₹ 25,000/- – 1 Lac : ₹ 100/- Above 1 Lac: ₹ 150/-	Upto ₹ 35,000/- charges ₹ 50/- ₹ 35,000/- – 1 Lac : ₹ 100/- Above 1 Lac: ₹ 150/-	
Clean Location (per Instrument charges)				Upto ₹ 25,000/- charges ₹ 50/- 25,000/- – 1 Lac: ₹100/- Above 1 Lac: ₹ 150/-	
Speed Clearing (per Instrument charges)	Upto ₹ 1 Lac – Free Above 1 Lac – ₹ 40/-		Upto ₹ 1 Lac – Free Above 1 Lac – ₹ 140/-	Upto ₹ 1 Lac – Free Above 1 Lac – ₹ 15/-	
RTGS / NEFT / IMPS Transactions					
RTGS Payments	Branch: Above ₹ 2 lac – ₹15/- per txn; Free through NetBanking			**Free through Branch & NetBanking**	
NEFT Payments	Branch: Upto ₹ 1 lac – ₹ 2/- per txn; Above ₹ 1 lac – ₹ 10/- per txn; Free through NetBanking				
IMPS Payments	Upto ₹1,000/- - ₹ 3.5/-; Above ₹1,000/- upto ₹1 lac - ₹5/-; Above ₹1 lac upto ₹ 2 lakhs - ₹15/-				
Closure Charges					
Up to 14 days	No Charge				
15 days to 6 months	1000		500	1000	
More than 6 months & up to 12 months	500		250	500	
More than 12 months	No Charge				

COMMON CHARGES FOR CURRENT ACCOUNT

Account Services at Branch	
Balance Inquiry & Cheque's status per instance	₹ 25/-
Balance Confirmation Certificate & Interest Certificate	₹ 50/-
Signature, Photograph Verifications & Address Confirmation	₹ 100/-
TDS Certificate	Free

Doorstep Banking

Cash Pickup Limit	Per Seal Bag Cash Pickup Charges
Upto ₹ 1 Lac	₹ 200/- per pickup
> ₹ 1 Lac - ₹ 2 Lacs	₹ 225/- per pickup
> ₹ 2 Lacs - ₹ 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.

Transaction Through Phone Banking

IVR & Non IVR (Agent Assisted)	Free
Regeneration of Phone Banking TIN (request received at branch for physical dispatch)	₹ 50/- per request
Re-generation of IPIN (request received at branch for physical dispatch)	₹ 100/- 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/- per instance 4th return onwards - ₹ 750/- per 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)	₹ 100/- 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, Phone Banking (IVR), ATM
(ii) At Branch or Phone Banking (Non-IVR)	₹ 100/- per statement through Branch ₹ 75/- through Phone Banking (Non-IVR)
(iii) Hold Statement Facility	₹ 400/- per year

Old Records / Copy of Paid Cheque

Upto 1 Year	₹ 50/- per record
Above 1 Year	₹ 100/- per record

Cheques Deposited Returned Unpaid

Local	₹ 100/- per Instrument
Outstation	₹ 150/- per Instrument

Cheque Return Charges

Cheque Drawn on Us	
Due to Insufficient Funds	Upto 2 instruments per month - ₹ 500/- per Instrument; 3rd instrument onwards - ₹ 750/- per Instrument
Due to Technical Reasons	No Charge
Stop Payment	Particular Cheque ₹ 100/- (Free through Phone Banking) Range of Cheques ₹ 250/- (Free through Phone Banking)

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
ECS (Debit) Return Charges (Quarterly Charges)	Upto 3 returns - ₹ 350/- per instance ; 4th return onwards - ₹ 750/- per instance

Common Charges over & above Free Limit (For All Variants)

Cheque Book :	Cheque leaves issues over and above monthly free limit are chargeable @ ₹ 2/- per leaf
Bulk Transactions	Charges over and above monthly free limit are ₹ 10/- per transaction
Charges for Cash Deposit at Home & Non-Home Locations	• Cash Deposit @ Home Location charges ₹ 3/- per ₹ 1000, min of ₹ 50/- per transaction for all current account variants except Max, Ezee and Supreme current account variants • Cash Deposit @ Non-Home Location charges ₹ 3.5/- per ₹ 1000/-, min of ₹ 50/- per transaction for all current accounts except Max, Ezee and Supreme current account variants • Cash Deposit @ Combined Location charges ₹ 3/- per ₹ 1000/-, min of ₹ 50/- per transaction for Max Current Account; ₹ 4/- per ₹ 1000, min of ₹ 50/- per transaction for Ezee and Supreme current account variants
Charges for Cash Withdrawal at Home & Non-Home Location	• Cash Withdrawal @ Home Branch - NIL • Cash Withdrawal @ Non-Home Branch - ₹ 2/- per ₹ 1000/-, min of ₹ 50/- per transaction (min of ₹ 100/- per transaction for Ezee and Supreme Current Account) • Daily Third Party Cash Withdrawal limit for Current Account at Non-Home Branch is ₹ 50,000/- per transaction
Charges for Demand Draft / Pay Order :	• Demand Draft/Pay Order - ₹ 25/- per instrument except Merchant Advantage Current Account • Demand Draft/Pay Order Cancellation/Revalidation - ₹ 100/- per instrument

Debit Cards (only for Individuals and Sole proprietorships)

Debit Card	EasyShop Business[a]	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

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

ATM Usage

Transaction Type	Non-Financial	Financial
HDFC Bank ATMs	Free	
Non HDFC Bank ATMs		
- Domestic	Maximum of 5 transactions 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 @ ₹ 21/- per txn	
- International**	₹ 25/- per txn	₹ 125/- per txn

* not applicable for Trade, Ezee, Merchant Advantage, Hospitals & Nursing Homes Current Account variants
** Transaction decline charge of ₹25/- per txn, applicable at other bank ATMs (anywhere in the world) or at merchant outlet outside of India, due to insufficient funds

Terms & Conditions

- 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.
- 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 further details.

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 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 was opened
- **Non-Home Branch** - Non-Home Branch refers to any branch other than the one wherein the customer's account was opened
- **Bulk transactions** - Bulk Transaction includes count of all Cheque clearing and Fund Transfer Transactions