

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
Copy Retrieval Request	₹ 100/-
Re-issuance of PIN	₹ 50/-
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 [*]	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
b. No Annual fees for Supreme CA variant

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 @ ₹ 20/- 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