

| Common Charges for Current Account | |
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| Account Services at Branch | |
| Balance Inquiry | ₹30/- |
| Cheque's status per instance | ₹25/- |
| Balance Confirmation Certificate & Interest Certificate | ₹100/- |
| Address Confirmation | NIL |
| Copy Retrieval Request | ₹80/- |
| 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) | Free through ATM/NetBanking ₹50 in case of Physical PIN |
| Re-generation of IPIN (request received at branch for physical dispatch) | Free through ATM/NetBanking ₹50 in case of Physical PIN |
| Bill Pay and InstaAlert | |
| Bill Pay | Free |
| InstaAlert | Free |
| Other Transactions | |
| Standing Instructions (Monthly Charges) | Setting Up: Nil Rejection: Upto 3 returns - ₹250/ instance 4th 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) | Free |
| Cardless Cash withdrawal | ₹25/- per transaction |
| ECS (Debit) Return Charges (Monthly Charges) | Upto 3 returns - ₹350/ instance 4th return onward - ₹750/ instance |
| 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 |
| 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 over & above Free Limit * | | |
|--|---|------------------------|
| 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 ₹25/- per transaction | |
| 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 | ₹50 per instrument | |
| Debit Cards | | |
| Debit Card | Business Debit Card | |
| Annual Fee per card | Free | |
| Re-issuance of PIN | Free | |
| Replacement Fees | Free for Damage Card; ₹200/- for Lost Card | |
| 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 @ ₹21 per 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 Startup Current Account) | |
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| <ul style="list-style-type: none"> For AQB maintained below minimum balance requirement - if credit transaction value through Digital Products (ME/MPOS/MEAPP/PG) is greater than or equal to ₹5 Lakhs in any quarter | |
| Terms & Conditions | |
| <ul style="list-style-type: none"> 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 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. | |
| Glossary | |
| <ul style="list-style-type: none"> 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/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 Total Transactions - Total Transaction includes count of Cash Deposit, CashWithdrawal, Cheque Clearing and Fund Transfer Transactions | |
| *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 to be effective from August 28, 2023



| Startup Current Account (Features) | |
|---|---|
| Average Quarterly Balance (AQB) | Zero AQB for first 4 quarters; Post that ₹50,000 AQB |
| Non-Maintenance Charges* (per Quarter) | ₹3,000/- per quarter |
| Cheque Leaves - Monthly Free limit* | 25 cheque leaves for every slab of ₹1 lakh of current month AMB balance maintained. (Subject to maximum of 2000 cheque leaves) |
| 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) | 150 transactions for every slab of ₹1 lakh of current month AMB balance maintained (Subject to maximum of 3000 txns) |
| CASH TRANSACTIONS | |
| Cash Deposit - At Home Location (Monthly Free Limit) | Free 12 times Current Month AMB (Upper Cap - ₹75/- Cr.); After free limit standard 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) | ₹5,00,000/- |
| Cash Withdrawal - Home Branch | FREE |
| Cash Withdrawal- Non-Home Branch (Daily/Monthly Free Limit) | Free Limit - 12 times Current Month AMB (Upper cap – ₹75cr) After free limit standard charges ₹2/- per ₹1,000/, minimum ₹50/- per transaction |
| Demand Drafts and Pay Orders | |
| Pay Orders (PO) and Demand Drafts (DD)* at Branch location | 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) |
| DD - Payable on Non-Branch Locations (Correspondent tie up) | ₹1.5/- per ₹1,000/- (Minimum ₹50/- per DD) |
| Outstation Cheque Collection | |
| Outstation Cheque Collection on Branch Locations (per instrument charges) | Free |
| Correspondent Bank Locations (per instrument charges) | Up to ₹35000 - ₹50/- • Above ₹35000 up to ₹1 lakh - ₹100/- • Above ₹1 lakh - ₹150/- (per instrument charges) |
| Clean Locations (per instrument charges) | Up to ₹25000 - ₹50/- • Above ₹25000/- upto ₹1 lakh - ₹100/- • Above ₹1 lakh - ₹150/- (per instrument charges) |
| Speed Clearing (per instrument charges) | Free |
| RTGS/ NEFT/IMPS TRANSACTIONS | |
| RTGS Payments | Free through Branch & NetBanking |
| NEFT Payments | Free through Branch & NetBanking |
| IMPS Payments | Up to ₹1,000/- - ₹3.5/- • Above ₹1,000/- up to ₹1 lakh - ₹5/- • Above ₹1 lakh upto ₹5 lakhs - ₹15/- |
| ACCOUNT CLOSURE CHARGES | |
| Closure: Up to 14 days | No charge |
| Closure: 15 days to 6 months | ₹1,000/- |
| Closure: 6 months to 12 months | ₹500/- |
| Closure: Above 1 Year | No charge |