

Charges for cheques drawn on Non-Branch locations	Regular Savings Account / GIGA Savings Account	Rural Branch / Senior Citizens Account	Institutional Savings Account
Upto ₹ 5,000/-	₹ 25/-	₹ 20/-	₹ 25/-
₹ 5,001/- to ₹ 10,000/-	₹ 50/-	₹ 40/-	₹ 25/-
₹ 10,001/- to ₹ 1,00,000/-	₹ 100/-	₹ 100/-	₹ 100/-
₹ 1,00,001/- and above	₹ 150/-	₹ 150/-	₹ 150/-

Charges on FD receipts / Govt Challans / Treasury Bills-Challans / Refund Orders / Vouchers Instruments (not in Cheque form) deposited for collection would be levied as per correspondent Bank Charges, w.e.f. 1st December 2014.

LOCAL CHEQUES DEPOSITED FOR OUTSTATION ACCOUNTS

Cheque deposited into your account in a City other than the City, in which your account is located - No charges.

PAYABLE AT PAR CHEQUES

No charges on payable at par cheque/s issued on a City outside your account City.

OLD RECORDS / COPY OF PAID CHEQUES

₹ 80, Senior Citizen - ₹ 72/-.

ECS / ACH Return Charges

Return in a month (effective 1st Aug’21)

1st - ₹ 450/- (Sr. Citizen - ₹ 400/-)

2nd - ₹ 500/- (Sr. Citizen - ₹ 450/-)

3rd onwards - ₹ 550/- (Sr. Citizen ₹ 500/-)

Cheque Return Charges Drawn on us

Due to Insufficient Funds (effective 1st Aug’21)

Return in a month

1st - ₹ 450/- (Sr. Citizen - ₹ 400/-)

2nd - ₹ 500/- (Sr. Citizen - ₹ 450/-)

3rd onwards - ₹ 550/- (Sr. Citizen ₹ 500/-)

Due to Funds Transfer Cheque Return (effective 1st Aug’21)

₹ 350/- (Sr. Citizen - ₹ 315/-)

Due to Technical Reasons (effective 1st Aug’21)

₹ 50/- (Sr. Citizen - ₹ 45/-)

(e.g. - Date not mentioned, post-dated, sign mismatch)

CHEQUE DEPOSITED RETURNED UNPAID

- Local / Outstation ₹ 200/- (Effective 1st Dec’17)  
₹ 80/- for Senior Citizen Account

One Time Mandate Authorisation Charge (Effective 1st Aug’21)

Description of Charges	Charge Rate
One time Mandate Authorisation Charges per Mandate (Physical)	₹ 40/-, Senior Citizen - ₹ 36/-

MISCELLANEOUS CHARGES

ACCOUNT SERVICES (AT BRANCHES)

Services	Charges
Balance Enquiry	Free
Certificate of Balance	Free w.e.f. 1st Aug’22
Interest Certificate	Free w.e.f. 1st Aug’22
TDS Certificate	Free
Unarranged Overdraft (Subject to approval)	₹ 100/- per occasion + 18% interest p.a.
Activation of Dormant Account	No charges
Address Confirmation	Free w.e.f. 1st Aug’22
Photograph Verification	₹ 100/- For Senior Citizen Nil charges
Standing Instruction	1st return: ₹200 per instance (₹180 for Senior citizen) 2nd return onward - ₹250 per instance (₹225 for Senior citizen) (w.e.f. 1st Nov’24)
Account closure	Upto 14 days - No charges 15 days upto 1 year - ₹ 500/- (For Senior Citizen ₹ 300/-) Above 1 year - No charges
Signature Attestation	₹ 100/- Senior Citizen- ₹ 90/- w.e.f. 1st Aug’21

DELIVERABLE RELATED CHARGES

Deliverables	Charges		
Chequebook	For Pragati Savings / Kids Advantage / Digisave Youth Account		
	First chequebook of 5 Leaves - Free		
	Subsequent chequebook - ₹ 4/- per cheque leaf		
	Defence Salary / Speciale Gold / Speciale Platinum Accounts		
	Unlimited Personalised chequebook		
	Savings Mini Account		
	AMB Slab	< 50,000	>= 50,000
	No. of Leaves Free / Month	25	50
	For Other Saving Variants Savings (Incl. BSBDA) Account (Effective date to 1st Aug'21)		
	25 Leaves Yearly - Free		
	Additional chequebook of 25 Leaves - ₹ 100/- per chequebook (₹ 75/- for Senior Citizen) w.e.f. 1st Aug'21		
TIN Regeneration	Free w.e.f. 1st Aug'22		
IPIN Regeneration	₹ 40/-, Senior Citizen - ₹ 36/- per instance (physical dispatch)		
Return due to negative reason (no such consignee / consignee shifted & no such address	₹ 50/- per instance		

OTHER SERVICES

Services	Charges
Stop Payment Instructions	Particular Cheque (through Branch) - ₹ 100/- Range of Cheque (through Branch) - ₹ 200/- Through NetBanking - Free <b>For Senior Citizens</b> , w.e.f. 1st Mar’21 Particular Cheque (through Branch) - ₹ 90/- Range of Cheque (through Branch) - ₹ 180/- Through NetBanking - Free
Bill Pay	Free
Insta Alert	Effective date to 1st Jan’2022, customer registered for InstaAlert service with ‘SMS’ as the alert delivery channel, would be charged as follows Salary/Savings Account: 20 Paise / SMS + GST. Free for SB Max Speciale and Senior Citizen Account Holder

ISSUE OF DUPLICATE / ADHOC STATEMENT

Issue of duplicate / adhoc statements	Soft Copy -
	• Last 5 years statement through NetBanking - No charge
	• eStatement on registered E-mail ID - No charge
	Physical Copy -
	• ₹100 (Senior citizen - ₹50)
	(Branch / Phone Banking (Non IVR) / Phone Banking (IVR) / Net Banking / Mobile Banking / ATM) (w.e.f. 1st Nov’24)

PASSBOOK RELATED CHARGES

Passbook Related Charges	
Services	Charges
Passbook	
Passbook Issuance	Free
Duplicate Passbook Issuance	₹ 100/- (₹ 90/- for Senior Citizens, w.e.f. 1st Mar’21)

Note :

- Service / Transaction Charges for non-maintenance of AMB (as specified above) do not apply to Preferred, Corporate Salary, Classic, Imperia & SuperSaver Customers.
- HDfC Bank reserves the right to revise fees and charges at its own discretion with prior communication to customer. For updated information please refer [www.hdfcbank.com](http://www.hdfcbank.com)
- All Fees & Charges mentioned above will attract GST as applicable from time to time. The same will appear as separate debits in the statement.

For Non-Resident Current & Savings Account Fees & Charges Schedule, refer the link : [www.hdfcbank.com/nrifees](http://www.hdfcbank.com/nrifees) or approach any of our Bank branch in India Overseas for the copy of the same. You may locate the branches form [www.hdfcbank.com/nri](http://www.hdfcbank.com/nri).

PHONEBANKING NUMBER
1800 1600 / 1800 2600
Customers travelling abroad can reach us on +9122-61606160

NE-26.02.2025

SERVICE CHARGES & FEES FOR SAVING ACCOUNTS & FIXED DEPOSITS UPDATED ON FEBRUARY 2025

We understand the need to offer you comprehensive services. Thus, we bring a host of services complimentary for Savings Account Customers.

(Rate applicable to individual Savings Account customers; not applicable to Current Account customers).

All service charges are waived for senior citizens above 80 years of age starting from 1st April 2022.

From Effective 1st September 2022, all the Insta Limited KYC accounts will be charged as per the Regular Savings accounts charge structure.

For Speciale Senior Citizen Accounts all the Service charges are “FREE”, only Penal charges applicable.

SAVINGS ACCOUNT

ACCOUNT BALANCE REQUIREMENTS

MODE OF CALCULATION OF AVERAGE

MONTHLY / QUARTERLY / HALF YEARLY BALANCE

Average of daily closing balance each day spread over a month/quarter/ half year. All Savings accounts, excluding those opened digitally/online, to be opened with an initial amount equivalent to the balance requirement.

Product	AMB / AQB Requirement basis Branch location	Non-Maintenance charges
Regular Savings Account	• <b>AMB for Metro &amp; Urban</b> AMB Requirement - ₹ 10,000/- or FD of ₹ 1 Lac for minimum 1 year 1 day period • <b>Semi Urban</b> - ₹ 5,000/- or FD of ₹ 50,000 for minimum 1 year 1 day period • <b>AQB for Rural</b> - ₹ 2,500/- or FD of ₹ 25,000/- for minimum 1 year 1 day period	6% of the shortfall from the average balance requirement  OR  ₹ 600 whichever is lower.
Digisave Youth Account	AMB for Metro & Urban - ₹ 5,000/- Semi Urban & Rural - ₹ 2,500/-	
Women’s Account / Savings Mini	AMB for Metro / Urban - ₹ 10,000/- Semi-Urban / Rural - ₹ 5,000/-	
Senior Citizens Account / Kids Advantage Account	AMB for Metro / Urban / Semi Urban / Rural - ₹ 5,000/-	
Savings Max Account	AMB for Metro / Urban / Semi Urban/ Rural - ₹ 25,000/- OR FD Relationship of - ₹ 1.50 lac in Metro/ Urban location - ₹ 1 lac in Semi Urban / Rural location	
Speciale Platinum	AQB for Metro / Urban / Semi Urban/ Rural - ₹ 3,00,000/- OR FD relationship of ₹ 8 Lacs	6% of the shortfall from the average balance requirement OR ₹ 150/- whichever is lower.
Speciale Activ	Zero Balance basis Standing Instructions/ACH of Home Loan EMI	
Speciale Gold / Speciale Senior Citizen / Super Kids	AQB for Metro / Urban / Semi Urban/ Rural - ₹ 1,00,000/- OR FD relationship of ₹ 4 Lacs	
Family Savings Group	₹ 40,000/- AMB	
Pragati Savings Account	AHB for Semi Urban/ Rural - ₹ 2,500/- (Metro/Urban as applicable)	

BSBDA / Institutional Savings / Govt. Scheme Beneficiary accounts are Zero Balance a/cs.

Product	Average Quarterly Balance (AQB) requirement based on your branch location	Non-Maintenance charges
GIGA Savings Account	Metro / Urban : ₹ 10,000/- Semi Urban / Rural : ₹ 5,000/-	6% of the shortfall from the average balance requirement OR ₹ 600/- whichever is lower. (Metro / Urban) ₹ 300/- whichever is lower for (Semi Urban / Rural)

\*Please visit GIGA website (<https://v.hdfcbank.com/giga/index.html>) to know more about NMC waiver conditions.



LOCKERS

Lockers are available at select branches, in various sizes. Please enquire at the nearest branch for the available sizes and fees.

FIXED DEPOSITS

Minimum deposit ₹ 5,000/-  
(For simple or re-investment deposits)  
All fixed deposits are cluster deposits held in units of ₹ 1/-

SWEEP-IN FACILITY

The Sweep-in account needs to be opened with an initial amount of ₹ 5,000/- **As per the Terms & Conditions of Fixed Deposit Accounts of the Bank, In case of premature closure of Fixed Deposit (including sweep in / partial closure) the interest rate will be 1.00% below the contracted rate or the applicable for the period the deposit has remained with the Bank, whichever is lower, except for the tenor of 7-14 days and FD value >= 25 crores.**

SUPER SAVER FACILITY

Minimum FD amount	₹ 25,000/-
With minimum tenor	6 months

This is in addition to a Zero Balance Savings Account.

5 YEAR TAX SAVING FIXED DEPOSIT

Minimum deposit	₹ 100/- & in multiples of 100/-
Maximum deposit	₹ 1,50,000/- p.a.
Lock-in period	5 years (Partial / Premature withdrawal not allowed)

Exemption under Sec.80C of the Income Tax Act subject to necessary declarations given by the customer. Sweep-in not allowed. No OD / pledge allowed.

DEBIT / ATM CARDS

Debit Card	ATM	Initiit	Platinum	Rewards / Millennium	Times Points	Business	GIGA Business	RuPay / Woman's Advantage	MoneyBack
Annual fee per Card (₹)	0	2500	850 <sup>#</sup>	500	650	350 <sup>#</sup>	250	200	300 <sup>#</sup>
Replacement of Damaged/ Lost Card (₹)	200	200	200	200	200	200	200	200	200
Additional Debit/ ATM Card (₹)	0	2500	850 <sup>#</sup>	500	650	350 <sup>#</sup>	250	200	300 <sup>#</sup>

# Revised Fee w.e.f. 1<sup>st</sup> Aug` 24 \* Above charges are excluding taxes.

Enable / Modify Usage Limits (Domestic / International):  
ATM / PoS / Online / Contactless

Visit <https://mycards.hdfcbank.com/> >> Login with your registered mobile number and OTP >> Add your Debit Card by entering last 4 digits of your Debit Card and DOB >> Enable/Disable/Modify limits for Online, Contactless, ATM, International & Domestic Payments.

Alternatively, you can manage your card usage and limits via HDFC Bank Mobile Banking, Net Banking or by calling Toll Free Numbers 1800 1600 / 1800 2600. Customers travelling overseas can reach us at 022-61606160.

\* Debit Card issued against your NRO Account can only be used for Domestic Transactions and not for International Transactions.

Prorata Charges:

In case of change in account relationship/downgrade of account, the Debit Card annual charges shall be applicable from the date of change in relationship. The schedule of charges is subject to change from time to time and the customer is requested to refer the annual fees chart. The customer further agrees and gives its express consent that, in case of a change in account relationship at any point in time, the Bank reserves the unconditional right to levy appropriate charges as applicable for the Debit Card variant on pro rata basis for the period from the date of change in account relationship till the next billing date, as may be applicable.

Other Charges:

- Transaction declined at the other Bank ATMs anywhere in the world or at a merchant outlet outside India due to insufficient funds will be charged at ₹25/- per transaction plus applicable taxes.

Particulars	Balance Enquiry	Cash Withdrawal
Other Bank - International ATMs***	₹ 25/- per transaction	₹ 125/- per transaction
* The Bank will charge cross currency markup of 3.5% on Foreign Currency transactions carried out on Debit Cards except for Initiiti Debit Card where mark-up is 0.99%. The exchange rate used will be the Visa / Mastercard wholesale exchange rate prevailing at the time of transaction. These changes are w.e.f. 2011.		

Note : Anyone or survivor accounts are eligible for one card per account holder

Product	HDFC Bank ATM's	Non-HDFC Bank ATM's
Savings / Salary Accounts	First 5 transactions free across all cities	(a) In Metro cities**: First 3 transaction free (b) In Non-Metro cities: First 5 transaction free
BSBDA / BSBDA Small Accounts	Combined limit with Cash withdrawals at branch, for more details refer Cash transaction charges section	
Savings Max Accounts	Unlimited free transactions across all cities	15
Speciale Accounts	Unlimited free transactions across all cities	30
Super Kids	Unlimited free transactions across all cities	
Saving Mini Account	Unlimited free transactions across all cities	(a) In Metro cities: First 3 transaction free (b) In Non-Metro cities: First 5 transaction free

Note :

- For transactions done on other Bank ATMs, Maximum of 5 transactions free in a month with a cap of maximum 3 free transactions in Metro cities.  
\*\* Metro cities - Transactions done in Mumbai, New Delhi, Chennai, Kolkata, Bengaluru, and Hyderabad ATMs
- For Salary Account - For charges/offer details, please check with your respective Corporate.
- Post Free Transactions as per the above grid for Savings & Salary Accounts, following charges will be applicable:  
(a) Cash withdrawal: ₹ 21/- per transactions exclusive of Taxes  
(b) Non-Financial Transactions: ₹ 8.50/- per transaction exclusive of Taxes at Non-HDFC Bank ATMs, Free at HDFC Bank ATMs
- For the purpose of computation of domestic ATM transaction charges, the month end cut off timing is 7:30 p.m. Transactions done post this cut off time will be considered in the next month. The transactions will be counted for each calendar month.
- Cardless cash withdrawal - ₹ 25/- per transaction.

FUNDS TRANSFER

CHARGES FOR VISA MONEY TRANSFER

Visa Money Transfer will be charged at ₹ 5/- per transaction plus applicable taxes.

Online / Digital Transfers (NEFT, RTGS & IMPS)

		For Savings Accounts	For Senior Citizen (Effective 1st Mar'21)
RTGS Charges	Request through Branch	2 lac & above - ₹ 15/- transaction + taxes	2 lac & above - ₹ 13.50/- transaction + taxes
	Online	Free	Free
NEFT Charges	Request through Branch	Amount <= 1 lac - ₹ 2/- transaction + taxes Amount > 1 lac - ₹ 10/- transaction + taxes	Amount <= 1 lac - ₹ 1.80/- transaction + taxes Amount > 1 lac - ₹ 9/- transaction + taxes
	Online	Free	Free
NEFT Charges (for Indo- Nepal transactions)	Customer having NSBL * A/c	₹ 20/-	₹ 20/-
	Customer having NonNSBL * A/c	Upto ₹ 5000/- : ₹ 70/- Above ₹ 5000/- : ₹ 95/-	Upto ₹ 5000/- : ₹ 70/- Above ₹ 5000/- : ₹ 95/-
		Amount <1000/- : ₹ 3.50/- transaction + taxes Amount <= 1 lac - ₹ 5/- transaction + taxes Amount > 1 lac - ₹ 15/- transaction + taxes * For Speciale Gold / Platinum-NIL charges	Amount <= 1 lac - ₹ 3/- transaction + taxes Amount > 1 lac - ₹ 10/- transaction + taxes * For Speciale Gold / Platinum-NIL charges

CASH TRANSACTION CHARGES

For Savings Account (Except BSBDA / Mini / Speciale variants)

Type	Savings Account			
Number of Cash transactions (Cumulative of Deposit and Withdrawal)	Product Type	Regular Savings / GIGA Savings / Women's Savings / Kid Adv / Senior Citizens	Savings Max / Super Kids	Digi Save Youth
	# Free txns / month	4	5	2
	Post Free Limit - ₹ 150/- per transaction plus applicable taxes would be levied			
Value of Cash transactions (Cumulative of Deposit and Withdrawal)	Self + Third party * (Any Branch) Upto ₹ 2 lac free per month per account, above free limit ₹ 5/- per 1000 or part thereof, subject to minimum of ₹ 150/- for Digisave Youth, ₹ 1.25 lac free per month. * Third party Cash transaction per day limit at Home & Non-Home branch is ₹ 25,000/-. Above ₹ 25,000/- not allowed. (For senior citizen & kids, while the limit of ₹ 25,000/- per day will be applicable, the Nil charges will be applicable.			

For BSBDA Accounts

Deposits - Unlimited Free.  
  
Withdrawals - Maximum 4 free withdrawals / month through any mode (like, Cash withdrawal & Branch / ATM, NEFT, RTGS, IMPS, Clearing, Standing Instruction, DD issuance, ECS, etc.).  
  
5th withdrawals onwards, the charges will be applicable as per nature & mode of that particular withdrawal.

For Speciale Senior Citizen

Transaction and Service charges are free for all customers.  
Penal charges applicable in line with normal savings account.

For Savings Mini Account

Type	Charge Structure
Number of Cash transactions	Unlimited no. of Cash Deposit and Withdrawal at any branch
Value of Cash transactions Self & Third Party (Cash Deposit and Withdrawal)	<b>All Branch Location</b> (Cash Deposit & Withdrawal) - 10 times of Current month AMB with upper cap of ₹ 5 lac each. Above free limit ₹ 5/- per thousand or part thereof, subject to a minimum of ₹ 150/- plus applicable taxes.

For Speciale Product

Product Variant	Speciale Gold / Speciale Activ	Speciale Platinum	Charges post free limit
# Free Txns / Month	5	10	₹ 5/- per 1000 or part thereof, subject to minimum of ₹ 150/-
Value / Month	5 lac	15 lac	<b>Home and Non-Home Branch: (Self + Third Party *)</b> - ₹ 5/- per 1,000 or part thereof, subject to minimum of ₹ 150/-  <b>* Third party Cash transaction</b> per day limit at is ₹ 25,000/-. Above ₹ 25,000/- not allowed. (For senior citizen & kids, while the limit of ₹ 25,000/- per day will be applicable the NIL charges will be applicable)

MANAGERS CHEQUES/DEMAND DRAFTS CHARGES - Issuance / Re-Issuance - On HDFC Bank Locations

DD request through Branch

Savings and Salary Account	Amount Slab	Charges
DD / MC Issuance Charges through Branch	0-10,000	₹ 50/- For Senior Citizen, ₹ 45/- effective date as 1st Mar`21
	>10,000	₹ 5/- per 1000 or part thereof (min. of ₹ 75/- & max. of ₹ 10K)

\* DD request at PhoneBanking accepted upto ₹ 50,000/- for all customers, ₹ 1 lac for Imperia / Preferred customers.

**Note :** DD's free upto a limit of:

₹ 10,000/- per day - Savings Mini  
₹ 25,000/- per day - Savings Plus  
₹ 50,000/- per account per month - Family Savings Group  
₹ 1,00,000/- per day - Savings Max / Speciale Gold / Speciale Activ Unlimited - Speciale Platinum  
♦ Above free limit charged at ₹ 5/- per 1,000/- on entire amount (Max. ₹ 10,000/-)

DD request through NetBanking	
Upto ₹ 10 lacs	₹ 50/- + (Corr. Bank Charges if applicable)
* Third Party DD upto ₹ 10 lacs	₹ 50/- + (Corr. Bank Charges if applicable)

\* Third party registration required. Customers Registered for Third party transfers have a maximum limit of ₹ 10 lacs per customer ID per day.

DRAFT CHARGES

(Drawn on Non-branch locations)

₹ 50/- Plus Charges as below:	For Senior Citizen, ₹ 45/- effective 1st Mar`21
Upto ₹ 500/-	₹ 10/-
Above ₹ 500/- to ₹ 1,000/-	₹ 15/-
Above ₹ 1,000/- to ₹ 5,000/-	₹ 25/-
Above ₹ 5,000/- to ₹ 10,000/-	₹ 30/-
Above ₹ 10,000/- to ₹ 1 lac	₹ 3/- per 1,000/- or part thereof
Above ₹ 1 lac	₹ 6/- per 1,000/- (Max. ₹ 10,000/-

DD upto ₹ 49,999 can be issued to non customers against cash at a charges of ₹ 100/-.

MANAGERS CHEQUE / DRAFT - CANCELLATION / REVALIDATION CHARGES

Individuals	₹ 45/- (w.e.f. 1st Aug 2022)
For Senior Citizen	₹ 40/- (w.e.f. 1st Aug 2022)

CHEQUE RELATED TRANSACTIONS

COLLECTION CHARGES

Cheque collection within local clearing zone	Free
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