

| Common Charges For Current Account Account Services | |
|---|--------------------------|
| Balance Inquiry* | Free |
| Cheque status per instance* | Free |
| Balance Confirmation Certificate & Interest Certificate* | Rs. 100/- |
| Signature, Photograph Verifications* | Rs. 100/- |
| TDS Certificate & Address Confirmation* | Free |
| Old Records/Copy of Paid Cheque* | Rs 80/- per record |
| 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) | Rs. 50/- per instance |
| One time Mandate Authorisation charges* (Physical/Online) | Rs 40/- per mandate |
| Cardless Cash withdrawal | Rs. 25/- per transaction |

***Account Services at Branch**

| Transaction Through PhoneBanking | |
|---|----------------------|
| IVR & Non IVR (Agent Assisted) | Free |
| Re-generation of PhoneBanking IPIN (request received at branch for physical dispatch) | Rs. 40/- per request |
| Bill Pay and InstaAlert | |
| Bill Pay | Free |
| InstaAlert | Free |

Duplicate / Adhoc Statement Requests

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| (i) Through Direct Banking channels | Rs. 50/- per statement through Netbanking, Mobile Banking, Phonebanking (IVR), ATM |
| (ii) At Branch or PhoneBanking (Non - IVR) | Rs. 100/- per statement through Branch and Rs. 75/- through PhoneBanking (Non - IVR) |

Doorstep Banking

| | |
|-------------------|----------------------------------|
| Cash Pickup Limit | Per Seal Bag Cash pickup Charges |
| Upto 1 lac | Rs. 200/- per pickup |
| > 1 lac - 2 lacs | Rs. 225/- per pickup |
| > 2 lac - 4 lacs | Rs. 350/- per pickup |

GST is applicable. Cash Beyond above limits can be offered. Available at select locations. Customer needs to register with the Bank for availing these services. Charges may vary depending upon the location. Please contact your branch manager / relationship manager for further details

Account Closure Charges

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| Closure: Up to 14 days OR Closure:Beyond 12 months | No Charge |
| Closure: 15 days to 6 months | For Biz Lite+ : Rs 500/-, For Biz Pro+ : Rs 1000/-, Biz Ultra+ : Rs 1500/-; For Biz Elite+ : Rs 2000/- |
| Closure: 6 months to 12 months | For Biz Lite+ : Rs 250/-, For Biz Pro+ : Rs 500/-, Biz Ultra+ : Rs 750/-; For Biz Elite+ : Rs 1000/- |

Terms & Conditions

- All accounts are reviewed on a quarterly interval basis the average quarterly account balances maintained in the account
- Applicable only for Biz Lite+ Account (Metro & Urban Locations) -
 - a) AQB Criteria - Rs 25,000/- for accounts without ME/PG/MPOS / QR linkage
 - b) AQB Criteria - Rs 10,000/- for accounts with ME/PG/MPOS / QR linkage
 - c) For accounts availing ME/PG/MPOS / QR post cut-off date i.e. 20th of month 3 of a quarter, AQB benefits will be applicable from subsequent quarter i.e. account opened in Apr and ME / PG / POS / QR not set up till 20th Jun, will be given AQB benefits in the subsequent quarter.
 - d) All other features & benefits will remain the same for with or without ME/PG/MPOS / QR linked accounts.
- Daily Third Party Cash Withdrawal limit for Current Account at Non-Home Branch is Rs. 50,000 per transaction
- Operating limit for Cash Deposit at Non-Home Branches (Per Day) is Rs 5,00,000/-
- For Accounts maintaining an AQB less than required product AQB as of previous quarter will be charged Rs 25/- each for next 3 monthly statements
- Free limits across Cash Deposit / Cash Withdrawal / Total Transactions / Cheque leaves / DD & PO 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



| Cheque Deposited and Returned Unpaid | |
|--------------------------------------|---|
| Local and Outstation Cheque Return | Charges Rs.200/- per instrument Free limit: Biz Pro+ & Biz Ultra+ : Free Upto 3 returns per month, Biz Elite+ : Free Upto 5 returns per month |
| Cheque Return Charges - Drawn on Us | |
| Due to Insufficient Funds | Upto 2 instruments per month Rs.500/-; 3rd onwards - Rs.750/- |
| Due to technical reasons | Rs 50/- per instrument (e.g. - Date not mentioned, post-dated, sign mismatch, etc.) |
| Stop Payment | Single Cheque Rs.100/- Range of Cheques Rs. 200/- (Free through NetBanking and PhoneBanking) |
| Fund Transfer | Rs 350/- per instrument |

ACH Return Charges

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|---------------------------------|---------------------------|
| Up to 3 transactions in a month | Rs. 350/- per transaction |
| Fourth instance and beyond | Rs. 750/- per transaction |

ECS (Debit) Return / Demand Draft / Pay Order Cancellation/ Revalidation / Standing Instruction Charges

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|--|---|
| ECS (Debit) Return Charges (Quarterly Charges) | Upto 3 returns - Rs.350/ instance 4th return onward - Rs.750/ instance |
| Charges for Demand Draft / Pay Order Cancellation/Revalidation | Rs. 50/- per instrument |
| Standing Instructions (Monthly Charges) | Rejection: Upto 3 returns - Rs. 250/ instance 4th return onward Rs.750/ instance |

Debit Cards (Only for Individuals & Sole Proprietor)

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|--|--------------------------------|-------------|
| Debit Card | EasyShop Business ^a | ATM Card |
| Annual fee per card ^b | Rs. 350/- | Free |
| Daily ATM limit | Rs. 1,00,000/- | Rs 10,000/- |
| Daily Merchant Establishment Point of Sale limit | Rs.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. Nil. Issuance charges and annual fee for Biz Pro+, Biz Ultra+ Account and Biz Elite+ Account

Common Charges For Debit Cards

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|--------------------|--|
| Replacement Fees | Free for Damage Card; Rs. 200/- for Lost Card |
| Re-issuance of PIN | Free through ATM/Net Banking Rs. 50/- in case of Physical PIN |

ATM Usage

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|-----------------------------|--|--------------------------|
| Transaction Type | Non-Financial | Financial |
| HDFC Bank ATMs | Free | |
| Domestic 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 @ Rs 21/- per transaction | |
| International* | Rs.25/- per transaction | Rs.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 - Rs. 25 per transaction

Glossary

- AQB - Average Quarterly Balance
- AQB Calculation - Average of daily closing balances of each day spread over a period of 3 months (calendar quarter)
- AMB - Average Monthly Balance
- AMB Calculation - Average of daily closing balances of each day spread over a period of one calendar month
- Average Quarterly Balance requirement for Biz Lite+ Account opened in Semi-Rural or Urban Branches – Rs 10,000/- in any 2 quarters of the year. For Example: Account opened in the month of April'25 (i.e. Apr'25-Jun'25 quarter) will need to maintain the AQB in any 2 quarters of a year i.e. from April'25-June'25 quarter till Jan'26-March'26 quarters & so on
- NIMC - 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 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
Biz Lite+, Biz Pro+, Biz Ultra+ &
Biz Elite+ Account
(Effective 1st April'2025)



| Product Name | | Biz Lite+ Account | Biz Pro+ Account | Biz Ultra+ Account | Biz Elite+ Account |
|--|---|--|--|--|---|
| Average Quarterly Balance (AQB) | | Metro & Urban: Rs. 25,000/- (For Account with ME/PG/MPOS/QR: Rs. 10,000/-); Semi Urban & Rural: Rs. 10,000/- (In any 2 quarters of the year*) | Metro & Urban: Rs. 50,000/-; Semi Urban & Rural: Rs. 25,000/- | Metro & Urban: Rs. 2,00,000/-; Semi Urban & Rural: Rs. 1,00,000/- | Metro & Urban: Rs. 5,00,000/-; Semi Urban & Rural: Rs. 2,50,000/- |
| Non Maintenance Charges (NMC) Per Quarter | | Metro & Urban: Rs. 2,500/- per quarter; Semi Urban & Rural: Rs. 1,500/- per quarter | Metro & Urban: Rs. 3000/- per quarter; Semi Urban & Rural: Rs. 2000/- per quarter | Metro & Urban: Rs. 5000/- per quarter; Semi Urban & Rural: Rs. 3000/- per quarter | Metro & Urban- Rs. 8,000/- Semi Urban & Rural- Rs. 4,000/- |
| Zero NMC Criteria | | Quarterly Credit Volume through ME/PG/MPOS is either more than or equal to Rs. 3 Lakh | Quarterly Credit Volume through ME/PG/MPOS is either more than or equal to Rs. 5 Lakh | Quarterly Credit Volume through ME/PG/MPOS is either more than or equal to Rs 7 lacs | Quarterly Credit Volume through ME/PG/MPOS is either more than or equal to Rs 15 lacs |
| | | 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 Net Banking or Mobile Banking active within first 2 months of account opening | | | |
| Features | Standard Charges | Free Limits , Thereafter Standard Charges | | | |
| | | Cash Transactions | | | |
| Combined Cash Deposit at Home Location & Non Home Location (Monthly Free Limit) | Rs. 3.5 per Rs 1000, minimum of Rs. 50/- per transaction | Free up to Rs. 2 Lakh per month or 6 times of Current Month AMB, whichever is higher (Upper Cap – Rs 10 crores). | Free up to Rs. 6 Lakhs per month or 10 times of Current Month AMB, whichever is higher (Upper Cap – Rs 25 crores). | Free up to Rs. 25 Lakhs per month or 12 times of Current Month AMB, whichever is higher (Upper Cap – Rs 50 crores). | Free up to Rs. 75 Lakhs per month or 15 times of Current Month AMB, whichever is higher (Upper Cap – Rs 75 crores). |
| Cash deposit in Low Denomination Notes / Coins i.e. Rs. 50 and below @ any HDFC Bank Branch (Monthly Free Limit) | Cash deposit in notes = 2% of cash deposit in low denomination notes Cash deposit in coins = 5% of cash deposit in coins | Cash deposit in notes = Free up to Rs 10,000/- per month Cash deposit in coins = Free up to Rs 1,000/- per month | | | |
| Cash Withdrawal-Home Branch | NIL | Free | | | |
| Cash Withdrawal- Non-Home Branch (Monthly Free Limit*) | Rs. 2 per Rs. 1000, minimum Rs. 50/- per transaction | Free 6 times of Current Month AMB (Upper Cap – Rs 10 crores) | Free 10 times of Current Month AMB (Upper Cap – Rs 25 crores) | Free 12 times of Current Month AMB (Upper Cap – Rs 50 crores) | Free 15 times Current Month AMB (Upper Cap – Rs 75 crores) |
| Cheque Leaves, Cheque / Fund Transfer (FT) - Collection & Payments | | | | | |
| Cheque Leaves (Monthly Free limit) | Rs. 3/- per cheque leaf | Free 50 cheque leaves for every slab of Rs 1 lakh of current month AMB balance maintained (Upper Cap – 1000 cheque leaves). | Free 100 cheque leaves for every slab of Rs 1 lakh of current month AMB balance maintained (Upper Cap – 2000 cheque leaves). | Free up to 150 cheque leaves per month for every slab of Rs 1 lakh of current month AMB maintained (Upper Cap – 2500 cheque leaves). | Free |
| 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) | Rs 45/- per transaction | Free 100 transactions for every slab of Rs. 1 lac of current month AMB balance maintained (Upper Cap – 2000 transactions). | Free 150 transactions for every slab of Rs. 1 lac of current month AMB balance maintained (Upper Cap – 3000 transactions). | Free 200 transactions for every slab of Rs. 1 Lakh of current month AMB balance maintained (Upper Cap – 4000 transactions) | Free |
| Demand Drafts and Pay Orders | | | | | |
| Pay Orders (PO) and Demand Drafts (DD) at Bank location (Monthly Free Limit) | Rs. 1/- per Rs. 1000/-; Minimum Rs. 50/- and Maximum Rs. 3000/- per instrument | Free up to 30 DD/PO per month for every slab of Rs. 1 Lakh of current month AMB maintained (Upper Cap: 1000 DD/PO) | Free up to 50 DD/PO per month for every slab of Rs. 1 Lakh of current month AMB maintained (Upper Cap: 1000 DD/PO) | Free up to 75 DD/PO per month for every slab of Rs. 1 lakh of current month AMB maintained (Upper Cap: 1000 DD/PO) | Free |
| DD - Payable at Correspondent Bank Location (Monthly Free Limit) | Rs. 1.50 per Rs. 1000, Minimum Rs. 50/- per instrument | Standard charge | Standard charge | Standard charge | Free up to Rs. 30 Lakh per month |
| RTGS / NEFT / IMPS Transactions | | | | | |
| RTGS Payments | Free on Net Banking & Mobile Banking; Branch Banking: Above Rs. 2 Lakh - Rs. 15/- per transaction | Free on Net Banking & Mobile Banking; Branch Banking: Standard Charges | Free | Free | Free |
| NEFT Payments | Free on Net Banking & Mobile Banking; Branch Banking: Up to Rs. 1 Lakh - Rs. 2/- per transaction, Above Rs. 1 Lakh - Rs. 10/- per transaction | Free on Net Banking & Mobile Banking; Branch Banking: Standard Charges | Free | Free | Free |
| IMPS Payments | Up to Rs. 1,000/- : Rs. 3.5/-, Above Rs. 1,000/- up to Rs. 1 Lakh : Rs. 5/-, Above Rs. 1 Lakh up to Rs. 2 Lakh : Rs. 15/- | Standard Charges | Free | Free | Free |
| Outstation Cheque Collection | | | | | |
| Clean Locations (per instrument charges) | Up to Rs. 25,000 - Rs. 50/-, Above Rs. 25,000 up to Rs. 1 Lakh - Rs. 100/-, Above Rs. 1 Lakh - Rs. 150/- | Standard Charges | | | |