Common C	harges For Current Acc	ount	Comn	non Char	ges For Debit C	ards		raft Pay Order Cancellation/	
Account Services			Replacement Fees	Free for	Damaged Card;	₹200 for Lost Card	Revalidation/Standing		
Balance Inquiry*		Free	Re-issuance of PIN	F PIN Free through ATM/Net Banking		ECS (Debit) Return Charges (Quarterly Charges)	Up to 3 returns - ₹350 per instance 4th return onward - ₹750 per instance		
Cheque status per instance*		Free	₹50 in case of Physical PIN						
Balance Confirmation Certificate & Interest Certificate*		₹100	-	ATM Usage		Charges for Demand Draft / Pay Order Cancellation/Revalidation	₹50 per instrument		
Signature, Photograph Verifications*		₹100	Transaction Type	Non-Financial		Financial	-	Rejection: Up to 3 returns - ₹250 per	
TDS Certificate & Address Confirmation*		Free	HDFC Bank ATMs		F	ree	Standing Instructions (Monthly Charges)	instance	
Old Records/Copy of Paid Cheque*		₹80 per record			Maximum of 5 transactions free* in a month with a cap of maximum 3 free transactions in top 6 cities.		(incluing changeo)	4th return onward - ₹750 per instance	
Standing Instructions (Monthly Charges)		Setting Up: Nil					Terms & Conditions		
Any deliverable returned by courier due to negative reasons (no such consignee/consignee shifted and no such address)		₹50 per instance	Domestic	(Transactions 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		luru and Hyderabad ATMs o 6 Cities).	 Daily Third Party Cash Withdrawal limit for Current Account at Non-Home Branc is ₹50,000 per transaction Operating limit for for Cash Deposit at Non-Home Branches (Per Day) : For Ultima is ₹5,00,000 per day, For Apex, Max & Supreme is ₹3,00,000 per da For Flexi, Hospitals/Nursing Homes/Pathology Labs, Ezee, Merchant 		
One time Mandate Authorisation charges (Physical/Online)		₹40 per mandate							
Cardless Cash withdrawal		₹25 per transaction	International**	₹25 per transaction ₹125 per transaction		·	Advanatage Plus is ₹1,00,000 per day, For Trade is ₹50,000 per day		
Account Services at Branch			*Not applicable for Trade, Ez Homes Current Account varia	ants			 For Accounts maintaining an AQB less than required product AQB as of previous quarter will be charged ₹25 each for next 3 monthly statements 		
	on Through PhoneBank		**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				 Free Cash deposit limit will lapse if AQB maintained is less than 75% of required Product AQB 		
VR & Non IVR (Agent Assisted)	Free	A	ccount C	Closure Charges		GST as applicable will be levied		
Re-generation of IPIN (request received at branch fo	r physical dispatch)	₹40 per request	Closure: Up to 14 days OR Closure: Beyond 12 months		No Charges		Please log on to our website - www.hdfcbank.com for updated schedule of		
					For Ultima. Ape	x & Max : ₹2000,	charges and further details		
	Pay and InstaAlert		Oleanna dE dans la Consul	For Flexi, Trade, Hospitals/Nursing Homes/		, Hospitals/Nursing Homes/	 For cheque return technical reasons, please visit our website - www.hdfcbank.com > Important Messages > Revision in Current Account 		
Bill Pay	Free		Closure: 15 days to 6 months Pathology Labs, Ezee, Merchant Advantage Plus & Supreme: ₹1000, For Merchant Advantage : ₹500		Fees and Service Charges > Common Charges				
nstaAlert	Free (Email & SMS)				For Merchant Advantage : ₹500		Glossary		
-	Adhoc Statement Requ			For Ultima, Apex & Max : ₹1000, For Flexi, Trade, Hospitals/Nursing Homes/ Pathology Labs, Ezee, Merchant Advantage Plus & Supreme: ₹500, For Merchant Advantage : ₹250"			AQB - Average Quarterly Balance		
i) Through Direct Banking hannels	₹50 per statement the Mobile Banking, Phon		Closure: 6 months to 12 m				Mode of Calculation of AQB - Average of daily closing balances of each day		
ii) At Branch or PhoneBankin Non - IVR)	g ₹100 per statement ti ₹75 through PhoneBa		-				 spread over a period of 3 months (calendar quarter) AMB - Average Monthly Balance 		
•	Doorstep Banking	,	Cheques	Deposite	ed and Returned	Unpaid			
Cash Pickup Limit	Per Seal Bag Cash pic	kup Charges		₹200 per Instrument Free limit: For Max, Apex & Ultima - Free Up to 5 returns			 Mode of Calculation of AMB - Average of daily closing balances of each da spread over a period of one calendar month 		
Jp to 1 lac	₹200 per pickup		Local and Outstation			- Free Up to 5 returns	NMC - Non maintenance Charges which are levied to the customer in case non-maintenance of AQB/AMB/HAB of respective products		
• 1 lac - 2 lacs	₹225 per pickup		-		er month				
2 lac - 4 lacs	₹350 per pickup		Cheque	Return C	Charges - Drawi	n on Us	Home Location - Home Location bran		
			-	Up to 2 instruments per month ₹500 per			participating in same clearing centre vis-à-vis branch where account is opened		
GST is applicable. Cash Beyond ocations. You need to register w			Due to Insufficient Funds	instrument; on 3rd onwards ₹750 per		ards ₹750 per	Non-Home Location - Non-Home Location branches refers to the branches		
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				instrument			which do not participate in same clearing centre vis-à-vis branch where		
further details			Due to technical reasons*	Due to technical reasons* ₹50 per instrument (e.g Date not mentioned, post-dated, sign mismatch, etc.)		account is opened			
	for Individuals & Sole	. ,		Particular Cheque ₹100			 Home Branch - Home Branch refers to the branch wherein the customer's account is opened 		
Debit Card	EasyShop Business*		Stop Payment Ra		Range of Cheques ₹200		Non-Home Branch - Non-Home branch refers to the branch other than the		
Annual Fee per card	₹250	Free	-	,	e through Net banking and PhoneBanking)		branch wherein customer's account is opened		
Daily ATM limit	₹1,00,000	₹10,000	Fund Transfer	₹350 per instrument			Bulk Transactions - Bulk Transaction includes count of all Cheque clearing		
Daily Merchant Establishment Point of Sale limit	₹5,00,000	NA		ACH Re	turn Charges		and Fund Transfer Transactions		
			1 to 3 transactions in a month ₹350 p		₹350 per tra	ansaction			
*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			Fourth instance and beyond		₹750 per transaction		4		

Current Account Schedule of Charges for Discontinued

(For Sourcing/Switching) Current Account Variants (Effective 1st December'2024)

HDFC BANK



HDFC BANK

			Generic Variants (Discontinued for Sou	rcina/Switchina)				
Produ	ct Name	Ultima	Apex	Max	Flexi	Trade		
Average Quarterly Balance (AQB)* / Average Monthly Balance (AMB)*		₹20,00,000 (AQB) ₹10,00,000 (AQB)		₹5,00,000 (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		
Features	Features Standard Charges			Free Limits , Thereafter Standard Charges				
			Cash Transactions					
Combined Cash Deposit at Home Location & Non Home Location (Monthly Free Limit)	₹3.5 per ₹1000, minimum of ₹50 per transaction	Higher of ₹250 lacs and 8 times the previous month AMB or 100 transactions, (whichever is breached first)	Higher of ₹150 Lacs per month or 10 times the previous month AMB or 60 transactions, whichever is breached first (subject to a maximum monthly limit of ₹500 Lacs)	₹60 lacs per month or 10 times the current month AMB or 60 transactions, whichever is breached first (subject to a maximum monthly free limit of ₹200 Lacs)	Free up to 10 times the current month AMB or 50 transactions, whichever is lower	₹ 5 lacs per month or 40 transactions, (whichever is breached first)		
Cash deposit in low denomination notes i.e. ₹ 50 and below @ any HDFC Bank Branch (monthly)	Cash deposit in notes = 2% of cash deposit in low denomination notes Cash deposit in coins = 5% of cash	Cash deposit in low denomination notes = Free up to ₹ 10,000/- per month						
	deposit in coins			Cash deposit in coins = Free up to ₹ 1,000/- per montt	μ			
Cash Withdrawal - Home Branch	NIL		1	Free				
Cash Withdrawal - Non-Home Branch (Daily/Monthly Free Limit)	₹2 per 1000, minimum ₹50 per transaction	75 Lacs per month	50 Lacs per month	50 Lacs per month	₹50,000 per day			
			Cheque Leaves, Cheque / Fund Transfer (FT)	Collection & Payments				
Cheque Leaves (Monthly Free limit)	₹3 per leaf	1500	1000	500	100	200		
Local Cheque Collections/ Payments and Fund Transfer	NIL			Free				
Anywhere (Inter-city) Cheque Collections/Payments and Fund Transfer	NIL	Free						
Bulk Transactions* (Monthly Free Limit)			1000	500	250	150		
			Demand Drafts and Pay Or	ders				
					Free 40 DD/PO per month	Free 30 DD/PO per month		
Pay Orders (PO) and Demand Drafts (DD) at Bank location			Free			Charges ₹1/- per ₹1000/-, Min ₹50/- an Max ₹3000/- per instrument beyond free li		
DD - Payable at Correspondent Bank Location		Free up to ₹30 lacs per month, Above free limits charges at ₹2 per ₹1000; minimum of ₹50 per instrument	Free up to ₹15 lacs per month, Above free limits charges at ₹1.5 per ₹1000; minimum of ₹50 per instrument	num ₹50 per instrument ₹2 per ₹1000, minimum ₹50 per instrumer				
			RTGS / NEFT / IMPS Transac	tions				
RTGS Payments	Branch: Above ₹2 Lakh - ₹15 per transaction		Free through Branch & NetBanking	Free through NetBanking, Standard Charges through Branch				
NEFT Payments	Branch: Up to ₹1 Lakh - ₹2 per transaction; Above ₹1 Lakh - ₹10 per transaction		Free through Branch & NetBanking	Free through NetBanking, Standard Charges through Branch				
	Up to ₹1,000 - ₹3.5;	Standard Charges						
IMPS Payments	Above ₹1,000 and up to ₹1 lac - ₹5; Above ₹1 lac - ₹15							
IMPS Payments	Above ₹1,000 and up to ₹1 lac - ₹5;		Outstation Cheque Collect	ion				

			Generic Variants (Discontinued for Sour	cing/Switching)				
Produc	ct Name	Hospitals/Nursing Homes/Pathology Labs	Ezee	Merchant Advantage Current Account	Merchant Advantage Plus Current Account	Supreme		
Average Quarterly Balance (AQB)* / Average Monthly Balance (AMB)*		Metro & Urban : ₹50,000 (AQB) ₹40,000 (AQB) Semi Urban & Rural : ₹25,000 (AQB)		₹25,000 (AMB)	₹1,00,000 (AMB)	Metro & Urban : ₹1,00,000 (AQB) Semi Urban & Rural : ₹40,000 (AQB)		
Non Maintenance Cha	arges* (Per Quarter/ Month)	₹2,400 per quarter	₹1,800 per quarter	₹600 per month	₹1000 per month	₹3000 per quarter		
Features	Standard Charges			Free Limits , Thereafter Standard Charges				
			Cash Transactions					
Combined Cash Deposit at Home Location & Non Home Location (Monthly Free Limit)		₹10 lacs per month or 50 transactions (whichever is breached first). Charges @₹3.5 per ₹1000, min of ₹50 per transaction	Higher of 4 Lacs & 6 times the current month AMB, or 25 transactions, whichever is breached first (subject to maximum of ₹50 Lacs) Charges @₹4 per 1000, min of ₹50 per transaction	4 times current month POS value (Amount swiped at HDFC Bank EDC machine) per month or 25 transactions, whichever is lower. Charges @ ₹3.5 per ₹1000, min of ₹50 per transaction	4 times current month POS value (Amount swiped at HDFC Bank EDC machine) per month or 50 transactions, whichever is lower. Charges @ ₹3.5 per ₹1000, min of ₹50 per transaction	AMB, or 40 transactions, whichever is breach first (subject to maximum of ₹75 Lacs)		
Cash deposit in low denomination notes i.e.₹50 and below @ any HDFC Bank Branch (monthly)	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 low denomination notes = Free up to ₹ 10,000/- per month Cash deposit in coins = Free up to ₹ 1,000/- per month						
Cash Withdrawal - Home Branch	NIL			Free				
Cash Withdrawal - Non-Home Branch (Daily/Monthly Free Limit)	₹2 per ₹1000, minimum ₹50 per transaction	₹50,000 per day	₹500,000 per month	₹50,000 per day	₹50,000 per day	₹10,00,000 per month		
			Cheque Leaves, Cheque / Fund Transfer (FT) -	Collection & Payments				
Cheque Leaves (Monthly Free limit)	₹3 per leaf	200	100	50	200	200		
Local Cheque Collections/ Payments and Fund Transfer	NIL	Free						
Anywhere (Inter-city) Cheque Collections/Payments and Fund Transfer	NIL	Free						
Bulk Transactions* (Monthly Free Limit)	₹30 per transaction		150	50	150	200		
ł			Demand Drafts and Pay Ord	lers				
Pay Orders (PO) and Demand Drafts (DD) at Bank location	-	Free 30 DD/P0 per month Charges ₹1/- per ₹1000/-, Min ₹50/- and Max ₹3000/- per instrument beyond free limit	Free 20 DD/PO per month. Charges ₹1/- per ₹1000/-, Min ₹50/- and Max ₹3000/- per instrument beyond free limit	Nil free limit. Charges ₹1/- per ₹1000/-, Min ₹50/- and Max₹3000/- per instrument beyond free limit	Free 50 DD/P0 per month. Charges ₹1/- per ₹1000/-, Min ₹50/- and Max ₹3000/- per instrument beyond free limit	Free 30 DDs/POs per month. Charges ₹1/- per ₹1000/-, Min ₹50/- and Max ₹3000/- per instrument beyond free limit		
DD - Payable at Correspondent Bank Location	-	₹2.00 per ₹1000, Minimum ₹50 per instrument ₹1.50 per ₹1000, Mini			rm₹50 per instrument	₹2.00 per ₹1000, Minimum ₹50 per instrume		
			RTGS / NEFT / IMPS Transac	tions				
RTGS Payments	Branch: Above ₹2 Lakh - ₹15 per transaction	Free	e through Net Banking, Standard Charges through Bra	Free through Branch & NetBanking				
NEFT Payments	Branch: Up to ₹1 Lakh - ₹2 per transaction; Above ₹1 Lakh - ₹10 per transaction	Free	through Net Banking, Standard Charges through Bra	Free through Branch & NetBanking				
IMPS Payments	Up to ₹1,000 - ₹3.5; Above ₹1,000 and up to ₹1 lac - ₹5; Above ₹1 Lakh - ₹15	Standard Charges						
			Outstation Cheque Collect	on				
Clean Locations (per instrument charges)	-		Up to ₹25,000 : ₹50, Above ₹25,000 & up to ₹1 lac : ₹100 Above ₹1 lac : ₹150	Up to ₹25,000 : ₹50, Above ₹25,000 & up to ₹1 lac : ₹100, Above ₹1 lac : ₹150				