

Current Account

Schedule of Charges for Discontinued (For Sourcing/Switching) Current Account Variants (Effective 1st December'2024)

Generic Variants (Discontinued for Sourcing/Switching)						
Product 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	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 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	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)	₹30 per transaction	2000	1000	500	250	150
Demand Drafts and Pay Orders						
Pay Orders (PO) and Demand Drafts (DD) at Bank location		Free			Free 40 DD/PO per month Charges ₹1/- per ₹1000/-, Min ₹50/- and Max ₹3000/- per instrument beyond free limit	Free 30 DD/PO per month Charges ₹1/- per ₹1000/-, Min ₹50/- and Max ₹3000/- per instrument beyond free limit
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	₹1.50 per ₹1000, minimum ₹50 per instrument		₹2 per ₹1000, minimum ₹50 per instrument
RTGS / NEFT / IMPS Transactions						
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	
IMPS Payments	Up to ₹1,000 - ₹3.5; Above ₹1,000 and up to ₹1 lac - ₹5; Above ₹1 lac - ₹15	Standard Charges				
Outstation Cheque Collection						
Clean Locations (per instrument charges)	-	Up to ₹25000 - ₹50, Above ₹25,000 & up to ₹1 lac - ₹100, Above ₹1 lac - ₹150				

Generic Variants (Discontinued for Sourcing/Switching)						
Product 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)*	₹40,000 (AQB)	Metro & Urban : ₹50,000 (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 Charges* (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	Higher of 10 Lacs & 10 times the current month AMB, or 40 transactions, whichever is breached first (subject to maximum of ₹75 Lacs) Charges @₹4 per 1000, min of ₹50 per transaction
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	
Demand Drafts and Pay Orders						
Pay Orders (PO) and Demand Drafts (DD) at Bank location	-	Free 30 DD/PO 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/PO 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, Minimum ₹50 per instrument		₹2.00 per ₹1000, Minimum ₹50 per instrument
RTGS / NEFT / IMPS Transactions						
RTGS Payments	Branch: Above ₹2 Lakh - ₹15 per transaction	Free through Net Banking, Standard Charges through Branch			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 Branch			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 Collection						
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	