




Common Charges for Current Account			Common Charges For Debit Cards			ECS (Debit) Return/Demand Draft / Pay Order Cancellation/ Revalidation/Standing Instruction Charges	
Account Services			Replacement Fees		Free for Damaged Card; ₹200 for Lost Card		
Balance Inquiry*		Free	Re-issuance of PIN		Free through ATM/Net Banking ₹50 in case of Physical PIN		
Cheque status per instance*		Free	ATM Usage				
Balance Confirmation Certificate & Interest Certificate*		₹100	Transaction Type		Non-Financial Financial		
Signature, Photograph Verifications*		₹100	HDFC Bank ATMs		Free		
TDS Certificate & Address Confirmation*		Free	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 @ ₹21 per transaction		
Old Records/Copy of Paid Cheque*		₹80 per record	Domestic				
Standing Instructions (Monthly Charges)		Setting Up: Nil	International**		₹25 per transaction ₹125 per transaction		
Any deliverable returned by courier due to negative reasons (no such consignee/consignee shifted and no such address)		₹50 per instance	*Not applicable for Trade, Ezee, Merchant Advantage, Hospitals & Nursing Homes Current Account variants				
One time Mandate Authorisation charges (Physical/Online)		₹40 per mandate	**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				
Cardless Cash withdrawal		₹25 per transaction	Account Closure Charges				
*Account Services at Branch			Closure: Up to 14 days OR Closure: Beyond 12 months				
Transaction Through PhoneBanking			No Charges				
IVR & Non IVR (Agent Assisted)		Free	Closure: 15 days to 6 months				
Re-generation of PhoneBanking TIN (request received at branch for physical dispatch)		Free	Closure: 6 months to 12 months				
Re-generation of IPIN (request received at branch for physical dispatch)		₹40 per request	For Ultima, Apex & Max : ₹2000, For Flexi, Trade, Hospitals/Nursing Homes/ Pathology Labs, Ezee, Merchant Advantage Plus & Supreme: ₹1000, For Merchant Advantage : ₹500				
Bill Pay and InstaAlert			For Ultima, Apex & Max : ₹1000, For Flexi, Trade, Hospitals/Nursing Homes/ Pathology Labs, Ezee, Merchant Advantage Plus & Supreme: ₹500, For Merchant Advantage : ₹250"				
Bill Pay		Free	Cheques Deposited and Returned Unpaid				
InstaAlert		Free (Email & SMS)	Local and Outstation		₹200 per Instrument Free limit: For Max, Apex & Ultima - Free Up to 5 returns per month		
Duplicate / Adhoc Statement Requests			Cheque Return Charges - Drawn on Us				
(i) Through Direct Banking channels		₹50 per statement through Netbanking, Mobile Banking, Phonebanking (IVR), ATM	Due to Insufficient Funds		Up to 2 instruments per month ₹500 per instrument; on 3rd onwards ₹750 per instrument		
(ii) At Branch or PhoneBanking (Non - IVR)		₹100 per statement through Branch and ₹75 through PhoneBanking (Non - IVR)	Due to technical reasons*		₹50 per instrument (e.g. - Date not mentioned, post-dated, sign mismatch, etc.)		
Doorstep Banking			Stop Payment		Particular Cheque ₹100 Range of Cheques ₹200 (Free through Net banking and PhoneBanking)		
Cash Pickup Limit		Per Seal Bag Cash pickup Charges	Fund Transfer		₹350 per instrument		
Up to 1 lac		₹200 per pickup	ACH Return Charges				
> 1 lac - 2 lacs		₹225 per pickup	1 to 3 transactions in a month		₹350 per transaction		
> 2 lac - 4 lacs		₹350 per pickup	Fourth instance and beyond		₹750 per transaction		
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							
Debit Cards (Only for Individuals & Sole Proprietor)							
Debit Card		EasyShop Business* ATM Card					
Annual Fee per card		₹250 Free					
Daily ATM limit		₹1,00,000 ₹10,000					
Daily Merchant Establishment Point of Sale limit		₹5,00,000 NA					
*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							
 HDFC BANK			 HDFC BANK				
			 HDFC BANK				



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 up to 40 each per month, Above free limits charges at ₹25 per instrument	Free up to 30 each per month, Above free limits charges at ₹25 per instrument
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						
On Branch Locations (per instrument charges)	-	Free			₹20	Up to ₹1 lac - ₹25, Above ₹1 lac & up to ₹2 lacs - ₹50, Above ₹2 lacs & up to ₹3 lacs - ₹100, Above ₹3 lacs - ₹150
Correspondent Bank Locations (per instrument charges)	-	Up to ₹35,000 - ₹50, Above ₹35,000 & up to ₹1 lac - ₹100, Above ₹1 lac - ₹150				Up to ₹25000 - ₹50, Above ₹25,000 & up to ₹1 lac - ₹100, Above ₹1 lac - ₹150
Clean Locations (per instrument charges)	-	Up to ₹25000 - ₹50, Above ₹25,000 & up to ₹1 lac - ₹100, Above ₹1 lac - ₹150				
Speed Clearing (per instrument charges)	-	Free			Up to ₹1 lac - no charges, Above ₹1 Lac - ₹15	Up to ₹1 lac - no charges, Above ₹1 Lac - ₹40

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 up to 30 each per month, Above free limits charges at ₹25 per instrument	Free up to 20 PO/DD per month (Combined Limit), Above free limits charges at ₹25 per instrument	DD/PO value up to ₹50,000 - ₹40, ₹50,000 and up to ₹1 Lac - ₹25, Above ₹1 Lac - Free	Free up to 50 each per month, Above free limits charges at ₹25 per instrument	Free up to 30 PO/DD per month (Combined Limit), Above free limits charges at ₹25 per instrument
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						
On Branch Locations (per instrument charges)	-	Up to ₹1 lac : ₹25, Above ₹1 lac & up to ₹2 lacs : ₹50, Above ₹2 lacs & up to ₹3 lacs : ₹100, Above ₹3 lacs : ₹150		Up to ₹50,000 : ₹50, Above ₹50,000 & up to ₹1 Lac : ₹100, Above ₹1 Lac : ₹150		₹20
Correspondent Bank Locations (per instrument charges)	-	Up to ₹25,000 : ₹50, Above ₹25,000 & up to ₹1 lac : ₹100, Above ₹1 lac : ₹150			Up to ₹35,000 : ₹50, Above ₹35,000 & up to ₹1 Lac : ₹100, Above 1 Lac: ₹150	
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	
Speed Clearing (per instrument charges)	-	Up to ₹1 lac : no charges, Above ₹1 Lac : ₹40		Up to ₹1 lac : no charges, Above ₹1 Lac : ₹140		Up to ₹1 lac : no charges, Above ₹1 Lac : ₹15