Common Charges For Current Account			Common Charges For Debit Cards				ECS (Debit) Return/Demand Draft   Pay Order Cancellation/		
Account Services			Replacement Fees Free for Damaged Card; ₹200 for Lost Card				Revalidation/Standing Instruction Charges		
Balance Inquiry*		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	TIC-ISSUATICE OF FIN	₹50 in case of Physical PIN		PIN		4arretarri oriwara - 1750 per iristance	
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		Financial	-	Rejection: Up to 3 returns - ₹250 per instance 4th return onward - ₹750 per instance	
TDS Certificate & Address Confirmation*		Free	HDFC Bank ATMs	Free		ree	Standing Instructions (Monthly Charges)		
Old Records/Copy of Paid Cheque*		₹80 per record	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			(		
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			Mumbai, New Delhi, ngaluru and Hyderabad ATMs Top 6 Cities).	Daily Third Party Cash Withdrawal limit for Current Account at Non-Home Bran is ₹50,000 per transaction     Operating limit for for Cash Deposit at Non-Home Branches (Per Day) : For		
One time Mandate Authorisation charges (Physical/Online)		₹40 per mandate					Ultima is ₹5,00,000 per day, For Apex, Max & Supreme is ₹3,00,000 per For Flexi, Hospitals/Nursing Homes/Pathology Labs, Ezee, Merchant Advanatage Plus is ₹1,00,000 per day, For Trade is ₹50,000 per day		
Cardless Cash withdrawal		₹25 per transaction	International**	₹25 per transaction ₹125 per transaction					
*Account Services at Branch			*Not applicable for Trade, Ez Homes Current Account vari		hant Advantage,	Hospitals & Nursing	For Accounts maintaining an AQB less provious quarter will be abarged ₹25.		
Transaction	n Through PhoneBanki	ing	**Transaction decline charge	e at other			previous quarter will be charged ₹25 each for next 3 monthly statements  • Free Cash deposit limit will lapse if AQB maintained is less than 75% of required Product AQB		
IVR & Non IVR (Agent Assisted)		Free	merchant outlet outside of Ir						
Re-generation of PhoneBankin			A	Account C	account Closure Charges		GST as applicable will be levied  Please log on to our website - www.hdfcbank.com for updated schedule of		
(request received at branch for Re-generation of IPIN		Free	Closure: Up to 14 days OR Beyond 12 months						
request received at branch for	physical dispatch)	₹40 per request			For Ultima, Ape	x & Max : ₹2000,	charges and further details		
Bill	Pay and InstaAlert		For Flexi, Trade, Hospitals/Nursing Homes/			, Hospitals/Nursing Homes/	<ul> <li>For cheque return technical reasons, please visit our website - www.hdfcbank.com &gt; Important Messages &gt; Revision in Current Account</li> </ul>		
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				
InstaAlert	Free (Email & SMS)				For Merchant Advantage : ₹500		Glossary		
Duplicate / A	Adhoc Statement Requ	ests			For Ultima, Apex & Max : ₹1000,		AQB - Average Quarterly Balance		
(i) Through Direct Banking channels			Closure: 6 months to 12 months		hths For Flexi, Trade, Hospitals/Nursing Homes/ Pathology Labs, Ezee, Merchant Advantage Plus & Supreme: ₹500, For Merchant Advantage : ₹250"		Mode of Calculation of AQB - Average of daily closing balances of each day spread over a period of 3 months (calendar quarter)		
(ii) At Branch or PhoneBanking									
(Non - IVR)	₹75 through PhoneBa	nking (Non - IVR)	Cheques Deposited and Returned Unpaid			l Unpaid	AMB - Average Monthly Balance     Mode of Calculation of AMB - Average of daily closing balances of each day spread over a period of one calendar month		
Do	orstep Banking		₹200 per Instrume			·			
Cash Pickup Limit	Per Seal Bag Cash pic	kup Charges	Local and Outstation	Free limit:			NMC - Non maintenance Charges which are levied to the customer in case		
Up to 1 lac	₹200 per pickup		_		For Max, Apex & Ultima - Free Up to 5 returns per month		non-maintenance of AQB/AMB/HAB of respective products		
> 1 lac - 2 lacs	₹225 per pickup		Chagua			a on Ho	Home Location - Home Location branches refers to all the branches		
> 2 lac - 4 lacs	₹350 per pickup		Cheque Return Charges - Drawn on Us  Up to 2 instruments per month ₹500 per				participating in same clearing centre	vis-à-vis branch where account is	
GST is applicable. Cash Beyond a locations. You need to register wi	th the Bank for availing	these services.Charges	Due to Insufficient Funds instrument; on 3rd on instrument				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		
nay vary depending upon the location. Please contact your branch manager for urther details			Due to technical reasons	₹50 per instrument (e.g Date not mentioned, post-dated, sign mismatch, etc.)					
	for Individuals & Sole I			Particular Cheque ₹100		- , ,	Home Branch - Home Branch refers to the branch wherein the customer's account is opened.		
Debit Card	EasyShop Business*	ATM Card	Stop Payment	Range	of Cheques ₹200	)	account is opened		
Annual Fee per card	₹250	Free		(Free through Net banking and PhoneBanking)		ing and PhoneBanking)	Non-Home Branch - Non-Home branch refers to the branch other than the branch wherein customer's account is opened		
Daily ATM limit	₹1,00,000	₹10,000	Fund Transfer	₹350 p	er instrument		Bulk Transactions - Bulk Transaction	•	
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 per transaction				
*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				
ф н	DFC BAN	K	*	HDF	C BAN	NK.	<b>□</b> HDF0	BANK	

## **Current Account**

Schedule of Charges for Discontinued (For Sourcing/Switching) Current Account Variants (Effective 1st October'2023)

			Generic Variants (Discontinued for Sour						
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) ₹2,50,000 & above - ₹3,000	₹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			₹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	Cash deposit in notes = 2% of cash deposit in low denomination notes	Cash deposit in low denomination notes = Free up to ₹ 10,000/- per month							
HDFC Bank Branch (monthly)	Cash deposit in coins = 5% of cash deposit in coins		(	Cash deposit in coins = Free up to ₹ 1,000/- per mont	1				
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 Or	ders					
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 instrume				
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 instrum					
			RTGS / NEFT / IMPS Transac	ctions					
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 Collect	tion					
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	o to ₹35,000 - ₹50, Above ₹35,000 & up to ₹1 lac - ₹ 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 Sour	rcing/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	AMB, or 40 transactions, whichever is breached 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								
Bulk Transactions* (Monthly Free Limit)	₹30 per transaction	150		50	150	200			
			Demand Drafts and Pay Or	ders					
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 Lim Above free limits charges at ₹25 per instrument			
DD - Payable at Correspondent Bank Location	-	₹2.00 per ₹1000, Minin	num ₹50 per instrument	₹1.50 per ₹1000, Minimu	um ₹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	Fre	Free through Bra	Free through Branch & NetBanking					
NEFT Payments	Branch: Up to ₹1 Lakh - ₹2 per transaction; Above ₹1 Lakh - ₹10 per transaction	Free	Free 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	ion					
On Branch Locations (per instrument charges)	-	Above ₹2	Jp to ₹1 lac : ₹25,   lac & up to ₹2 lacs : ₹50, lacs & up to ₹3 lacs : ₹100, pove ₹3 lacs : ₹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, Up to ₹1 lac : no charges, Above ₹1 Lac : ₹40 Above ₹1 Lac : ₹140				: no charges, I Lac : ₹15			