

Common Charges For Current Account	
Balance Inquiry*	Free
Cheque status per instance*	Free
Balance Confirmation Certificate & Interest Certificate*	₹100
Signature, Photograph Verifications*	₹100
TDS Certificate & Address Confirmation*	Free
Old Records/Copy of Paid Cheque*	₹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)	₹50 per instance
One time Mandate Authorisation charges (Physical/Online)	Free
Cardless Cash withdrawal	₹25 per transaction
*Account Services at Branch	
Transaction Through PhoneBanking	
IVR & Non IVR (Agent Assisted)	Free
Re-generation of PhoneBanking TIN (request received at branch for physical dispatch)	Free
Re-generation of IPIN (request received at branch for physical dispatch)	₹40 per request
Bill Pay and InstaAlert	
Bill Pay	Free
InstaAlert	Free (E-mail & SMS)
Duplicate / Adhoc Statement Requests	
(i) Through Direct Banking channels	₹50 per statement through Netbanking, Mobile Banking, Phonebanking (IVR), ATM
(ii) At Branch or PhoneBanking (Non - IVR)	₹100 per statement through Branch and ₹75 through PhoneBanking (Non - IVR)
Doorstep Banking	
Cash Pickup Limit	Per Seal Bag Cash pickup Charges
Up to 1 lac	₹200 per pickup
> 1 lac - 2 lacs	₹225 per pickup
> 2 lac - 4 lacs	₹350 per pickup
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*
Annual Fee per card	Free
Daily ATM limit	₹1,00,000
Daily Merchant Establishment Point of Sale limit	₹5,00,000
*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	
Common Charges For Debit Cards	
Replacement Fees	Free for Damaged Card; ₹200 for Lost Card
Re-issuance of PIN	Free through ATM/Net Banking; ₹50 in case of Physical PIN
ATM Usage	
Transaction Type	Non-Financial
HDFC Bank ATMs	Free
Non HDFC Bank ATMs	Free
Domestic	Free
International*	Free
*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	

Account Closure Charges	
Closure: Up to 14 days OR Closure : Beyond 12 months	No Charge
Closure: 15 days to 6 months	For Activ: ₹500, For Ascent: ₹1,000, For Max Advantage: ₹2,000
Closure: 6 months to 12 months	For Activ: ₹250, For Ascent: ₹500, For Max Advantage: ₹1,000
Cheques Deposited and Returned Unpaid	
Local and Outstation	₹200 per instrument Free limit: *Ascent – Free up to 3 returns per month *Max Advantage – Free up to 5 returns per month
Cheque Return Charges - Drawn on Us	
Due to Insufficient Funds	Up to 2 instruments per month ₹500 per instrument; on 3rd onwards ₹750 per instrument
Due to technical reasons*	₹50 per instrument (e.g. - Date not mentioned, post-dated, sign mismatch, etc.)
Stop Payment	Particular Cheque ₹100, Range of Cheques ₹200 (Free through Net Banking and PhoneBanking)
Fund Transfer	₹350 per instrument
ACH Return Charges	
1 to 3 transactions in a month	₹350 per transaction
Fourth instance and beyond	₹750 per transaction
ECS (Debit) Return / Demand Draft / Pay Order Cancellation/Revalidation / Standing Instruction Charges	
ECS (Debit) Return Charges (Quarterly Charges)	Up to 3 returns - ₹350/ instance 4th return onward - ₹750/ instance
Charges for Demand Draft / Pay Order Cancellation/Revalidation	₹50 per instrument
Standing Instructions (Monthly Charges)	Rejection: Up to 3 returns - ₹250/ instance 4th return onward - ₹750/ instance
Terms & Conditions	
<ul style="list-style-type: none"> NMC Charges are not applicable for customers upgraded to Preferred Program Daily Third Party Cash Withdrawal limit for Current Account at Non-Home Branch is ₹50,000 per transaction Operating limit for Cash Deposit at Non-Home Branches (Per Day) is ₹5,00,000 For Accounts maintaining an AQB less than required product AQB as of previous quarter will be charged ₹25 each for next 3 monthly statements All Free limits 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 For cheque return technical reasons, please visit our website - www.hdfcbank.com > Important Messages > Revision in Current Account Fees and Service Charges > Common Charges 	
GLOSSARY	
<ul style="list-style-type: none"> AQB - Average Quarterly Balance Mode of Calculation of AQB - Average of daily closing balances of each day spread over a period of 3 months (calendar quarter) 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 NMC - 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 	
T&C Apply. Based on Retail Loan book size (excluding mortgages). Source: Annual Reports FY 19-20 and No.1 on market capitalisation based on BSE data as on 31 st Dec, 2021.	

Preferred
Current Account
Schedule of Charges
for Max Advantage, Ascent &
Activ Current Account
(Effective 1st October'2023)



Product Name		Activ	Ascent	Max Advantage
Average Quarterly Balance (AQB)*		₹10,000 (AQB) (Mandatory to bundle with ME / MPOS / MEAPP)	Metro and Urban - ₹50,000 (AQB) Semi Urban and Rural - ₹25,000 (AQB)	Metro & Urban - ₹5,00,000 (AQB) Semi Urban & Rural - ₹2,50,000 (AQB)
Non Maintenance Charges*(Per Quarter)		Not Applicable		
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 ₹1,000, minimum of ₹50 per transaction	12 times Current Month AMB* (Upper Cap - ₹50 Crs)		12 times Current Month AMB* (Upper Cap – ₹75 Crs)
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 (Monthly Free Limit)	₹2 per ₹1,000, minimum ₹50 per transaction	12 times Current Month AMB* (Upper Cap - ₹50 Crs)		12 times Current Month AMB* (Upper Cap - ₹75 Crs)
Cheque Leaves, Cheque / Fund Transfer (FT) - Collection & Payments				
Cheque Leaves (Monthly Free limit)	₹3 per leaf	100 cheque leaves for every slab of ₹1 Lac of Current month AMB* balance maintained (Upper Cap - 2000 cheque leaves)		
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)	₹45 per transaction	150 Total transactions for every slab of ₹1 lac of current month AMB* balance maintained (Upper Cap - 3000 Total transactions)		
Demand Drafts and Pay Orders				
Pay Orders (PO) and Demand Drafts (DD) at Bank location	-	Free		
DD - Payable at Correspondent Bank Location	-	₹2 per ₹1,000, Minimum ₹50 per instrument	₹1.50 per ₹1000, Minimum ₹50 per instrument	Free up to ₹30 lacs per month, Above free limits charges at ₹1.50 per ₹1000, Minimum ₹50 per instrument
RTGS / NEFT / IMPS Transactions				
RTGS Payments	Branch: Above ₹2 Lakh - ₹15 per transaction	Free through Branch & Net Banking		
NEFT Payments	Branch: Up to ₹1 Lakh - ₹2 per transaction; Above ₹1 Lakh - ₹10 per transaction	Free through Branch & Net Banking		
IMPS Payments	Up to ₹1,000 - ₹3.5; Above ₹1,000 & up to ₹1 lac - ₹5; Above ₹1 lac - ₹15	Free		
Outstation Cheque Collection				
On Branch Locations (per instrument charges)	-	Free		
Correspondent Bank Locations (per instrument charges)	-	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		
Speed Clearing (per instrument charges)	-	Free		