

Common Charges for Current Account	
Account Services at Branch	
Balance Inquiry	Free
Cheque's status per instance	Free
Balance Confirmation Certificate & Interest Certificate	₹100/-
Address Confirmation	NIL
Copy Retrieval Request	₹80/-
Signature, Photograph Verifications	₹100/-
Doorstep Banking	
Cash Pickup Limit	Per Seal Bag Cash pickup Charges
Upto 1 lakh	₹200/- per pickup
>1 lakh - 2 lakh	₹225/- per pickup
>2 lakh - 4 lakh	₹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.	
Transaction Through PhoneBanking	
IVR & Non IVR (Agent Assisted)	Free
Re-generation of PhoneBanking TIN (request received at branch for physical dispatch)	Free through ATM/NetBanking ₹50 in case of Physical PIN
Re-generation of IPIN (request received at branch for physical dispatch)	Free through ATM/NetBanking ₹50 in case of Physical PIN
Bill Pay and InstaAlert	
Bill Pay	Free
InstaAlert	Free
Other Transactions	
Standing Instructions (Monthly Charges)	Setting Up: Nil Rejection: Upto 3 returns - ₹250/ instance 4th return onward ₹750/ instance
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
ECS (Debit) Return Charges (Monthly Charges)	Upto 3 returns - ₹350/ instance 4th return onward - ₹750/ instance
ACH Charges	
1 to 3 transactions in a month	₹350/- per transaction
Fourth instance and beyond	₹750/- per transaction
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
Old Records/Copy of Paid Cheque	
Old Records/Copy of Paid Cheque	₹80/- per record
Cheques Deposited Returned Unpaid	
Local	₹200/- per Instrument
Outstation	₹200/- per Instrument
Cheque Return Charges	
Cheques Drawn On Us	
Due to Insufficient Funds	Upto 2 instruments per month ₹500/- per instrument; on 3rd onwards ₹750/- per instrument. Due to funds transfer cheque return-₹350 per instrument
Due to technical reasons	₹50/- per instrument (e.g. Date not mentioned, post dated, sign mismatch etc.)
Stop Payment	Particular Cheque ₹100/- (Free through PhoneBanking). Range of Cheques ₹200/- (Free through PhoneBanking)
DD/PO cancellation/revalidation	₹50/-

Common Charges over & above Free Limit *		
Cheque Book	Cheque leaves issued over and above monthly free limit are chargeable @ ₹3/- per leaf	
Bulk Transactions/ Total Transaction	Bulk Transactions: Charges over and above monthly free limit are ₹25/- per transaction Total Transactions: Charges over and above monthly free limit are ₹45/- per transaction	
Charges for Cash Deposit at Home and Non-Home Locations	Cash Deposit @ Combined Location charges ₹3.5/- per 1000, min of ₹50/-	
Charges for Cash Withdrawal at Home and Non - Home Branch	Cash Withdrawal - Home Branch - NIL Cash Withdrawal - Non-Home Branch - @ ₹2 per 1000, min 50/-	
Charges for Demand Draft / Pay Order	₹50 per instrument	
Debit Cards		
Debit Card	Business Debit Card	
Annual Fee per card	Free	
Re-issuance of PIN	Free	
Replacement Fees	Free for Damage Card; ₹200/- for Lost Card	
Daily ATM limit	₹1,00,000	
Daily Merchant Establishment Point of Sale limit	₹5,00,000	
*In case of partnership firms & limited company current accounts, if the MOP (Mode of Operation) is conditional, all AUS (Authorized Signatories) have to sign the form jointly.		
ATM Usage		
Transaction Type	Non-Financial	Financial
HDFC Bank ATMs	Free	
Non HDFC Bank ATMs		
Domestic	Domestic - Maximum of 5 txns free in a month with a cap of maximum 3 free txns in top 6 cities. (Txns 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	
International	₹25/- per transaction	₹125/- per transaction
*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.		

Zero NMC Criteria (applicable for Startup Current Account)	
<ul style="list-style-type: none"> For AQB maintained below minimum balance requirement - if credit transaction value through Digital Products (ME/MPOS/MEAPP/PG) is greater than or equal to ₹5 Lakhs in any quarter 	
Terms & Conditions	
<ul style="list-style-type: none"> NMC Charges are not applicable for customers upgraded to Preferred and Imperia Program Daily Third Party Cash Withdrawal limit for Current Account at Non-Home Branch is ₹50,000 per transaction 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. 	
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/HAB 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 Bulk transactions - Bulk Transaction includes count of all Cheque clearing and Fund Transfer Transactions Total Transactions - Total Transaction includes count of Cash Deposit, CashWithdrawal, Cheque Clearing and Fund Transfer Transactions 	
*Based on Retail Loan book size (excluding mortgages). Source: Annual Reports FY 21-22 and No.1 on market capitalisation based on BSE data as on 31st Mar, 2023	



Startup Current Account

Schedule of Charges to be effective from November 01, 2023



Startup Current Account (Features)	
Average Quarterly Balance (AQB)	Zero AQB for first 4 quarters; Post that ₹50,000 AQB
Non-Maintenance Charges* (per Quarter)	₹3,000/- per quarter
Cheque Leaves - Monthly Free limit*	25 cheque leaves for every slab of ₹1 lakh of current month AMB balance maintained. (Subject to maximum of 2000 cheque leaves)
REMITTANCE - CHEQUE COLLECTION & FUND TRANSFER (FT)	
REMITTANCE - CHEQUE COLLECTION & FUND TRANSFER (FT)	FREE
Anywhere (Inter-city) Cheque Collections/Payments and Fund Transfer	FREE
Bulk Transactions/Total Transactions* (Monthly Free Limit)	150 transactions for every slab of ₹1 lakh of current month AMB balance maintained (Subject to maximum of 3000 txns)
CASH TRANSACTIONS	
Cash Deposit - At Home Location (Monthly Free Limit)	Free 12 times Current Month AMB (Upper Cap - ₹75/- Cr.); After free limit standard charges ₹3.5/- per ₹1000, minimum ₹50/- per transaction
Cash Deposit - At Non-Home Location (Monthly Free Limit)	
Operational Limit for Cash Deposit - Non-Home Branches (Per Day)	₹5,00,000/-
Cash Withdrawal - Home Branch	FREE
Cash Withdrawal- Non-Home Branch (Daily/Monthly Free Limit)	Free Limit - 12 times Current Month AMB (Upper cap – ₹75cr) After free limit standard charges ₹2/- per ₹1,000/, minimum ₹50/- per transaction
Demand Drafts and Pay Orders	
Pay Orders (PO) and Demand Drafts (DD)* at Branch location	Monthly free limit of 50 DD/POs for every slab of ₹1 lakh of current month AMB balance maintained (subject to maximum of 1000 DD/PO)
DD - Payable on Non-Branch Locations (Correspondent tie up)	₹1.5/- per ₹1,000/- (Minimum ₹50/- per DD)
Outstation Cheque Collection	
Outstation Cheque Collection on Branch Locations (per instrument charges)	Free
Correspondent Bank Locations (per instrument charges)	Up to ₹35000 - ₹50/- • Above ₹35000 up to ₹1 lakh - ₹100/- • Above ₹1 lakh - ₹150/- (per instrument charges)
Clean Locations (per instrument charges)	Up to ₹25000 - ₹50/- • Above ₹25000/- upto ₹1 lakh - ₹100/- • Above ₹1 lakh - ₹150/- (per instrument charges)
Speed Clearing (per instrument charges)	Free
RTGS/ NEFT/IMPS TRANSACTIONS	
RTGS Payments	Free through Branch & NetBanking
NEFT Payments	Free through Branch & NetBanking
IMPS Payments	Up to ₹1,000/- - ₹3.5/- • Above ₹1,000/- up to ₹1 lakh - ₹5/- • Above ₹1 lakh upto ₹5 lakhs - ₹15/-
ACCOUNT CLOSURE CHARGES	
Closure: Up to 14 days	No charge
Closure: 15 days to 6 months	₹1,000/-
Closure: 6 months to 12 months	₹500/-
Closure: Above 1 Year	No charge