

Common Charges For Current Account			Common Charges For Debit Cards		Zero NMC Criteria
Account Services			Replacement Fees	Free for Damaged Card; ₹200 for Lost Card	
Balance Inquiry*	Free		Re-issuance of PIN	Free through ATM/NetBanking ₹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	* For Regular and Premium Current Account, charges @ ₹21 per txn from first transaction * For Plus Current Account: 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		*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		
One time Mandate Authorisation charges (Physical/Online)	₹40 per mandate		Account Closure Charges		
Cardless Cash withdrawal	₹25 per transaction		Closure: Up to 14 days OR Closure: Beyond 12 months	No Charge	
*Account Services at Branch			Closure: 15 days to 6 months	For Regular & Premium: ₹500, For Plus: ₹1000	
Transaction Through PhoneBanking			Closure: 6 months to 12 months	For Regular & Plus: ₹500, For Premium: ₹250	
IVR & Non IVR (Agent Assisted)	Free		Cheques Deposited and Returned Unpaid		
Re-generation of PhoneBanking TIN (request received at branch for physical dispatch)	Free		Local and Outstation	₹200 per instrument Free limit: *Plus - Free Up to 3 returns per month	
Re-generation of IPIN (request received at branch for physical dispatch)	₹40 per request		Cheque Return Charges - Drawn on Us		
Bill Pay and InstaAlert			Due to Insufficient Funds	Up to 2 instruments per month ₹500 per instrument; on 3rd onwards ₹750 per instrument	
Bill Pay	Free		Due to technical reasons*	₹50 per instrument (e.g. - Date not mentioned, post-dated, sign mismatch, etc.)	
InstaAlert	Email - Free SMS - Free* *except for Regular & Premium variants i.e. 20 paise / SMS (charged on monthly basis)		Stop Payment	Particular Cheque ₹100 Range of Cheques ₹200 (Free through NetBanking and PhoneBanking)	
Duplicate / Adhoc Statement Requests			Fund Transfer	₹350 per instrument	
(i) Through Direct Banking channels	₹50 per statement through Netbanking, MobileBanking, PhoneBanking (IVR), ATM		ACH Return Charges		
(ii) At Branch or PhoneBanking (Non - IVR)	₹100 per statement through Branch and ₹75 through PhoneBanking (Non-IVR)		1 to 3 transactions in a month	₹350 per transaction	
Doorstep Banking			Fourth instance and beyond	₹750 per transaction	
Cash Pickup Limit	Per Seal Bag Cash pickup Charges		ECS (Debit) Return / Demand Draft / Pay Order Cancellation/ Revalidation / Standing Instruction Charges		
Up to 1 lac	₹200 per pickup		ECS (Debit) Return Charges (Quarterly Charges)	Up to 3 returns - ₹350 per instance 4th return onward - ₹750 per instance	
> 1 lac - 2 lacs	₹225 per pickup		Charges for Demand Draft / Pay Order Cancellation/Revalidation	₹50 per instrument	
> 2 lac - 4 lacs	₹350 per pickup		Standing Instructions (Monthly Charges)	Rejection: Up to 3 returns ₹250 per instance 4th return onward ₹750 per instance	
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			
a. 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					
Terms & Conditions			<ul style="list-style-type: none"> For Premium & Plus Current Account, Zero NMC Charges for 2nd quarter of account opening if customer is Digitally active. Digital Activation comprises of Debit Card Activation (on ATM or POS), Bill Pay usage and NetBanking or MobileBanking active within first 2 months of account opening Additional Criteria for Zero NMC Charges provided Quarterly Credit Volume through ME/PG/MPOS is either more than or equal to 7 lacs (in case of Plus Current Account) OR more than or equal to 4 lacs (in case of Premium Current Account) 		
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/AMB/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 		

Current Account
Schedule of Charges
for
Plus, Premium & Regular
Current Account
(Effective 1st October'2023)



Product Name	Regular	Premium	Plus	
Average Quarterly Balance (AQB)*	₹10,000 (AQB) (Only Non Metro Locations)	₹25,000 (AQB)	₹1,00,000 (AQB)	
Non Maintenance Charges* (Per Quarter)	₹1500	₹1800	₹50,000 and above - ₹1,500 Less than ₹50,000 - ₹6,000	
Zero NMC Criteria*	NA	Quarterly Credit Volume through ME/PG/MPOS is greater than or equal to ₹4 lacs	Quarterly Credit Volume through ME/PG/MPOS is greater than or equal to ₹7 lacs	
	NA	Zero NMC Charges for 2nd quarter of account opening if customer is Digitally active*	Zero NMC Charges for 2nd quarter of account opening if customer is Digitally active*	
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	₹2 lacs per month or 25 transactions (whichever is breached first)	₹3 lacs per month or 25 transactions (whichever is breached first)	₹12 lacs per month or 50 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 Free Limit)	₹2 per ₹1000, minimum ₹50 per transaction	Standard Charges	₹25,000 per day	₹1,00,000 per day
Cheque Leaves, Cheque / Fund Transfer (FT) - Collection & Payments				
Cheque Leaves (Monthly Free limit)	₹3 per leaf	Standard Charges	100	300
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	50	75	250
Demand Drafts and Pay Orders				
Pay Orders (PO) and Demand Drafts (DD) at Bank location	-	Up to ₹50,000 - ₹40, Above ₹50,000 and up to ₹1,00,000 - ₹25, Above ₹1 lac - Free	Free up to 50 DD/PO each per month, Above free limits charges at ₹25 per instrument	
DD - Payable at Correspondent Bank Location	-	₹2 per ₹1000 Minimum ₹50 per instrument		
RTGS / NEFT / IMPS Transactions				
RTGS Payments	Branch: Above ₹2 Lakh - ₹15 per transaction	Free through NetBanking, 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 NetBanking, 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 lac - ₹15	Standard Charges		
Outstation Cheque Collection				
On Branch Locations (per instrument charges)	-	Up to ₹50,000 - ₹50, Above ₹50,000 and up to ₹1 lac - ₹100, Above ₹1 lac - ₹150	₹20	
Correspondent Bank Locations (per instrument charges)	-	Up to ₹25,000 - ₹50, Above ₹25,000 and up to ₹1 lac - ₹100, Above ₹1 lac - ₹150	Up to ₹35,000 - ₹50, Above ₹35,000 and up to ₹1 lac - ₹100, Above ₹1 lac - ₹150	
Clean Locations (per instrument charges)	-	Up to ₹25,000 - ₹50, Above ₹25,000 and up to ₹1 lac - ₹100, Above ₹1 lac - ₹150		
Speed Clearing (per instrument charges)	-	Up to ₹1 lac - no charges, Above ₹1 Lac - ₹140	Up to ₹1 lac - no charges, Above ₹1 Lac - ₹15	