

Common Charges For Current Account		Debit Cards (Only for Individuals & Sole Proprietor)		ECS (Debit) Return / Demand Draft / Pay Order Cancellation / Revalidation / Standing Instruction Charges	
Account Services		Debit Card	EasyShop Business*	ATM Card	
Balance Inquiry*	Free	Annual Fee per card	₹250	Free	ECS (Debit) Return Charges (Quarterly Charges)
Cheque status per instance*	Free	Daily ATM limit	₹1,00,000	₹10,000	Up to 3 returns - ₹350 per instance 4th return onward - ₹750 per instance
Balance Confirmation Certificate & Interest Certificate*	₹100	Daily Merchant Establishment Point of Sale limit	₹5,00,000	NA	Charges for Demand Draft/Pay Order Cancellation/Revalidation
Signature, Photograph Verifications*	₹100	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			₹50 per instrument
TDS Certificate & Address Confirmation*	Free	Common Charges For Debit Cards		Standing Instructions (Monthly Charges)	Rejection: Up to 3 returns ₹250 per instance 4th return onward ₹750 per instance
Old Records/Copy of Paid Cheque*	₹80 per record	Replacement Fees	Free for Damaged Card; ₹200 for Lost Card		Terms & Conditions
Standing Instructions (Monthly Charges)	Setting Up: Nil	Re-issuance of PIN	Free through ATM/NetBanking; ₹50 in case of Physical PIN		<ul style="list-style-type: none"> 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): For Agri is ₹50,000 per day, For Professional & Ecomm is ₹1,00,000 per day For Accounts maintaining an AQB/HAB less than required product AQB/HAB as of previous quarter will be charged ₹25 each for next 3 monthly statements Free Cash deposit limit will lapse if AQB/HAB maintained is less than 75% of required Product AQB/HAB GST as applicable will be levied Please log on to our website - www.hdfcbank.com for updated schedule of charges and further detail For cheque return technical reasons, please visit our website - www.hdfcbank.com > Important Messages > Revision in Current Account Fees and Service Charges > Common Charges
Any deliverable returned by courier due to negative reasons (no such consignee/ consignee shifted and no such address)	₹50 per instance	ATM Usage			
One time Mandate Authorisation charges (Physical/Online)	₹40 per mandate	Transaction Type	Non-Financial	Financial	
Cardless Cash withdrawal	₹25 per transaction	HDFC Bank ATMs	Free		
*Account Services at Branch		Non HDFC Bank ATMs	*For Professional & Ecomm 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 * No charge on ATM txns for Agri Current Account		
Transaction Through PhoneBanking		Domestic			
IVR & Non IVR (Agent Assisted)	Free	International*	₹25 per transaction	₹125 per transaction	
Re-generation of IPIN (request received at branch for physical dispatch)	₹40 per request			*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	
Bill Pay and InstaAlert		Account Closure Charges			
Bill Pay	Free	Closure: Up to 14 days OR Closure : Beyond 12 months	No Charge		
InstaAlert	Email - Free	Closure: 15 days to 6 months	For Agri & Professional: ₹500, For Ecomm: ₹1000		
	SMS - Free* *except for Agri variant i.e. 20 paise/SMS (charged on monthly basis)	Closure: 6 months to 12 months	For Agri & Professional: ₹250, For Ecomm: ₹500		
Duplicate / Adhoc Statement Requests		Cheques Deposited and Returned Unpaid			
(i) Through Direct Banking channels	₹50 per statement through Netbanking, MobileBanking, PhoneBanking (IVR), ATM	Local and Outstation	₹200 per instrument		
(ii) At Branch or PhoneBanking (Non - IVR)	₹100 per statement through Branch and ₹75 through PhoneBanking (Non-IVR)	Cheque Return Charges - Drawn on Us			
Doorstep Banking		Due to Insufficient Funds	Up to 2 instruments per month ₹500 per instrument; on 3rd onwards ₹750 per instrument		
Cash Pickup Limit	Per Seal Bag Cash pickup Charges	Due to technical reasons*	₹50 per instrument (e.g. - Date not mentioned, post-dated, sign mismatch, etc.)		
Up to 1 lac	₹200 per pickup	Stop Payment	Particular Cheque ₹100 Range of Cheques ₹200 (Free through NetBanking and PhoneBanking)		
> 1 lac - 2 lacs	₹225 per pickup	Fund Transfer	₹350 per instrument		
> 2 lac - 4 lacs	₹350 per pickup	ACH Return Charges			
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		1 to 3 transactions in a month	₹350 per transaction		
		Fourth instance and beyond	₹750 per transaction		

Current Account
Schedule of Charges
for
Agri, Professional & Ecomm
Current Account
(Effective 1st October'2023)



Product Name	Agri	Professional	Ecomm	
Average Quarterly Balance (AQB)* / Half Yearly Balance (HAB)*	₹10,000 (HAB)	₹10,000 (AQB)	₹25,000 (AQB)	
Non Maintenance Charges* (Per Quarter/Half Yearly)	₹1500 per half year	₹1500 per quarter	₹1800 per quarter	
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	₹10 lacs per month or 25 transactions (whichever is breached first)	₹10 lacs per month or 25 transactions (whichever is breached first)	₹3 lacs OR 6 times the current month AMB* OR 40 transactions whichever is breached first (subject to maximum ₹100 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 Free Limit)	₹2 per 1000, minimum ₹50 per transaction	Standard Charges		₹1,00,000 per day
Cheque Leaves, Cheque / Fund Transfer (FT) - Collection & Payments				
Cheque Leaves (Monthly Free limit)	₹3 per leaf	50		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	100	75	200
Demand Drafts and Pay Orders				
Pay Orders (PO) and Demand Drafts (DD) at Bank location	-	Up to ₹50,000 - ₹25, Above ₹50,000 - free	Free up to 30 DD/PO each per month, Above free limits charges at ₹25 per instrument	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				
Clean Locations (per instrument charges)	-	Up to ₹25,000 - ₹50, Above ₹25,000 and up to ₹1 lac - ₹100, Above ₹1 lac - ₹150		