Common Charges For Cur	rent Account		Common Charges For Debit (Cards				
Account Services at Branch			Replacement Fees	Free for Damaged Card; ₹ 200/- for Lost Card			Lost Card	
Balance Inquiry & Cheque's status per instance		₹ 25/-			ree through ATM / NetBanking; 50/- in case of Physical PIN			
Balance Confirmation Certificate &		₹ 50/-	ECS (Debit) Return charges	Upto 3 returns - ₹ 350/- per instance				
Signature, Photograph Verifications & Address Confirmation		₹ 100/-	(Quarterly Charges)	4th retu	4th return onward - ₹ 750/- per instance			
TDS Certificate Free			Common Charges over & above Free Limit *					
Doorstep Banking:			Cheque Book: Cheque leaves issued over & above monthly					
Cash Pickup Limit Per Seal Bag Cash		n pickup Charges	- Onoque Books	free limit are chargeable @ ₹ 2/- per leaf				
Upto 1 lac	₹ 200/- per pickup			Bulk Transactions: Charges over and above monthly free limit are ₹ 10/- per transaction in case of Regular, Premium & Plus Current Account				
>1 lac - 2 lacs	₹ 225/- per pickup							
>2 lacs - 4 lacs	₹ 350/- per pickup		Bulk Transactions /					
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.			Total Transactions	Total Transactions: Charges over and above monthly free limit are ₹ 25/- per transaction in case of Activ, Ascent & Max Advantage				
Transaction Through PhoneBanking				Current	Account			
IVR & Non IVR (Agent Assisted)	Free			*For Regular, Premium & Plus Current Accounts • Cash Deposit @ Home Location - ₹ 3/- per 1000/-, min. of ₹ 50/-				
Re-generation of PhoneBanking TIN (request received at branch for physical dispatch) Re-generation of IPIN (request	₹ 50/- per request		Charges for Cash Deposit					
received at branch for physical dispatch)	₹ 100/- per reques	J.	at Home and Non – Home		sh Deposit @ Non-Home Location - 5/- per 1000, min. of ₹ 50/-		auon -	
Bill Pay and InstaAlert	Bill Pay and InstaAlert			*For Activ, Ascent & Max Advantage				
Bill Pay	Free			Current Accounts - • Cash Deposit @ Combined Location -				
	Email - Free			₹ 3/- per 1000, min. of ₹ 50/-				
InstaAlert	SMS - Free* *except for Regular & Premium varia	nts i.e.20 paise/SMS (charged on monthly basis)	Charges for	Cash withdrawal - Home branch - NIL				
Other Transactions		Cash Withdrawal at Home and Non - Home Branch:	Cash withdrawal - Non Home branch - @ ₹ 2/- per 1000, min of ₹ 50/-					
Standing Instructions	Standing Instructions (Monthly Charges) Setting Up: Nill Rejection: Upto 3 returns - ₹350/ instance 4th return onward ₹750/ instance			Demand Draft/ Pay Order - ₹ 25/- per				
(Monthly Charges)				instrument in case of Regular, Premium &				
Any deliverable returned by courier due to negative reasons (no such consignee/ consignee shifted and no such address)	₹ 50/- per instance)	Charges for Demand Draft / Pay Order:	Plus Current Account & ₹50/- per instrument in case of Activ, Ascent Current Account • Demand Draft/ Pay Order Cancellation/ Revalidation - ₹100/- per instrument				
One time Mandate Authorisation charges (Physical / Online)	₹ 100/- per manda	te	Debit Cards (only for Individuals and Sole proprietorships)					
Cardless Cash withdrawal	₹ 25/- per transact	ion	Debit Card		EasySho	op Business ^a	ATM Card	
ACH Charges			Annual Fee per card		₹	250/- ^b	Free	
1 to 3 transactions in a month ₹ 350/- per transaction		tion	Daily ATM limit		₹1 (00,000/-	₹10,000/-	
Fourth instance and beyond	₹ 750/- per transac	tion			ν,,	30,000/	(10,000/	
Duplicate / Adhoc Statement Requ	iests		Daily Merchant Establishmen of Sale limit	it Point	int ₹5,00,000/-		NA	
(i) Through Direct Banking channels	₹ 50/- per stateme Mobile Banking, P	nt through Netbanking, honebanking (IVR), ATM	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 join					
(ii) At Branch or PhoneBanking (Non-IVR)		ent through Branch and oneBanking (Non - IVR)	b. No Annual fees for Activ, Ascent and	d Max Adva	intage CA va	ariants	ir tile loriir jointty.	
(iii) Hold Statement facility	₹ 400/- per year		ATM Usage:					
Old Records/Copy of Paid Cheque	:		Transaction Type	Non-Fi	nancial	Finar	ncial	
Upto 1 year ₹ 50/- per record		HDFC Bank ATMs		Free				
Above 1 year	₹ 100/- per record							
Cheques Deposited Returned Unp	aid:		Non HDFC Bank ATMs					
Local	₹ 100/- per Instrun	nent	Domestic -					
Outstation ₹ 150/- per Instrument		nent		* For Regular and Premium Current Account, charges @ ₹ 21/- per txn from first transaction.				
Cheque Return Charges:					* For other variants, Maximum of 5 txns free in			
Cheques Drawn On Us	Cheques Drawn On Us			1	a month with a cap of maximum 3 free txns in			
Due to Insufficient Funds Upto 2 instruments per month ₹ 500/per instrument; on 3rd onwards ₹ 750/per instrument		Domestic	top 6 cities.(Txns done in Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad					
Due to technical reasons	No charge					I be considered as Top 6 cities)		
Particular Chagua ₹100/ a a a a a a a a			* Charges beyond free limit @ ₹ 21/- per txn.					

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 Activ, Ascent & Max Advantage 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 Net Banking or Mobile Banking active within first 2 months of account opening
- Additional Criteria for Waiving NMC Charges provided Quarterly Credit Volume through ME/PG/MPOS is either more than 10 lacs (in case of Activ & Ascent Current Account) OR more than 30 lacs (in case of Max Advantage Current Account)

Terms & Conditions

- 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
- 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. (applicable for Activ, Ascent & Max Advantage Current Accounts)
- Free Cash deposit limit will lapse if AQB maintained is less than 75% of required Product AQB. (applicable for Regular, Premium & Plus Current Accounts)
- GST as applicable will be levied
- Please log on to our website www.hdfcbank.com for updated schedule of charges and further details.

GLOSSARY

- 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
- Bulk transactions Bulk Transaction includes count of all Cheque clearing and Fund Transfer Transactions
- Total Transactions Total Transaction includes count of Cash Deposit, Cash Withdrawal, Cheque Clearing and Fund Transfer Transactions

Illustration of multiplier benefits for Activ Current Account

ſ	Sr. No.	Charges	AMB maintained by customer (in ₹)					
ľ		Onarges	10,000 - 1 lac	1 lac - 2 lac	2 lac - 3 lac			
	1	Cheque Leaves	100	200	300			
ſ	2 Total Transactions		150	300	450			
-	3	DD/PO @ Bank Location	30	60	90			

Current Account

Schedule of Charges for Generic Variants Effective 1st January, 2016



Stop Payment

Particular Cheque ₹100/-(Free through PhoneBanking)

Range of Cheques ₹250/-(Free through PhoneBanking





