

Common Charges For Current Account		Common Charges For Debit Cards		International*	₹ 25/- per transaction	₹ 125/- per transaction
Account Services at Branch		Replacement Fees		*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.		
Balance Inquiry & Cheque's status per instance	₹ 25/-	Re-issuance of PIN		Zero NMC Criteria (applicable for Activ, Ascent & Max Advantage Current Account)		
Balance Confirmation Certificate & Interest Certificate	₹ 50/-	ECS (Debit) Return charges (Quarterly Charges)		• 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		
Signature, Photograph Verifications & Address Confirmation	₹ 100/-	Common Charges over & above Free Limit *		• 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)		
TDS Certificate	Free	Cheque Book:		Terms & Conditions		
Doorstep Banking:		Bulk Transactions / Total Transactions		• NMC Charges are not applicable for customers upgraded to Preferred and Imperia Program		
Cash Pickup Limit	Per Seal Bag Cash pickup Charges	Total Transactions: Charges over and above monthly free limit are ₹ 25/- per transaction in case of Activ, Ascent & Max Advantage Current Account		• Daily Third Party Cash Withdrawal limit for Current Account at Non-Home Branch is ₹50,000/- per transaction		
Upto 1 lac	₹ 200/- per pickup			• For Accounts maintaining an AQB less than required product AQB as of previous quarter will be charged ₹ 25/- each for next 3 monthly statements.		
>1 lac - 2 lacs	₹ 225/- per pickup	Charges for Cash Deposit at Home and Non – Home Location		• All Free limits will lapse if AQB maintained is less than 75% of required Product AQB. (applicable for Activ, Ascent & Max Advantage Current Accounts)		
>2 lacs - 4 lacs	₹ 350/- per pickup			• 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 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.		Charges for Cash Withdrawal at Home and Non - Home Branch:		• GST as applicable will be levied		
Transaction Through PhoneBanking				• Please log on to our website - www.hdfcbank.com for updated schedule of charges and further details.		
IVR & Non IVR (Agent Assisted)	Free	Charges for Demand Draft / Pay Order:		GLOSSARY		
Re-generation of PhoneBanking TIN (request received at branch for physical dispatch)	₹ 50/- per request			• AQB - Average Quarterly Balance		
Re-generation of IPIN (request received at branch for physical dispatch)	₹ 100/- per request	Debit Cards (only for Individuals and Sole proprietorships)		• Mode of Calculation of AQB - Average of daily closing balances of each day spread over a period of 3 months (calendar quarter)		
Bill Pay and InstaAlert				• AMB - Average Monthly Balance		
Bill Pay	Free	Debit Card		• Mode of Calculation of AMB - Average of daily closing balances of each day spread over a period of one calendar month		
InstaAlert	Email - Free SMS - Free*			• NMC - Non maintenance Charges which are levied to the customer in case of non-maintenance of AQB of respective products		
Other Transactions		Annual Fee per card		• Home Location - Home Location branches refers to all the branches participating in same clearing centre vis-à-vis branch where account is opened.		
Standing Instructions (Monthly Charges)	Setting Up: Nil Rejection: Upto 3 returns - ₹ 350/ instance 4th return onward ₹ 750/ instance			• 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.		
Any deliverable returned by courier due to negative reasons (no such consignee/ consignee shifted and no such address)	₹ 50/- per instance	Daily ATM limit		• Home Branch - Home Branch refers to the branch wherein the customer's account is opened		
One time Mandate Authorisation charges (Physical / Online)	₹ 100/- per mandate			• Non-Home Branch - Non-Home branch refers to the branch other than the branch wherein customer's account is opened		
Cardless Cash withdrawal	₹ 25/- per transaction	Daily Merchant Establishment Point of Sale limit		• Bulk transactions - Bulk Transaction includes count of all Cheque clearing and Fund Transfer Transactions		
ACH Charges				• Total Transactions - Total Transaction includes count of Cash Deposit, Cash Withdrawal, Cheque Clearing and Fund Transfer Transactions		
1 to 3 transactions in a month	₹ 350/- per transaction	ATM Usage:		Illustration of multiplier benefits for Activ Current Account		
Fourth instance and beyond	₹ 750/- per transaction			Sr. No. Charges		
Duplicate / Adhoc Statement Requests		Transaction Type		AMB maintained by customer (in ₹)		
(i) Through Direct Banking channels	₹ 50/- per statement through Netbanking, Mobile Banking, Phonebanking (IVR), ATM			Non-Financial	10,000 - 1 lac	
(ii) At Branch or PhoneBanking (Non-IVR)	₹ 100/- per statement through Branch and ₹ 75/- through PhoneBanking (Non - IVR)	HDFC Bank ATMs		1 lac - 2 lac		
(iii) Hold Statement facility	₹ 400/- per year	Non HDFC Bank ATMs		2 lac - 3 lac		
Old Records/Copy of Paid Cheque :		Domestic		1		
Upto 1 year	₹ 50/- per record			2		
Above 1 year	₹ 100/- per record	Domestic		3		
Cheques Deposited Returned Unpaid :				DD/PO @ Bank Location		
Local	₹ 100/- per Instrument	Domestic		100		
Outstation	₹ 150/- per Instrument			150		
Cheque Return Charges:		Domestic		200		
Cheques Drawn On Us				300		
Due to Insufficient Funds	Upto 2 instruments per month ₹ 500/- per instrument; on 3rd onwards ₹ 750/- per instrument	Domestic		450		
Due to technical reasons	No charge			30		
Stop Payment	Particular Cheque ₹100/- (Free through PhoneBanking) Range of Cheques ₹250/- (Free through PhoneBanking)	Domestic		60		
				90		

Current Account

Schedule of Charges

for

Generic Variants

Effective 1st January, 2016