CHEQUE RELATED TRANSACTIONS

COLLECTION CHARGES

Cheque collection within local clearing zone	Free

Charges for cheques drawn on Non-Branch locations	Regular Savings Account / GIGA Savings Account	Rural Branch / Senior Citizens Account	Institutional Savings Account	
Upto ₹5,000/-	₹25/-	₹20/-	₹25/-	
₹5,001/- to ₹10,000/-	₹50/-	₹40/-	₹25/-	
₹10,001/- to ₹1,00,000/-	₹100/-	₹100/-	₹100/-	
₹1,00,001/- and above	₹150/-	₹150/-	₹150/-	

Charges on FD receipts / Govt Challans / Treasury Bills-Challans / Refund Orders / Vouchers Instruments (not in Cheque form) deposited for collection would be levied as per correspondent Bank Charges, w.e.f. 1st December 2014.

LOCAL CHEQUES DEPOSITED FOR OUTSTATION ACCOUNTS

Cheque deposited into your account in a City other than the City, in which your account is located - No charges.

PAYABLE AT PAR CHEOUES

No charges on payable at par cheque/s issued on a City outside your account City.

ECS / ACH Return Charges

Return in a month (w.e.f 1st Aug'25)

1st return - ₹500 (Sr. Citizen - ₹450)

2nd return onwards - ₹550 (Sr. Citizen - ₹500)

Cheque Return Charges Drawn on us

Due to Insufficient Funds (w.e.f 1st Aug'25)

Return in a month

1st return - ₹500 (Sr. Citizen - ₹450)

2nd return onwards - ₹550 (Sr. Citizen - ₹500)

Due to Funds Transfer Cheque Return (effective 1st Aug'21)

₹350/- (Sr. Citizen - ₹315/-)

Due to Technical Reasons (effective 1st Aug'21)

₹50/- (Sr. Citizen - ₹45/-)

(e.g. - Date not mentioned, post-dated, sign mismatch)

CHEQUE DEPOSITED RETURNED UNPAID

· Local / Outstation

₹200/- (Effective 1st Dec'17)

₹180 for Senior Citizen

One Time Mandate Authorisation Charge (Effective 1st Aug'21)

Description of Charges	Charge Rate
One time Mandate Authorisation	₹40/-, Senior Citizen - ₹36/-
Charges per Mandate (Physical)	

MISCELLANEOUS CHARGES

ACCOUNT SERVICES (AT BRANCHES)

Services	Charges				
Balance Enquiry	Free				
Certificate of Balance	Regular – ₹100; Senior Citizen – ₹90				
Certificate of Balance	(w.e.f 1st Aug'25)				
Interest Certificate	Regular – ₹100; Senior Citizen – ₹90				
	(w.e.f 1st Aug'25)				
TDS Certificate	Free				
Activation of Dormant Account					
Address Confirmation	Regular – ₹100; Senior Citizen – ₹90				
Address Commination	(w.e.f 1st Aug'25				
Photograph Verification	Regular – ₹100; Senior Citizen – ₹90				
Filotographi verification	(w.e.f 1st Aug'25)				
	1st return: ₹200 per instance				
Standing Instruction	(₹180 for Senior citizen)				
Standing Instruction	2nd return onward - ₹250 per instance				
	(₹225 for Senior citizen) (w.e.f. 1st Nov'24)				
	Upto 14 days - No charges				
	15 days upto 1 year - ₹500/-				
Account closure	(For Senior Citizen ₹300/-)				
	Above 1 year - No charges				
	₹100/- Senior Citizen- ₹90/-				
Signature Attestation	(w.e.f. 1st Aug'21)				
Old Records /	₹100/- Senior Citizen- ₹90/-				
Copy of Paid Cheques	(w.e.f. 1st Aug'25)				
Copy of Faid Circules	(w.c.i. 15t Aug 23)				

ISSUE OF DUPLICATE / ADHOC STATEMENT

Issue of duplicate / adhoc statements

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Last 5 years statement through NetBanking - No charge

eStatement on registered E-mail ID - No charge

• ₹100 (Senior citizen - ₹90)

(Branch / Phone Banking (Non IVR) / Phone Banking (IVR) / Net Banking / Mobile Banking / ATM) (w.e.f. 1st Nov'24)

DELIVERABLE RELATED CHARGES

Deliverables	Deliverables Charges					
	For Pragati Savings / Kids Advantage /					
	Digisave Youth Account					
	First chequebook of	5 Leaves - Fi	ree			
	Subsequent chequebe	ook - ₹4/- pe	r cheque			
	Defence Salary / Spe Platinum Accounts	eciale Gold /	Speciale_			
	Unlimited Personalis	sed chequebo	ok			
	Savings Mini Account	Slab < 50,000 >= 50,000 aves 25 50				
Chequebook	AMB Slab	< 50,000	>= 50,000			
	No. of Leaves Free / Month	25	50			
	For Other Saving Variants Savings (Incl. BSBDA) Account (w.e.f 1st Aug'25)					
	10 Leaves Yearly - Free					
	Additional Cheque Book of 10 Leaves to be charges @ ₹4 per Leave ₹40 (Senior citizen - ₹36)					
TIN Regeneration	Free w.e.f. 1st Aug'22					
IPIN Regeneration	Free (w.e.f. 1st Aug'25)					
Return due to negative reason (no such consignee / consignee shifted & no such address	such consignee / consignee (50/- per instance (Debit Card and Cheque Book)					

OTHER SERVICES

Services	Charges			
	Particular Cheque (through Branch) - ₹100/- Range of Cheque (through Branch) - ₹200/- Through NetBanking - Free			
Stop Payment Instructions	For Senior Citizens, w.e.f. 1st Mar'21			
	Particular Cheque (through Branch) - ₹90/-			
	Range of Cheque (through Branch) - ₹180/-			
	Through NetBanking - Free			
Bill Pay	Free			
Insta Alert	Effective date to 1st Jan'2022, customer registered for InstaAlert service with 'SMS' as the alert delivery channel, would be charged as follows Salary/Savings Account: 20 Paise / SMS + GST. Free for SB Max Speciale and Senior Citizen Account Holder			

PASSBOOK RELATED CHARGES

Passbook Related Charges						
Services Charges						
Passbook						
Passbook Issuance	Free					
Duplicate Passbook Issuance	₹100/- (₹90/- for Senior Citizens, w.e.f. 1st Mar'21)					

Note:

- Service / Transaction Charges for non-maintenance of AMB (as specified above) do not apply to Preferred, Corporate Salary, Classic, Imperia & SuperSaver Customers.
- HDFC Bank reserves the right to revise fees and charges at its own discretion with prior communication to customer. For updated information please refer www.hdfcbank.com
- All Fees & Charges mentioned above will attract GST as applicable from time to time. The same will appear as separate debits in the statement.

For Non-Resident Current & Savings Account Fees & Charges Schedule, refer the link: www.hdfcbank.com/nrifees or approach any of our Bank branch in India Overseas for the copy of the same. You may locate the branches form www.hdfcbank.com/nri.

PHONEBANKING NUMBER 1800 1600 / 1800 2600 Customers travelling abroad can reach us on +9122-61606160

SERVICE CHARGES & FEES FOR SAVING ACCOUNTS & FIXED DEPOSITS UPDATED ON AUGUST 2025

We understand the need to offer you comprehensive services. Thus, we bring a host of services complimentary for Savings Account Customers.

(Rate applicable to individual Savings Account customers; not applicable to Current Account customers).

All service charges are waived for senior citizens above 80 years of age starting from 1st April 2022.

From Effective 1st September 2022, all the Insta Limited KYC accounts will

be charged as per the Regular Savings accounts charge structure.

For Speciale Senior Citizen Accounts all the Service charges are "FREE", only Penal charges applicable.

SAVINGS ACCOUNT

ACCOUNT BALANCE REQUIREMENTS

MODE OF CALCULATION OF AVERAGE

MONTHLY / QUARTERLY / HALF YEARLY BALANCE

Average of daily closing balance each day spread over a month/quarter/ half year. All Savings accounts, excluding those opened digitally/online, to be opened with an initial amount equivalent to the balance requirement.

Product	AMB / AQB Requirement basis Branch location	Non-Maintenance charges
D 1 C	24000	charges
Regular Savings Account Digisave Youth Account	AMB for Metro & Urban AMB Requirement -₹10,000/- or FD of ₹1 Lac for minimum 1 year 1 day period Semi Urban -₹5,000/- or FD of ₹50,000 for minimum 1 year 1 day period AOB for Rural -₹2,500/- or FD of ₹25,000/- for minimum 1 year 1 day period AMB for Metro & Urban - ₹5,000/- Semi Urban & Rural -₹2,500/- Semi Urban & Rural -₹2,500/-	
Women's Account /	AMB for Metro / Urban - ₹10,000/-	
Savings Mini	Semi-Urban / Rural - ₹5,000/-	
Senior Citizens Account / Kids Advantage Account	AMB for Metro / Urban / Semi Urban / Rural - ₹5,000/-	6% of the shortfall from the average balance requirement
Savings Max Account	AMB for Metro / Urban / Semi Urban/ Rural - ₹25,000/- OR FD Relationship of -₹1.50 lac in Metro/ Urban location -₹1 lac in Semi Urban / Rural location	OR ₹600 whichever is lower.
Speciale Platinum	AQB for Metro / Urban / Semi Urban/ Rural - ₹3,00,000/- OR FD relationship of ₹8 Lacs	
Speciale Activ	Zero Balance basis Standing Instructions/ACH of Home Loan EMI	
Speciale Gold / Speciale Senior Citizen / Super Kids	AQB for Metro / Urban / Semi Urban/ Rural - ₹1,00,000/- OR FD relationship of ₹4 Lacs	
Family Savings Group	₹40,000/- AMB	
Pragati Savings Account	AHB for Semi Urban/ Rural - ₹2,500/- (Metro/Urban as applicable)	6% of the shortfall from the average balance requirement OR ₹150/-

BSBDA / Institutional Savings / Govt. Scheme Beneficiary accounts are Zero Balance a/cs.

Product	Average Quarterly Balance (AQB) requirement based on your branch location Non-Maintenance charges				
GIGA	Metro / Urban : ₹10,000/-	6% of the shortfall from the average balance			
Savings	Semi Urban / Rural : ₹5,000/-	requirement OR			
Account		₹600/- whichever is lower. (Metro / Urban)			
		₹300/- whichever is lower for (Semi Urban / Rural)			

*Please visit GIGA website (https://v.hdfcbank.com/giga/index.html) to know more about NMC waiver conditions.





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NE-01.08.2025



LOCKERS

Lockers are available at select branches, in various sizes. Please enquire at the nearest branch for the available sizes and fees.

FIXED DEPOSITS

Minimum deposit

₹5,000/-

(For simple or re-investment deposits)

All fixed deposits are cluster deposits held in units of ₹1/-

SWEEP-IN FACILITY

• The Sweep-in account needs to be opened with an initial amount of ₹5,000/-As per the Terms & Conditions of Fixed Deposit Accounts of the Bank, In case of premature closure of Fixed Deposit (including sweep in / partial closure) the interest rate will be 1.00% below the contracted rate or the applicable for the period the deposit has remained with the Bank, whichever is lower, except for the tenor of 7-14 days and FD value >= 25 crores.

SUPER SAVER FACILITY

Minimum FD amount	₹25,000/-
With minimum tenor	6 months

This is in addition to a Zero Balance Savings Account

5 YEAR TAX SAVING FIXED DEPOSIT

Minimum deposit	₹100/- & in multiples of 100/-
Maximum deposit	₹1,50,000/- p.a.
Lock-in period	5 years (Partial / Premature withdrawal not allowed)

Exemption under Sec. 80C of the Income Tax Act subject to necessary declarations given by the customer. Sweep-in not allowed. No OD / pledge allowed.

DEBIT / ATM CARDS

Debit Card	ATM	Infiniti	Platinum	Rewards / Millennia	Times Points	Business	GIGA Business	RuPay / Woman's Advantage	MoneyBack
Annual fee per Card (₹)	0	2500	850#	500	650	350#	250	200	300#
Replacement of Damaged/ Lost Card (₹)	200	200	200	200	200	200	200	200	200
Additional Debit/ ATM Card (₹)	0	2500	850#	500	650	350#	250	200	300#

Revised Fee w.e.f. 1st Aug' 24

* Above charges are excluding taxes.

Enable / Modify Usage Limits (Domestic / International): ATM / PoS / Online / Contactless

Visit https://mycards.hdfcbank.com/ >> Login with your registered mobile number and OTP >> Add your Debit Card by entering last 4 digits of your Debit Card and DOB >> Enable/Disable/Modify limits for Online, Contactless, ATM, International & Domestic Payments.

Alternatively, you can manage your card usage and limits via HDFC Bank Mobile Banking, Net Banking or by calling Toll Free Numbers 1800 1600 / 1800 2600. Customers travelling overseas can reach us at 022-61606160.

* Debit Card issued against your NRO Account can only be used for Domestic Transactions and not for International Transactions.

Prorata Charges:

In case of change in account relationship/downgrade of account, the Debit Card annual charges shall be applicable from the date of change in relationship. The schedule of charges is subject to change from time to time and the customer is requested to refer the annual fees chart. The customer further agrees and gives its express consent that, in case of a change in account relationship at any point in time, the Bank reserves the unconditional right to levy appropriate charges as applicable for the Debit Card variant on pro rata basis for the period from the date of change in account relationship till the next billing date, as may be applicable.

Other Charges:

 Transaction declined at the other Bank ATMs anywhere in the world or at a merchant outlet outside India due to insufficient funds will be charged at ₹25/- per transaction plus applicable taxes.

Particulars	Balance Enquiry	Cash Withdrawal
Other Bank - International ATMs***	₹25/- per transaction	₹125/- per transaction

* The Bank will charge cross currency markup of 3.5% on Foreign Currency transactions carried out on Debit Cards except for Infiniti Debit Card where mark-up is 0.99%. The exchange rate used will be the Visa / Mastercard wholesale exchange rate prevailing at the time of transaction. These changes are w.e.f. 2011.

Note: Anyone or survivor accounts are eligible for one card per account holder

Product	HDFC Bank ATM's	Non-HDFC Bank ATM's	
		(a) In Metro cities**:	
Savings / Salary	First 5 transactions free	First 3 transaction free	
Accounts	across all cities	(b) In Non-Metro cities:	
		First 5 transaction free	
BSBDA / BSBDA	Combined limit with Cas	sh withdrawals at branch, for	
Small Accounts	more details refer Cash tr	ansaction charges section	
Savings Max Accounts	Unlimited free transactions	15	
Savings Wax Accounts	across all cities	13	
Speciale Accounts	Unlimited free transactions	30	
Speciale Accounts	across all cities		
Super Kids	Unlimited free transactions across all cities		
	Unlimited free	(a) In Metro cities:	
Saving Mini Account	transactions across all	First 3 transaction free	
Saving Mini Account		(b) In Non-Metro cities:	
	cities	First 5 transaction free	

Note:

- For transactions done on other Bank ATMs, Maximum of 5 transactions free in a month with a cap of maximum 3 free transactions in Metro cities.
- ** Metro cities Transactions done in Mumbai, New Delhi, Chennai, Kolkata, Bengaluru, and Hyderahad ATMs
- For Salary Account For charges/offer details, please check with your respective
 Corporate
- Post Free Transactions as per the above grid for Savings & Salary Accounts, following charges will be applicable:
 - (a) Cash withdrawal: ₹23/- per transactions exclusive of Taxes (w.e.f 1st May'25)
- (b) Non-Financial Transactions: ₹8.50/- per transaction exclusive of Taxes at Non-HDFC Bank ATMs, Free at HDFC Bank ATMs
- For the purpose of computation of domestic ATM transaction charges, the month end cut
 off timing is 7:30 p.m. Transactions done post this cut off time will be considered in the
 next month. The transactions will be counted for each calendar month.
- Cardless cash withdrawal ₹25/- per transaction.

FUNDS TRANSFER

CHARGES FOR VISA MONEY TRANSFER

Visa Money Transfer will be charged at ₹5/- per transaction plus applicable taxes.

Online / Digital Transfers (NEFT, RTGS & IMPS)

		For Savings Accounts	For Senior Citizen
RTGS Charges	Request through Branch (Effective 1st Aug'25)	₹2 Lacs to ₹5 Lacs: ₹20/- per transaction Above ₹5 Lacs : ₹45/- per transaction	₹2 Lacs to ₹5 Lacs: ₹18/- per transaction Above ₹5 Lacs : ₹40.5/- per transaction
	Unline	Free	Free
NEFT Charges	Request through Branch (Effective 1st Aug'25)	Upto ₹10,000/- : ₹2/- per transaction ₹10,000/- to 1 Lac : ₹4/- per transaction ₹1 Lac to 2 Lacs : ₹14/- per transaction Above 2 Lacs : ₹24/- per transaction	Upto ₹10,000/- : ₹1.5/- per transaction ₹10,000/- to 1 Lac: ₹3.5/- per transaction ₹1 Lac to 2 Lacs : ₹12.5/- per transaction Above 2 Lacs : ₹21.5/- per transaction
	Online	Free	Free
NEFT Charges	Customer having NSBL * A/c	₹20/-	₹20/-
(for Indo- Nepal	Customer having	Upto ₹5000/- : ₹70/-	Upto ₹5000/- : ₹70/-
transactions)	NonNSBL * A/c	Above ₹5000/- : ₹95/-	Above ₹5000/- : ₹95/-
	•	Upto ₹1,000/- : ₹2.50/- per transaction	Upto ₹1,000/- : ₹2/- per transaction
IMPS		₹1,000/- to 1 Lac : ₹5/- per transaction	₹1,000/- to 1 Lac : ₹4.5/- per transaction
(Effective 1st Aug	g'25)	Above 1 Lac : ₹15/- per transaction	Above 1 Lac : ₹13.5/- per transaction
		* For Speciale Gold / Platinum-NIL charges	* For Speciale Gold / Platinum-NIL charges

CASH TRANSACTION CHARGES

For Savings Account (Except BSBDA / Mini / Speciale variants)

Type	Savings Account			
Number of Cash transactions (Cumulative of Deposit and Withdrawal)	Product Type	Regular Savings / GIGA Savings / Women's Savings / Kid Adv / Senior Citizens	Savings Max / Super Kids	Digi Save Youth
By self & third party at any Branch / Cash	# Free txns / month	4	5	2
Recycler Machine (Deposits)	Post Free Limit - ₹150/- per transaction plus applicable taxes would be levied			
Value of Cash transactions (Cumulative of Deposit and Withdrawal)	Self + Third party * (Any Branch) Upto ₹1 lac free per month per account, above free limit ₹5/- per 1000 or part thereof, subject to minimum of ₹150/- (for Digisave Youth, ₹1.25 lac free per month).			
By self & third party at any Branch / Cash Recycler Machine (Deposits)	* Third party Cash transaction per day limit at any branch is ₹25,000/ Above ₹25,000/- not allowed. (Fo senior citizen & kids, while the limit of ₹25,000/- per day will be applicable, the Nil charges will be applicable.		lowed. (For 00/- per day	

For BSBDA Accounts

Deposits - Unlimited Free.

Withdrawals - Maximum 4 free withdrawals / month through any mode (like, Cash withdrawal & Branch / ATM, NEFT, RTGS, IMPS, Clearing, Standing Instruction, DD issuance, ECS, etc.).

5th withdrawals onwards, the charges will be applicable as per nature & mode of that particular withdrawal.

For Speciale Senior Citizen

Transaction and Service charges are free for all customers. Penal charges applicable in line with normal savings account.

For Savings Mini Account

Type	Charge Structure
Number of Cash transactions	Unlimited no. of Cash Deposit and Withdrawal at any branch
Value of Cash transactions Self & Third Party (Cash Deposit and Withdrawal)	All Branch Location (Cash Deposit & Withdrawal) - 10 times of Current month AMB with upper cap of ₹5 lac each. Above free limit ₹5/- per thousand or part thereof, subject to a minimum of ₹150/- plus applicable taxes.

For Speciale Product

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Product Variant	Speciale Gold / Speciale Activ	Speciale Platinum	Charges post free limit
# Free Txns / Month	5	10	₹5/- per 1000 or part thereof, subject to minimum of ₹150/-
Value / Month	5 lac	15 lac	Any Branch: (Self + Third Party *) - ₹5/- per 1,000 or part thereof, subject to minimum of ₹150/- * Third party Cash transaction per day limit at is ₹25,000/- Above ₹25,000/- not allowed. (For senior citizen & kids, while the limit of ₹25,000/- per day will be applicable the NIL charges will be applicable)

MANAGERS CHEQUES/DEMAND DRAFTS CHARGES -Issuance / Re-Issuance - On HDFC Bank Locations

DD request through Branch

Savings and Salary Account	Amount Slab	Charges
DD / MC Issuance Charges through Branch		₹50/- For Senior Citizen, ₹45/- effective date as 1st Mar'21
	>10,000	₹5/- per 1000 or part thereof (min. of ₹75/- & max. of ₹10K)

* DD request at PhoneBanking accepted upto ₹50,000/- for all customers, ₹1 lac for Imperia / Preferred customers.

Note: DD's free upto a limit of:

₹10,000/- per day - Savings Mini

₹25,000/- per day - Savings Plus

₹50,000/- per account per month - Family Savings Group

₹1,00,000/- per day - Savings Max / Speciale Gold / Speciale Activ

Unlimited - Speciale Platinum

◆ Above free limit charged at ₹5/- per 1,000/- on entire amount (Max. ₹10,000/-)

DD request through NetBanking		
Upto ₹10 lacs ₹50/- + (Corr. Bank Charges if applicable)		
* Third Party DD upto ₹10 lacs	₹50/- + (Corr. Bank Charges if applicable)	

^{*} Third party registration required. Customers Registered for Third party transfers have a maximum limit of `10 lacs per customer ID per day.

DRAFT CHARGES

(Drawn on Non-branch locations)

₹50/- Plus Charges as below:	For Senior Citizen, ₹45/- effective 1st Mar'21
Upto ₹500/-	₹10/-
Above ₹500/- to ₹1,000/-	₹15/-
Above ₹1,000/- to ₹5,000/-	₹25/-
Above ₹5,000/- to ₹10,000/-	₹30/-
Above ₹10,000/- to ₹1 lac	₹3/- per 1,000/- or part thereof
Above ₹1 lac	₹6/- per 1,000/- (Max. ₹10,000/-)

DD upto $\overline{4}49,999$ can be issued to non customers against cash at a charges of $\overline{100}$ /-.

MANAGERS CHEQUE / DRAFT - CANCELLATION / REVALIDATION CHARGES

Individuals	₹45/- (w.e.f. 1st Aug 2022)
For Senior Citizen	₹40/- (w.e.f. 1st Aug 2022)

(4)