

CHEQUE RELATED TRANSACTIONS

COLLECTION CHARGES

Cheque collection within local clearing zone	Free
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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 CHEQUES

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 Charges per Mandate (Physical)	₹40/-, Senior Citizen - ₹36/-

MISCELLANEOUS CHARGES

ACCOUNT SERVICES (AT BRANCHES)

Services	Charges
Balance Enquiry	Free
Certificate of Balance	Regular – ₹100; Senior Citizen – ₹90 (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	No charges
Address Confirmation	Regular – ₹100; Senior Citizen – ₹90 (w.e.f 1st Aug’25)
Photograph Verification	Regular – ₹100; Senior Citizen – ₹90 (w.e.f 1st Aug’25)
Standing Instruction	1st return: ₹200 per instance (₹180 for Senior citizen) 2nd return onward - ₹250 per instance (₹225 for Senior citizen) (w.e.f. 1st Nov’24)
Account closure	Upto 14 days - No charges 15 days upto 1 year - ₹500/- (For Senior Citizen ₹300/-) Above 1 year - No charges
Signature Attestation	₹100/- Senior Citizen- ₹90/- (w.e.f. 1st Aug’21)
Old Records / Copy of Paid Cheques	₹100/- Senior Citizen- ₹90/- (w.e.f. 1st Aug’25)

ISSUE OF DUPLICATE / ADHOC STATEMENT

Issue of duplicate / adhoc statements	Soft Copy - <ul style="list-style-type: none">Last 5 years statement through NetBanking - No chargeeStatement on registered E-mail ID - No charge Physical Copy - <ul style="list-style-type: none">₹100 (Senior citizen - ₹90) (Branch / Phone Banking (Non IVR) / Phone Banking (IVR) / Net Banking / Mobile Banking / ATM) (w.e.f. 1st Nov’24)
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DELIVERABLE RELATED CHARGES

Deliverables	Charges		
Chequebook	For Pragati Savings / Kids Advantage / Digisave Youth Account First chequebook of 5 Leaves - Free Subsequent chequebook - ₹4/- per cheque leaf <u>Defence Salary / Speciale Gold / Speciale Platinum Accounts</u> Unlimited Personalised chequebook <u>Savings Mini Account</u>		
	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	₹50/- per instance (Debit Card and Cheque Book)		

OTHER SERVICES

Services	Charges
Stop Payment Instructions	Particular Cheque (through Branch) - ₹100/- Range of Cheque (through Branch) - ₹200/- Through NetBanking - Free 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
Regular Savings Account	<ul style="list-style-type: none">AMB for Metro & Urban AMB Requirement - ₹10,000/- or FD of ₹1 Lac for minimum 1 year 1 day periodSemi Urban - ₹5,000/- or FD of ₹50,000 for minimum 1 year 1 day periodAQB for Rural - ₹2,500/- or FD of ₹25,000/- for minimum 1 year 1 day period	6% of the shortfall from the average balance requirement OR ₹600 whichever is lower.
Digisave Youth Account	AMB for Metro & Urban - ₹5,000/- Semi Urban & Rural - ₹2,500/-	
Women’s Account / Savings Mini	AMB for Metro / Urban - ₹10,000/- Semi-Urban / Rural - ₹5,000/-	
Senior Citizens Account / Kids Advantage Account	AMB for Metro / Urban / Semi Urban / Rural - ₹5,000/-	
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	
Speciale Platinum	AQB for Metro / Urban / Semi Urban/ Rural - ₹3,00,000/- OR FD relationship of ₹8 Lacs	6% of the shortfall from the average balance requirement OR ₹150/- whichever is lower.
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)	

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 Savings Account	Metro / Urban : ₹10,000/- Semi Urban / Rural : ₹5,000/-	6% of the shortfall from the average balance requirement OR ₹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.

NE-01.08.2025



