

# SAVING AND CURRENT ACCOUNTS: E-BROCHURE

We are **HDFC Bank**, India's leading bank and offering a **diverse range** of financial products and banking services across India. Experience banking designed to cater to all your needs with our **Saving and Current Accounts**.



## When it comes to Banking, you can rely on us !



\*Based on Retail Loan book size (excluding mortgages). Source: Annual Reports FY 20-21 and No.1 on market capitalisation based on BSE data as on 31<sup>st</sup> Dec, 2021

# Current Account for Agent



Free Cheque based transactions (collections, payment, and fund transfers)



Free ATM Withdrawal at any bank ATM



Access account and transact anytime, anywhere through Net Banking &



Mobile Banking Free Rupay Debit Card (Issuance is free)

**No commitment** on Average Balance to be maintained

**Eligibility:** Account for the Agent



# Regular Savings Account



Personal Accidental Death cover of upto `10 lacs on Rupay Premium Debit Card



\*5% cashback on utility bills paid using Rupay Platinum Debit card upto `50 a month



Access to the Bank account – NetBanking, MobileBanking and PhoneBanking



Free Rupay Debit Card (Issuance is free)

**Average Monthly Balance (AMB)** of `10,000 – Metro / Urban, `5,000 – Semi Urban and `2,500 – Rural AQB

**Eligibility:** Resident Individual



# Activ Current Account



\*Combined Cash Deposit (Anywhere in India) & Cash Withdrawal (Non-Home Branch) – 10 times of current account Avg Monthly Balance (AMB) (Upper cap- ` 50 Cr)



Bulk Transaction – 150 transactions for every ` 1 lac of balance maintained



\*Free Business Debit Card



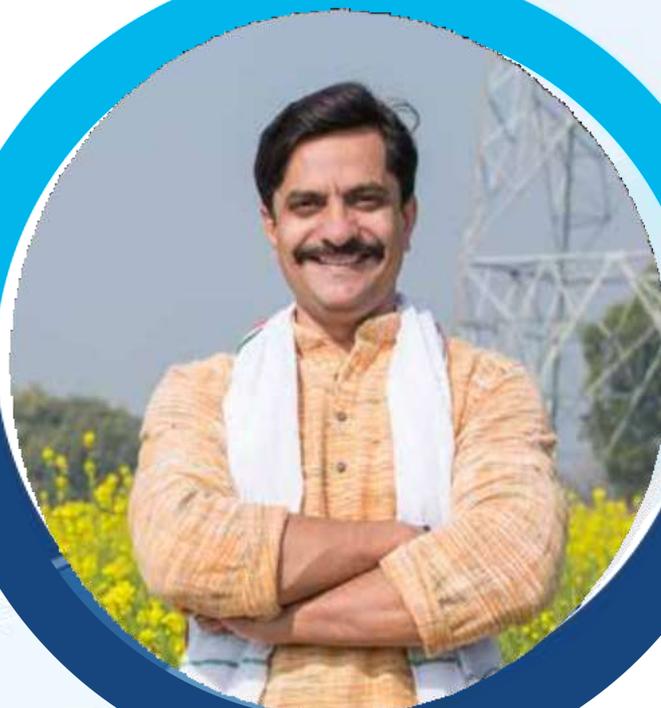
Merchant Solution – ME/MPOS/MEAPP/BHIM UPI / Bharat QR & Payment gateway

**Average Quarterly Balance (AQB)** of ` 10,000 – Metro / Urban, ` 5,000 – Semi Urban/Rural

**Eligibility:** Resident individual merchant



# Savings Farmer Account



Free Cash transaction limits of `5 Lakh at the Home Branch in Q1 & Q3 of Financial year



No charges for Third Party Cash Transactions with upper limit of `25,000 per day



Personal Accidental Death Cover / Permanent Disability Cover up to 10 Lacs provided your Rupay premium debit card is active on POS in last 30 days



5% Cashback on Utility Payments upto `50/month on Rupay Premium debit card

**Average Half Yearly Balance (AHB)** of `2,500 to customise product basis seasonal occupation.

**Eligibility:** Resident Individual Farmers with sole or joint account

# Savings Mini Account



Personal Accidental Death Cover of ₹5 lakh on your Rewards debit card (provided debit card is POS active in last 30 days)



Higher Cash Transaction limits: - No charges on number of cash transactions – Self/ Third party



Cash Deposit & Cash Withdrawal limit of upto 10 times current month AMB at Home Branch location (Upper cap: ₹5 lakh each)



Free UPI, NEFT & RTGS transactions – Online mode

**Average Monthly Balance (AMB)** of ₹10,000 – Metro / Urban, ₹5,000 – Semi Urban/Rural

**Eligibility:** Small merchants with annual turnover less than ₹20 lacs

# Salary Account



Free personal accident death cover upto `2 lakhs



Premium Banking – customised solutions and relationship manager facility



Wide range of credit card- options to address every need



Secure online banking platforms for 24X7 access

**Zero Balance Account.**

**Eligibility:** Employer has a salary account with HDFC Bank.

# Overdraft against Fixed Deposit Current Account



Free cash deposit at home location for ₹2 lac/month or 25 transactions



Free Demand Drafts (DD) and Pay Order for values above Rs.1 lac



Free local/intercity cheque collection & payment within HDFC Bank Branch locations



Free transfer of funds across cities between HDFC Bank accounts

**Zero Balance current account until the tenure of FD, post that AQB of ₹10,000**

**Eligibility:** Minimum Fixed deposit amount to be ₹25000 for minimum tenure of 6 months and 1 day.

# Saksham Current Account



-  Cash Deposit (Home Location) – Free for ₹50 lacs or 50 txns per month and Cash withdrawal at home branch is free while upto ₹1 lacs per day on non-home branch
-  Free Insta Alert and BillPay/ Standing Instructions (Set up)
-  Free Cheque based transactions i.e. Payment or Collection being local/ anywhere or Fund Transfer within HDFC Bank
-  Free unlimited Pay Orders & Demand Drafts per month at Home location

**No non-maintenance charges for 2 half years followed by Average Half Yearly Balance (AHB) of ₹10,000**

**Eligibility:** Vendors to Govt. bodies/organisation need to be resident individual with account as HUF/Sole Proprietorship/Partnership/Companies



# Institutional Savings Account



Free and Unlimited Cash Deposit/Withdrawal at Home Branch location



Free Debit Card issuance



Facility of Doorstep Banking available at preferential rates



Manage collection of fees, donation etc. online by linking to payment gateway, POS Terminals & payment kiosks etc.

**Zero Balance account with NIL Non-Maintenance Charges.**

**Eligibility:** Educational Institutions/Religious Bodies/Hospitals registered under Trust or Societies, Associations, NGOs, Trusts, Societies/Housing Societies, Section 8 Companies & Clubs.



# Institutional Current Account



-  Free cash deposit at home location for ₹ 50 lac/month or 50 transactions
-  Free bulk transactions of 300 txn per month
-  Free Business Debit Card issuance with Unlimited Free Transactions at HDFC Bank ATM
-  Manage collection of fees, donation etc. online by linking to payment gateway, POS Terminals & payment kiosks etc.

**Zero Balance account with NIL Non-Maintenance Charges.**

**Eligibility:** Educational Institutions/Religious Bodies/Hospitals registered under Trust or Societies, Associations, NGOs, Trusts, Societies/Housing Societies, Section 8 Companies & Clubs.

In association with

**BLS**  
Sewa

Stay connected  
with your bank 24x7, 365 days



**Net  
Banking**



**Mobile  
Banking**



**Chat  
Banking**



**Phone  
Banking**



**ATM**

\*Based on Retail Loan book size (excluding mortgages). Source: Annual Reports FY 20-21 and No.1 on market capitalisation based on BSE data as on 31<sup>st</sup> Dec, 2021

