

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 31st Dec, 2021

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



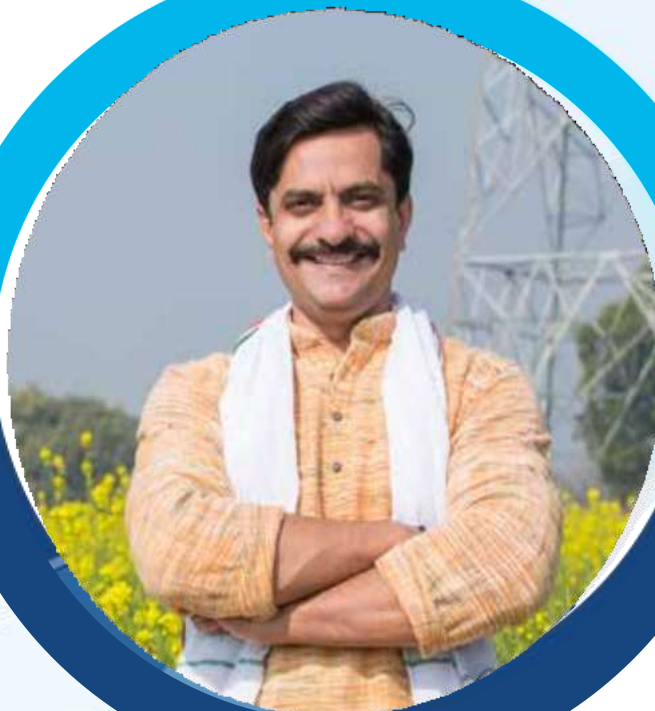
Free Rupay Debit Card (Issuance is free)

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

Eligibility: Resident Individual



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

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.

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.

Beneficiary Savings Account

Beneficiary Savings Account is an individual savings product for scheme beneficiaries, who are eligible for receiving grants, funds and compensation as **Direct Benefit Transfer** from state or central government under various schemes and projects by the government.



Special features

No Minimum Balance Requirement for beneficiaries of Direct Benefit Transfer from government schemes & projects

Insurance Cover -

- Personal Accidental Death Cover by air/road/rail for `5 lakhs.
- Permanent Disability Insurance Cover of `2 lakhs* for debit card holders (This is subject to a minimum of 1 POS transaction using the Rupay Premium Debit Card, within 30 days prior to the event date)

Lifetime Free Debit Card

- Lifetime free Rupay Platinum Debit Card with 200+ exclusive offers & deals
- 5 % Cashback on utility bills paid using debit card (up to `50 per month)
- Daily cash withdrawal limit of `25,000
- Daily Shopping Limit of `1.75 lakh on Rupay Platinum Debit Card
- No liability to any fraudulent POS transactions on debit card, up to 90 days prior to reporting card loss*

Special Benefits

- Higher free cash transaction limit of ₹10 lakhs at Home Branch for 2 years
- Access to SmartBuy- One Stop Shop for all your needs
- Free UPI, NEFT & RTGS transactions
- 5 ATM transactions free at HDFCBankATMs & 5 at other bank ATMs
- 2 Lounge Access* privilege charged at a ₹2 per access.
- Access a wide network of branches and ATMs across the country
- Free monthly account statements

Premium Banking Programmes

- Personalized attention from dedicated Relationship Manager
- Investment Services for your assets
- Relationship Pricing across products like loans, foreign remittances, etc.
- Extendable to family members

Loans & Investments

- Increase pre-approved limits for beneficiaries basis transactions done within the first 6 months*
- Complete suite of loan products to meet all customer requirements with quick processing
- Investment and insurance solutions
- Wide range of credit cards to address every need

Eligibility Criteria

- All individuals/beneficiaries receiving grants through ***Direct Benefit Transfer** from specific government schemes or projects in Aadhaar seeded accounts.

***If DBT is not credited to the account , it will be converted to a regular savings account with extant balance requirement**

In association with

BLS
Sewa

Stay connected
with your bank 24x7, 365 days



**Net
Banking**



**Mobile
Banking**



**Chat
Banking**



**Phone
Banking**



ATM

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