Business Banking
Tariff Guide effective 5th October’2026

HSBC

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At HSBC, we understand that running a business takes time, money and planning. That’s why, each one of our existing products and and services is designed to give you maximum value with minimum paperwork and effort. Whatever the size of your business, we have an account just right for you, with comprehensive solutions that are tailor-made to suit your individual business needs.

Keeping in mind varying business needs, we have designed different packages for you to select from.

HSBC Business Banking current account offerings have been revised and we would be glad to serve you with 'HSBC Business Vantage' and 'HSBC Business Select' current account propositions.

HSBC Business Vantage

HSBC Business Vantage services offer you a host of exclusive advantages. To be a HSBC BusinessVantage customer all you need to do is maintain an average quarterly current account balance of INR 1 lakh.

HSBC Business Select

Designed for dynamic and growing business, HSBC Business Select offers you a complete suite of services, facilities and special privileges that help you manage your business, time and cash flows more effciently.

Transaction Type	HSBC Business Vantage	HSBC Business Select
Minimum Balance Requirement & AQB Charges		
Minimum balance requirement	₹1 lakh per quarter	₹5 lakh per quarter
AQB charges (quarterly) — AQB below threshold	AQB < ₹50,000: ₹4,500	AQB < ₹2.5 lakhs: ₹6,000
AQB charges (quarterly) — mid band	₹50,000 < AQB < ₹1 lakh: ₹3,500	₹2.5 lakhs < AQB < ₹5 lakh: ₹4,000
Free transaction limit (at branches)*	FREE	FREE
Transaction charges (at branches)	FREE	FREE

*Transactions in this case refer to all transactions including but not restricted to: Deposits/Withdrawals, DD/CO Issuance, Payments/Remittances, Stop Payment, Service Requests and/or any other manual or electronic transaction (other than clearing cheques) done at a branch counter. Cheques/Requests submitted in a Drop box/ATM but processed at a branch counter will also be counted as transactions carried out at a branch.

Transaction Type	HSBC Business Vantage	HSBC Business Select
Cashier's Order Charges		
Cashier Order issuance at branches	FREE	FREE
Cashier Order cancellation (per cancellation), at branches	FREE	FREE
Issue of duplicate instrument (per instrument)	FREE	FREE
Cancellation and re-issuance, at branches	FREE	FREE

Transaction Type	HSBC Business Vantage	HSBC Business Select
Demand Draft		
Demand draft issuance at HSBC location (only through branches)	FREE	FREE
Demand draft at non-HSBC locations	FREE	FREE
Cancellation charges (HSBC locations)	FREE	FREE
Cancellation charges (non-HSBC locations)	₹200	₹200

Transaction Type	HSBC Business Vantage	HSBC Business Select
Outstation Cheque Collection		
Collection in cities where HSBC has a branch	FREE	FREE
Domestic cheque collection in other cities	NIL	NIL
Domestic cheque collection under speed clearing	NIL	NIL

Transaction Type	HSBC Business Vantage	HSBC Business Select
Payments		
Transfer across HSBC accounts in India	FREE	FREE
Transfer to other bank accounts through RTGS/NEFT at branch (per instruction)	FREE	FREE

*Out of pocket expenses - interest, postage, courier, cable, telex, correspondence charges and other charges, if any, will be added at actuals.

Transaction Type	HSBC Business Vantage	HSBC Business Select
Deposits/ Withdrawals		
Deposit of local clearing cheques for credit of account held at another HSBC branch in the same city (India)	FREE	FREE
Deposit of local clearing cheques for credit of account held at another HSBC branch in a different city (India)	FREE	FREE
Bulk cash deposit charges*	NIL	NIL
Bulk coin deposit charges* (more than 50 coins)	NIL	NIL
Withdrawal of cash to the debit of an account held at any HSBC branch in India	NIL	NIL

The cash deposit charges are in addition to the bulk cash/coin deposit charges indicated and vice versa. For high value cash deposit/withdrawal transaction please consult your branch at least 1 working day in advance.

Transaction Type	HSBC Business Vantage	HSBC Business Select
Other Services – Account Statements		
Account statements (*Quarterly charges for other frequencies)	Daily ₹750; Weekly ₹150; Fortnightly ₹100; Monthly FREE	Daily ₹500; Weekly ₹150; Fortnightly ₹100; Monthly FREE
Additional copies of account statements	₹25 per statement	₹25 per statement
Duplicate statements < 12 months	₹50 per statement	₹50 per statement
Duplicate statements > 12 months	₹100 per statement	₹100 per statement
Issue of Duplicate Statement per Statement Cycle	NIL	NIL
Statement on hold as returned undelivered (charged annually)	NIL	NIL
Balance confirmation	₹250	₹250
Audit confirmation	₹250	₹250
Interest certificate	₹500	₹500
Banker certificate	₹250	₹250

- *Balance confirmation: Certificate with all account details as of particular date*
- *Audit confirmation: Certificate with all account balances as of period end to be submitted to auditors via* Confirmation.com
- *Interest certificate: Details of all deposits placed during a period*
- *Banker certificate: Letter confirming customer address, account opened date, AD code, branch address and IFSC code*

* Quarterly charges for bank statement with other frequencies. HSBC BusinessVantage: Daily `750; weekly `150; fortnightly `100. HSBC Business Select: Daily `500; weekly `150; fortnightly `100.

Transaction Type	HSBC Business Vantage	HSBC Business Select
Other Services - Cheques		
Cheque books	Free personalised	Free personalised
Cheques payable at par	FREE	FREE
Cheque leaves issued over the counter (excluding account holders < 1 month old)	₹50 per cheque leaf	FREE
Returned cheques drawn on us — Technical reasons	FREE	FREE
Returned cheques drawn on us — Funds based reasons	Saving A/c ₹275; Current A/c ₹150	Saving A/c ₹275; Current A/c ₹150
Cheques returned by drawee bank to us	FREE	FREE
Stop payment charges (at branch)	FREE	FREE
Signature verification on non-HSBC documents	FREE	FREE

Service	Charge
High volume (TPS) processing charge (frequency: monthly)	
Monthly service fee for high TPS	0–5 TPS: ₹0; 5–10 TPS: ₹25,000; 10–20 TPS: ₹60,000; More than 20 TPS: ₹100,000
Per transaction cost for non-financial beneficiary validation	₹5 / transaction

Service	Charge
Cross Border Remittances	
Inward Remittance (per transaction)	₹500
Telegraphic Transfer - TT outward payment — manual (Smartform) / repair / non-UTB (per transaction)	0.3% of txn amount (min ₹1,500, max ₹3,000)
Telegraphic Transfer - TT outward payment — manual (Non Smartform) (per transaction)	0.3% of txn amount (min ₹2,500, max ₹5,000)
Telegraphic Transfer - TT inward processing — manual / repair (non-UTB) (per transaction)	₹800
SNRR account maintenance (yearly)	₹100,000
Nostro/Vostro monthly account maintenance fee (Per month)	₹5,000
Nostro/Vostro minimum average aggregate balance requirement (per month)	₹1,500

Transaction Type	Charge
PA-CB inward collection account maintenance (Yearly)	₹350,000
PA-CB outward collection account maintenance (Yearly)	₹350,000
PA-CB inward collection account — consolidated credit (nostro processing) (per transaction)	₹500
PA-CB inward collection account — local settlement (including Digital FIRA) (per transaction)	₹500
PA-CB outward collection — consolidated domestic credit (including digital advise) (per transaction)	₹200

Transaction Type	Charge
API Vostro — settlement through NEFT, IMPS, IAT (per transaction)	₹400
Value Added Services - Bulk LRS and TCS computation — batch process (max 5,000 records) (per request)	₹5,000
Value Added Services - TCS filings, reporting and sharing acknowledgements (per request)	At actuals from vendor
Value Added Services - TCS payment through HSBC TAN (per transaction)	₹1,500
Value Added Services - Realtime LRS and TCS computation (per request)	₹5 per record/request (1–10,000 requests/month); ₹3 per record (10,001–999,999/month)
Value Added Services - PAN validation service (per request)	₹5 per record/request

Transaction Type	Charge
Digital FIRA (per issuance)	₹500
Third party bank duplicate FIRC re-issuance (digital) (per issuance)	₹1,500
Regulatory pricing — purpose code change (per transaction)	₹1,000
MT/MX amendments / cancellation (per transaction)	₹500
Vostro transactions processing (MT103 & MT202) (per transaction)	0.025% of txn value (min ₹1,500, max ₹10,000) + GST
MT202 standard charge (per transaction)	₹500
Vostro processing charge (txn amount < ₹5,000) (per transaction)	₹500

Transaction Type	Charge
Telegraphic Transfer - SWIFT cable flat charge (per transaction)	₹300
Telegraphic Transfer - Correspondent bank flat charge (charge type “OUR”) (per transaction)	₹1,800
Telegraphic Transfer - TT outward payment (per transaction)	0.3% of txn amount (min ₹600, max ₹2,000)
Telegraphic Transfer - Netting transactions (document verification) (per transaction)	₹2,500

Transaction Type	Charge
Regulatory Reporting Services	
FCGPR reporting	₹15,000
FCTRS reporting	₹15,000
Form DI filing	₹15,000
Form LLP filing	₹15,000
Form CN filing	₹10,000
Form ESOP filing	₹15,000
Form Invi filing	₹15,000
FDI critical filings	₹15,000

Transaction Type	Charge
Pre-vetting of FDI reporting	₹15,000
ECB LRN application	₹50,000
Revised Form ECB	₹25,000
ECB2 returns	₹50,000 / annually
BO PO LO applications	₹50,000
Closure of BOLOPO	₹25,000
AAC	₹5,000
Sale of asset	₹20,000
Renewal BO PO LO	₹25,000
ODI UIN allotment	₹25,000
Subsequent ODI remittance	₹10,000
APR filings	₹2,500

Transaction Type	Charge
OPI ESOP filings	₹5,000
Submission of ODI applicable to RBI under approval route	₹50,000
Submission of miscellaneous applications for RBI approval	0.5% of transaction value (min ₹5,000, max ₹1,00,000)

Transaction Type	Charge
Service Exports (Excl. Software)	
Export Declaration Form (EDF) — Attestation	₹200 per invoice
EDF / Inward Remittance Message (IRM) — Follow-up charges for Advance & Partial Realisation	₹2,000 per invoice/EDF per instance of follow-up
Import Declaration Form — Follow-up for Advance & Partial Import	₹2,000 per invoice/EDF per instance of follow-up
Extension or Write off EDF / IRM / Outward Remittance Message (ORM)	₹2,000 per invoice/EDF per instance
Write-off of IRM / ORM — Partial / Adjustments	₹2,000 per invoice/EDF per instance
Set-off between export & import payment and vice versa payment	0.125% of the remittance amount, min ₹3,000

**The proposed pricing applies solely for standard transaction processing without any assistance or advise from the Bank. In case of any separate arrangement by way of a fee letter agreed between Bank and the customer, the Bank shall reserve the right to charge a fee, as commercially agreed between the parties*

Applicable GST will be charged in addition to the above charges, wherever applicable.

Contact Us

HSBC Business Banking Number

Phone Banking numbers: 1800 103 2666 / 1800 103 2667

For more details on any of our services:

Call us or log on to **www.hsbc.co.in**

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