

Fees & Charges – Premium Current Account

AQB related charges	
AQB	₹ 25,000/-
Non-Maintenance Charges (per quarter)	₹ 1,800/-
Note: Cash deposit limits will lapse if AQB maintained is less than 75% of required product AQB	
Cash Transactions	
Cash Deposit Limit @ Home Location - Monthly Limit	Free upto ₹ 3 lakhs per month or 25 transactions (whichever is breached first) Charges @ ₹ 3/- per ₹ 1,000/-, minimum ₹ 50/- per transaction beyond free limits
Cash Deposit Limit @ Non-Home Location - Monthly Limit	No free limit Charges @ ₹ 3.5/- per ₹ 1,000/-, minimum ₹ 50/- per transaction
Operational Limit for Cash Deposit @ Non-Home Branch (per day)	₹ 25,000/-
Cash Withdrawal Limit @ Home Branch	Free
Cash Withdrawal Limit @ Non Home Branch – Daily Limit	₹ 25,000/- per day Charges @ ₹ 2/- per ₹ 1,000/-, minimum ₹ 50/- per transaction beyond free limits
Non Cash Transactions	
Local / Intercity Cheque Collection / Payments & Fund Transfer	Free
Bulk Transactions - Monthly Free Limit (Includes count of all Cheque clearing and Fund Transfer transactions)	Free upto 75 transactions Charges @ ₹ 10/- per transaction beyond free limits
Demand Drafts (DD)/ Pay Orders (PO) @ Bank Location	Upto ₹ 50,000 – ₹ 40/- ₹ 50,001 to ₹ 1 lakh – ₹ 25/- Above ₹ 1 lakh – Free
Demand Drafts (DD) @ Correspondent Bank location	Charges @ ₹ 2/- per ₹ 1,000/-, minimum ₹ 50/- per instrument
Cheque Leaves - Monthly Free Limit	Free upto 100 cheque leaves Charges @ ₹ 2/- per leaf beyond free limits
Speed Clearing (per instrument charges)	Instrument Value upto ₹ 1 lakh – No charges Instrument value above ₹ 1 lakh – ₹ 140/-
Outstation Cheque Collection @ Bank Location (per instrument charges)	Upto ₹ 50,000 – ₹ 50/- ₹ 50,001 to ₹ 1 lakh – ₹ 100/- Above ₹ 1 lakh – ₹ 150/-
Outstation Cheque Collection @ Correspondent Bank Location (per instrument charges)	Upto ₹ 25,000 – ₹ 50/- ₹ 25,001 to ₹ 1 lakh – ₹ 100/- Above ₹ 1 lakh – ₹ 150/-
Outstation cheque collection @ Clean Location (per instrument charges)	Upto ₹ 25,000 – ₹ 50/- ₹ 25,001 to ₹ 1 lakh – ₹ 100/- Above ₹ 1 lakh – ₹ 150/-
NEFT / RTGS / IMPS Transactions	
NEFT Payments (per transaction)	Upto ₹ 1 lac – ₹ 2/-; Above ₹ 1 lac – ₹ 10/- (Free through Net banking)

RTGS Payments (per transaction)	Above ₹ 2 lac – ₹ 15/- (Free through Net banking)	
IMPS Payments (per transaction)	₹ 0 - ₹ 1,000 – ₹ 3.5/- ₹ 1,001 - ₹ 1 lakh – ₹ 5/- Above ₹ 1 lakh upto ₹ 2 lakhs – ₹ 15/-	
NEFT / RTGS / IMPS Collections	Free	
Debit Card (only for Individuals and Sole proprietorships)		
Features	EasyShop Business*	ATM Card
Annual Fee per card	₹ 250/-	Free
Daily ATM limit	₹ 1,00,000/-	₹ 10,000 /-
Daily Merchant Establishment Point of Sale limit	₹ 5,00,000/-	NA
*Also available for partnership firms & limited company current accounts. In case, the MOP (Mode of Operation) is conditional, all AUS (Authorized Signatories) have to sign the form jointly.		
ATM Usage		
ATM Transactions (@ HDFC Bank ATM)	Unlimited Free	
ATM Transactions - Financial & Non-Financial (@ Non- HDFC Bank ATM)	No Free Limits, Charges @ ₹ 20/- per transaction (Note: Revised tariff of ₹ 21/- per transaction will be applicable from 1 st Jan'22)	
Account Closure Charges		
Closure: Up to 14 days	No Charge	
Closure: 15 days to 6 months	₹ 500/-	
Closure: 6 months to 12 months	₹ 250/-	
Closure: Beyond 12 months	No Charge	

(Note: Please check 'Common charges' on the product page, for the standard charges applicable to this variant)

Key Terms explained

- **AQB** Average Quarterly Balance (Average of daily closing balances of each day spread over a period of 3 months (calendar quarter))
- **AMB** Average Monthly Balance (Average of daily closing balances of each day spread over a period of one month)
- **HAB** Half Yearly Average Balance (Average of daily closing balances of each day spread over a period of six calendar months i.e. April to September & October to March)
- **Home Location** All the branches participating in same clearing centre vis-à-vis branch where account is opened
- **Non-Home Location** All the branches which do not participate in same clearing centre vis-à-vis branch where account is opened
- **Combined Location** It includes branches in both Home or Non-Home Location. So, it refers to all HDFC Bank branches
- **Home Branch** It refers to the branch wherein the customer's account is opened
- **Non-Home Branch** All the branches other than the one wherein customer's account is opened
- **Bulk transactions** This refers to the count of all Cheque clearing and Fund Transfer Transactions
- **Total Transactions** This refers to the count of Cash Deposit, Cash Withdrawal, Cheque Clearing and Fund Transfer Transactions