GIGA Current Account		
Revision of Fees and Charges in GIGA Current Account (Effective 1st April 2026)		
Type of Charge	**Current charges**	**Revised charges**
Outstation Cheque collection - Clean Location	Per Instrument charges: Up to ₹ 25,000/ - ₹ 50/- Above ₹ 25,000/- and up to ₹ 1,00,000/ - ₹ 100/- Above ₹ 1,00,00 - ₹ 150/-	Free
Photo attestation / Signature Verification	₹ 100/- per instance	Free
Balance confirmation certificate / Interest certificate	₹100/- per instance	Free
Old records/copy of paid cheques	₹ 80/- per instance	Free
Managers Cheque/Demand Draft cancellation / Revalidation	₹ 50/- per instance	Free
Regeneration of IPIN (request received at branch for physical dispatch)	₹ 40/- per instance	Free
Cheque Return Charges (Inward) due to Technical Reasons	₹ 50/- per instrument	Free
Issue of Duplicate / Adhoc statement - Direct Banking Channels (NetBanking / Mobile Banking / PhoneBanking (IVR) / ATM)	₹ 50/- per statement	Free

Revision of Fees and Charges in GIGA Current Account (Effective 1st July 2026)		
Type of Charge	**Current AQB Required**	**Revised AQB Required**
Average quarterly balance (AQB)	AQB of ₹ 10,000/- (Metro & Urban); ₹ 5,000/- (Semi Urban & Rural) Non Maintenance of AQB chargers per quarter : ₹ 3,000/- (Metro/Urban) ₹ 1,500/- (Semi Urban /Rural)	AQB of ₹ 25,000 (Metro & Urban); ₹ 10,000/- (Semi Urban & Rural) Non Maintenance of AQB chargers per quarter : ₹ 3,000/- (Metro/Urban), ₹ 1,500/- (Semi Urban /Rural)
Revision of Fees and Charges in GIGA Current Account (Effective 1st May 2026)		
Type of Charge	**Current charges**	**Revised charges**
Combined Cash Deposit at Home & Non home Location	Free up to 10 times Current Month AMB* (Upper Cap - ₹ 50/- Crs), thereafter ₹ 3.5/- per ₹ 1000/- (minimum of ₹ 50/- per transaction) will be levied	Free up to ₹ 2 Lakh per month OR 6 times Current Month AMB*,whichever is higher (Upper Cap - ₹ 10/- Crs), thereafter ₹ 4/- per ₹ 1000/- (minimum of ₹ 50/- per transaction) will be levied
Cash Withdrawal - Non Home Branch	Free up to 10 times Current Month AMB* (Upper Cap - ₹ 50/- Crs), thereafter ₹ 2/- per ₹ 1000/- (minimum of ₹ 50/- per transaction) will be levied.	Free up to 6 times Current Month AMB* (Upper Cap - ₹ 10 Crs), thereafter ₹ 2/- per ₹ 1000/- (minimum of ₹ 50/- per transaction) will be levied.

Cash Deposit in Low Denomination notes/coins i.e. ₹ 50 and below @ any HDFC Bank Branch (monthly)	Cash deposit in Notes : Free up to ₹ 10,000/- per month, beyond free limit 2% of cash deposit in low denomination notes. Cash deposit in coins : Free up to ₹ 1,000/- per month, beyond free limit chargable at 5% of cash deposit in coins.	Cash deposit in notes i.e. ₹ 20/- and below : Free up to ₹ 10,000/- per month, beyond free limit 2% of cash deposit in low denomination notes. Cash deposit in coins : Free up to ₹ 5,000/- per month, beyond free limit 2% of cash deposit in coins.
Total Transaction (Includes count of Cash Deposit, Cash Withdrawal, Cheque Clearing and Fund Transfer Transactions)	Free 150 transactions for every slab of ₹ 1 lakh of current month AMB* (Subject to maximum of 3000 transactions). Over and above monthly free limit charges ₹ 45/- per transaction	Free 100 transactions for every slab of ₹ 1 lakh of current month AMB* (Subject to maximum of 2000 transactions). Over and above monthly free limit charges ₹ 50/- per transaction
Cheque book issuance charges	Free 100 payable at par cheque leaves for every slab of ₹ 1 lakh of current month AMB* (Upper Cap - 2000 cheque leaves) Additional cheque leaves will be charged ₹ 3 per leaf	Free 50 payable at par cheque leaves for every slab of ₹ 1 lakh of current month AMB* (Upper Cap - 1000 cheque leaves) Additional cheque leaves will be charged ₹ 3 per leaf
Managers Cheque/Demand Drafts - Issuance on HDFC Bank locations	Free 30 DD/PO for every ₹ 1 Lakh of current month AMB* (Upper Cap - 1000 DD/PO); Charges ₹ 50/- per instrument beyond free limit	Free 30 DD/PO for every ₹ 1 Lakh of current month AMB* (Upper Cap - 1000 DD/PO); Charges ₹ 1/- per ₹ 1000/-, Min ₹ 50/- and Max ₹ 3000/- per instrument beyond free limit
Cheques drawn on us : Cheque Return Charges due to Insufficient Funds (Including Fund Transfer Cheque Returns)	Upto 2 instruments per month ₹ 500/-; 3rd onwards - ₹ 750/- Fund Transfer - ₹ 350 per instrument	Upto 2 instruments per month ₹ 500/-; 3rd onwards - ₹ 750/-
Issue of duplicate / adhoc statement - at branch or Non-IVR	Branch : ₹ 100/- per statement; PhoneBanking (Non-IVR) : ₹ 75/-	Branch : Issue of duplicate / adhoc statement - ₹ 100/- per statement

GIGA Savings Account

Revision of Fees and Charges in GIGA Savings Account (Effective 1st April 2026)		
Type of Charge	**Current Charges**	**Revised Charges**
Charges for cheques drawn on non HDFC Branch locations	Local Clearing Zone - Free, Charges for cheques drawn on non HDFC Branch locations: a) Upto ₹5,000 - ₹25/-, ₹20/- for rural branches/senior citizens account b) ₹5,001/- to ₹10,000/- - ₹50/-, ₹40/- for rural branches / senior citizens account c) ₹10,001/- to ₹1,00,000/- - ₹100/- d) ₹1,00,001/- and above ₹150/-	Free
Regeneration of IPIN (request received at branch for physical dispatch)	₹40/- per instance For Senior Citizen ₹36/- per instance	Free
Managers Cheque/Demand Draft cancellation / Revalidation	₹45/- per instance For Senior Citizen ₹40/- per instance	Free
Old records/copy of paid cheques	₹80/- per instance For Senior Citizen ₹72/- per instance	Free
Photo Attestation	₹100/- per instance For Senior Citizens - Nil	Free
Signature Attestation	₹100 per instance For Senior citizen - ₹90/- per instance	Free
Duplicate passbook issuance	₹100/- per instance For Senior Citizens - ₹90/- per instance	Free

Revision of Fees and Charges in GIGA Savings Account (Effective 1st July 2026)		
Type of Charge	**Current AQB Required**	**Revised AQB Required**
Average quarterly balance (AQB)	AQB of ₹10,000/- (Metro & Urban); ₹5,000/- (Semi Urban & Rural) Non Maintenance of AQB chargers per quarter : 6% of the shortfall from the average balance requirement OR ₹600/- whichever is lower. (Metro / Urban) ₹300/- whichever is lower for (Semi Urban / Rural)	AQB of ₹25,000/- (Metro & Urban); ₹10,000/- (Semi Urban & Rural) Non Maintenance of AQB chargers per quarter : 6% of the shortfall from the average balance requirement OR ₹600/- whichever is lower. (Metro / Urban) ₹300/- whichever is lower for (Semi Urban / Rural)
Revision of Fees and Charges in GIGA Savings Account (Effective 1st May 2026)		
Type of Charge	**Current charges**	**Revised charges**

Cash transactions (Cash deposits & withdrawals) by self & third party at home & Non-home branches	Number of Cash transactions (Cumulative of Deposit and Withdrawal) By self & third party at any Branch - Free 4 transactions/month; Post Free Limit - ₹150/- per transaction plus applicable taxes would be levied Value of Cash transactions (Cumulative of Deposit and Withdrawal) By self & third party* at any Branch - Upto ₹2 Lakhs free per month per account, above free limit ₹5/- per ₹1000/- or part thereof, subject to minimum of ₹150/-. *Third party Cash transaction per day limit at Home & NonHome branch is ₹25,000/-. Above ₹25,000/- not allowed. (For senior citizen & kids, while the limit of ₹25,000/- per day will be applicable, the Nil charges will be applicable	Number of Cash transactions (Cumulative of Deposit and Withdrawal) By self & third party at any Branch - Free 5 transactions/month; Post Free Limit - ₹150/- per transaction plus applicable taxes would be levied. Value of Cash transactions (Cumulative of Deposit and Withdrawal) By self & third party* at any Branch/Cash Recycler Machine (Deposits) - Upto ₹100,000 free per month per account, above free limit ₹5/- per ₹1000/- or part thereof, subject to minimum of ₹150/-. If Number and Value transaction both are breached then Charges for Value of Transaction would apply. *Third party Cash transaction per day limit at any branch is ₹25,000/-. Above ₹25,000/- will be allowed with ₹5/- per ₹1000/- or part thereof, subject to minimum of ₹150/- (For senior citizen, the Nil charges will be applicable)
Cheque book issuance charges	Free - 25 cheque leaves per year Additional chequebook of 25 leaves will be charged @ ₹ 100/- per chequebook (Sr Citizen @ ₹75/-)	Free 10 cheque leaves per year. Additional Cheque Book of 10 Leaves to be charges @ ₹4 per Leaf, ₹40/- (Sr Citizen @ ₹36/-)

Managers Cheque /Demand Draft issuance - At self Bank / non bank locations	Through Branch Upto ₹10,000 - Regular ₹50/- (Senior Citizen ₹45); above ₹10,000 - Regular ₹5/- per 1000 or part thereof (min. of ₹75/- & max. of ₹10,000/-) DD request through net banking Self upto ₹10 Lakhs ₹50/- (Corr. Bank Charges if applicable) Third Party upto ₹10 Lakhs ₹50/- (Corr. Bank Charges if applicable) Third party registration required. Customers Registered for Third party transfers have a maximum limit of ₹10 Lakhs per customer ID per day Non Branch Location Regular/Senior Citizen - ₹50/₹45/- Plus charges as per below Upto ₹500/- ₹10/- >₹500/- to ₹1,000/- ₹15/- > ₹1,000/- to ₹5,000/- ₹25/- >₹5,000/- to ₹10,000/- ₹30/- >₹10,000/- to ₹1 Lakhs ₹3/- per 1,000/- or part thereof >₹1 Lakhs ₹6/- per 1,000/- (Max. ₹10,000/-)	Through Branch Upto ₹10,000/- - Regular ₹50/- (Senior Citizen ₹45/-); above ₹10,000/- - Regular ₹1/- per 1000 or part thereof (min. of ₹50/- & max. of ₹10,000/-) DD request through net banking Self upto ₹10 Lakhs ₹50/- (Corr. Bank Charges if applicable) Third Party upto ₹10 Lakhs ₹50/- (Corr. Bank Charges if applicable) Third party registration required. Customers Registered for Third party transfers have a maximum limit of ₹10 Lakhs per customer ID per day Non Branch Location Regular/Senior Citizen - ₹50/- / ₹45/- Plus charges as per below Upto ₹500/- ₹10/- >₹500/- to ₹1,000/- ₹15/- >₹1,000/- to ₹5,000/- ₹25/- >₹5,000/- to ₹10,000/- ₹30/- >₹10,000/- to ₹1 Lakhs ₹3/- per 1,000/- or part thereof >₹1 Lakhs ₹6/- per 1,000/- (Max. ₹10,000/-)
Cheque Return Charges Drawn on us	Due to Insufficient Funds - 1st - ₹450/- (Sr. Citizen - ₹400/-); 2nd - ₹500/- (Sr. Citizen - ₹450/-); 3rd onwards - ₹550/- (Sr. Citizen ₹500/-); Due to Funds Transfer Cheque Return - ₹350/- (Sr. Citizen - ₹315/-); Due to Technical Reasons - ₹50/- (Sr. Citizen - ₹45/-) (e.g. - Date not mentioned, post-dated, sign mismatch)	Due to Insufficient Funds (including fund transfer cheque return) - 1st return - ₹500 (Sr. Citizen - ₹450/-) 2nd return - ₹550 (Sr. Citizen - ₹500/-) Due to Technical Reasons - Rs 50/- (Sr. Citizen - Rs 45/-) (e.g. - Date not mentioned, post-dated, sign mismatch)
ECS /ACH(Debit) Return Charges	Return In a month 1st return @ ₹450/- 2nd in a mnth ₹500/- & 3rd onwards ₹550/-	Return In a month 1st return - ₹500/- 2nd return onwards - ₹550/-