CHEQUE RELATED TRANSACTIONS

COLLECTION CHARGES

Cheque collection within local clearing zone	Free

Charges for cheques drawn on Non-Branch locations	Regular Savings Account / GIGA Savings Account	Rural Branch / Senior Citizens Account
Upto ₹5,000/-	₹25/-	₹20/-
₹5,001/- to ₹10,000/-	₹50/-	₹40/-
₹10,001/- to ₹1,00,000/-	₹100/-	₹100/-
₹1,00,001/- and above	₹150/-	₹150/-

Charges on FD receipts / Govt Challans / Treasury Bills-Challans / Refund Orders / Vouchers Instruments (not in Cheque form) deposited for collection would be levied as per correspondent Bank Charges, w.e.f. 1st December 2014. Free for Institutional Savings Account" effective 1st April'26

LOCAL CHEQUES DEPOSITED FOR OUTSTATION ACCOUNTS

Cheque deposited into your account in a City other than the City, in which your account is located - No charges.

PAYABLE AT PAR CHEQUES

No charges on payable at par cheque/s issued on a City outside your account City.

ECS / ACH Return Charges

Return in a month (w.e.f 1st Aug'25)

1st return - ₹500 (Sr. Citizen - ₹450)

2nd return onwards - ₹550 (Sr. Citizen - ₹500)

*The above charges will be effective from 1st June'26 for Institutional & GIGA Savings account customers.

Cheque Return Charges Drawn on us

Due to Insufficient Funds (w.e.f 1st Aug'25)

Return in a month

1st return - ₹500 (Sr. Citizen - ₹450)

2nd return onwards - ₹550 (Sr. Citizen - ₹500)

Due to Funds Transfer Cheque Return (effective 1st Aug'21)

₹350/- (Sr. Citizen - ₹315/-)

Due to Technical Reasons (effective 1st Aug'21)

₹50/- (Sr. Citizen - ₹45/-)

(e.g. - Date not mentioned, post-dated, sign mismatch)

* For Institutional & GIGA Savings account Funds transfer Cheque return is part of Cheque return charges due to Insufficient funds" with effect from1st June'26

CHEQUE DEPOSITED RETURNED UNPAID

• Local / Outstation **₹200/- (Effective 1st Dec'17)**

₹180 for Senior Citizen

One Time Mandate Authorisation Charge (Effective 1st Aug'21)

Description of Charges	Charge Rate
One time Mandate Authorisation Charges per Mandate (Physical)	₹40/-, Senior Citizen - ₹36/-

MISCELLANEOUS CHARGES

ACCOUNT SERVICES (AT BRANCHES)

Services	Charges
Balance Enquiry	Free
*Certificate of Balance	Regular – ₹100; Senior Citizen – ₹90 (w.e.f 1st Aug'25) Online through Net Banking/Mobile Banking - Free
*Interest Certificate	Regular – ₹100; Senior Citizen – ₹90 (w.e.f 1st Aug'25) Online through Net Banking/Mobile Banking - Free
TDS Certificate	Free
Activation of Dormant Account	No charges
Address Confirmation	Regular – ₹100; Senior Citizen – ₹90 (w.e.f 1st Aug'25)
*Photograph Verification	Regular – ₹100; Senior Citizen – ₹90; (w.e.f 1st Aug'25)
Standing Instruction	1st return: ₹200 per instance (₹180 for Senior citizen) 2nd return onward - ₹250 per instance (₹225 for Senior citizen) (w.e.f. 1st Nov'24)
Account closure	Upto 14 days - No charges 15 days upto 1 year - ₹500/- (For Senior Citizen ₹300/-) Above 1 year - No charges
Standing Instruction Setup	Online through Net Banking/Mobile Banking - Free
*Signature Attestation	₹100/- Senior Citizen- ₹90/- (w.e.f. 1st Aug'21)
*Old Records / Copy of Paid Cheques	₹100/- Senior Citizen- ₹90/- (w.e.f. 1st Aug'25)
* Free for Institutional Savings and GIGA Savings account effective 1st April'26	

ISSUE OF DUPLICATE / ADHOC STATEMENT

Issue of duplicate / adhoc statements	**Soft Copy -** • Last 5 years statement through NetBanking - No charge • eStatement on registered E-mail ID - No charge **Physical Copy -** • ₹100 (Senior citizen - ₹90) (Branch / Phone Banking (Non IVR) / Phone Banking (IVR) / Net Banking / Mobile Banking / ATM) (w.e.f. 1st Nov'24)

DELIVERABLE RELATED CHARGES

Deliverables	Charges
Chequebook	For Pragati Savings / Kids Advantage / Digisave Youth Account First chequebook of 5 Leaves - Free Subsequent chequebook - ₹4/- per cheque leaf Defence Salary / Speciale Gold / Speciale Platinum Accounts Unlimited Personalised chequebook Savings Mini Account **AMB Slab** | **< 50,000** | **>= 50,000** No. of Leaves Free / Month | 25 | 50 For Other Saving / Salary Variants Savings (w.e.f 1st Aug'25) 10 Leaves Yearly - Free Additional Cheque Book of 10 Leaves to be charges @ ₹4 per Leave ₹40 (Senior citizen - ₹36) For Basic Savings Bank Deposit Account 25 Leaves Yearly - Free Subsequent chequebook - ₹4/- per cheque leaf * Unlimited Cheque book issuance for Institutional Savings account NIL free limit for GIGA ECO Savings
TIN Regeneration	Free w.e.f. 1st Aug'22
IPIN Regeneration	Free (w.e.f. 1st Aug'25)
Return due to negative reason (no such consignee / consignee shifted & no such address	₹50/- per instance (Debit Card and Cheque Book)

OTHER SERVICES

Services	Charges
Stop Payment Instructions	Particular Cheque (through Branch) - ₹100/- Range of Cheque (through Branch) - ₹200/- Through NetBanking - Free **For Senior Citizens,** w.e.f. 1st Mar'21 Particular Cheque (through Branch) - ₹90/- Range of Cheque (through Branch) - ₹180/- Through NetBanking - Free
Bill Pay	Free
Insta Alert	Effective date to 1st Jan'2022, customer registered for InstaAlert service with 'SMS' as the alert delivery channel, would be charged as follows Salary/Savings Account: 15 Paise / SMS + GST. Free for SB Max Speciale and Senior Citizen Account Holder

PASSBOOK RELATED CHARGES

Passbook Related Charges	
Services	**Charges**
Passbook	
Passbook Issuance	Free
Duplicate Passbook Issuance	₹100/- (₹90/- for Senior Citizens, w.e.f. 1st Mar'21) (Free for Institutional Savings Account & GIGA Account)

Note :

1. Service / Transaction Charges for non-maintenance of AMB (as specified above) do not apply to Preferred, Corporate Salary, Classic, Imperia & SuperSaver Customers.
2. Fees & Service Charges for the salary account variants are similar to Regular Savings Accounts. Free limit may vary as per the Corporate specific offering.
3. HDFC Bank reserves the right to revise fees and charges at its own discretion with prior communication to customer. For updated information please refer www.hdfc.bank.in > Resources > Fees & Charges > Personal/ NRI/ SME/ > Know More > Accounts & Deposits
4. All Fees & Charges mentioned above will attract GST as applicable from time to time. The same will appear as separate debits in the statement.

For Non-Resident Current & Savings Account Fees & Charges Schedule, refer the link : https://www.hdfc.bank.in/fees-and-charges or approach any of our Bank branch in India Overseas for the copy of the same. You may locate the branches form https://www.hdfc.bank.in/nri-banking/locate-us

PHONEBANKING NUMBER

1800 1600 / 1800 2600

Customers travelling abroad can reach us on +9122-61606160

HDFC BANK

NE-25.05.2026

SERVICE CHARGES & FEES FOR SAVING / SALARY ACCOUNTS & FIXED DEPOSITS UPDATED ON MAY 2026

We understand the need to offer you comprehensive services. Thus, we bring a host of services complimentary for Savings Account Customers.

(Rate applicable to individual Savings Account customers; not applicable to Current Account customers).

All service charges are waived for senior citizens above 80 years of age starting from 1st April 2022.

From Effective 1st September 2022, all the Insta Limited KYC accounts will be charged as per the Regular Savings accounts charge structure.

For Speciale Senior Citizen Accounts all the Service charges are "FREE", only Penal charges applicable.

SAVINGS ACCOUNT

ACCOUNT BALANCE REQUIREMENTS

MODE OF CALCULATION OF AVERAGE

MONTHLY / QUARTERLY / HALF YEARLY BALANCE

Average of daily closing balance each day spread over a month/quarter/ half year. All Savings accounts, excluding those opened digitally/online, to be opened with an initial amount equivalent to the balance requirement.

Product	AMB / AQB Requirement basis Branch location	Non-Maintenance charges
Regular Savings Account	• **AMB for Metro & Urban** AMB Requirement - ₹10,000/- or FD of ₹1 Lac for minimum 1 year 1 day period • **Semi Urban** - ₹5,000/- or FD of ₹50,000 for minimum 1 year 1 day period • **AQB for Rural** - ₹2,500/- or FD of ₹25,000/- for minimum 1 year 1 day period	6% of the shortfall from the average balance requirement OR ₹600 whichever is lower.
Digisave Youth Account	AMB for Metro & Urban - ₹5,000/- Semi Urban & Rural - ₹2,500/-	
Women's Account / Savings Mini	AMB for Metro / Urban - ₹10,000/- Semi-Urban / Rural - ₹5,000/-	
Senior Citizens Account / Kids Advantage Account	AMB for Metro / Urban / Semi Urban / Rural - ₹5,000/-	
Savings Max Account	AMB for Metro / Urban / Semi Urban/ Rural - ₹25,000/- OR FD Relationship of - ₹1.50 lac in Metro/ Urban location - ₹1 lac in Semi Urban / Rural location	
Speciale Platinum	AQB for Metro / Urban / Semi Urban/ Rural - ₹3,00,000/- OR FD relationship of ₹8 Lacs	
Speciale Activ	Zero Balance basis Standing Instructions/ACH of Home Loan EMI	
Speciale Gold / Speciale Senior Citizen / Super Kids	AQB for Metro / Urban / Semi Urban/ Rural - ₹1,00,000/- OR FD relationship of ₹4 Lacs	
Family Savings Group	₹40,000/- AMB	
Pragati Savings Account	AHB for Semi Urban/ Rural - ₹2,500/- (Metro/Urban as applicable)	6% of the shortfall from the average balance requirement OR ₹150/- whichever is lower.

BSBDA / Institutional Savings / Govt. Scheme Beneficiary accounts are Zero Balance a/cs.

Product	Average Quarterly Balance (AQB) requirement based on your branch location	Non-Maintenance charges
GIGA Savings Account	Metro/Urban - ₹25,000/-; Semi Urban/Rural - ₹10,000/-	6% of the shortfall from the average balance requirement OR ₹600/- whichever is lower. (Metro / Urban) ₹300/- whichever is lower for (Semi Urban / Rural)
GIGA ECO Savings Account	Metro/Urban - ₹10,000/-; Semi Urban - ₹ 5,000/-; Rural - ₹ 2,500/-	

*Please visit GIGA website (https://v.hdfc.bank.in/giga/index/html) to know more about NMC waiver conditions.

HDFC BANK

LOCKERS

Lockers are available at select branches, in various sizes. Please enquire at the nearest branch for the available sizes and fees.

FIXED DEPOSITS

Minimum deposit ₹5,000/-
(For simple or re-investment deposits)

SWEEP-IN FACILITY

- The Sweep-in account needs to be opened with an initial amount of ₹5,000/-

As per the Terms & Conditions of Fixed Deposit Accounts of the Bank, In case of premature closure of Fixed Deposit (including sweep in / partial closure) the interest rate will be 1.00% below the contracted rate or the applicable rate for the period the deposit has remained with the Bank, whichever is lower, except for the tenor of 7-14 days and FD value >= 25 crores.

SUPER SAVER FACILITY

Minimum FD amount	₹25,000/-
With minimum tenor	6 months

This is in addition to a Zero Balance Savings Account.

5 YEAR TAX SAVING FIXED DEPOSIT

Minimum deposit	₹100/- & in multiples of 100/-
Maximum deposit	₹1,50,000/- p.a.
Lock-in period	5 years (Partial / Premature withdrawal not allowed)

Exemption under Sec.80C of the Income Tax Act subject to necessary declarations given by the customer. Sweep-in not allowed. No OD / pledge allowed.

DEBIT / ATM CARDS

Debit Card	ATM	Infiniti	Platinum	Rewards / Millennia	Times Points	Business	GIGA Business	Rupay Platinum/ Woman's Advantage	Rupay NRO	MoneyBack
Annual fee per Card (₹)	0	2500	850#	500	650	350#	250	300##	200	300#
Replacement of Damaged/ Lost Card (₹)	240##	240##	240##	240##	240##	240##	240##	240##	240##	240##
Additional Debit/ ATM Card (₹)	0	2500	850#	500	650	350#	250	300##	200	300#

Revised Fee w.e.f. 1st Aug' 24 * Above charges are excluding taxes.
Revised Fee w.e.f. 1st May' 26

Enable / Modify Usage Limits (Domestic / International): ATM / PoS / Online / Contactless

Visit https://mycards.hdfcbank.com/ >> Login with your registered mobile number and OTP >> Add your Debit Card by entering last 4 digits of your Debit Card and DOB >> Enable/Disable/Modify limits for Online, Contactless, ATM, International & Domestic Payments.

Alternatively, you can manage your card usage and limits via HDFC Bank Mobile Banking, Net Banking or by calling Toll Free Numbers 1800 1600 / 1800 2600. Customers travelling overseas can reach us at 022-61606160.

* Debit Card issued against your NRO Account can only be used for Domestic Transactions and not for International Transactions.

Prorata Charges:

In case of change in account relationship/downgrade of account, the Debit Card annual charges shall be applicable from the date of change in relationship. The schedule of charges is subject to change from time to time and the customer is requested to refer the annual fees chart. The customer further agrees and gives its express consent that, in case of a change in account relationship at any point in time, the Bank reserves the unconditional right to levy appropriate charges as applicable for the Debit Card variant on pro rata basis for the period from the date of change in account relationship till the next billing date, as may be applicable.

Other Charges:

- Transaction declined at the other Bank ATMs anywhere in the world or at a merchant outlet outside India due to insufficient funds will be charged at ₹25/- per transaction plus applicable taxes.

Particulars	Balance Enquiry	Cash Withdrawal
Other Bank - International ATMs***	₹25/- per transaction	₹125/- per transaction

* The Bank will charge cross currency markup of 3.5% on Foreign Currency transactions carried out on Debit Cards except for Infiniti Debit Card where mark-up is 0.99%. The exchange rate used will be the Visa / Mastercard wholesale exchange rate prevailing at the time of transaction. These changes are w.e.f. 2011.

Dynamic Currency Conversion (DCC) Markup Fee: With effect from February 2025, a Markup fee of 1%+taxes will be levied on all transactions carried out in Indian Currency at an international location or at merchants which are located in India but registered overseas through Debit Card.

Note : Anyone or survivor accounts are eligible for one card per account holder

Product	HDFC Bank ATM's	Non-HDFC Bank ATM's
Savings / Salary Accounts	First 5 transactions free across all cities	(a) In Metro cities**: First 3 transaction free
		(b) In Non-Metro cities: First 5 transaction free
BSBDA / BSBDA Small Accounts	Combined limit with Cash withdrawals at branch, for more details refer Cash transaction charges section	
Savings Max Accounts	Unlimited free transactions across all cities	15
Speciale Accounts	Unlimited free transactions across all cities	30
Super Kids	Unlimited free transactions across all cities	
Saving Mini Account	Unlimited free transactions across all cities	(a) In Metro cities: First 3 transaction free
		(b) In Non-Metro cities: First 5 transaction free

Note :

1. For transactions done on other Bank ATMs, Maximum of 5 transactions free in a month with a cap of maximum 3 free transactions in Metro cities.
   ** Metro cities - Transactions done in Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad ATMs
2. For Salary Account - For charges/offer details, please check with your respective Corporate.
3. Post Free Transactions as per the above grid for Savings & Salary Accounts, following charges will be applicable:
   (a) Cash withdrawal: ₹23/- per transactions exclusive of Taxes (w.e.f 1st May'25)
   (b) Non-Financial Transactions: ₹8.50/- per transaction exclusive of Taxes at Non-HDFC Bank ATMs, Free at HDFC Bank ATMs
4. For the purpose of computation of domestic ATM transaction charges, the month end cut off timing is 7:30 p.m. Transactions done post this cut off time will be considered in the next month. The transactions will be counted for each calendar month.
5. Cardless cash withdrawal - ₹25/- per transaction.
6. Effective 1st April 2026, UPI cash withdrawals at ATMs/CRMs are included as part of monthly free ATM transaction limits. Post completion of free limit, customers would be charged at ₹23 + taxes per transaction.

FUNDS TRANSFER

CHARGES FOR VISA MONEY TRANSFER

Visa Money Transfer will be charged at ₹5/- per transaction plus applicable taxes.

Online / Digital Transfers (NEFT, RTGS & IMPS)

		For Savings Accounts	For Senior Citizen
RTGS Charges	Request through Branch (Effective 1st Aug'25)	₹2 Lacs to ₹5 Lacs: ₹20/- per transaction Above ₹5 Lacs: ₹45/- per transaction	₹2 Lacs to ₹5 Lacs: ₹18/- per transaction Above ₹5 Lacs: ₹40.5/- per transaction
	Online	Free	Free
NEFT Charges	Request through Branch (Effective 1st Aug'25)	Txn Upto ₹10,000/-: ₹2/- per transaction Above ₹10,000/- to 1 Lac: ₹4/- per transaction Above ₹1 Lac to 2 Lacs: ₹14/- per transaction Above ₹2 Lacs: ₹24/- per transaction	Txn Upto ₹10,000/-: ₹1.5/- per transaction Above ₹10,000/- to 1 Lac: ₹3.5/- per transaction Above ₹1 Lac to 2 Lacs: ₹12.5/- per transaction Above ₹2 Lacs: ₹21.5/- per transaction
	Online	Free	Free
NEFT Charges (for Indo- Nepal transactions)	Customer having NSBL * A/c	₹20/-	₹20/-
	Customer having NonNSBL * A/c	Upto ₹5000/-: ₹70/- Above ₹5000/- : ₹95/-	Upto ₹5000/-: ₹70/- Above ₹5000/- : ₹95/-
IMPS (Effective 1st Aug'25)		Txn Upto ₹1,000/-: ₹2.50/- per transaction Above ₹1,000/- to 1 Lac: ₹5/- per transaction Above ₹1 Lac: ₹15/- per transaction * For Speciale Gold / Platinum-NIL charges	Txn Upto ₹1,000/-: ₹2/- per transaction Above ₹1,000/- to 1 Lac: ₹4.5/- per transaction Above ₹1 Lac: ₹13.5/- per transaction * For Speciale Gold / Platinum-NIL charges

CASH TRANSACTION CHARGES

For Savings Account (Except BSBDA / Mini / Speciale variants) / Salary Accounts

Type	Savings Account			
Number of Cash transactions (Cumulative of Deposit and Withdrawal) By self & third party at any Branch / Cash Recycler Machine (Deposits)	Product Type	Regular Savings / Women's Savings / Kid Adv / Senior Citizens / *Pragati Savings	GIGA Savings / Savings Max / Super Kids	Digi Save Youth / GIGA ECO Savings
	# Free txns / month	4	5	2
	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)	**Self + Third party * (Any Branch)** Upto ₹1 lac free per month per account, above free limit ₹5/- per 1000 or part thereof, subject to minimum of ₹150/- (for Digisave Youth, ₹1.25 lac free per month); GIGA ECO Savings, ₹ 50,000/- free per month * **Third party Cash transaction** per day limit at any 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.			

For BSBDA Accounts

Deposits - Unlimited Free.
- Withdrawals: Maximum of 4 free withdrawals, including transfers and ATM transactions (done either at the bank's own ATM or another bank's ATM), in a month.
- Digital payment transactions, excluding ATM transactions, i.e., Point of Sale transfers, NEFT, RTGS, UPI, IMPS, etc., shall not be counted as withdrawals for this purpose.
- 5th withdrawals onwards, the charges will be applicable as per nature & mode of that particular withdrawal

For Pragati Savings Account

Value of Cash transactions (Cumulative of Deposit and Withdrawal) By self & third party at any Branch / Cash Recycler Machine (Deposits)
₹10 Lakhs - Free per month per account (at any branch) (Q1 & Q3 FY)
₹2 Lakhs - Free per month per account (at any branch) (Q2 & Q4 FY)
Above Free limits --- ₹5/- per thousand or part thereof, subject to a minimum of ₹150/-

For Speciale Senior Citizen

Transaction and Service charges are free for all customers.
Penal charges applicable in line with normal savings account.

For Savings Mini Account

Type	Charge Structure
Number of Cash transactions	Unlimited no. of Cash Deposit and Withdrawal at any branch
Value of Cash transactions Self & Third Party (Cash Deposit and Withdrawal)	**All Branch Location** (Cash Deposit & Withdrawal) - 10 times of Current month AMB with upper cap of ₹5 lac each. Above free limit ₹5/- per thousand or part thereof, subject to a minimum of ₹150/- plus applicable taxes.

Institutional Savings account

Cash Deposit/Withdrawal (Home Branch) : No charge,
Cash Deposit/Withdrawal (Non-Home Branch) : Up to 5 lacs/day - Free,
Above Rs. 5,00,000/- Rs.5 per thousand or part there of

For Speciale Product

Product Variant	Speciale Gold / Speciale Activ	Speciale Platinum	Charges post free limit (Cumulative of Deposit and Withdrawal) By self & third party at any Branch / Cash Recycler Machine (Deposits)
# Free Txns / Month	5	10	₹5/- per 1000 or part thereof, subject to minimum of ₹150/-
Value / Month	5 lac	15 lac	**Any Branch: (Self + Third Party*)** ₹5/- per 1,000 or part thereof, subject to minimum of ₹150/- * **Third party Cash transaction** per day limit at 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)*

MANAGERS CHEQUES/DEMAND DRAFTS CHARGES - Issuance / Re-Issuance - On HDFC Bank Locations

DD request through Branch

Savings and Salary Account	Amount Slab	Charges
DD / MC Issuance Charges through Branch	0-10,000	₹50/- For Senior Citizen, ₹45/- effective date as 1st Mar'21
	>10,000	₹5/- per 1000 or part thereof (min. of ₹75/- & max. of ₹10K) For GIGA Savings - ₹1/- per Rs 1000 or part thereof (Min ₹50/- and Max ₹15,000/-)

* DD request at PhoneBanking accepted upto ₹50,000/- for all customers, ₹1 lac for Imperia / Preferred customers.

Note : DD's free upto a limit of:

₹10,000/- per day - Savings Mini

₹25,000/- per day - Savings Plus

₹50,000/- per account per month - Family Savings Group

₹1,00,000/- per day - Savings Max / Speciale Gold / Speciale Activ

Unlimited - Speciale Platinum

✦ Above free limit charged at ₹5/- per 1,000/- on entire amount (Max. ₹10,000/-)

* Unlimited DD/MC issuance at HDFC Bank locations for Institutional Savings account

DD request through NetBanking	
Upto ₹10 lacs	₹50/- + (Corr. Bank Charges if applicable)
* Third Party DD upto ₹10 lacs	₹50/- + (Corr. Bank Charges if applicable)

* Third party registration required. Customers Registered for Third party transfers have a maximum limit of `10 lacs per customer ID per day.

DRAFT CHARGES

(Drawn on Non-branch locations)

₹50/- Plus Charges as below:	For Senior Citizen, ₹45/- effective 1st Mar'21
Upto ₹500/-	₹10/-
Above ₹500/- to ₹1,000/-	₹15/-
Above ₹1,000/- to ₹5,000/-	₹25/-
Above ₹5,000/- to ₹10,000/-	₹30/-
Above ₹10,000/- to ₹1 lac	₹3/- per 1,000/- or part thereof
Above ₹1 lac	₹6/- per 1,000/- (Max. ₹10,000/-)

DD upto ₹49,999 can be issued to non customers against cash at a charges of ₹100/-.

MANAGERS CHEQUE / DRAFT - CANCELLATION / REVALIDATION CHARGES

Individuals	₹45/- (w.e.f. 1st Aug 2022)	Free for Institutional Savings & GIGA Savings account effective from 1st April'26
For Senior Citizen	₹40/- (w.e.f. 1st Aug 2022)	