

My Savings - SOC

(Applicable from 8th January 2023)



Account & Balance Maintenance	NIL
Non Maintenance Charges	NA
Free Cheque book	NA
COLLECTIONS	
Local Cheque clearing	Free
Outstation cheque collection charges at bank location	Upto Rs. 5000 charge of Rs. 25, Above 5000 and upto and including Rs. 10,000 charge of Rs. 50/-, Above Rs. 10,000 and upto including Rs. 100000 charge of Rs. 100/-, Above Rs. 100000 charge of Rs. 150/-
Outstation cheque collection charges at non-bank location	
RTGS/NEFT/IMPS Inward	Free
PAYMENTS	
Free Demand Draft and Payorder at branch locations	NIL
Charges beyond free limits	Rs. 50 per DD
Demand Draft at non-branch locations	Rs. 100 per DD
PAP Cheque payment	Free
RTGS and NEFT Outward at branch (Free online) (check below free limits at BC outlet)	NEFT : Upto Rs. 10000/- Rs. 2.25, From Rs. 10001 to Rs. 100000 : Rs. 4.5, From Rs. 100000 to Rs. 200000 : Rs. 14.5, Above Rs. 200000 : Rs. 24.5, RTGS: From Rs. 200000 to Rs. 500000 : Rs. 20, Greater than Rs. 500000 : Rs. 40,
IMPS Outward (limit of Rs 5 lacs per day)	Rs. 1 per Transaction
CASH CHARGES	
Cash Deposit at home location (including ATM & Branch)	Free up to ₹1,00,000 per month
Cash Deposit at Non-Home location (including ATM & Branch)	Nil
Charges beyond free limits (Home Branch & Non-Home Branches)	₹ 4/1,000
Cash Withdrawal at home location	Free
Cash Withdrawal at non - home locations	₹ 4/1,000
Debit Card Transactions at across Equitas Bank ATMs (Include Financial & Non-Financial Transactions)	Free Unlimited
Debit Card Transactions at Metro location other Bank ATMs (Include Financial & Non-Financial Transactions)	3 Transactions
Debit Card Transactions at Non-Metro location other Bank ATMs (Include Financial & Non-Financial Transactions)	5 Transactions
Charges on Financial Transactions beyond free limits*	₹ 21 per transaction
Charges on Non-Financial Transactions beyond free limits	₹ 10 per transaction
Cash withdrawal outside India (for international card only)	₹ 110 per transaction
Balance Inquiry Outside India (for international cards only)	₹ 25 per transaction
OTHER CHARGES	
Visa/RuPay Classic Debit Card (charges for issuance and renewal)	₹ 125
Visa Gold Debit Card (charges for issuance and renewal)	₹ 125
Visa/RuPay Platinum Debit Card (charges for issuance and renewal)	₹ 199
ELITE / Visa Signature Debit Card (charges for issuance and renewal)	₹ 499
Card transaction slip retrieval charges (for incorrect claims)	₹ 250 per slip
stop payment single cheque	₹ 100/- per cheque
stop payment series	₹ 150/- for a series of 25 cheques
Outward cheque return charges for financial reasons	₹ 100/- per cheque
Outward cheque return charges for technical reasons	NIL
Standing instructions set up/Amendment	₹ 25/- per instance
Standing Instructions failure (return)	₹ 200/- per return
ECS/NACH Return due to financial reasons	₹ 200/- per return
SMS Alerts (Debit & Credit Transactions^)	Free
SMS Alerts (Day-End Balance Change)	₹ 10 per quarter (only if facility is availed)

CERTIFICATE AND REPORT ISSUANCE	
Balance Certificate at Branch (Online Free)	Rs. 250/- per instance
Previous Year balance and interest statement	1 free, more than 1 Rs. 300/- per statement
Passbook Issuance	Free
Duplicate Passbook issuance	Rs. 50/-
Signature verification certificate/Photo Attestation/ Address Confirmation (per request)	Rs. 50/- per instance
Duplicate TDS certificate	Rs. 100/-
Duplicate account statement Print (Free Online or on email)	Rs. 50/-
DD/PO revalidation/cancellation	Rs. 100/-
Account closure charges	Rs. 500/-
Account Inactive charges	NIL
DOOR STEP BANKING	
Cheque pick up on call	Rs 50 per instance
Cheque pick up beat (per month)	Rs. 300
CASH PICKUP BEAT (CHARGES PER MONTH)	
Upto Rs 200,000	Rs. 2200
200,000 to 500,000	Rs. 3200
500,000 to 10,00,000	Rs. 8000
10,00,000 to 20,00,000	Rs. 12000
Above 20,00,000	Contact branch
CASH PICKUP ON CALL (CHARGES PER MONTH)	
Upto Rs 200,000	Rs. 150
200,000 to 500,000	Rs. 300
500,000 to 10,00,000	Rs. 500
10,00,000 to 20,00,000	Rs. 800
Above 20,00,000	Contact branch
NO OF TRANSACTIONS	
Aggregation of all the customer induced transaction including at branch	
Cash/Cheque (at Branch)	NIL txns free per month
Charges beyond free limits	Rs. 15 per transaction over and above the individual transaction limits

* Available on request at select locations only. Taxes as applicable will be additional. PAP = Payable At Par NA = Not Applicable
SA = Savings Account CA = Current Account

*Cash withdrawal failed due to insufficient funds considered as financial transaction

^All Debits, Credits above ₹ 5,000 only (for alert of credit below ₹ 5,000 raise request with branch or customer care)

*ELITE Debit Card is issued to ELITE customers only, Rs. 499 charges applicable if customer no longer holds ELITE program status (contact customer care/branch for replacement debit card to avoid charges)