

# Schedule of Charges – ZenPro Equitas Savings Account

Effective date January 8, 2023



Schedule of Charges – ZenPro Equitas Savings Account	ZenPro Equitas Minimum KYC Account (Opened only with Aadhaar OTP)	ZenPro Equitas Full KYC Account (Biometric)
<b>AVERAGE MONTHLY BALANCE (AMB)</b>		
Average Monthly Balance	Nil	Nil
AMB Non Maintenance Charges	Not Applicable	Not Applicable
<b>GROUPING WITH FAMILY ACCOUNTS OR BUSINESS</b>		
Current Account Grouping	Not Applicable	Not Applicable
Savings Account Grouping	Not Applicable	Not Applicable
Cheque book (PAP cheque book of 25 leafs) limit	Not Applicable	First cheque book free on request (Only if the signatures are updated in bank)
Charges beyond free limits	Not Applicable	INR 2 per leaf
<b>GROUPING WITH FAMILY ACCOUNTS OR BUSINESS</b>		
Local cheque clearing	Free	Free
Outstation cheque collection charges at bank location Outstation cheque collection charges at non-bank location	Up to INR 5000 – Charge of INR 25, Above 5000 and up to and including INR 10,000 – Charge of INR 50, Above INR 10,000 and up to including INR 100000 – Charge of INR 100, Above INR 100000 – Charge of INR 150	Up to INR 5000 – Charge of INR 25, Above 5000 and up to and including INR 10,000 – Charge of INR 50, Above INR 10,000 and up to including INR 100000 – Charge of INR 100, Above INR 100000 – Charge of INR 150"
RTGS inward / NEFT inward / IMPS inward	Free	Free
Foreign inward remittance	Free	Free
<b>PAYMENTS</b>		
Demand Draft and Payorder at branch locations (Only if signatures are updated in the bank)	Cannot be issued	Free up to 3 DDs per month (Only if signatures are updated with the bank)
Charges beyond free limits (Only if signatures are updated in the bank)	Not Applicable	INR 50 per DD
Demand Draft at non-branch locations (Only if signatures are updated in the bank)	Not Applicable	INR 100 per DD
PAP cheque payment	NA (No Cheque Book issued)	Free
RTGS and NEFT outward at branch (free online) (Only if signatures are updated in the bank)	Not Allowed through branch	NEFT : Upto INR 10000/- INR 2.25, From INR 10001 to INR 100000 : INR 4.5, From INR 100000 to INR 200000 : INR 14.5, Above INR 200000 : INR 24.5. RTGS: From INR 200000 to INR 500000 : INR 20, Greater than INR 500000 : INR 40
IMPS outward ( per day limit of INR 5,00,000/- )	Rs 1 per transaction	Rs 1 per transaction
<b>CASH CHARGES</b>		
Cash Deposit limit at home location (including ATM and Branch)	No Free limit	Free up to INR 1,00,000 per month
Cash Deposit limit at Non-Home location (including ATM and Branch)	No Free limit	No Free limit
Charges beyond free limits	INR 4/1000	INR 4/1000
Cash Withdrawal at home location (Only if signatures are updated in the bank)	Not Applicable if signatures not uploaded	Free
Cash Withdrawal at non-home location (Only if signatures are updated in the bank)	Not Applicable if signatures not uploaded	INR 4/1000
Debit Card Cash txns at metro locations (other Bank ATMs - Include Finance & Non Finance transaction)	Not Applicable as only Virtual Debit Card issued	Not Applicable as only Virtual Debit Card issued
Debit Card Cash txns at non-metro location (other Bank ATMs - Include Finance & Non Finance transaction)	Not Applicable as only Virtual Debit Card issued	Not Applicable as only Virtual Debit Card issued
Charges beyond free limits of ATM withdrawals	Not Applicable as only Virtual Debit Card issued	Not Applicable as only Virtual Debit Card issued
Cash withdrawal outside India (for international cards only)	Not Applicable as only Virtual Debit Card issued	Not Applicable as only Virtual Debit Card issued
Balance Inquiry Outside India (for international cards only)	Not Applicable as only Virtual Debit Card issued	Not Applicable as only Virtual Debit Card issued
<b>OTHER CHARGES</b>		
Visa Virtual Debit Card (Only for ECom transactions)	Free	Free
VISA Platinum Debit Card - Annual Fee	Not Applicable	Not Applicable
Card Transaction Slip Retrieval charges (for incorrect claims)	NA (Only Virtual debit card issued)	NA (Only Virtual debit card issued)
Stop payment single cheque (free online)	NA (Cheque book is not issued)	INR 100 per cheque
Stop payment series (free online)	NA (Cheque book is not issued)	INR 150 for a series of 25 cheques
Inward cheque return charges for financial reasons	NA (Cheque book is not issued)	INR 350 per cheque for up to 2 cheques, INR 500 per cheque for 3-5 cheques, INR 750 per cheque 6th cheque onwards
Outward cheque return charges for financial reasons	Nil	INR 100 Per Cheque
Standing instructions set up/Amendment (Free for RD/SIP /Bill Payment)	INR 25 per instance	INR 25 per instance
Standing Instructions failure (return)	INR 150 per return	INR 150 per return
ECS / NACH return due to financial reasons	INR 200 per return	INR 200 per return
SMS alerts (Debit & Credit Transactions)	Free	Free
SMS alerts (Day end balance alert)	Rs 10 per quarter (only if facility is availed)	Rs 10 per quarter (only if facility is availed)

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<b>CERTIFICATE AND REPORT ISSUANCE</b>		
Balance Certificate at Branch (online free)	INR 250 per instance	INR 250 per instance
Previous year balance and interest statement (free online)	1 free per annum, INR 300 per statement thereafter	1 free per annum, INR 300 per statement thereafter
Passbook issuance	Not provided for Half KYC Account	Free (Available on request)
Duplicate Passbook issuance	Not provided for Half KYC Account	INR 50
Signature verification certificate / Photo attestation / Address confirmation (Only if signatures are updated in the bank)	Not provided for Half KYC Account	INR 50 per instance
Duplicate TDS certificate	INR 100	INR 100
Duplicate account statement print (free online or on email)	INR 200	INR 200
DD / PO revalidation / cancellation (Only if signatures are updated in the bank)	Not Applicable as DD cannot be issued	INR 100
*Account closure charges if closed after 15 days of account opening and before completing 1 year	INR 250	INR 250
Account inactive charges	Nil	Nil
<b>DOORSTEP BANKING*</b>		
Cheque pickup (on call)	Not provided for Half KYC Account	INR 50 per instance
Cheque pickup beat (Per month)	Not provided for Half KYC Account	INR 300
Cash pickup beat (charges per month)		
Up to INR 200000	Not provided for Half KYC Account	INR 2200
INR 200000 to INR 500000	Not provided for Half KYC Account	INR 3200
INR 500000 to INR 1000000	Not provided for Half KYC Account	INR 8000
INR 1000000 to INR 2000000	Not provided for Half KYC Account	INR 12000
INR 2000000 above	Not provided for Half KYC Account	Contact branch
Cash pickup on call (charges per instance)		
Up to INR 200000	Not provided for Half KYC Account	INR 150
INR 200000 to INR 500000	Not provided for Half KYC Account	INR 300
INR 500000 to INR 1000000	Not provided for Half KYC Account	INR 500
INR 1000000 to INR 2000000	Not provided for Half KYC Account	INR 800
INR 2000000 above	Not provided for Half KYC Account	Contact branch
<b>NO. OF TRANSACTIONS</b>		
Aggregation of all the customer induced transactions including:		
Cash/Cheque/RTGS/NEFT/DSB/DD(Excluding Online and ATM Txn)	Not Applicable	8 transactions free per month
Charges beyond free limits	Not Applicable	INR 15 per transaction over and above the individual transaction limit charges

\*Account closure charges applicable for customer induced closure and bank induced closure for regulatory reasons Taxes as applicable will be additional

\*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)