

## SOC for Enjo Savings Account Effective from 08<sup>th</sup> January 2023



| Account & Balance Maintenance  |  |
|--|--|
| AMB/RV   | ₹ 1,000/ ₹10,000   |
| Non Maintenance Charges  | Nil  |
| Cheque Book (Applicable only for Underguardian accounts, not applicable for Self-Operating Minor accounts) | 1 cheque book free per quarter (10 leaves - Only for Guardian)   |
| Charges beyond free limits   | ₹ 2 per leaf   |
| Grouping   | Can be grouped with any Savings  |
| Collections  |  |
| Local Cheque clearing  | Free   |
| Outstation cheque collection charges at bank location  | Upto ₹ 5,000 : ₹ 25, From ₹ 5,001 to ₹ 10,000 : ₹ 50, From 10,001 to 1,00,000 : ₹ 100, Above ₹1,00,000 : ₹150  |
| Outstation cheque collection charges at non-bank location  |  |
| RTGS/NEFT/IMPS Inward  | Free   |
| Foreign inward remittance  | Free   |
| Payments   |  |
| Free Demand Draft and Payorder at branch locations   | Free upto 3 DDs per month  |
| Charges beyond free limits   | ₹ 50 per DD  |
| Demand Draft at non-branch locations   | ₹ 100 per DD   |
| PAP Cheque payment   | Free   |
| RTGS and NEFT Outward at branch (Free online)  | NEFT : Upto ₹ 10,000 : ₹ 2.25, From ₹ 10,001 to ₹ 1,00,000 : ₹ 4.5, From ₹ 1,00,001 to ₹ 2,00,000 : ₹ 14.5, Above ₹ 2,00,000 : ₹ 24.5<br>RTGS : From ₹ 2,00,000 to ₹ 5,00,000 : ₹ 20, Greater than ₹ 5,00,000 : ₹ 40 |
| IMPS Outward (per day limit of ₹ 5,00,000)   | ₹ 1 per transaction  |
| Cash Collection  |  |
| Cash Deposit at home location  | Free Upto 1,00,000 per month   |
| Cash Deposit at Non-Home location  | Chargeable   |
| Charges beyond free limits   | ₹ 4 per 1,000  |
| Cash Withdrawal at home location   | Free   |
| Debit Card Transactions at Equitas ATM   | Free   |
| Debit Card Transaction at Metro location (other ATMs) (Include Financial & Non Financial)                  | 3 Transactions   |
| Debit Card Transaction at Non Metro location (other ATMs) (Include Financial & Non Financial)              | 5 Transactions   |
| Charges beyond free limit of ATM Financial Transaction   | ₹ 21 per txn   |
| Charges beyond free limit of ATM Non - Financial Transaction   | ₹ 10 per txn   |
| Cash withdrawal outside India (for international cards only)   | ₹ 110/- per transaction  |
| Balance Inquiry outside India (for international cards only)   | ₹ 25/- per transaction   |

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| Other Charges   |   |
|---|---|
| Debit Card Charges  | First Year Free<br>₹99 from second year (Waived Off if AMB/ RV Criteria is met 6 months out of preceeding 12months) |
| 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 10 cheques   |
| Outward cheque return charges for financial reasons   | ₹100/- per cheque   |
| Inward cheque return charges for financial reasons  | ₹350 per cheque for up to 2 cheques, ₹500 per cheque for 3-5 cheques, ₹750 per cheque from 6th cheque onwards       |
| Cheque return charges for technical reasons   | NIL   |
| Standing instructions set up/Amendment  | ₹25/- per instance  |
| Standing Instructions failure (return)  | ₹150/- per return   |
| ECS/NACH Return due to financial reasons  | ₹200/- per return   |
| SMS Alerts (Debit & Credit Transactions)  | Free  |
| SMS Alerts (Day end Balance Alert)  | ₹10/- Per Quarter (Only if facility availed)  |
| Certificate and Report issuance   |   |
| Balance Certificate at Branch (Online Free)   | ₹250/- per instance   |
| Previous Year balance and interest statement  | 1 free, more than 1 ₹300/- per statement  |
| Passbook Issuance   | Free  |
| Duplicate Passbook issuance   | ₹50/-   |
| Address Confirmation (per request)  | ₹50/- per instance  |
| Duplicate TDS certificate   | ₹100/-  |
| Duplicate account statement Print (Free Online or on email)   | ₹50/-   |
| DD/PO revalidation/cancellation   | ₹100/-  |
| Account closure charges if closed on customer request, after 15 days of account opening and before completing 6 months. | ₹500/-  |
| Account Inactive charges  | NIL   |
| Doorstep Banking  |   |
| Cheque pickup (on call)   | ₹50 per instance  |
| Cheque pickup beat (Per month)  | ₹300  |
| Cash Pickup Beat (Charges per month)  |   |
| Upto ₹2,00,000  | ₹2,200/-  |
| ₹2,00,000 to ₹5,00,000  | ₹3,200/-  |
| ₹5,00,000 to ₹10,00,000   | ₹8,000/-  |
| ₹10,00,000 to ₹20,00,000  | ₹12,000/-   |
| Above ₹20,00,000  | Not Available   |
| Cash Pickup on Call (Charges per instance)  |   |
| Upto ₹2,00,000  | ₹150/-  |
| ₹2,00,000 to ₹5,00,000  | ₹300/-  |
| ₹5,00,000 to ₹10,00,000   | ₹500/-  |
| ₹10,00,000 to ₹20,00,000  | ₹800/-  |
| Above ₹20,00,000  | Not Available   |

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

^All Debits, and Credits above ₹5,000 only

\*ELITE Debit Card issued to ELITE Customers only, Charges of Rs. 499/- + GST applicable if customer no longer holds ELITE program status ( Place a request in IB/MB for a replacement debit card with applicable charges ).