

DIGITAL SAVINGS ACCOUNT (Effective 01st Jan, 2025)

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Debit Card Transactions at non-metro locations (Other Bank ATMs - Include Financial & Non Financial Transactions beyond free limits of ATM withdrawals Rs. 10 per txn	Cash Withdrawal at Non-Home location	Free upto Rs. 50,000/- per month, beyond which charges of Rs. 4/1000
Financial & Non Financial) Charges Non Financial Transactions beyond free limits of ATM withdrawals Non Equitas ATM usage – Cash Withdrawal decline due to insufficient funds Rs. 10 per txn Rs. 21 per txn Charges beyond free limits of ATM withdrawals Rs. 21 per txn Cash withdrawal outside India (for international cards only) Rs. 110/- per transaction Balance Inquiry Outside India (for international cards only) Rs. 25/- per transaction OTHER CHARGES Rupay/VISA Classic (Charges for issuance, annual fees, re-issuance) Rs. 125/- VISA Gold (Charges for issuance, annual fees, re-issuance) Rs. 199/- ELITE / VISA Signature (Charges for issuance, annual fees, re-issuance) Rs. 499/- Card Transaction Slip Retrieval charges (for incorrect claims) Rs. 250/- per slip	·	3 txns per month
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ELITE / VISA Signature (Charges for issuance, annual fees, re-issuance) Rs. 499/- Card Transaction Slip Retrieval charges (for incorrect claims) Rs. 250/- per slip	VISA Gold (Charges for issuance, annual fees, re-issuance)	Rs. 125/-
Card Transaction Slip Retrieval charges (for incorrect claims) Rs. 250/- per slip	VISA Platinum (Charges for issuance, annual fees, re-issuance)	Rs. 199/-
	ELITE / VISA Signature (Charges for issuance, annual fees, re-issuance)	Rs. 499/-
Stop payment single cheque(free online) Rs 100/- per cheque	Card Transaction Slip Retrieval charges (for incorrect claims)	Rs. 250/- per slip
1 101 100/ per direque		



DIGITAL SAVINGS ACCOUNT (Effective 01st Jan, 2025)

Stop payment series (free online)	Rs. 150/- for series
Outward cheque return charges for financial reasons	Rs. 100/- per cheque
Outward cheque return charges for technical reasons	NIL
Inward cheque return charges for financial reasons	Upto 2 cheques Rs. 350/- per cheque, 3-5 cheques Rs. 500, 6th cheque onwards Rs. 750 per cheque
Inward cheque return charges for technical reasons	NIL
Standing instructions set up	Free
Standing instructions amendment	Free
Standing Instructions failure (return)	Rs. 150/- per return
ECS/NACH Return due to financial reasons	Rs. 200/- per return
SMS Alert (Debit & Credit Transactions)	10 free SMS per month.Thereafter, 30 paise per SMS
SMS Alert (Only end balance charges)	Rs. 10 per quarter (only if facility is availed)
CERTIFICATE AND I	REPORT ISSUANCE
Balance Certificate Branch (Online Free)	Rs. 250/- per instance
Previous Year balance and interest statement (Free Online)	1 free per annum, more than 1 Rs. 300/- per statement
Passbook/Duplicate passbook Issuance	Rs. 50/-
Signature Verification Certificate/Photo Attestation/Address Confirmation	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. 250/-
Account Inactive charges	NIL
DOORSTEP	BANKING*
Cheque pickup (on call)	Rs. 50 per instance
Cash pickup Beat (charges per month)	'
Up to Rs. 200000	Rs. 2200/-
Rs. 200000 to Rs. 500000	Rs. 3200/-
Rs. 500000 to Rs. 1000000	Rs. 8000/-
Rs. 1000000 to Rs. 2000000	Rs. 12000/-
Rs. 2000000 above	Contact Branch
Cash pickup On call (charges per instance)	
Up to Rs. 200000	Rs. 150/-
Rs. 200000 to Rs. 500000	Rs. 300/-
Rs. 500000 to Rs. 1000000	Rs. 500/-
Rs. 1000000 to Rs. 2000000	Rs. 800/-
Rs. 2000000 above	Contact Branch
NO OF TRAI	NSACTIONS
AGGREGATION OF ALL THE CUSTOMER	
Cash/Cheque/RTGS/NEFT/DSB/DD(Excluding Online and ATM Txn)	3 txns per month

Rs. 15/- per transaction

Charges beyond free limits

^{*}Applicable on request at select locations only PAP = payable at par Taxes as applicable will be additional SA: Savings Account

^{*} Account closure charges applicable for Customer induced closed for regulartory reasons.

^{*} Cash Withdrawal failed due to insufficient funds considered as financial transaction

^{*}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)