

DIGITAL SAVINGS ACCOUNT (Effective 01st Jan, 2025)

ACCOUNT & CHEQUE BOOK	
Average Quarterly Balance	NIL
Non-Maintenance Charges	NA
GROUPING WITH FAMILY ACCOUNTS OR BUSINESS	
Current Account Grouping	Can be grouped to Current Account of equal or higher value
Savings Account Grouping	Can be grouped to Savings Account of equal or higher value
Cheque book (PAP cheque book of 25 leaves)	No Free Limit charges applicable
Charges beyond free limits	Rs. 2/- leaf
COLLECTIONS	
Local Cheque clearing	Free
Outstation cheque collection charges at bank location	Up to Rs. 5000 charge of Rs. 25, Above 5000 and up to and including Rs. 10,000 charge of Rs. 50/-, Above Rs. 10,000 and up to 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
Foreign inward remittance	Free
PAYMENTS	
Demand Draft and Pay order at branch locations	No Free Limit charges applicable
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 (Free online, chargeable through branch)	NEFT : Upto 10000/- : 2.25/-, From 10001 to 100000 : 4.5/-, From 100001 to 200000 : 14.5/-, Above 200000 : 24.5/- RTGS : From 200000 to 500000 : 20/-, Greater than 500000 : 40/-.
IMPS Outward (per day limit of 5,00,000/-)	Re. 1/- per transaction
CASH CHARGES	
Cash Deposit at home location	No Free Limit charges applicable
Cash Deposit at Non-Home location	No Free Limit charges applicable
Charges beyond free limits	Rs. 4/1000
Cash Withdrawal at home location	Free (only through withdrawal slip upto Rs. 5000/- per txn)
Cash Withdrawal at Non-Home location	Free upto Rs. 50,000/- per month, beyond which charges of Rs. 4/1000
Debit Card Transactions at metro locations (Other Bank ATMs - Include Financial & Non Financial)	3 txns per month
Debit Card Transactions at non-metro locations (Other Bank ATMs - Include Financial & Non Financial)	5 txns per month
Charges Non Financial Transactions beyond free limits of ATM withdrawals	Rs. 10 per txn
Non Equitas ATM usage – Cash Withdrawal decline due to insufficient funds	Rs. 10 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. 125/-
VISA Platinum (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
Stop payment single cheque (free online)	Rs. 100/- per cheque

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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 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 TRANSACTIONS	
AGGREGATION OF ALL THE CUSTOMER INDUCED TRANSACTION INCLUDING:	
Cash/Cheque/RTGS/NEFT/DSB/DD(Excluding Online and ATM Txn)	3 txns per month
Charges beyond free limits	Rs. 15/- per transaction

*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 regulatory 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)