

Schedule of Charges – Easy Savings Account (Effective 01st Jan, 2025)

ACCOUNT & BALANCE MAINTENANCE	
AMB	NIL
Non Maintenance Charges	NOT APPLICABLE
Free Cheque book (PAP cheque book of 10 leafs)	NOT APPLICABLE NO CHEQUE BOOK TO BE ISSUED
Charges beyond free limits	NOT APPLICABLE
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 (per day limit of Rs.5,00,000/-)	Rs.1 - Rs.50,000 – Rs.5 Per Transaction; 50,000 & above Rs.15 Per Transaction
CASH COLLECTION	
Cash Deposit at home location	Free up to Rs. 1,00,000 per month
Cash Deposit at Non-Home location (including ATM & Branch)	NIL
Charges beyond free limits (Home Branch & Non-Home Branches)	Rs. 4/1,000
Cash Withdrawal at home location	Free
Cash Withdrawal at Non-Home location	Rs. 4/1000
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*	Rs. 21 per transaction
Charges on Non-Financial Transactions beyond free limits	Rs.10 per transaction
Non-Equitas ATM usage - Cash Withdrawal declined due to insufficient funds	Rs.10 per transaction
Cash withdrawal outside India (for international card only)	Rs.110 per transaction
Balance Inquiry Outside India (for international cards only)	Rs.25 per transaction
OTHER CHARGES	
Only Rupy Debit Card (Charges for Issuance, Annual Fees, re-issuance)	Rs.125/-
Outward cheque return charges for financial reasons	Rs. 100/- per cheque
Outward cheque return charges for technical reasons	NIL
Standing instructions set up/Amendment (Free for RD/SIP/Bill Payments)	Rs. 25/- per instance
Standing Instructions failure (return)	Rs. 150/- per return
ECS/NACH Return due to financial reasons	Rs. 200/- per return
SMS Alerts (Debit & Credit Transactions)	10 Free SMS per month. Thereafter, 30 paise per SMS
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. 200/-
DD/PO revalidation/cancellation	Rs. 100/-

Account closure charges	NIL
Account Inactive charges	NIL
NO OF TRANSACTIONS	
Aggregation of all the customer induced transaction including: at branch	
Cash/RTGS/NEFT/DSB/DD (at Branch)	NIL txns free per month
Charges beyond free limits	Rs. 15 per transaction over and above the individual transaction limits
Transactions at BC outlet Cash/RTGS/NEFT/IMPS	Free upto 4 transactions per month
Charges beyond free limits	Rs.15 per transaction over and above the individual transaction limit charges

*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)