

SOC for Enjo Savings Account (Effective 1st Jan, 2025)



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	Up to ₹ 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 up to 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 : Up to ₹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 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 txn
Cash Collection	
Cash Deposit at home location	Free Up to 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
Non Equitas ATM usage - Cash Withdrawal decline due to insufficient funds	₹ 10/- per txn
Cash withdrawal outside India (for international cards only)	₹ 110/- per txn
Balance enquiry outside India (for international cards only)	₹ 25/- per txn

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Other Charges	
Debit Card Charges	First Year Free ₹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)	10 Free SMS per month. Thereafter, 30 paise per SMS
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 15days 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)	
Up to ₹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)	
Up to ₹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

*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).