

Eva Women's Savings Account - Schedule Of Charges

Effective 8th January, 2023



ACCOUNT & BALANCE MAINTENANCE

AMB	NIL
Relationship Value**	Rs. 10,000/- (Metro & Urban branches) Rs. 5,000/- (Semi-urban & Rural branches)
Non Maintenance Charges	NIL
Cheque book (PAP cheque book of 25 leafs)	1 cheque book free per quarter
Cheque book issuance fee-Charges beyond free limits	₹2 per leaf
Grouping	Can be grouped with Regular, Wings Savings account, Current Account of equal or higher value

COLLECTIONS

Local Cheque clearing	Free
Outstation cheque collection charges at bank location	Upto ₹ 5,000/- charge of ₹ 25, above ₹ 5,000 and upto and including ₹ 10,000 charges of ₹ 50, above ₹ 10,000 and upto including ₹ 1,00,000 charge of ₹ 100, above ₹ 1,00,000 charge of ₹ 150
Outstation cheque collection charges at non-bank location	Free
RTGS/NEFT/IMPS Inward	Free

PAYMENTS

Free Demand Draft and Payorder at branch locations	5 Free/month on ESFB location
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)	NEFT : Upto Rs. 10,000/- 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	₹ 1 per transaction

CASH CHARGES

Cash Deposit at Home Location	Free upto Rs 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
Cash Withdrawal at Non-Home location	₹ 4 per 1,000

INTERNATIONAL DEBIT CARD

Choice of Debit Card	Eva Visa Platinum	Eva Visa Classic
Charges for Issuance, Annual Fees, Re-Issuance	₹ 199 p.a.	₹ 99 p.a.
Daily Cash Withdrawal Limits per Day (ATM)	₹ 1,00,000	₹ 1,00,000
Daily POS/ ECom Limit per Day	₹ 2,00,000	₹ 2,00,000
Cash Withdrawal Transaction (Equitas Small Finance Bank ATMs)	Unlimited Free	Unlimited Free
Debit Card Transaction (Include Finance & Non Financial transactions)	3 per Month Metro	3 per Month Metro
Debit Card Transaction (Other Bank ATMs Financial transactions)	5 per Month Non-Metro	5 per Month Non-Metro
Charges Beyond Free Limits of ATM Financial transactions	₹ 21 per Transaction	₹ 21 per Transaction
Charges Beyond Free Limits of ATM Non Financial transactions	₹ 10	₹ 10
Reward Points (POS/ ECom Spends)	2 Points for spend of ₹ 150	1 Point for spend of ₹ 200
Cash Withdrawal Outside India	₹ 110 per Transaction	₹ 110 per Transaction
Balance Inquiry Outside India	₹ 25 per Transaction	₹ 25 per Transaction
Card Transaction slip Retrieval Charges (For Incorrect Claims)	₹ 250 per Slip	₹ 250 per Slip

OTHER CHARGES

Stop Payment Single Cheque	Rs. 100/- per cheque
Stop Payment Series	Rs. 150/- for a series of 25 cheques
Outward Cheque Return Charges for Financial Reasons	₹ 100/- Per Cheque
Outward Cheque Return Charges for Technical Reasons	NIL
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 6th cheque onwards
Inward/ Outward Cheque Return Charges for Technical Reasons	NIL
Standing Instructions Set up/Amendment	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)^	Free
SMS Alerts (Day end Balance Alert)	₹ 10/- Per Quarter (Only if facility availed)

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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
Signature Verification Certificate/Photo Attestation/ 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)	
Up to ₹ 2,00,000	₹ 2,200
₹ 200000 to ₹ 5,00,000	₹ 3,200
₹ 5,00,000 to ₹ 10,00,000	₹ 8,000
₹ 10,00,000 to ₹ 20,00,000	₹ 12,000
₹ 20,00,000 above	Contact Branch
Cash Pickup Beat (Charges per Month)	
Up to ₹ 2,00,000	₹ 150
₹ 200000 to ₹ 5,00,000	₹ 300
₹ 5,00,000 to ₹ 10,00,000	₹ 500
₹ 10,00,000 to ₹ 20,00,000	₹ 800
₹ 20,00,000 above	Contact Branch

NO OF TRANSACTIONS

Aggregation of all the customer induced transaction including: At branch

Cash/Cheque/RTGS/NEFT/DSB/DD (Excluding Online and ATM Transaction)	10 Free Transactions per Month
Charges Beyond Free Limits	₹ 15 per transaction over and above the individual transaction limits

*Available on request at select locations only, PAP : Payable At Par, NA : Not Applicable, SA : Savings Account, Taxes as applicable will be additional

**Total balances in Savings, Term Deposit and Recurring deposit under the same Customer ID will constitute Relationship Value (RV)

*Cash withdrawal failed due to insufficient funds considered as financial transactions.

^All debits, for credits above Rs 5,000 only

*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)