

EXCELL - Schedule of Charges (Effective 01st Nov, 2024)



RELATIONSHIP REQUIREMENT & RELATIONSHIP CHARGES	
Average Monthly Balance	NIL
Non Maintenance Charges	No Charges Applicable
Monthly Salary credit	₹ 40,000/-
DEBIT CARD***	
Debit Card Type**	Rupay Platinum Debit Card Visa Classic Debit card
Debit Card Issuance & Re-Issuance Fees	Rupay Platinum Debit Card ₹199 + GST Visa Classic Debit card ₹125 + GST
Debit Card Annual Fees	Rupay Platinum Debit Card ₹199 + GST Visa Classic Debit card ₹125 + GST
Cash withdrawal at home location	Free
Cash Withdrawal at non-home branch location	₹ 4/1000
Debit Card Cash Withdrwal txns at metro location (other Bank ATMs)	3
Debit Card Cash Withdrwal txns at non-metro location (other Bank ATMs)	5
Charges beyond free limits of ATM withdrawals	₹ 21 per txn
Cash withdrawal outside india (for international cards only)**	₹ 110 per transaction
Balance Inquiry Outside India (for international cards only)**	₹ 25 per transaction
Card Transaction Slip Retrieval Charges (for incorrect claims)	₹ 250 per slip
BASIC BANKING SERVICES	
Cheque book Issuance	1 cheque book free per quarter
SMS Alerts (Debit & Credits Transactions)	10 Free SMS per month. Thereafter, 30 paise per SMS
Balance Certificate at Branch (Online free)	₹ 250 per instance
Previous year balance and interest statement (Online free)	1 free per annum, ₹ 300 per statement thereafter
Passbook issuance	Free
Duplicate Passbook issuance	₹ 50
Singnature verification certificate/photo attestation/address confirmation	₹ 50 per instance
Duplicate TDS certificate	₹ 100
Duplicate account statement print (Online free 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
PAYMENT SERVICE CHARGES	
RTGS and NEFT outward at branch (Online free)	NEFT Up to ₹ 10,000/- ₹ 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
Stop payment single cheque (Online free)	₹ 100 per cheque
Stop payment series (Online free)	₹ 150 for a series of 25 cheque
COLLECTION SERVICE CHARGES	
Outstation Cheque Collection charges at bank location	Up to ₹5000 - Charge of ₹25,
	Above ₹5000 and up to and including ₹10000 - Charge of ₹50,
	Above ₹10000 and up to including ₹100000 - Charge of ₹100
	Above ₹100000 - Charge of ₹150

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Outstation Cheque Collection charges at non - bank location	Above ₹ 100000 - Charge of ₹150
RTGS inward/NEFT inward/IMPS inward	Free
Foregin inward remittance	Free
Demand Draft and pay order at branch locations	₹ 15 per quarter
Charges beyond free limits	₹ 50 per DD
Demand Draft at non-branch location	₹ 100 per DD
PAP cheque payment	Free
IMPS Outward (per day limit of 200000/-)	Free
Cash Deposit limit at home location (including ATM and Branch)	₹ 1,00,000
Charges beyond free limits	₹ 4/1000
Cash Deposit limit at non home location (including ATM and Branch)	Up to 200000
Charges beyond free limits	₹ 4/1000
Local cheque clearing	₹ 2 per leaf
MISCELLANEOUS CHARGES	
Outward Cheque return charges for Financial Reason.	₹ 50 per cheque
Inward Cheque return charges for financial Reason	₹ 350 per cheque for up to 2 cheque, ₹ 500 per cheque for 3-5 cheques, ₹ 750 per cheque 6th cheque onwards
Inward/outward Cheque return charges for technical Reason	NIL
Standing instruction set up/ Amendment (Free for RD/SIP/Bill Payment)	₹ 25 per instance
Standing instruction set up/ Amendment (Free for RD/SIP/Bill Payment)	₹ 150 per return
ECS / NACH return due to Financial reasons	₹ 200 per return
DOORSTEP BANKING ##	
Charges beyond free Limits	₹ 50 per instance
Cheque pickup beat (per month)	₹ 300
CASH PICKUP BEAT (Charges per month) ##	
Up to ₹ 200000	₹ 2200
₹ 200000 to ₹ 500000	₹ 3200
₹ 500000 to ₹ 1000000	₹ 8000
₹ 1000000 to ₹ 2000000	₹ 12000
₹ 2000000 above Contact branch	Contact branch
CASH PICKUP ON CALL (Charges per instance) ##	
Up to ₹ 200000	₹ 150
₹ 200000 to ₹ 500000	₹ 300
₹ 500000 to ₹ 1000000	₹ 500
₹ 1000000 to ₹ 2000000	₹ 800
₹ 2000000 above Contact branch	Contact branch

Terms and Conditions :

The EXCELL account is offered to salaried customers with a monthly salary credit of ₹40,000 and above.

***Subject to usage as per the Terms and Conditions of the bank

****Equitas Bank will not charge for cash withdrawals outside India, however, charges may be Levied by Banks/Foreign Institutions offering ATM Services.

Benefits offered are subject to change at the sole discretion of the bank with/without notice to the customer.

##Services available only at select branches in India; Min.value ₹50,000; & Max.value ₹2,00,000

Goods and Services Tax (GST) as applicable would be levied on all charges mentioned.

Schedule of charges is applicable.