

My Savings - SOC

(Effective from 1st Jan, 2025)



Account & Balance Maintenance	NIL
Non Maintenance Charges	NA
Free Cheque book	NA
COLLECTIONS	
Local Cheque clearing	Free
Outstation cheque collection charges at bank location	Upto Rs. 5000 charge of Rs. 25, Above 5000 and upto 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 (limit of Rs 5 Lakhs per day)	Rs. 1 per Transaction
CASH CHARGES	
Cash Deposit at home location (including ATM & Branch)	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 locations	Rs.4/1,000
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 decline 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	
Visa/RuPay Classic Debit Card (Charges for issuance, Annual maintenance and re-issuance)	Rs. 125
Visa Gold Debit Card (Charges for issuance, Annual maintenance and re-issuance)	Rs. 125
Visa/RuPay Platinum Debit Card (Charges for issuance, Annual maintenance and re-issuance)	Rs. 199
ELITE / Visa Signature Debit Card (Charges for issuance, Annual maintenance and re-issuance)	Rs. 499
Card transaction slip retrieval charges (for incorrect claims)	Rs. 250 per slip
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	Rs. 100/- per cheque
Outward cheque return charges for technical reasons	NIL
Standing instructions set up/Amendment	Rs. 25/- per instance
Standing Instructions failure (return)	Rs. 200/- 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

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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. 50/-
DD/PO revalidation/cancellation	Rs. 100/-
Account closure charges	Rs. 500/-
Account Inactive charges	NIL

DOOR STEP BANKING

Cheque pick up on call	Rs 50 per instance
Cheque pick up beat (per month)	Rs. 300

CASH PICKUP BEAT (CHARGES PER MONTH)

Upto Rs 200,000	Rs. 2200
200,000 to 500,000	Rs. 3200
500,000 to 10,00,000	Rs. 8000
10,00,000 to 20,00,000	Rs. 12000
Above 20,00,000	Contact branch

CASH PICKUP ON CALL (CHARGES PER MONTH)

Upto Rs 200,000	Rs. 150
200,000 to 500,000	Rs. 300
500,000 to 10,00,000	Rs. 500
10,00,000 to 20,00,000	Rs. 800
Above 20,00,000	Contact branch

NO OF TRANSACTIONS

Aggregation of all the customer induced transaction including at branch

Cash/Cheque (at Branch)	NIL txns free per month
Charges beyond free limits	Rs. 15 per transaction over and above the individual transaction limits

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

*Cash withdrawal failed due to insufficient funds considered as financial transaction

^All Debits, Credits above ₹ 5,000 only (for alert of credit below ₹ 5,000 raise request with branch or customer care)

*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)