

# My Savings - SOC

(Applicable from 8th January 2023)



Account & Balance Maintenance	NIL
Non Maintenance Charges	NA
Free Cheque book	NA
<b>COLLECTIONS</b>	
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
<b>PAYMENTS</b>	
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 lacs per day)	Rs. 1 per Transaction
<b>CASH CHARGES</b>	
Cash Deposit at home location (including ATM & Branch)	Free up to ₹1,00,000 per month
Cash Deposit at Non-Home location (including ATM & Branch)	Nil
Charges beyond free limits (Home Branch & Non-Home Branches)	₹ 4/1,000
Cash Withdrawal at home location	Free
Cash Withdrawal at non - home locations	₹ 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*	₹ 21 per transaction
Charges on Non-Financial Transactions beyond free limits	₹ 10 per transaction
Cash withdrawal outside India (for international card only)	₹ 110 per transaction
Balance Inquiry Outside India (for international cards only)	₹ 25 per transaction
<b>OTHER CHARGES</b>	
Visa/RuPay Classic Debit Card (Charges for issuance, Annual maintenance and re-issuance)	₹ 125
Visa Gold Debit Card (Charges for issuance, Annual maintenance and re-issuance)	₹ 125
Visa/RuPay Platinum Debit Card (Charges for issuance, Annual maintenance and re-issuance)	₹ 199
ELITE / Visa Signature Debit Card (Charges for issuance, Annual maintenance and re-issuance)	₹ 499
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 25 cheques
Outward cheque return charges for financial reasons	₹ 100/- per cheque
Outward cheque return charges for technical reasons	NIL
Standing instructions set up/Amendment	₹ 25/- per instance
Standing Instructions failure (return)	₹ 200/- per return
ECS/NACH Return due to financial reasons	₹ 200/- per return
SMS Alerts (Debit & Credit Transactions^)	Free
SMS Alerts (Day-End Balance Change)	₹ 10 per quarter (only if facility is availed)

<b>CERTIFICATE AND REPORT ISSUANCE</b>	
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
<b>DOOR STEP BANKING</b>	
Cheque pick up on call	Rs 50 per instance
Cheque pick up beat (per month)	Rs. 300
<b>CASH PICKUP BEAT (CHARGES PER MONTH)</b>	
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
<b>CASH PICKUP ON CALL (CHARGES PER MONTH)</b>	
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
<b>NO OF TRANSACTIONS</b>	
<b>Aggregation of all the customer induced transaction including at branch</b>	
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)