Schedule of Charges - NRE and NRO Rupee Savings Account (Effective 01st feb, 2025)



Average Monthly Balance (AMB) ₹ 10,000/- In Metro, Urban branches ₹ 5,000/- In Semi-urban & Rural Branches AMB Non-maintenance charges No Charges Applicable		
Average Monthly Balance (AMB) Response to the customer having both the NRE and NRO Accounts with the same "Mode of Operation" ROUPING WITH FAMILY ACCOUNTS OR BUSINESS Savings Account Grouping CHEQUE BOOK CHARGES		
Incase of the customer having both the NRE and NRO Accounts with the same "Mode of Operation" GROUPING WITH FAMILY ACCOUNTS OR BUSINESS Savings Account Grouping CHEQUE BOOK CHARGES		
Incase of the customer having both the NRE and NRO Accounts with the same "Mode of Operation" No AMB Charges applicable for NRO account GROUPING WITH FAMILY ACCOUNTS OR BUSINESS		
"Mode of Operation" GROUPING WITH FAMILY ACCOUNTS OR BUSINESS Savings Account Grouping CHEQUE BOOK CHARGES		
Savings Account Grouping Can be grouped to Savings Account of higher value CHEQUE BOOK CHARGES		
CHEQUE BOOK CHARGES		
Cheque book (PAP cheque book of 25 leafs) limit 1 cheque book free per quarter		
Charges beyond free limits ₹ 2/- per leaf		
COLLECTIONS		
Local cheque clearing Free		
Outstation cheque collection charges at bank location Up to ₹5,000/ Charge of ₹25/-, Above ₹5,000/- and up to and in ₹ 10,000/ Charge of ₹ 50, Above ₹ 10,000/- and up to including Outstation cheque collection charges at non-bank location(Non PAP)		
RTGS inward / NEFT inward / IMPS inward Free		
Foreign inward remittance Free		
PAYMENTS		
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 & NEFT Online Free		
NEFT: Upto ₹ 10,000/- ₹ 2.25/-, From ₹ 10,001/- to ₹ 1,00,000/- : ₹ 14.5/-, Above ₹ 2,00,000/- : ₹ 14.5/-, Above ₹ 2,00,000/- : ₹ RTGS: From ₹ 2,00,000/- to ₹ 5,00,000/- : ₹ 20/-, Greater than ₹ 5,00,000/- : ₹ 40/		
IMPS outward (per day limit of ₹ 2,00,000/-)		
CASH CHARGES		
Cash Deposit limit at home location (Branch) Free up to ₹1,00,000/- per month		
Charges beyond free limits ₹3/1000		
Cash Deposit limit at Non-Home location (Branch) NIL		
Charges beyond free limits ₹ 4/1000		
Cash Withdrawal at home location Free		
Cash Withdrawal at non-home location ₹ 4/1000		
Debit Card Cash Withdrawal txns at metro locations (other Bank ATMs) Free 3 Transactions (Financial + Non-Financial) Per Month		
Debit Card Cash Withdrawal txns at non-metro locations (other Bank ATMs) Free 5 Transactions (Financial + Non-Financial) Per Month		
Charges beyond free limits of ATM withdrawals ₹ 21/- per txn		
ATM transaction decline for insufficient funds in non-Equitas bank ATM ₹10/- per declined transaction		
Cash withdrawal outside India (for international cards only) ₹ 110/- per txn		
Balance Inquiry Outside India (for international cards only) ₹ 25/- per txn		

NEV USA International Classic Debit Card ichapes for basens, evaluates, retinutes NEO Nupsy Domestic Classic Debit Card ichapes for basens, evaluates, retinutes NEV USA International Platinum Debit Card with chip Konges for insurance NEV USA International Platinum Debit Card with chip Konges for insurance NEV USA International Platinum Debit Card oxinger transcription connected **Page** NEV USA International Signature Debit Card oxinger transcription connected **Page** NEV USA International Signature Debit Card oxinger transcription connected **Page** NEV USA International Signature Debit Card oxinger transcription connected **Page** NEV USA International Signature Debit Card oxinger transcription connected **Page** NEV USA International Signature Debit Card oxinger transcription **Page**	OTHER CHARGES		
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Card Transaction Slip Retrieval charges (for incorrect claims) ₹ 250/- per slip Stop payment single cheque (free online) ₹ 100/- per cheque Stop payment series (free online) ₹ 150/- for a series of 25 cheques Outward cheque return charges for financial reasons ₹ 350/- per cheque for up to 2 cheques, ₹ 500/- 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 (free for RDSIP/Bill Payment) ₹ 250/- per return Standing instructions failure (veturn) ₹ 150/- per return ECEXTIRCATE AND INSTRUMENT ECEXTIRCATE AND INSTRUMENT CERTIFICATE AND INSTRUMENT ECEXTIRCATE AND INSTRUMENT ECEXTIRCATE AND INSTRUMENT ECEXTIFICATE AND INSTRUMENT	NRE VISA International Platinum Debit Card (Charges for Issuance, annual fees, re-issuance)	Free	
Stop payment single cheque (free online)	NRE VISA International Signature Debit Card (Charges for Issuance, annual fees, re-issuance)	₹ 499/-	
Stop payment series (free online) Outward cheque return charges for financial reasons Inward Outward cheque return charges for technical reasons Inward Outward cheque return charges for financial reasons Inward Outward Cheque feth cheque onwards Inward Outward Cheque feth of the continue of the feth cheque feth of the feth cheque feth of the feth cheque feth cheque feth of the feth cheque feth of the feth cheque feth cheque feth of the feth of the feth cheque feth o	Card Transaction Slip Retrieval charges (for incorrect claims)	₹ 250/- per slip	
Outward cheque return charges for financial reasons Inward cheque return charges for financial reasons Inward cheque return charges for financial reasons Inward Outward cheque return charges for technical reasons Standing instructions set up/Amendment (Free for RD/SIP/Bill Payment) ₹ 150/- per return ₹ 25/- per instance Standing Instructions failure (return) ₹ 150/- per return ■ ₹ 250/- per return ■ ₹ 250/- per return ■ ₹ 250/- per instance Previous year balance and interest statement (free online) ■ 1 free per annum, ₹ 300/- per statement thereafter Passbook issuance ■ ₹ 50/- Signature verification certificate / Photo attestation / Address confirmation ■ ₹ 50/- per instance □ 250/- per	Stop payment single cheque (free online)	₹ 100/- per cheque	
Name of Deque return charges for financial reasons \$350'. per cheque for up to 2 cheques, ₹500'. per cheque for 3-5 cheques for 3-5 cheq	Stop payment series (free online)	₹ 150/- for a series of 25 cheques	
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Standing Instructions set up/Amendment (Free for RD/SIP/Bill Payment) Standing Instructions failure (return) ECS / NACH return due to financial reasons SMS alerts Free CERTIFICATE AND REFORM TISSUANCE Balance Certificate at Branch (online free) 7 2500- per instance Previous year balance and interest statement (free online) 1 free per annum, ₹300/- per statement thereafter Passbook issuance Free Duplicate Passbook issuance Free Stof- per instance Duplicate Passbook issuance 7 500/- Signature verification certificate / Photo attestation / Address confirmation Duplicate TDS certificate Duplicate account statement print (free online or on email) Top Por evalidation / cancellation Account dosure charges if dosed on customer request before 6 months of account opening date and after 15 days of account opening. NIL DONSTEP BANKING- Cheque pickup (on call) Cash pickup on call (charges per instance) Up to ₹ 200000 \$ 500/- \$ 500/- \$ 2000000 \$ 500/- \$ 2000000 \$ 500/- \$ 500/- \$ 200000000 \$ 500/- \$ 2000000 \$ 500/- \$ 20000000 \$ 500/- \$ 20000000 \$ 500/- \$ 200000000 \$ 500/- \$ 200000000 \$ 500/- \$ 2000000000 \$ 500/- \$ 2000000000 \$ 500/- \$ 2000000000 \$ 500/- \$ 20000000000 \$ 500/- \$ 200000000000 \$ 500/- \$ 2000000000000 \$ 500/- \$ 200000000000000000000000000000000000	Inward cheque return charges for financial reasons		
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SMS alerts Free	Standing Instructions failure (return)	₹ 150/- per return	
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Balance Certificate at Branch (online free) ₹ 250/- per instance Previous year balance and interest statement (free online) 1 free per annum, ₹300/- per statement thereafter Passbook issuance ₹ 50/- Signature verification certificate / Photo attestation / Address confirmation ₹ 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 before 6 months of account opening date and after 15 days of account opening. NIL DOORSTEP BANKING* Cheque pickup (on call) ₹ 50/- per instance Cash pickup on call (charges per instance) Up to ₹ 200000 ₹ 50/- per instance) ₹ 200000 to ₹ 200000 ₹ 150/- ₹ 200000 to ₹ 200000 ₹ 50/- per instance) ₹ 200000 to ₹ 200000 ₹ 50/- per instance) ₹ 200000 to ₹ 200000 ₹ 50/- per instance) ₹ 200000 to ₹ 200000 ₹ 50/- per instance) ₹ 200000 to ₹ 200000 ₹ 80/- per instance) ₹ 2000000 to ₹ 2000000 ₹ 80/- per instance) <td< td=""><td>SMS alerts</td><td>Free</td></td<>	SMS alerts	Free	
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DD / PO revalidation / cancellation Account closure charges if closed on customer request before 6 months of account opening date and after 15 days of account opening. Account inactive charges NIL	Duplicate TDS certificate	₹ 100/-	
Account closure charges if closed on customer request before 6 months of account opening date and after 15 days of account opening. Account inactive charges NIL DOORSTEP BANKING* Cheque pickup (on call) Cash pickup on call (charges per instance) Up to ₹ 200000 ₹ 150/- ₹ 200000 to ₹ 500000 ₹ 300/- ₹ 500/- ₹ 1000000 to ₹ 1000000 ₹ 5000/- ₹ 1000000 to ₹ 2000000 ₹ 800/- ₹ 800/- ₹ 2000000 above Contact branch NO. OF TRANS—TIONS Aggregation of all the customer induced transactions including: Cash/Cheque/RTGS/NEFT/DSB/DD/IMPS (methoding online and ATM transaction, but including IMPS) Charges beyond free limits ₹ 15/- per transaction over and above the individual transaction limit	Duplicate account statement print (free online or on email)	₹ 50/-	
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Cash pickup on call (charges per instance) Up to ₹ 200000	DOORSTEP BANKING*		
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₹ 1000000 to ₹ 2000000 ₹ 800/- ₹ 2000000 above Contact branch NO. OF TRANSACTIONS Aggregation of all the customer induced transactions including: Cash/Cheque/RTGS/NEFT/DSB/DD/IMPS (excluding online and ATM transaction, but including IMPS) 8 transactions free per month Charnes beyond free limits ₹ 15/- per transaction over and above the individual transaction limit	₹ 200000 to ₹ 500000	₹ 300/-	
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Cash/Cheque/RTGS/NEFT/DSB/DD/IMPS (excluding online and ATM transaction, but including IMPs) 8 transactions free per month ₹ 15/- per transaction over and above the individual transaction limit	NO. OF TRANSACTIONS		
Charges beyond free limits ₹ 15/- per transaction over and above the individual transaction limit	Aggregation of all the customer induced transactions including:		
	Cash/Cheque/RTGS/NEFT/DSB/DD/IMPS (excluding online and ATM transaction, but including IMPS)	8 transactions free per month	
	Charges beyond free limits		

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