

SELF DECLARATION

- 1. I am a Resident Indian. I/We will inform the bank in the event of change in my/our residential status.
2. I here by apply for a Loan facility as indicated above and declare that all the particulars furnished by me including information furnished by the Bank or given in the application form is true, correct and complete in all respects.
3. I have not with held/suppressed any information on my financial position any other information which might affect the decision making of the Bank on this application.
4. I have read the Application Form and I am fully aware of all the terms and conditions of availing the finance from the Bank.
5. I understand and agree that the sanction and / or disbursement of the loan / finance is at the absolute and sole discretion of the Bank and is upon executing necessary securities / documents by me. In case this application is rejected for whatsoever reasons.
6. I understand that the Bank reserves the right to seek any information from any source or to give any information and/or assign any work to any third party at its sole discretion in connection with the facility required by me.
7. I will not hold the Bank to retain or its associates responsible for use of such information by any person / organisation. The Bank reserves the right that the photographs and documents submitted with this application and will not return the same to me applicant at any point of time.
8. I further agree that this loan shall be governed by the credit approval norms of the Bank as in force from time to time. I am aware that the processing fees and the applicable taxes collected from me is non refundable under any circumstances.
9. I understand that all charges pertaining to the loan like processing fees and/or prepayment penalty and/or any other charges mentioned in the sanction letter are to be borne by me.
10. I hereby declare that I am not a director or specified near relation of a director of a banking company.
11. I / We hereby confirm that this loan will not be used for any personal or consumption purpose.
12. I / We are aware that it is on the faith of this representation; declaration and confirmation that the bank has agreed to sanction my / our aforesaid application for financial assistance.
13. I authorize the Bank to share information relating to facilities availed by me with any Credit Bureaus, Credit Reference Agencies, Credit Information Companies or any other entity formed and authorized by RBI for the purpose of collecting, collating and disseminating credit information pertaining to borrowers. Accordingly I give consent to disclose information to such entities.
14. I hereby confirm that I am not a business correspondent, selling agent and Business Facilitator for the purpose of selling/promoting its financial products viz deposits, loans etc., and we have no objection for the Bank to share our contact details with them and receiving calls from them.
15. I am / We are, also aware that I/we have the right to approach the nodal officer or customer care department of the Bank in case of any grievance in respect of the conduct of such persons/entities.
16. I further declare and undertake to intimate the Bank immediately upon any change in the above status.
17. I hereby declare that I do not have any credit facilities nor any account with other branches / banks / FIs other than the details mentioned above.
18. I hereby declare that I am not defaulter(s) to any Bank / financial Institution.
19. I hereby permit to share my personal KYC details with Central KYC Registry.
20. I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.
21. I have no objection in receiving information about my loans over phone /through SMS and/or by Email.
22. I am/We are, aware that it is on the faith of this representation; declaration and confirmation that the bank has agreed to sanction my / our aforesaid application for financial assistance in any manner whatsoever. I/We hereby confirm that we do not deal/transact in foreign currency and do not have any unhedged foreign currency exposure. In the event, I/We deal in foreign currency or hold unhedged foreign currency exposure at any time during the currency of my/our relationship with the bank, I/we undertake to intimate the bank immediately on such occurrence.
23. I am/we are aware that the bank will not return the documents submitted by us in the event of rejection of loan by the Bank for any reason whatsoever.
24. I am aware that registration with the Ministry of MSME, Govt. of India, can help micro-enterprises in improved access to bank credit and other government services. Government has approved a special process through which banks can help their micro-enterprise customers to obtain Udyam Registration Number by sharing their basic information (including Aadhaar) with Udyam Assist Platform (www.udyamassist.gov.in). I provide consent to Equitas Small Finance Bank for sharing my information required for getting Udyam Registration.
25. I/ We declare that I/We, had/have not availed any type of credit facility from any bank/s. In case I/ We, avail any credit facility, I / We shall immediately inform the bank to enable it to comply with extant regulation issued by RBI.
26. Declaration for Sweep in and Sweep out facility: Apart from the other terms of the OVERDRAFT facility, I have undertaken to credit all the payments from my business only into the current account opened and maintained with you. I wish to inform you that I have no objection in you, sweeping into my current account for sweeping out the amounts lying in credit, at the end of each day or at such intervals, as you may deem fit, and credit the same into my OVERDRAFT account. In case I require any funds to be transferred to my current account, on my specific written request and at your sole discretion, you may disburse such amount from the OVERDRAFT facility to my current account, as per the terms and conditions governing my agreement with you for the OVERDRAFT facility. I am aware that the balance lying in the current account would be appropriated towards interest and charges in the OVERDRAFT account by the Bank.
27. The content of this application form from page 1 to 6 have been read over and translated into _____ and explained to _____ (Applicant/Guarantor(s) and he/she/they have understood the contents of this application form.
28. Bank shall have the right and authority to carryout investigation or access information submitted by borrower/guarantor(s) to Income Tax and other Authorities.
Declarant's Name and Address: _____
Relationship with Applicant/Guarantor(s) _____
Signature of Declarant: _____

I undertake that the loan amount availed by me from you shall not be utilised by me for the following purposes:
a) Purchase of gold in any form including primary gold, gold bullion, gold jewellery, gold coins, Units of Gold Exchange Traded Funds (GETF), Units of Gold Mutual Funds. b) In speculative, anti-social and illegal activities.
c) Acquisition of/Investing in Small Savings Instruments including Kisan VikasPatra and for the purchase of your bank's shares and securities and/or also to increase my stake as promoter in any company that I may be associated with. d) Setting up of manufacturing units for the manufacture of aerosol units using Chlorofluorocarbon (CFC). e) Subscribing to Indian Depository Receipts. f) Buy back of shares / securities
In an event of the loan amount having been found by you or concerned authorities having been utilised for one or all of the aforesaid purpose/s, such violation shall be construed as an event of default under the loan agreement and I am liable to settle the loan contract in full forthwith failing which you are at liberty to proceed against me and other parties to the loan contract and the hypothecated/immovable property under the loan contract without any reference to me. This undertaking shall be treated as part and parcel of my loan agreement with you I hereby agree to accept communication related to my loan or other loan products through email and SMS or in any other electronic form as the bank may deem fit. I / We shall indemnify the bank from any loss, damage that the bank may suffer / incur if the bank incurs any liability on account of representation, declaration and confirmation given by me / us. I am aware that the execution of the loan document may also be through the digital process and for the said purpose the bank may retrieve my personal data from UIDAI database through Aadhaar based authentication and I give my consent for the same as part of the loan I / We hereby further assure and confirm that the above declaration and undertaking is provided by me / us voluntarily without any force or compulsion, whatsoever, and shall not in any way affect the terms and conditions set forth in the loan application / sanction letter, which is binding on me / us and I / we shall strictly comply with the obligations contained therein. Note: If the declaration made with reference to the above is found to be false, then the bank shall be entitled to reject, revoke and/or recall the credit facility.
I hereby acknowledge the receipt of loan application form from Equitas Small Finance Bank Limited

(Applicant) Guarantor(s) Guarantor(s)

SELF DECLARATION FOR CREDIT SHIELD (TO BE FILLED MANDATORILY)

- 1. We further state we are aware that in order to protect the interest of the bank and also to avoid the liability under the loan getting devolved upon our legal heirs, credit shield insurance cover has been opted by us and requested the bank to effect the insurance cover with an insurance company of its choice in the name of _____, (insured), the _____ named above, and further deduct the insurance premium from and out of the loan amount disbursed/to be disbursed to the _____ named above.
2. We further state that availing of the credit shield insurance cover in the name of _____ named above is out of our own Will and volition after having fully understood the terms and conditions of the credit insurance policy.
3. In this connection, we wish to confirm that the insurance coverage has been taken in the name of _____ named above as per the Bank's policy and would cover only the Principal Outstanding as on the date of the death of the insured.
4. We are aware that this insurance coverage will be extended based on paying the prescribed insurance premium and the payment of the insurance premium does not guarantee the insurance cover as it is solely governed by the policy of insurance and shall be at the sole discretion of the insurance company.
5. The _____ and _____ named above shall be liable to settle the loan amount in full in an event of repudiation of the claim by the insurance company apart from the liability to repay the loan amount devolving upon the legal heirs of the deceased insured.
Insurance is recommended to the customer and the customer has the choice to choose it at the time of loan origination.
This Application is free of cost. You do not have to pay anybody to get this. Please obtain receipts for all your payments. The Bank is not responsible for any payment made without receipt.

Date: _____ Signature : Applicant Guarantor-1 Guarantor-2 Guarantor-3

Table with 3 columns: NATURE OF CHARGE/FEE, CHARGES, CHARGES. Rows include Legal Charges, Processing Fee, Admin Fee, Login Fee, CERSAI Charges, Part Pre-Payment Charges, Foreclosure Charges, etc.

All the above charges are Exclusive of Good and Service Tax (GST). GST are applicable as per state laws.
Note : Part payment is allowed post clearance of 6 EMIs. Part payment can be done once in six months. Minimum part payment is 6 EMIs or 10% of outstanding principal amount whichever is higher. Charges as applicable for part payment would be collected at the time of making the payment.
I understand that in case I do not wish to receive promotional information through telephone calls / email / sms on products and services not currently availed by me from the Bank or its agents/representatives. I can register for "Do Not Call" service through the Bank's website www.equitasbank.com or other channels that the Bank may offer. I agree that this service will not apply to receipt of advice and information regarding products and services currently availed by me, to help me in fully realizing the benefits of the range of financial solutions designed to make my banking relationship value added and more convenient.
Documents to be provided: Income proof: 3 to 6 months bank statement, IT return or Form 16, Salary slip / certificate ID Proof: Passport/ Pan card / Voter ID / Aadhar card / Driving License / (Subject to ESFB satisfaction) / Letter from Recognized public authority or public servant verifying the identity and residence.
Address proof: driving licence, voter ID, proof of possession of Aadhaar number, Passport, NREGA job card, National population register letter. Age Proof: Voter ID / Driving License / Pan Card / Passport / Mark List / Transfer Certificate.

SOURCING CHANNEL
Self-Sourcing Liability Branch Sourcing Branch Walk-in Tele-Calling Leads Mobile Banking Website Campaigns Branch Referral Customer Referral Builders
Connector/Agents/Aggregates/DSA Others
Connector/DSA/Builder/Campaign/Employee/Customer Code/ID (As Applicable)
Connector/DSA/Builder/Campaign/Employee/Customer Name (As Applicable)

Acknowledgment of Loan / Merchant OD / Current A/C Application Form (Provisional Receipt)

Form for Acknowledgment of Loan / Merchant OD / Current A/C Application Form. Includes Equitas Small Finance Bank logo, application details, and terms.

CAF/SEPTEMBER/2024

FATCA - CRS Declaration Form* (Fields are mandatory)

Entity Type: [] Financial [] Non-financial GIIN No.: _____
Country of Incorporation: _____ City of Incorporation: _____
1. I / We declare that the Entity is tax resident of any country other than India [] Yes [] No (If Yes, please fill Part A & B)
2. The Controlling Person / Ultimate Beneficial Owner / Proprietor is tax resident of any country other than India [] Yes [] No (If Yes, please fill Part C)
Part A (To be filled if YES is declared for the above statements except for Proprietorship customer)
Customer Identification No. _____ Issuing Country _____
Address used for Tax Purpose / reported to Tax Authorities in foreign country [] Registered [] Communication [] Business [] Other (if business or other, provide the address)
Address: _____
Details of Country(ies) in which the entity is resident for tax purpose and the associated Tax ID number:

Table with 3 columns: Country, Tax Identification Number (or equivalent), Identification Type (TIN or Other please specify)

Part B (To be filled by Non-financial entities)
Entity is: [] Traded in Stock Exchange [] Subsidiary of listed company [] Controlled by a listed company [] Not Listed
Name of the listed company _____ Name of the stock exchange _____ Type of Non-financial Entity: [] Active [] Passive

Part C (To be filled by Passive Non-financial Entities for Controlling Person and Proprietor, use additional form for any additional controlling person or beneficial owners)
Name*: _____ Date of Birth: _____
Country of Tax Residency: _____ % Beneficial Interest: _____
PAN: _____ Fathers Name: _____
Residential Address: _____

*Name of Controlling Person / Ultimate Beneficial Owner / Proprietor _____ Address reported / updated with Tax authorities _____
Details of Country(ies) in which the controlling person is resident for tax purpose and the associated Tax ID number:
Table with 3 columns: Country, Tax Identification Number (or equivalent), Identification Type (TIN or Other please specify)

Country of Birth: _____ City of Birth: _____ Nationality: _____
Occupation Type: [] Service [] Business [] Other Identification type: [] Passport [] DL [] PAN [] Gov ID Card [] Other _____

FATCA CRS Terms and Conditions
The Central Board of Direct Taxes has notified on 7th August 2015 that Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies / withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e. within 30 days. If you are a US citizen or resident or green card holder, please include United States in the foreign country information field along with your US Tax Identification Number. It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

GENERAL DECLARATION (to be signed by all authorised signatories with rubber stamp)

I / We have read the terms and conditions in this application form as well as displayed on the website pertaining to the current account, mobile banking, internet banking, Debit / ATM card which are in force now. I/We have understood the same and I/We agree to abide by and be bound by the terms as are in force from time to time for the account. I/We confirm that the authorized signatories as approved by me / our Board/partners/members of the HUF/Managing Committee, are authorised to operate the account, and any changes in regards to the same will be intimated in writing by me/us. I/We understand that the above account will be opened on the basis of the declaration made by me/us. I/We further agree that any false/misleading information given by me/us or suppression of any material fact will render my/our account liable for closure and further action. I/We further agree to indemnify Equitas Small Finance Bank and their successors as assignees if any of the representation and declarations mandatory hereunder by me/us is incorrect, false or misleading in any of its particulars. We further unconditionally and irrevocably authorise Equitas Small Finance Bank to debit our account with an amount equivalent to the fees and charges applicable for the services enjoyed by us. I/We declare confirm agree: a) That all particulars and information given in the application form are true, correct, complete and up-to-date in all respects and I/We have not withheld any information. b) I/We have had no insolvency initiated against me/us nor have I/We ever been adjusted insolvent. c) I/We have not at any time defaulted under any loan taken by me/us from any other bank institution. d) I/We have read and understood that charges are applicable to the current account facility and hereby agree to bear the charges as revised from time to time by Equitas Small Finance Bank at its sole discretion. I/We have read and understood the facilities available under Equitas Small Finance Bank Current Account as detailed on the Internet Banking. I/We have also gone through the schedule of charges and understood that to be eligible for the concessions. I/We have to maintain the minimum average balance as indicated in the schedule of charges. In case the account remains overdrawn on account of unrecovered charges, if any, for a period of 3 months and above, the account will be closed and the Bank will not be responsible for giving any advance intimation thereof. I/We also understand that the continuation of the account is at Equitas Small Finance Bank sole discretion and in case Equitas Small Finance Bank is dissatisfied with the conduct of the account Equitas Small Finance Bank has the right to close account after giving me/us 15 days' notice or withdraw the concessions in all or any service charges granted to me/us or charge Equitas Small Finance Bank applicable rates for such services. I/We authorise the Bank or its agents to make references/enquiries as may be necessary and the exchange/share/part with any/all information with credit bureaus/statutory bodies/other agencies as may be deemed necessary or appropriate. I/We hereby declare that the transactions relating to foreign exchange that may be routed through your Bank would not involve, and would not be designed for the purpose of any contravention or evasion of the provisions of the aforesaid Act or of any rule, regulation, direction, or order made hereunder. I/We hereby indemnify and keeping indemnified the Bank from and against all and any costs, charges, claims, disputed and consequences howsoever and whatsoever arising out of issuance and use of the Debit card to the Company. We shall at no point of time raise any objection or claim on the said transactions and the Bank is well within the law to deem the said transactions so effected as valid, binding transactions conducted by the firm/company represented by all its Directors/Authorised Signatories on the said account. I/We hereby request the Bank, its Affiliates and the representatives, associates, service providers and employers of the Bank and its Affiliates, to contact me/us by telephone, or any other possible mode to communicate with me from time to time in connection with servicing issues pertaining to the products/relationship which I/We have with the Bank or its Affiliates from time to time. In addition to the above, the Bank, its Affiliates and the representatives, associates, service providers and employees of the Bank, its Affiliates may contact me/us from time to time by telephone, or any other possible mode to communicate in connection with new products, services of the Bank or its Affiliates. I/We shall indemnify the Bank and its representatives, employees and agents against all losses, costs, expenses, suits, damages whatsoever arising out of or in connection with their assistance and their services that may be provided to me/us for helping me/us invest in the aforementioned products/avail myself/ourselves of the aforementioned facilities or services in my/our name (s). I understand that in case I do not wish to receive promotional information through telephone calls / email / sms on products and services not currently availed by me, I can register for "Do Not Call" service through the Bank's website www.equitasbank.com or other channels that the Bank may offer. I agree that this service will not apply to receipt of advice and information regarding products and services currently availed by me, to help me in fully realizing the benefits of the range of financial solutions designed to make my banking relationship value added and more convenient. I/We understand that in case of premature withdrawal, interest will be paid at the rate applicable to the amount and period for which the deposit remained with the Bank and not at the contracted rate. I/We confirm that no Foreign contribution will be credited into my/our Equitas Bank account. Any foreign contributions that I/We may receive will be credited to my/our FCRA account held with other Bank which has been opened specifically for FCRA credits and approval for which has been obtained from Ministry of Home Affairs. I am/We are, aware that the Bank, may, at its discretion, at any time, seek income tax return from me/us for such period as it may deem fit

SELF DECLARATION FOR OPENING CURRENT ACCOUNT

I / We declare that I/We, had/have not availed any type of credit facility from any bank/s. In case I / We, avail any credit facility, I / We shall immediately inform the bank to enable it to comply with extant regulation issued by RBI
In case I/We, avail CC / OD facility or credit exposure (fund based or non-fund based) aggregating to more than 5 Crs in future, I / We shall immediately inform the bank to take necessary actions as per the extant regulation.
I / We declare I / We had/have availed credit facility (CC/OD) / (other than CC/OD) to the tune of below / up to Rs 5 Crs from below mentioned banks. (Page 3)
I / We declare that I/We, had/have availed other credit facility (other than CC/OD) of Rs 5 Crs & above but less than Rs. 50 Crs from the mentioned bank/s as per Existing credit facility details tab on the understanding ESFB being one of the lender/s. I can open only escrow account, from which, all debits from the account will be remitted to current account maintained with lending bank as per the joint declaration from me/us and my lender/s.
I / We declare that I/We had/have availed other credit facility (other than CC/OD) of Rs. 50 Crs & above from other bank/s. I understand ESFB being one of the lending banks, can open only escrow account, from which all debits from the account will be remitted to current account maintained with lending bank as per the joint declaration from me/us and my lender/s.
The bank may validate the aforesaid details through its own sources.
I / We undertake that above details are correct and in case bank comes to know that I am/We are having CC / OD / or my/our exposure (fund based or non-fund based) is Rs. 5 Crs and above at any point of time post account opening, you shall have absolute right to restrict operations in the account or close the account without any intimation to me / us as per extant regulation of RBI without any recourse against or liability to you.
I / We, further confirm that the bank is not liable for any loss, damages, charges, cost, expenses incurred due to the restriction / closure of the account due to breach of the regulation.
Certification:
I have understood the information requirements of this Form and hereby confirm that the information provided by me on this Form (page 1 to 6) is True, Correct, and Complete. I further confirm that I have read and understood the FATCA-CRS Terms and Conditions above and hereby accept the same.

Applicant Signature _____ Guarantor(s) Signature _____ Guarantor(s) Signature _____

DECLARATION FOR SOLE PROPRIETORSHIP FIRMS (without rubber stamp)

I refer to the account opened by you in the name of M/s _____ and declare as under:
I, the undersigned, am the sole proprietor of the firm and am solely responsible for the liabilities thereof. I shall advise you in writing of any change that takes place in the constitution of the firm and I will be liable to you for any obligation which may be standing in the firm's name in your books on the date of receipt of such notice and until all such obligations shall have been liquidated.
I declare that I have an existing account with CA / CC / SB No. _____ with _____ Bank in the name of _____ for the last _____ years.
I agree to indemnify and hold the Bank harmless in case of any loss suffered by the Bank, its customers or a third party or any claim or action brought by a third party which is in any way the result of availing of services by me.
I agree that all the information disclosed in this document is correct and agree to inform you of any change in the information provided in this form or in related documents.
I have furnished to the Bank the Power of Attorney authorising the person(s) as indicated hereinbefore for operating the account.
I confirm having read the rules of the Bank regarding the conduct of the account as per deposit rules attached and the Citizens' Charter & Deposit Policy of the Bank.
I confirm having read the rules of the Bank regarding the conduct of the account and the rules and regulations pertaining to Phone Banking, Debit Card, Doorstep Banking, Anywhere Banking, Internet Banking, Mobile Banking & Utilities Pay Facilities. I accept and agree to comply with the terms and conditions or any rules of the Bank that may be in force from time to time. I acknowledge that it is my responsibility to obtain a copy of and read the same. I have received the deposit rules annexed to this account opening form and agree to abide by the same.
Yours faithfully,
Signature _____

Notes:
Application forms complete in all respects will be processed within 14 days from the date of receipt of application form.
Wherever additional information / documentation is required to process the application form, the same shall be intimated to the customer within 14 days from the date of receipt of the application form.
The rate of interest will be different for different categories of borrowers based on the individual credit and risk profiles and based on the interest rate model disclosed in the bank.
Interest rates are subject to change at the sole discretion of the bank.
I am/we are aware that the bank will not return the documents submitted by us in the event of rejection of loan by the Bank for any reason whatsoever.
All necessary documentation as mandated by the Regulatory/Bank authorities should be provided for opening the accounts.
The Bank reserves the right to amend any of the services/facilities in any account either wholly or partially at any time by giving 30 days notice to the customer.
All accounts shall maintain the stipulated average monthly balance based on the product program and in the event of non maintenance of the same, charges as applicable to the product variant would be applicable.
The Bank would levy charges and fees with respect to transactions and services and the same would be recovered by a debit to the account. In case of inadequacy of funds to cover the charges, the charges would be appropriated from the credits into the account in lump sum or over a period of time, at the discretion of the Bank. Till the entire amount is recovered.
In case there are no transactions initiated by the customer in the account for a continuous period of 2 years for Savings and Current Accounts, the account would be treated as dormant. Activation of a dormant account requires written instructions signed by all account holders and submission of KYC documents and activation shall be initiated at the home branch only.
In case the welcome kit after account opening is not delivered for reasons such as "no such address, no such person, party shifted or incomplete address" the Bank will be constrained to freeze the account after making necessary efforts to reach the customer.
For opening of a Current Account, declaration of existing credit facilities with any Bank and its branches is required.
Complaint: If any, relating to features of any product of the Bank, may be conveyed over our Toll Free No: 1800 103 1222 (for Current Account) or you may write to the Customer Service Department of the bank customerservice@equitasbank.com for resolution. If complaint is not resolved satisfactorily within 30 days, you may approach the Banking Ombudsman, Reserve Bank of India, of the region.

CAF/SEPTEMBER/2024

SCHEDULE OF CHARGES - LINKED MY BUSINESS CURRENT ACCOUNT	
NATURE OF CHARGE / FEE	CHARGES
AVERAGE MONTHLY BALANCE (AMB)	
Average Minimum Balance (AMB)	NIL
Non-maintenance charges	NA
Cheque Book (PAP Cheque book of 25 leaves)	1 Cheque free per Quarter
Charges beyond free limit	Rs. 2 per leaf
Grouping of My business CA	Not allowed
COLLECTIONS	
Local cheque clearing	Free
Outstation Cheque collection charges at bank location	2 Cheque deposits free per month, Charges beyond free limit: upto Rs.5,000 charges of Rs. 25, Above 5,000 and upto including Rs. 10,000 charges of Rs. 50/-
Outstation Cheque collection charges at non-bank location	Above Rs. 10,000 and upto including Rs. 1,00,000 charges of Rs. 100/- Above Rs. 1,00,000 charges of Rs. 150/-
RTGS / NEFT / IMPS Inward	Free
PAYMENTS	
Demand Draft and Pay order at branch locations	Free upto 2 DD's per month
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 (Free online)	NEFT :UptoRs. 10,000/- Rs. 2.5, From Rs. 10,001 to Rs. 1,00,000 : Rs. 5, From Rs. 1,00,000 to Rs. 2,00,000 : Rs. 15, Above Rs. 2,00,000 : Rs. 25.
IMPS Outward (per day limit of Rs. 2,00,000/-)	RTGS : From Rs. 2,00,000 to Rs. 5,00,000 : Rs. 25, Greater than Rs. 5,00,000 : Rs. 50/-
CASH CHARGES	
Cash Deposit at Home location (Including ATM and Branch)	10 times of the previous month's AMB or Rs. 1,00,000/- per month whichever is lower
Charges beyond free limits	Rs. 3/1000
Cash Deposit at Non-Home location (Including ATM and Branch)	Rs. 10,000 per month
Charges beyond free limits	Rs. 4/1000
Cash Withdrawal at Home location	Free
Cash Withdrawal at Non-Home location	Free
Debit Card Cash Withdrawal TXNs at Metro location (other bank ATMs)	No Free Transactions
Debit Card Cash Withdrawal TXNs at Non-Metro location (other bank ATMs)	No Free Transactions
Charges beyond free limits of ATM Withdrawals	Rs. 21/- per txn
Card Transaction Slip Retrieval charges (for incorrect claims)	Rs. 250/- per slip
OTHER CHARGES	
RuPay Debit Card (Charges for Issuance and renewal)	Rs. 100/-
RuPay Platinum Debit Card with Chip (Charges for Issuance, Annual Fees, re-issuance)	NA
Stop payment single cheque (free online)	Rs. 100/- per Cheque
Stop payment series (free online)	Rs. 150/- for a series of 25 cheques
Outward cheque return charges for Financial reasons	Rs. 50/- per cheque
Outward cheque return charges for Technical reasons	NIL
Inward cheque return charges for Financial reasons	Upto 2 cheques Rs. 350/- per cheque, 3-5 cheques Rs. 500/- per cheque, 6th cheque onwards Rs. 750/- per cheque
Inward cheque return charges for Technical reasons	NIL
Standing instructions set up / amendment	Rs. 25/- per instance
Standing instructions execution	NIL
Standing Instructions failure (return)	Rs. 200/- per return
ECS / NACH Return due to financial reasons	Rs. 200/- per return
CERTIFICATE AND REPORT ISSUANCE	
Balance Certificate Branch (Online Free)	Rs. 250/- per instance
Previous Year balance and interest statement (Free Online)	1 free per annum, Rs. 300/- per statement thereafter
Passbook issuance	Free
Duplicate Passbook issuance	Rs. 50/-
Signature verification certificate/photo attestation/address confirmation	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 if closed on customer request after 15 days of account opening and before completing 6 months.	Rs. 500/-
Account Inactive charges	NIL
DOORSTEP BANKING*	
Cheque pickup	Rs. 50/- per instance
Cheque pickup beat (per month)	Rs. 300/-
Cash pickup beat (charges per month)	
Upto Rs. 2,00,000	Rs. 2,200/-
Rs. 2,00,000 to Rs. 5,00,000	Rs. 3,200/-
Rs. 5,00,000 to Rs. 10,00,000	Rs. 8,000/-
Rs. 10,00,000 to Rs. 20,00,000	Rs. 12,000/-
Rs. 20,00,000 above	Contact Branch
Cash pickup (on call) (charges per instance)	
Upto Rs. 2,00,000	Rs. 150/-
Rs. 2,00,000 to Rs. 5,00,000	Rs. 300/-
Rs. 5,00,000 to Rs. 10,00,000	Rs. 500/-
Rs. 10,00,000 to Rs. 20,00,000	Rs. 800/-
Rs. 20,00,000 above	Contact Branch
NO. OF TRANSACTIONS	
Aggregation of all the customer induced transactions including:	
Cash/Cheque/DSB/DD (Excluding online and ATM transactions)	8 transactions free per month
RTGS/NEFT/DSB/DD(Excluding Online and ATM Txn)	Rs. 15 per transaction over and above the individual transaction limit charges
Charges beyond free limits	
SCHEDULE OF CHARGES - SALARIED OVERDRAFT	
Processing Fee	Upto 2% of the Sanctioned Limit
Renewal Fee	Upto 2% of the Sanctioned Limit
Enhancement Fee	Upto 2% of the Sanctioned Limit
Expiry of Limits / Non-Renewal Charges/Non-perfection of asset / Covenant not complied with Sanctioned Conditions	Upto 2% per month or part thereof on the Sanctioned Limit for the period of non-compliance
Overdrawn Charges i.e. Charges Drawal in Excess of the Sanctioned Limit	Upto 2% per month or part thereof on the overdrawn amount in excess of the Sanctioned Limit for the period of non-compliance
Commitment Charges	Upto 0.5% per annum on the Unutilized Portion of the Sanctioned Limit if the quarterly average utilization per calendar quarter is 50% of limit or less
Pre-payment/Fore-closure Charges with own funds	Upto 3% of the Sanctioned Limit
Pre-payment/Fore-closure Charges in case if loan is taken over by other financial institutions (banks/NBFCs)	Upto 5% of the Sanctioned Limit
Mortgage Creation/ Release Charge	As per applicable state laws
Stamp Duty	As per applicable state laws
Credit Shield	As Applicable
Personal Accident Cover Insurance	As Applicable
Property Insurance	As Applicable
CERSAI Charges	Rs. 50/- for Sanctioned Limit upto Rs. 5 lakhs and Rs. 100/- for all other Sanctioned Limit
Cheque Bouncing Charges	Rs. 500/- per instance
Charges for providing photocopy of documents	Rs. 500/-
Charges for providing physical Statement of Accounts/No due certificate -More than once in six months	Rs. 500/-
Charges for providing physical Statement of Accounts/No due certificate -More than once in six months	NIL
Documentation Charges	Rs 2,580/-
All the above charges are Exclusive of Good and Service Tax (GST). GST are applicable as per state laws.	

(Signature of Individuals/Applicant)

(Signature with Stamp for Non-Individuals/Applicant)

SCHEDULE OF CHARGES REGULAR SAVINGS ACCOUNT	
NATURE OF CHARGE / FEE	CHARGES
Average Minimum Balance	Rs. 10,000/- In Metro, Urban branches Rs. 5,000/- in Semi-urban branches Rs. 2,500/- in Rural branches
AMB Non-maintenance charges	NO CHARGES APPLICABLE
GROUPING WITH FAMILY ACCOUNTS OR BUSINESS	
Current Account Grouping	Can be grouped to Current Account of equal or higher value
Savings Account Grouping	Can be grouped to Savings Account of higher value
Cheque book (PAP cheque book of 25 leaves) limit	1 cheque book free per quarter
Charges beyond free limits	Rs. 2/- per leaf
COLLECTIONS	
Local cheque clearing	Free
Outstation Cheque collection charges at bank location	Upto Rs. 5,000 charges of Rs. 25/-, Above 5,000 and upto including Rs. 10,000 charges of Rs. 50/- Rs. 10,000 charges of Rs. 50/-
Outstation Cheque collection charges at non-bank location	Above Rs. 10,000 and upto including Rs. 1,00,000 charges of Rs. 100/- Above Rs. 10,000 and upto including Rs. 1,00,000 charges of Rs. 100/- Above Rs. 1,00,000 charges of Rs. 150/-
RTGS inward / NEFT inward / IMPS inward	Free
Foreign inward remittance	Free
PAYMENTS	
Demand Draft and Pay order at branch locations	Free upto 3 DD's per month
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 (Free online)	NEFT :UptoRs. 10,000/- Rs. 2.25, From Rs. 10,001 to Rs. 1,00,000 : Rs. 4.5, From Rs. 1,00,000 to Rs. 2,00,000 : Rs. 14.5, Above Rs. 2,00,000 : Rs. 24.5. RTGS : From Rs. 2,00,000 to Rs. 5,00,000 : Rs. 20, Greater than Rs. 5,00,000 : Rs. 40/-
IMPS Outward (per day limit of Rs. 2,00,000/-)	Rs. 1/- per Transaction
CASH CHARGES	
Cash Deposit at Home Branch	Free up to Rs. 1,00,000/- per month
Cash Deposit limit at Non-Home Branch (including ATM)	NIL
Charges beyond free limits at Home & Non-Home Branch Including ATM and Branch)	Rs. 4/1000
Cash Withdrawal at Home location	Free
Cash Withdrawal at Non-Home location	Rs. 4/1000
Debit Card Transactions at across Equitas Bank ATMs (Include Financial & Non-Financial Transactions)	Free Unlimited
Debit Card Transactions at Metro location other Bank ATMs (Financial & Non-Financial Transactions)	3 Transactions
Debit Card Transactions at Non-Metro location other Bank ATMs (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
Cash withdrawal outside India (for international cards only)	Rs. 110/- per transaction
Balance Inquiry Outside India (for international cards only)	Rs. 25/- per transaction
OTHER CHARGES	
Rupay/VISA Classic Debit Card (Charges for issuance, Annual maintenance and renewal)	Rs. 125/-
Visa Gold Debit Card (Charges for issuance, Annual maintenance and renewal)	Rs. 125/-
Rupay Platinum Debit Card (Charges for issuance, Annual maintenance and renewal)	Rs. 199/-
VISA Platinum Debit Card (Charges for issuance, Annual maintenance and renewal)	Rs. 199/-
ELITE / VISA Signature Debit Card (Charges for issuance, Annual maintenance and renewal)	Rs. 499/-
Card Transaction Slip Retrieval charges (for incorrect claims)	Rs. 250/- per slip
Stop payment single cheque (free online)	Rs. 100/- per cheque
Stop payment series (free online)	Rs. 150/- for a series of 25 cheques
Outward cheque return charges for financial reasons	Rs. 100/- per cheque
Inward cheque return charges for financial reasons	Rs. 300/- per cheque for up to 2 cheques, Rs. 500/- per cheque for 3-5 cheques, Rs. 750/- per cheque 6th cheque onwards
Inward/ Outward cheque return charges for technical reasons	NIL
Standing instructions set up/Amendment (Free for RD/SIP/Bill Payment)	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 Change)	? 10 per quarter (only if facility is availed)
CERTIFICATE AND REPORT INSURANCE	
Balance Certificate Branch (Online Free)	Rs. 250/- per instance
Previous Year balance and interest statement (Free Online)	1 free, more than one- Rs. 300/- per statement
Signature verification certificate	Rs. 50/- per instance
Photo Attestation	Rs. 50/- per instance
Address Confirmation	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 if closed on customer request before 6 months of account opening date and after 15 days of account opening.	Rs. 500/-
Account Inactive charges	NIL
DOORSTEP BANKING (Available on request at select locations only)	
Cheque pickup	Rs. 50/- per instance
Cheque pickup beat (per month)	Rs. 300/-
Cash pickup beat (charges per month)	
Upto Rs. 2,00,000	Rs. 2,200/-
Rs. 2,00,000 to Rs. 5,00,000	Rs. 3,200/-
Rs. 5,00,000 to Rs. 10,00,000	Rs. 8,000/-
Rs. 10,00,000 to Rs. 20,00,000	Rs. 12,000/-
Rs. 20,00,000 above	Contact Branch
Cash pickup beat (charges per month)	
Upto Rs. 2,00,000	Rs. 150/-
Rs. 2,00,000 to Rs. 5,00,000	Rs. 300/-
Rs. 5,00,000 to Rs. 10,00,000	Rs. 500/-
Rs. 10,00,000 to Rs. 20,00,000	Rs. 800/-
Rs. 20,00,000 above	Contact Branch
SCHEDULE OF CHARGES - MERCHANT OVERDRAFT	
Processing Fee	Upto 2% of the Sanctioned Limit
Renewal Fee	Upto 2% of the Sanctioned Limit
Enhancement Fee	Upto 2% of the Sanctioned Limit
Expiry of Limits / Non-Renewal Charges/Non-perfection of asset / Covenant not complied with Sanctioned Conditions	Upto 24% per annum on the Utilised Limit for the period of non-compliance
Overdrawn Charges i.e. Charges Drawal in Excess of the Sanctioned Limit	Upto 24% per annum on the overdrawn amount in excess of the drawing power for the period of non-compliance
Commitment Charges	Upto 0.5% per annum on the Unutilized Portion of the Sanctioned Limit if the quarterly average utilization in a calendar quarter is 50% of limit or less
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