

Schedule of Charges – Standard Savings Account Effective 8th January, 2023

(Product discontinued)



AVERAGE MONTHLY BALANCE (AMB)	
Average Monthly Balance	₹10,000/- In Metro, Urban branches ₹ 5,000/- in Semi-urban branches ₹ 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 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 half year
Charges beyond free limits	₹2 per leaf
COLLECTIONS	
Local cheque clearing	Free
Outstation cheque collection charges at bank location	Up to ₹5000 – Charge of ₹25, Above 5000 and up to and including ₹10,000 – Charge of ₹50, Above ₹10,000 and up to including ₹100000 – Charge of ₹100, Above ₹100000 – Charge of ₹150
Outstation cheque collection charges at non-bank location	
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 and NEFT outward at branch (free online)	NEFT : Upto ₹ 10000/- ₹ 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.
IMPS outward (per day limit of ₹5,00,000/-)	₹1 per Transaction
CASH CHARGES	
Cash Deposit limit at home location (including ATM and Branch)	Free up to ₹1,00,000 per month
Cash Deposit limit at Non-Home location (including ATM and Branch)	NIL
Charges beyond free limits (Home Branch & Non-Home Branches)	₹4/1000
Cash Withdrawal at home location	Free
Cash Withdrawal at non-home location	₹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 (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
OTHER CHARGES	
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 Payments Single cheque	₹ 100 per cheque
Stop Payments series	₹ 150 for a series of 25 cheques
Outward cheque return charges for financial reasons	₹ 100 per cheque
Inward Cheque returns charges	₹ 350 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 RD/SIP/Bill Payments)	₹ 25 per instance
Standing instructions failure (return)	₹ 150 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)

I/We hereby confirm that I/We have read and understood the schedule of charges for Standard Savings Account

 1. _____
 (Signature with stamp for Non-individuals)

 2. _____
 (Signature with stamp for Non-individuals)

Outward cheque return charges for financial reasons	₹50 per cheque
Outward cheque return charges for technical reasons	NIL
Inward cheque return charges for financial reasons	₹350 per cheque for up to 2 cheques, ₹500 per cheque for 3-5 cheques, ₹750 per cheque 6th cheque onwards
Inward cheque return charges for technical reasons	NIL
Standing instructions set up/Amendment (Free for RD/SIP/Bill Payment)	₹25 per instance
Standing Instructions failure (return)	₹150 per return
ECS / NACH return due to financial reasons	₹200 per return
SMS alerts	Free

CERTIFICATE AND REPORT ISSUANCE

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	Free
Duplicate 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 after 15 days of account opening and before completing 6 months.	₹500
Account inactive charges	NIL

DOORSTEP BANKING*

Cheque pickup	₹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

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

NO. OF TRANSACTIONS

Aggregation of all the customer induced transactions including:	
Cash/Cheque/DSB/DD (Excluding online and ATM transactions)	5 transactions free per month
Charges beyond free limits	₹15 per transaction over and above the individual transaction limit charges

*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)

* 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

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