

## SOC for Enjo Savings Account

Account & Balance Maintenance	
AMB/RV	SA AMB of ₹ 1,000 / FD ₹ 10,000 / RD ₹ 500 p.m. (₹ 5,000 saved)
Non Maintenance Charges	Nil
Cheque Book (Applicable for only for Underguardian accounts, not applicable for Self-Operating Minor accounts)	1 cheque book free per quarter (10 leaves - Only for Guardian)
Charges beyond free limits	₹ 2 per leaf
Grouping	Can be grouped with any Savings
Collections	
Local Cheque clearing	Free
Outstation cheque collection charges at bank location	Upto ₹ 5,000 charge of ₹ 25, above 5,000 and upto and including ₹ 10,000 charge of ₹ 50/-, Above ₹ 10,000 and upto including ₹ 1,00,000 - charges of ₹ 100, Above ₹ 1,00,000 - charge of ₹ 150
Outstation cheque collection charges at non-bank location	
RTGS/NEFT/IMPS Inward	Free
Foreign inward remittance	Free
Payments	
Free Demand Draft and Payorder at branch locations	Free upto 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 ₹ 10,000 : ₹ 2.25, From ₹ 10,001 to ₹ 1,00,000 : ₹ 4.5, From ₹ 1,00,001 to ₹ 2,00,000 : ₹ 14.5, Above ₹ 2,00,000 : ₹ 24.5 RTGS : From ₹ 2,00,000 to ₹ 5,00,000 : ₹ 20, Greater than ₹ 5,00,000 : ₹ 40
IMPS Outward (free online)	Free
Cash Charges	
Cash Deposit at home location	Free Upto 1,00,000 per month
Charges beyond free limits	₹ 3/1,000
Cash Deposit at Non-Home location	Chargeable
Charges beyond free limits	₹ 4/1,000
Cash Withdrawal at home location	Free
Cash Withdrawal at Non-Home location	₹ 4/1,000
Free debit Card Cash Withdrawal TXNs at metro/urban location (other ATMs)	3 per month
Free debit Card Cash Withdrawal TXNs at semi urban/rural location (other ATMs)	5 per month
Charges beyond free limits of ATM withdrawals	₹ 21 per txn
Cash withdrawal outside India (for international cards only)	₹ 110/- per transaction
Balance Inquiry Outside India (for international cards only)	₹ 25/- per transaction

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Other Charges	
Debit Card Charges	First Year Free ₹ 75 from second year (Waived Off if AMB/RV Criteria is met 6 months out of preceeding 12 months)
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 10 cheques
Outward cheque return charges for financial reasons	₹ 50/- per cheque
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
Cheque return charges for technical reasons	NIL
Standing instructions set up/Amendment	₹ 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	1 free, more than 1 ₹ 300/- per statement
Passbook Issuance	Free
Duplicate Passbook issuance	₹ 50/-
Address Confirmation (per request)	₹ 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 (on call)	₹ 50 per instance
Cheque pickup beat (Per month)	₹ 300
Cash Pickup Beat (Charges per month)	
Upto ₹ 2,00,000	₹ 2,200/-
₹ 2,00,000 to ₹ 5,00,000	₹ 3,200/-
₹ 5,00,000 to ₹ 10,00,000	₹ 8,000/-
₹ 10,00,000 to ₹ 20,00,000	₹ 12,000/-
Above ₹ 20,00,000	Contact Branch
Cash Pickup on Call (Charges per instance)	
Upto ₹ 2,00,000	₹ 150/-
₹ 2,00,000 to ₹ 5,00,000	₹ 300/-
₹ 5,00,000 to ₹ 10,00,000	₹ 500/-
₹ 10,00,000 to ₹ 20,00,000	₹ 800/-
Above ₹ 20,00,000	Contact Branch