

**Schedule of Charges – Value Plus Savings Account** ( Applicable from 8th Jan 2023 )

(Product discontinued)



<b>AVERAGE MONTHLY BALANCE (AMB)</b>	
Average Monthly Balance	₹25000 (50% for Semi-urban and Rural branches)
AMB Non Maintenance Charges	<b>NO CHARGES APPLICABLE</b>
<b>GROUPING WITH FAMILY ACCOUNTS OR BUSINESS</b> (Change from Average Quarterly Balance to Average Monthly Balance)	
Current Account Grouping	Can be grouped to Current Account of equal or higher value
Savings Account Grouping	3 accounts of family member SA of the same or lower value can be grouped
Cheque book (PAP cheque book of 25 leaves) limit	2 cheque books free per quarter
Charges beyond free limits	₹2 per leaf
<b>COLLECTIONS</b>	
Local cheque clearing	Free
Outstation cheque collection charges at bank location	Free
Outstation cheque collection charges at non-bank location	Free
RTGS inward / NEFT inward / IMPS inward	Free
Foreign inward remittance	Free
<b>PAYMENTS</b>	
Demand Draft and Payorder at branch locations	Free upto 3 DD's 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)	<b>NEFT</b> : Upto ₹ 10000/- ₹ 2.25, From ₹ 10001 to ₹ 100000 : ₹ 4.5, From ₹ 100001 to ₹ 200000 : ₹ 14.5, Above ₹ 200000 : ₹ 24.5. <b>RTGS</b> : From ₹ 200000 to ₹ 500000 : ₹ 20, Greater than ₹ 500000 : ₹ 40.
IMPS outward ( per day limit of ₹5,00,000/- )	₹ 1 per Transaction
<b>CASH COLLECTION</b>	
Cash Deposit limit at home location (including ATM and Branch)	Free up to ₹1,00,000 per month
Charges beyond free limits (Home Branch & Non-Home Branches)	₹50000 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
Charges beyond free limits	₹4/1000
Debit Card Transactions at across Equitas Bank ATMs (Include Financial & Non-Financial Transactions)	Free
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>	
Rupay/VISA Classic Debit Card (Charges for issuance and renewal)	₹125
Visa Gold Debit Card (charges for issuance and renewal)	₹125
Visa/Rupay Platinum Debit Card (charges for issuance and renewal)	₹199
ELITE / Visa Signature Debit Card (charges for issuance and renewal)	₹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
Stop payment series (free online)	₹150 for a series of 25 cheques

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

1. \_\_\_\_\_ 2. \_\_\_\_\_  
 (Signature with stamp for Non-Individual) (Signature with stamp for Non-Individual)

Outward cheque return charges for financial reasons	₹100 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 (Debit & Credit Transactions <sup>^</sup> )	Free
SMS alerts day end balance change	₹ 10 per quarter (only if facility is availed)

#### 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)	15 txns free per month
Charges beyond free limits	₹15 per transaction over and above the individual transaction limit 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

\*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)

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