

WINGS Schedule of Charges

Effective October 20th, 2023



Features [#]	Criteria and Charges
Average Monthly Balance (AMB) or Total Relationship Value (TRV)* - Metro and Urban	₹ 50,000 or ₹ 2,00,000
Average Monthly Balance (AMB) or Total Relationship Value (TRV)* - Semi Urban & Rural	₹ 25,000 or ₹ 2,00,000
AMB Non Maintenance Charges	NIL
Cheque book	Free
Complimentary Air Accidental Death Cover (Individual) (On Registration) [^]	₹ 30 Lakhs
Complimentary Personal Accidental Death Cover (Individual) (On Registration) [^]	₹ 10 Lakhs
Complimentary Permanent Total Disability Cover (Individual) (On Registration) ^{^~}	₹ 10 Lakhs
Complimentary Home Burglary (Contents) and Fire (Contents) Cover (On Registration) ^{^~}	₹ 2 Lakhs
Airport Lounge Access at Domestic Terminals ^{^^}	1 per quarter
Locker Discount ^{ox}	25%
International Debit Card ^{***}	
Choice of Debit Cards ^{**}	Wings Platinum
Issuance Fees (First Year)	Nil
Renewal Fees (Second Year onwards) Waived on maintenance of ₹ 50,000 or ₹ 2,00,000 TRV [*]	199 PA
Daily Cash withdrawal Limits (ATM)	₹ 1.5 Lakhs
Daily Shopping Limits (POS and online)	₹ 3.0 Lakhs
Cash Withdrawal Transactions (other bank ATMs)	3 Transactions
Fuel Surcharge at Domestic Fuel Filling Stations [#]	Nil
Reward Points (POS Spends)	2 Points for spend of ₹ 150/-
Cash Withdrawal (Outside India) ^{****}	₹ 110/- per transaction
Balance Inquiry (Outside India) ^{****}	₹ 25/- per transaction
Payment Service Charges	
RTGS Inward	Free
NEFT Inward	Free
IMPS Inward	Free
RTGS Outward	Free
NEFT Outward	Free
IMPS Outward (per day limit of ₹ 5,00,000)	₹ 1/- per transaction
PAP Cheque payment	Free
Demand Draft / Pay Order (ESFB Branch Location)	Free up to 10 DDs per month
Charges Beyond 10 per month (ESFB Branch Location)	₹ 50 per DD
Demand Draft (Non ESFB Branch Location)	₹ 100 per DD
Cleaning and Collection Charges	
Local cheque clearing	Free
Outstation cheque collection charges	Up to ₹ 5,000 - ₹ 25; Above ₹ 5,000 and up to ₹ 10,000 - ₹ 50; Above ₹ 10,000 and up to ₹ 1,00,000 - ₹ 100; Above ₹ 100,000 - ₹ 150
Cash transaction Charges	
Cash Deposit Free Limit (Branch & ATM) - Any Equitas Branch	Free Till ₹ 2,50,000 per month
Cash Deposit Charges beyond free limits (Home Branch & Non Home Branch)	₹ 4/1000
Cash Withdrawal at home location	Free
Cash Withdrawal at non-home location	Free
Other Banking Service Charges	
Stop Payment Online	Free Unlimited
Stop Payment of Cheque at Branch	₹ 100
Stop Payment of Full Cheque Book at Branch	₹ 150 for a series of 25 cheques
Inward Cheque return for Technical Reason	Free

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Outward Cheque return for Technical Reason	Free
Inward Cheque return Charges for Financial Reasons	₹ 350 per cheque up to 2 cheques, ₹ 500 per cheque for 3-5 cheques, ₹ 750 per cheque for the 6th cheque onwards
Outward Cheque return Charges for Financial Reason	₹ 100 per cheque
Standing Instructions for RD	Free
Standing Instructions for SIP	Free
Standing Instructions for Bill Payment	Free
Standing Instructions Failure (Financial Reasons)	₹ 150 per return
ECS / NACH Failure (Financial Reasons)	₹ 200 per return
SMS Alerts ^{###}	Free
Balance Certificate Online	Free
Balance Certificate at Branch	Free
Previous year balance and interest statement - online	Free
Previous year balance and interest statement (physical copy)	1 free per annum, ₹ 300 per statement thereafter
Passbook issuance	Free
Signature Verification Certificate / Photo attestation / Address Confirmation	₹ 50 per instance
Duplicate TDS certificate	₹ 150
Duplicate account statement online or on email	Free
Duplicate account statement (Print / Hard Copy)	₹ 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
Doorstep Banking^{##}	
Cheque pickup (on call)	₹ 50 per instance
Cheque pickup beat (per month)	₹ 300
Cash Pickup on Beat^{##} (Charges per Month)	
Up to ₹ 2,00,000	₹ 2,200
₹ 2,00,000 to ₹ 5,00,000	₹ 3200
₹ 5,00,000 to ₹ 10,00,000	₹ 8000
₹ 10,00,000 to ₹ 20,00,000	₹ 12000
₹ 20,00,000 above	Contact branch
Cash Pickup on Call^{##} (Charges per Instance)	
Up to ₹ 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
₹ 20,00,000 above	Contact branch
[†] TRV (Total Relationship Value) includes average monthly savings, salary account balances and Fixed deposit values ^{**} ELITE Debit Card is issued to ELITE customers only, Rs 499 charges applicable if customer no longer holds ELITE program status. ^{***} Subject to usage as per the Terms and Conditions of the bank ^{****} Equitas Bank will not charge for cash withdrawals outside India, however charges may be Levied by Banks/Foreign Institutions offering ATM Services. [#] Features & Benefits offered are subject to change at the sole discretion of the bank with/without notice to the customer. ^{††} Terms and Conditions Apply, Complimentary Insurance cover can be availed on registration through Internet Banking / Mobile Banking ^{^^} 1 per Quarter (Apr-Jun, Jul-Sep, Oct-Dec & Jan-Mar) at select Domestic Airport Lounges ^ˆ Claim settlement would be an amount up to a maximum of the Sum Assured ^{xx} Subject to availability of Locker at branch location. ^{##} Services available only at select branches in India. ^{###} All Debits, Credits above Rs 5,000 only. Goods and Services Tax (GST) as applicable would be levied on all charges mentioned.	