

SOC for Enjo Savings Account (Effective 1st June, 2025)

Account & Balance Maintenance	
AMB/RV	₹ 1,000 / ₹ 10,000
Non Maintenance Charges	Nil
Cheque Book (Applicable only for Underguardian accounts, not applicable for Self-Operating Minor accounts)	1 cheque book free per quarter (10 leafs - 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	Up to ₹ 5,000 : ₹ 25, From ₹ 5,001 to ₹ 10,000 : ₹ 50, From 10,001 to 1,00,000 : ₹ 100, Above ₹ 1,00,000 : ₹ 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 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 : Up to ₹ 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 (per day limit of ₹ 5,00,000)	Up to ₹ 50000 : ₹ 2.5/-, ₹ 50000- ₹ 1L : ₹ 5/-, Above ₹ 1L : ₹ 7.5/-
Cash Collection	
Cash Deposit at home location	Free up to ₹ 1,00,000 per month. ₹ 5 per ₹ 1000 afterwards.
Cash Deposit at Non-Home location	₹ 5 per ₹ 1000
Cash Withdrawal at home location	Free
Debit Card Transactions at Equitas ATM	Free
Debit Card Transaction at Metro location (other ATMs) (Include Financial & Non Financial)	3 Transactions
Debit Card Transaction at Non Metro location (other ATMs) (Include Financial & Non Financial)	5 Transactions
Charges beyond free limit of ATM Financial Transaction	₹ 23/- per txn
Charges beyond free limit of ATM Non - Financial Transaction	₹ 12/- per txn
Non Equitas ATM usage - Cash Withdrawal decline due to insufficient funds	₹ 10/- per txn
Cash withdrawal outside India (for international cards only)	₹ 110/- per txn
Balance enquiry outside India (for international cards only)	₹ 25/- per txn

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Other Charges	
Debit Card Charges	First Year Free ₹199 from second year (Waived Off if AMB/ RV Criteria is met 6 months out of preceeding 12months)
Card Transaction Slip Retrieval charges (for incorrect claims)	₹250/- per slip
Stop payment single cheque	₹75/- per cheque
Stop payment series	₹150/- for a series of 10 cheques
Outward cheque return charges for financial reasons	₹75/- per cheque
Inward cheque return charges for financial reasons	Rs. 500 upto 2 cheques, Rs. 750/- 3rd 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 (Debit & Credit Transactions)	10 Free SMS per month. Thereafter, 30 paise per SMS
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 15days 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)	
Up to ₹2,00,000	₹3,500
₹2,00,000 to ₹5,00,000	₹5,000
₹5,00,000 to ₹10,00,000	₹10,000
Above ₹10,00,000	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/-
Above ₹20,00,000	Not Available

*Cash withdrawal failed due to insufficient funds considered as financial transaction

*ELITE Debit Card issued to ELITE Customers only, Charges of Rs. 600/- + GST applicable if customer no longer holds ELITE program status (Place a request in IB/MB for a replacement debit card with applicable charges).

^A Forex mark-up fee of 3.5% (plus taxes as applicable) will be levied on each International transaction performed in Indian currency, at International location or transactions carried out in Indian currency with merchants functioning in India but registered in a foreign nation. This is applicable for all debit cards issued under CASA accounts except, Elite (Mastercard World) and Niyo (Visa Platinum). Please note this may be subject to change from time to time based on bank's discretion.