

EVA ELITE Women's Savings Account – Schedule of Charges



(Effective 01st June, 2025)

ACCOUNT & BALANCE MAINTANANCE	
AMB	Nil
Total Relationship Value*	Rs.2,50,000
Non Maintenance Charges	Nil
Cheque book (PAP cheque book of 25 leafs)	Free

COLLECTIONS	
Local Cheque clearing	Free
Outstation cheque collection charges at bank location	Free
Outstation cheque collection charges at non-bank location	
RTGS/NEFT/IMPS Inward	Free

PAYMENTS	
Free Demand Draft and Pay - order at branch locations	Free
Charges beyond free limits	Free
Demand Draft at non-branch locations	Free
PAP Cheque payment	Free
RTGS and NEFT Outward at branch (Free online)	Free
IMPS Outward (free online)- Per day limit of Rs 200,000	Up to ₹ 50000 : ₹ 2.5/-, ₹ 50000- ₹ 1L : ₹ 5/-, Above ₹ 1L : ₹ 7.5/-

CASH CHARGES	
Cash Deposit at home location	NIL
Charges beyond free limits	₹5/1000
Cash Deposit at non home locations	NIL
Charges beyond free limits	₹5/1000
Cash Withdrawal at home location	Free
Debit Card Cash Withdrawal txns at metro locations (other ATMs)	3
Debit Card Cash Withdrawal txns at non-metro location (other ATMs)	5
Charges beyond free limits of ATM withdrawals	₹23 per Financial Transaction, ₹ 12 per Non-Financial Transaction
Cash Withdrawal at Non - Home location	Free
Non Equitas ATM usage- Cash Withdrawal decline due to insufficient funds	₹ 10/- per transaction
Free Debit Card Cash Withdrawal TXNs at metro/urban location (Other ATMs)	No Limit
Free Debit Card Cash Withdrawal TXNs at Semi urban/rural location (Other ATMs)	No Limit
Charges beyond free limits of ATM withdrawals	NA
Cash withdrawal outside India (for International cards only)	Free
Balance Inquiry Outside India(for International cards only)	Free

OTHER CHARGES	
MasterCard/VISA Signature/Platinum Debit Card	Issuance - Free
	Annual Fees and Re-Issuance - charges applicable as per the card variant
Card Transaction slip Retrieval charges (for incorrect claims)	Free
Stop payment single cheque	Free
Stop payment series	Free
Outwardcheque return charges for financial reasons	₹ 75 per cheque
Outward cheque return charges for technical reasons	NIL
Inward cheque return charges for financial reasons	Rs. 500 upto 2 cheques, Rs. 750/- 3rd cheque onwards
Inward/ Outward cheque return charges for technical reasons	NIL
Standing instructions set up/amendment	Free
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
Foreign Exchange Mark-up^	3.5%

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CERTIFICATE AND REPORT ISSUANCE	
Balance Certificate at Branch (Online Free)	Free
Previous year balance and interest statement	Free
Passbook Issuance	Free
Duplicate Passbook issuance	Free
Signature verification certificate /Photo Attestation/Address Confirmation	Free
Duplicate TDS certificate	Free
Duplicate account statement Print (Free online or on email)	Free
DD/PO revalidation/cancellation	Free
Account closure charges if closed on customer request, after 15 days of account opening and before completing 6 months.	Free
Account inactive charges	NIL

DOORSTEP BANKING**	
Cheque pickup on call (Per month)	Free
Cheque pickup beat (Per month)	Free
Cash pickup beat (charges per month)	
Up to Rs 2,00,000	Rs. 3500
Rs.2,00,000 to Rs.5,00,000	Rs. 5000
Rs.5,00,000 to Rs.10,00,000	Rs. 10000
Above Rs.10,00,000	Contact branch
Cash pickup on call (charges per instance)	
Up to Rs.200000	Free
Rs.200000 up to Rs.500000	Free
Rs.500000 up to Rs.1000000	Free
Rs.1000000 up to Rs.2000000	Free
Above Rs. 2000000	Free

NO OF TRANSACTIONS	
Aggregation of all customer induced transaction including: at branch	Free
Cash/Cheque/DSB/DD(Excluding Online and ATM txn)	NA
Charges beyond free limits	NA

*Total balances in Savings Account and Fixed Deposits under the same Customer ID will constitute Total Relationship Value (TRV).

**Available on request at select locations only PAP=Payable at Par NA: Not Applicable SA: Savings Account Taxes .will be additiona

^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.