

# Eva Women's Savings Account - Schedule Of Charges

Effective 01<sup>st</sup> June, 2025



ACCOUNT & BALANCE MAINTENANCE		
AMB	NIL	
Relationship Value"	Rs. 10,000/- (Metro & Urban branche Rs. 5,000/- (Semi-urban & Rural branches)	
Non Maintenance Charges	NIL	
Cheque book (PAP cheque book of 25 leaves)	1 cheque book free per quarter	
Charges beyond free limits	Rs. 2 per leaf	
Locker Rental Discount <sup>xx</sup>	25%	
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 charges of 50, above 10,000 and upto including 1,00,000 charge of 100, above 1,00,000 charge of 150	
RTGS/NEFT/IMPS Inward	Free	
PAYMENTS		
Free Demand Draft and Payorder at branch locations	5 Free/month on ESFB location	
Charges beyond free limits	Rs. 50 per DD	
Demand Draft at non-branch locations	Rs. 100 per DD	
PAP Cheque payment	Free	
RTGS and NEFT Outward at branch (Free online)	NEFT: Upto Rs. 10,000/- Rs. 2.25, From Rs. 10001 to Rs. 100000: Rs. 4.5, From Rs. 100000 to Rs. 200000: Rs. 14.5, Above Rs. 200000: Rs. 24.5. RTGS: From Rs. 200000 to Rs. 500000: Rs. 20, Greater than Rs. 500000 : Rs. 40.	
IMPS Outward-Per day limit of Rs 5,00,000	Up to Rs.50000 : Rs.2.5/-, Rs.50000- Rs.1L : Rs.5/-, Above Rs.1L : Rs.7.5/-	
CASH CHARGES		
Cash Deposit at Home Location	Free upto Rs. 1,00,000 per month	
Cash Deposit at Non-Home location	Chargeable	
Charges beyond free limits	Rs. 5 per Rs.1000	
Cash Withdrawal at home location	Free	
Cash Withdrawal at Non-Home location	Rs. 4 per Rs.1000	
INTERNATIONAL DEBIT CARD		
Choice of Debit Card	Eva Visa Platinum	Eva Visa Classic
Charges for Issuance, Annual Fees, Re-Issuance	Rs. 250 + GST	Rs. 199 + GST
Daily Cash Withdrawal Limits per Day (ATM)	Rs. 1,00,000	Rs. 1,00,000
Daily POS/ECOM Limit per Day	Rs. 2,00,000	Rs. 2,00,000
Cash Withdrawal Transaction (Equitas Small Finance Bank ATMs)	Unlimited Free	Unlimited Free
Debit Card Transaction (Include Finance & Non Financial transactions)	3 per Month Metro	3 per Month Metro
Debit Card Transaction (Other Bank ATMs Financial transactions)	5 per Month Non-Metro	5 per Month Non-Metro
Charges Beyond Free Limits of ATM Financial transactions	Rs. 23 per Transaction	Rs. 23 per Transaction
Charges Beyond Free Limits of ATM Non Financial transactions	Rs. 12 per Transaction	Rs. 12 per Transaction
Non Equitas ATM usage - Cash Withdrawal decline due to insufficient funds	Rs. 10 per Transaction	Rs. 10 per Transaction
Reward Points (POS/ECOM Spends)	2 Points for spend of Rs. 150	1 Points for spend of Rs. 200
Cash Withdrawal Outside India	Rs. 110 per Transaction	Rs. 110 per Transaction
Balance Inquiry Outside India	Rs. 25 per Transaction	Rs. 25 per Transaction
Card Transaction slip Retrieval Charges (For Incorrect Claims)	Rs. 250 per Slip	Rs. 250 per Slip
OTHER CHARGES		
Stop Payment Single Cheque	Rs. 100/- per cheque	
Stop Payment Series	Rs. 150/- for a series of 25 cheques	
Outward Cheque Return Charges for Finanical Reasons	Rs. 75/- Per Cheque	
Outward Cheque Return Charges for Technical Reasons	NIL	
Inward Cheque Return Charges for Finanical 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	Rs. 25/- per instance	
Standing Instructions Failure (Return)	Rs. 150/- per return.	
ECS/NACH Return Due to Financial Reasons	Rs. 200/- per return.	
SMS Alerts (Debit & Credit Transactions)^	10 Free SMS per month. Thereafter 30 paise per SMS	
Foreigian Exchancae Mark-up^	3.5%	

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CERTIFICATE AND REPORT ISSUANCE	
Balance Certificate at Branch (Online Free)	Rs. 250 per Instance
Previous Year Balance and Interest Statement	1 Free, more than 1 Rs.300 per Statement
Passbook Issuance	Free
Duplicate Passbook Issuance	Rs. 50
Signature Verification Certificate/Photo Attestation/Address Confirmation (Per Request)	Rs. 50 per Instance
Duplicate TDS Certificate	Rs. 100
Duplicate Account Statement Print (Free Online or on Email)	Rs. 50
DD/PO Revalidation/Cancellation	Rs. 100
Account Closure Charges if Closed on Customer Request, After 15 Days of Account Opening and Before Completing 6 Months	Rs. 500
Account Inactive Charges	NIL
DOORSTEP BANKING*	
Cheque Pickup (On Call)	Rs. 50 per Instance
Cheque Pickup Beat (Per Month)	Rs. 300
Cash Pickup Beat (Charges per Month)	
Up to Rs.200000	Rs.3500
Rs.200000 to Rs.500000	Rs.5000
Rs.500000 to Rs.1000000	Rs.10000
Rs.1000000 above	Contact branch
Cash Pickup on call (Charges per Instance)	
Up to Rs. 2,00,000	Rs. 150
Rs. 200000 to Rs. 5,00,000	Rs. 300
Rs. 5,00,000 to Rs. 10,00,000	Rs. 500
Rs. 10,00,000 to Rs. 20,00,000	Rs. 800
Rs. 20,00,000 above	Contact Branch
NO OF TRANSACTIONS	
Aggregation of all the customer induced transaction including: At branch	
Cash/Cheque/RTGS/NEFT/DSB/DD (Excluding Online and ATM Transaction)	10 Free Transactions per Month
Charges Beyond Free Limits	15 per transaction over and above the individual transaction limits

\*Available on request at select locations only, PAP: Payable At Par, NA: Not Applicable, SA: Savings Account, Taxes as applicable will be additional

\*\*Total balances in Savings, Term Deposit under the same Customer ID will constitute Relationship Value (RV)

\*Cash withdrawal failed due to insufficient funds considered as financial transactions.

\*ELITE Debit Card is issued to ELITE customers only, Rs. 600 charges applicable if customer no longer holds ELITE program status (contact customer care/branch for replacement debit card to avoid charges)

xx Subject to availability of Locker at Branch Location

^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.