

EXCELL - Schedule of Charges (Effective 01st June, 2025)

RELATIONSHIP REQUIREMENT & RELATIONSHIP CHARGES	
Average Monthly Balance	NIL
Non Maintenance Charges	No Charges Applicable
Monthly Salary credit	₹ 40,000/-
DEBIT CARD***	
Debit Card Type**	Rupay Platinum Debit Card
Debit Card Issuance & Re-Issuance Fees	Rupay Platinum Debit Card ₹250 + GST
Debit Card Annual Fees	Rupay Platinum Debit Card ₹250 + GST
Cash withdrawal at home location	Free
Cash Withdrawal at non-home branch location	₹ 4/1000
Debit Card Cash Withdrwal txns at metro location (other Bank ATMs)	3
Debit Card Cash Withdrwal txns at non-metro location (other Bank ATMs)	5
Charges beyond free limits of ATM withdrawals	₹ 23 per financial transaction, ₹12 per Non - Financial transaction
Cash withdrawal outside india (for international cards only)**	₹ 110 per transaction
Balance Inquiry Outside India (for international cards only)**	₹ 25 per transaction
Card Transaction Slip Retrieval Charges (for incorrect claims)	₹ 250 per slip
BASIC BANKING SERVICES	
Cheque book Issuance	1 cheque book free per quarter
SMS Alerts (Debit & Credits Transactions)	10 Free SMS per month. Thereafter, 30 paise per SMS
Foreign Exchange Mark-up^	3.5%
Balance Certificate at Branch (Online free)	₹ 250 per instance
Previous year balance and interest statement (Online free)	1 free per annum, ₹ 300 per statement thereafter
Passbook issuance	Free
Duplicate Passbook issuance	₹ 50
Singnature verification certificate/photo attestation/address confirmation	₹ 50 per instance
Duplicate TDS certificate	₹ 100
Duplicate account statement print (Online free 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
PAYMENT SERVICE CHARGES	
RTGS and NEFT outward at branch (Online free)	NEFT Up to ₹ 10,000/- ₹ 2.25, From ₹ 10001 to ₹ 100000: ₹ 4.5, From ₹ 100001 to ₹ 200000: ₹14.5, Above ₹ 200000 : ₹ 24.5. RTGS: From ₹ 200000 to ₹ 500000 : ₹20, Greater than ₹ 500000 : ₹ 40
Stop payment single cheque (Online free)	₹ 100 per cheque
Stop payment series (Online free)	₹ 150 for a series of 25 cheque
COLLECTION SERVICE CHARGES	
Outstation Cheque Collection charges at bank location	Up to ₹5000 - Charge of ₹25,
	Above ₹5000 and up to and including ₹10000 - Charge of ₹50,
	Above ₹10000 and up to and including ₹100000 - Charge of ₹100, Above ₹100000 - Charge of ₹150

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Outstation Cheque Collection charges at non - bank location	Above ₹ 100000 - Charge of ₹150
RTGS inward/NEFT inward/IMPS inward	Free
Foregin inward remittance	Free
Demand Draft and pay order at branch locations	₹ 15 per quarter
Charges beyond free limits	₹ 50 per DD
Demand Draft at non-branch location	₹ 100 per DD
PAP cheque payment	Free
IMPS Outward (per day limit of 200000/-)	Up to ₹ 50000 : ₹ 2.5/-, ₹ 50000- ₹ 1L : ₹ 5/-, Above ₹ 1L : ₹ 7.5/-
Cash Deposit limit at home location (including ATM and Branch)	₹ 1,00,000
Charges beyond free limits	₹ 5/1000
Cash Deposit limit at non home location (including ATM and Branch)	Up to 200000
Charges beyond free limits	₹ 5/1000
Local cheque clearing	₹ 2 per leaf
MISCELLANEOUS CHARGES	
Outward Cheque return charges for Financial Reason.	₹ 75 per cheque
Inward Cheque return charges for financial Reason	Rs. 500 upto 2 cheques, Rs. 750/- 3rd cheque onwards
Inward/outward Cheque return charges for technical Reason	NIL
Standing instruction set up/ Amendment (Free for RD/SIP/Bill Payment)	₹ 25 per instance
Standing instruction set up/ Amendment (Free for RD/SIP/Bill Payment)	₹ 150 per return
ECS / NACH return due to Financial reasons	₹ 200 per return
DOORSTEP BANKING ##	
Charges beyond free Limits	₹ 50 per instance
Cheque pickup beat (per month)	₹ 300
CASH PICKUP BEAT (Charges per month) ##	
Up to ₹200000	₹3500
₹200000 to ₹500000	₹5000
₹500000 to ₹1000000	₹10000
₹1000000 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

Terms and Conditions :

The EXCELL account is offered to salaried customers with a monthly salary credit of ₹40,000 and above.

***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.

Benefits offered are subject to change at the sole discretion of the bank with/without notice to the customer.

##Services available only at select branches in India; Min.value ₹50,000; & Max.value ₹2,00,000

Goods and Services Tax (GST) as applicable would be levied on all charges mentioned.

^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.