

Schedule of Charges- FREO SAVE Equitas Savings Account
(Effective 01st June, 2025)



Schedule of Charges – FREO SAVE Equitas Savings Account	FREO SAVE Equitas Minimum KYC Account (Opened only with Aadhaar OTP)	FREO SAVE Equitas Full KYC Account (Biometric/ Video KYC)
AVERAGE MONTHLY BALANCE		
Average Monthly Balance	Nil	Nil
AMB Non Maintenance Charges	Not Applicable	Not Applicable
GROUPING WITH FAMILY ACCOUNTS OR BUSINESS		
Current Account Grouping	Not Applicable	Can be grouped to Current Account of equal or higher value
Savings Account Grouping	Not Applicable	Can be grouped to Savings Account of higher value
Cheque book (PAP cheque book of 25 leafs) limit		1 cheque book free per quarter on request (Only if the signatures are updated in bank)
Charges beyond free limits	Not Applicable	Rs.2 per leaf
COLLECTIONS		
Local cheque clearing	Free	Free
Outstation cheque collection charges at bank location	Up to INR 5000 – Charge of INR 25, Above 5000 and up to and including INR 10,000 – Charge of INR 50, Above INR 10,000 and up to including INR 100000 – Charge of INR 100, Above INR 100000 – Charge of INR 150	Up to INR 5000 – Charge of INR 25, Above 5000 and up to and including INR 10,000 – Charge of INR 50, Above INR 10,000 and up to including INR 100000 – Charge of INR 100, Above INR 100000 – Charge of INR 150
RTGS inward / NEFT inward / IMPS inward	Free	Free
Foreign inward remittance	Free	Free
PAYMENTS		
Demand Draft and Payorder at branch locations (Only if signatures are updated in the bank)	Cannot be issued	Free up to 3 DDs per month (Only if signatures are updated with the bank)
Charges beyond free limits (Only if signatures are updated in the bank)	Not Applicable	Rs.50 per DD
Demand Draft at non-branch locations (Only if signatures are updated in the bank)	Not Applicable	Rs.100 per DD
PAP cheque payment	NA (No Cheque Book issued)	Free
RTGS and NEFT outward at branch (free online) (Only if signatures are updated in the bank)	Not Allowed through branch	NEFT : Upto Rs. 10000/- 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.25/-, Rs.50000- Rs.1L : Rs.5/-, Above Rs.1L : Rs.75/-	Up to Rs.50000 : Rs.25/-, Rs.50000- Rs.1L : Rs.5/-, Above Rs.1L : Rs.75/-
CASH CHARGES		
Cash Deposit limit at home location (including ATM and branch)	No Free limit	Free up to Rs.1,00,000 per month
Cash Deposit limit at Non-Home location (including ATM and Branch)	No Free limit, Rs.4/1000	No Free limit
Charges beyond free limits	Rs.5/1000	Rs.5/1000
Cash Withdrawal at home location (Only if signatures are updated in the bank)	Not Applicable if signatures not uploaded	Free
Cash Withdrawal at non-home location (Only if signatures are updated in the bank)	Not Applicable if signatures not uploaded	Rs.4/1000
Debit Card Transactions at across Equitas Bank ATMs (Include Financial & Non-Financial Transactions)	Not Applicable as only Virtual Debit Card issued	Free Unlimited
Debit Card Transaction at metro locations (Include Financial & Non Financial)	Not Applicable as only Virtual Debit Card issued	3 Transaction
Debit Card Transaction at non - metro locations (Include Financial & Non Financial)	Not Applicable as only Virtual Debit Card issued	5 Transaction
Charges beyond free limits of ATM withdrawals	Not Applicable as only Virtual Debit Card issued	Rs. 23 per Transaction
Non Equitas ATM usage – Cash Withdrawal decline due to insufficient funds	Not Applicable as only Virtual Debit Card issued	Rs. 10 per Transaction
Charges on Non Financial Transactions beyond Free Limits	Not Applicable as only Virtual Debit Card issued	Rs. 12 per Transaction
Cash withdrawal outside India (for international cards only)	Not Applicable as only Virtual Debit Card issued	Rs. 110/- per Transaction
Balance Inquiry Outside India (for international cards only)	Not Applicable as only Virtual Debit Card issued	Rs. 25/- per Transaction
OTHER CHARGES		
VISA Virtual Debit Card (Only for ECom transactions)	Free	Free
VISA Classic Debit Card – Annual Fee /Issuance Fee	Not Applicable	Rs. 125+ GST
Card Transaction Slip Retrieval charges (for incorrect claims)	NA (Only Virtual debit card issued)	Rs. 250/- per slip
Stop payment single cheque (free online)	NA (Cheque book is not issued)	Rs.100 per cheque
Stop payment series (free online)	NA (Cheque book is not issued)	Rs.150 for a series of 25 cheques
Inward cheque return charges for financial reasons	NA (Cheque book is not issued)	Rs.350 per cheque for up to 2 cheques, Rs.500 per cheque for 3-5 cheques, Rs.750 per cheque 6th cheque onwards
Outward cheque return charges for financial reasons	Rs.75 per cheque	Rs.75 per cheque
Standing instructions set up /Amendment (Free for RD /SIP /Bill Payment)	Rs.25 per instance	Rs.25 per instance
Standing Instructions failure (return)	Rs.150 per return	Rs.150 per return
ECS / NACH return due to financial reasons	Rs.200 per return	Rs.200 per return
SMS Alert (Debit & Credit Transaction)	Free limit of 10 sms per month	Free limit of 10 sms per month
Foreign Exchange Mark-up^	3.5%	3.5%

Schedule of Charges- FREO SAVE Equitas Savings Account

(Effective 01st Jan, 2025)



Niyo Equitas Minimum KYC Account (Opened only with Aadhaar OTP)		Niyo Equitas Full KYC Account (Biometric/Video KYC)
CERTIFICATE AND REPORT ISSUANCE		
Previous year balance and interest statement (free online)	1 free per annum, Rs.300 per statement thereafter	1 free per annum, Rs.300 per statement thereafter
Passbook issuance	Not provided for Half KYC Account	Free (Available on request)
Duplicate Passbook issuance	Not provided for Half KYC Account	Rs.50
Signature verification certificate / Photo attestation / Address confirmation (Only if signatures are updated in the bank)	Not provided for Half KYC Account	Rs.50 per instance
Duplicate TDS certificate	Rs.100	Rs.100
Duplicate account statement print (free online or on email)	Rs.200	Rs.200
DD / PO revalidation / cancellation (Only if signatures are updated in the bank)	Not Applicable as DD cannot be issued	Rs.100
*Account closure charges if closed after 15 days of account opening and before completing 1 year	Rs. 250	Rs. 250
Account inactive charges	Nil	Nil
DOORSTEP BANKING*		
Cheque pickup (on call)	Not provided for Half KYC Account	Rs.50 per instance
Cheque pickup beat (Per month)	Not provided for Half KYC Account	Rs.300
Cash pickup beat (charges per month)		
Upto Rs 2,00,000	Not provided for Half KYC Account	Rs. 3500
2,00,000 to 5,00,000	Not provided for Half KYC Account	Rs. 5000
5,00,000 to 10,00,000	Not provided for Half KYC Account	Rs. 10000
Above 10,00,000	Not provided for Half KYC Account	Contact branch
Cash pickup on call (charges per instance)		
Up to Rs.200000	Not provided for Half KYC Account	Rs.150
Rs.200000 to Rs.500000	Not provided for Half KYC Account	Rs.300
Rs.500000 to Rs.1000000	Not provided for Half KYC Account	Rs.500
Rs.1000000 to Rs.2000000	Not provided for Half KYC Account	Rs.800
Rs.2000000 above	Not provided for Half KYC Account	Contact branch
NO. OF TRANSACTIONS		
Aggregation of all the customer induced transactions including:		
Cash/ Cheque/RTGS/NEFT/ DSB/DD(Excluding Online and ATM Txn)	Not Applicable	8 transactions free per month
Charges beyond free limits	Not Applicable	Rs.15 per transaction over and above the individual transaction limit charges

^ 30 paise per SMS beyond free limit will be charged for Debit & Credit Transactions

*Account closure charges applicable for customer induced closure and bank induced closure for regulatory reasons
Taxes as applicable will be additional

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

*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.