

My Savings - SOC

(Effective 1st June, 2025)

Account & Balance Maintenance	NIL
Non Maintenance Charges	NA
Free Cheque book	NA
COLLECTIONS	
Local Cheque clearing	Free
Outstation cheque collection charges at bank location	Upto Rs. 5000 charge of Rs. 25, Above 5000 and upto and including Rs. 10,000 charge of Rs. 50/-, Above Rs. 10,000 and upto including Rs. 100000 charge of Rs. 100/-, Above Rs. 100000 charge of Rs. 150/-
Outstation cheque collection charges at non-bank location	
RTGS/NEFT/IMPS Inward	Free
PAYMENTS	
Free Demand Draft and Payorder at branch locations	NIL
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) (check below free limits at BC outlet)	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 (limit of Rs 5 lacs per day)	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 (including ATM & Branch)	Free up to Rs.1,00,000 per month
Cash Deposit at Non-Home location (including ATM & Branch)	Nil
Charges beyond free limits (Home Branch & Non-Home Branches)	Rs.5 per Rs.1000
Cash Withdrawal at home location	Free
Cash Withdrawal at non - home locations	Rs.4/ Rs.1000
Debit Card Transactions at across Equitas Bank ATMs (Include Financial & Non-Financial Transactions)	Free Unlimited
Debit Card Transactions at Metro location other Bank ATMs (Include Financial & Non-Financial Transactions)	3 Transactions
Debit Card Transactions at Non-Metro location other Bank ATMs (Include Financial & Non-Financial Transactions)	5 Transactions
Charges on Financial Transactions beyond free limits*	Rs.23 per transaction
Charges on Non-Financial Transactions beyond free limits	Rs.12 per transaction
Non Equitas ATM usage - cash withdrawal decline due to insufficient funds	Rs.10 per transaction
Cash withdrawal outside India (for international card only)	Rs.110 per transaction
Balance Inquiry Outside India (for international cards only)	Rs.25
OTHER CHARGES	
Visa/RuPay Classic Debit Card (charges for issuance, annual maintenance and re-issuance)	Rs.199
Visa Gold Debit Card (charges for issuance, annual maintenance and re-issuance)	Rs.199
Visa/RuPay Platinum Debit Card (charges for issuance, annual maintenance and re-issuance)	Rs.250
ELITE / Visa Signature Debit (charges for issuance, annual maintenance and re-issuance)	Rs.600
Card transaction slip retrieval charges (for incorrect claims)	Rs.250 per slip
Stop payments single cheque	Rs.100 per cheque
Stop payments series	Rs.150 for a series of 25 cheques
Outward cheque return charges for financial reasons	Rs.75 per cheque
Outward cheque return charges for technical reasons	NIL
Standing instructions set up/Amendment	Rs.25 per instance
Standing instructions failure (return)	Rs.200 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
Foreign Exchange 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	Rs. 500/-
Account Inactive charges	NIL
DOOR STEP BANKING	
Cheque pick up on call	Rs. 50 per instance
Cheque pick up beat (per month)	Rs. 300
CASH PICKUP BEAT (CHARGES PER MONTH)	
Upto Rs 2,00,000	Rs. 3500
2,00,000 to 5,00,000	Rs. 5000
5,00,000 to 10,00,000	Rs. 10000
Above 10,00,000	Contact branch
CASH PICKUP ON CALL (CHARGES PER MONTH)	
Upto Rs 2,00,000	Rs. 150
2,00,000 to 5,00,000	Rs. 300
5,00,000 to 10,00,000	Rs. 500
10,00,000 to 20,00,000	Rs. 800
Above 20,00,000	Contact branch
NO OF TRANSACTIONS	
Aggregation of all the customer induced transaction including at branch	
Cash/Cheque (at Branch)	NIL transaction free per month
Charges beyond free limits	Rs. 15 per transaction over and above the individual transaction limits

* Available on request at select locations only. Taxes as applicable will be additional. PAP = Payable At Par NA = Not Applicable
SA Savings Account CA = Current Account

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

"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)

^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.