

AVERAGE MONTHLY BALANCE	
Average Monthly Balance (AMB)	₹5,000/- for Semi Urban and Rural Category Branches ₹10,000 for Metro and Urban Category Branches
AMB Non-maintenance charges	No Charges Applicable
NRO ACCOUNT AS ADDITIONAL ADD ON ACCOUNT WITHOUT SEPARATE AMB REQUIREMENT	
AMB Non-maintenance charges incase of the customer having NRE and NRO accounts with the same "Mode of Operation"	No Charges Applicable
GROUPING WITH FAMILY ACCOUNTS OR BUSINESS	
Account Grouping	Can be grouped to NR Savings Account or Current Account of higher value
CHEQUE BOOK CHARGES	
Cheque book (PAP cheque book of 25 leafs) limit	1 cheque book free per quarter
Charges beyond free limits	₹2/- per leaf
COLLECTIONS	
Local cheque clearing	Free
Outstation cheque collection charges at bank location	Free
Outstation cheque collection charges at non-bank location(Non PAP)	Up to ₹5,000/- – Charge of ₹25/-, Above ₹5,000/- and up to and including ₹ 10,000/- – Charge of ₹ 50, Above ₹ 10,000/- and up to including ₹ 1,00,000/- – Charge of ₹ 100, Above ₹ 1,00,000/- – Charge of ₹ 150/-
RTGS inward / NEFT inward / IMPS inward	Free
Foreign inward remittance	Free
PAYMENTS	
Demand Draft and Payorder at branch locations	Free up to 3 DDs per month
Charges beyond free limits	₹50/- per DD
Demand Draft at non-branch locations	₹110/- per txn
PAP cheque payment	Free
RTGS & NEFT Outward at Branch (Free Online)	NEFT : Upto ₹10,000/- ₹ 2.25/-, From ₹ 10,001/- to ₹ 1,00,000/- : ₹ 4.5/-, From ₹ 1,00,000/- to ₹ 2,00,000/- : ₹ 14.5/-, Above ₹ 2,00,000/- : ₹ 24.5/-, RTGS : From ₹ 2,00,000/- to ₹ 5,00,000/- : ₹ 20/-, Greater than ₹ 5,00,000/- : ₹ 40/-
IMPS Outward (per day limit of ₹5,00,000/-)	Up to ₹50,000 : ₹2.5/-, ₹50,000 - ₹1L : ₹5/-, Above ₹1L : ₹7.5/-
CASH CHARGES	
NRO Current Account Cash Deposit limit at home location	Free up to ₹1,00,000/- per month
NRO Current Account Cash Deposit charges beyond free limits (home branch)	₹4/1000
NRO Current Account Cash Deposit limit at Non-Home location	NIL
NRO Current Account Cash Deposit charges beyond free limits (Non-home branch)	₹5/1000
Cash Withdrawal at home location	Free
Cash Withdrawal at non-home location	₹4/1000
Debit Card Cash Withdrawal txns at metro locations (other Bank ATMs)	Free 3 Transactions (Financial + Non-Financial) Per Month
Debit Card Cash Withdrawal txns at non-metro locations (other Bank ATMs)	Free 5 Transactions (Financial + Non-Financial) Per Month
Charges on Financial Transactions beyond free limits*	₹23/- per txn
Charges on Non-Financial Transactions beyond free limits	₹12 per txn
ATM transaction decline for insufficient funds in non-Equitas bank ATM	₹10/- per decline txn
Cash withdrawal outside India (for international cards only)	₹110/- per txn
Balance Inquiry Outside India (for international cards only)	₹25/- per txn

OTHER CHARGES	
NRE VISA International Classic Debit Card (Charges for Issuance, annual fees, re-issuance)	Issuance – Free, AMC – Rs. 199/- (if AMB not maintained)
NRO Rupay Domestic Classic Debit Card (Charges for Issuance, annual fees, re-issuance)	Issuance – Free, AMC – Rs. 199/- (if AMB not maintained)
Rupay NRO Domestic Platinum Debit Card with chip (Charges for issuance, annual fees, re-issuance)	Issuance – Free, AMC – Rs. 250/- (if AMB not maintained)
NRE VISA International Platinum Debit Card (Charges for Issuance, annual fees, re-issuance)	Issuance – Free, AMC – Rs. 250/- (if AMB not maintained)
Elite Master NRE International *(Charges for Issuance, annual fees, re-issuance)	Free
Card Transaction Slip Retrieval charges (for incorrect claims)	₹ 250/- per slip
Stop payment single cheque (free online)	₹ 100/- per cheque
Stop payment series (free online)	₹ 150/- for a series of 25 cheques
Outward cheque return charges for financial reasons	₹75/- per cheque
Inward cheque return charges for financial reasons	₹500 upto 2 cheques, ₹750/- 3rd cheque onwards
Inward/ Outward cheque return charges for technical reasons	NIL
Standing instructions set up/Amendment (Free for RD/SIP/Bill Payment)	₹25/- per instance
Standing Instructions failure (return)	₹150/- per return
ECS / NACH return due to financial reasons	₹ 200/- per return
SMS alerts	10 Free SMS per month. Thereafter, 30 paise per SMS.
CERTIFICATE AND REPORT ISSUANCE	
Balance Certificate at Branch (online free)	₹250/- per instance
Previous year balance and interest statement (free online)	1 free per annum, ₹300/- per statement thereafter
Passbook issuance	Free
Duplicate Passbook issuance	₹50/-
Signature verification certificate / Photo attestation / Address confirmation	₹50/- per instance
Duplicate TDS certificate	₹100/-
Duplicate account statement print (free online or on email)	₹50/-
DD / PO revalidation / cancellation	₹100/-
Account closure charges if closed on customer request before 6 months of account opening date and after 15 days of account opening.	₹500/-
Account inactive charges	NIL
DOORSTEP BANKING*	
Cheque pickup (on call)	₹50/- per instance
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 in NRO Current Account)	
Up to ₹ 200000	₹150/-
₹ 200000 to ₹ 500000	₹300/-
₹ 500000 to ₹ 1000000	₹500/-
₹ 1000000 to ₹ 2000000	₹800/-
₹ 2000000 above	Contact branch
NO. OF TRANSACTIONS	
Aggregation of all the customer induced transactions including:	
Cash/Cheque/RTGS/NEFT/DSB/DD/IMPS (excluding online and ATM transaction)	8 transactions free per month
Charges beyond free limits	₹15/- per transaction over and above the individual transaction limit charges

* 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, NRE: Non Resident External Account, NRO: Non Resident Ordinary Account.

*Applicable only for ELITE variant of Account