

Schedule of Charges – Niyo Equitas Savings Account

(Effective 01st June, 2025)



	Niyo Equitas Full KYC Account (Biometric/Video KYC)
AVERAGE MONTHLY BALANCE (AMB)	
Average Monthly Balance	Nil
AMB Non Maintenance Charges	Not Applicable
GROUPING WITH FAMILY ACCOUNTS OR BUSINESS	
Current Account Grouping	Can be grouped to Current Account of equal or higher value
Savings Account Grouping	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	Rs.2 per leaf
COLLECTIONS	
Local cheque clearing	Free
Outstation cheque collection charges at bank location	Up to Rs.5000 – Charge of Rs.25, Above 5000 and up to and including Rs.10,000 – Charge of Rs.50, Above Rs.10,000 and up to including Rs.100000 – Charge of Rs.100, Above Rs.100000 – Charge of Rs.150
RTGS inward / NEFT inward / IMPS inward	Free
Foreign inward remittance	Free
PAYMENTS	
Demand Draft and Payorder at branch locations (Only if signatures are updated in the bank)	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)	Rs.50 per DD
Demand Draft at non-branch locations (Only if signatures are updated in the bank)	Rs.100 per DD
PAP cheque payment	Free
RTGS and NEFT outward at branch (free online) (Only if signatures are updated in the bank)	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 ₹5,00,000/-)	Up to ₹ 50000 : ₹ 2.5/-, ₹ 50000- ₹ 1L : ₹ 5/-, Above ₹ 1L : ₹ 7.5/-
CASH CHARGES	
Cash Deposit limit at home location (including ATM and Branch)	Free up to Rs.1,00,000 per month
Cash Deposit limit at Non-Home location (including ATM and Branch)	No Free limit
Charges beyond free limits (Home Branch & Non-Home Branches)	Rs. 5/1000
Cash Withdrawal at home location (Only if signatures are updated in the bank)	Free
Cash Withdrawal at non-home location (Only if signatures are updated in the bank)	Rs.4/1000
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
Non Equitas ATM usage – Cash Withdrawal decline due to insufficient funds	Rs.10 per transaction
Charges on Financial Transactions beyond free limits*	Rs.23 per transaction
Charges on Non-Financial Transactions beyond free limits	Rs.12 per transaction
Cash withdrawal outside India (for international cards only)	Rs. 499 per transaction (including applicable taxes)
Balance Inquiry Outside India (for international cards only)	Rs. 25/- per transaction
OTHER CHARGES	
Visa Virtual Debit Card (Only for ECom transactions)	Not Applicable
Visa Platinum Debit Card (Charges for issuance (Effective date August 1, 2022) and reissuance (Effective date January 8th 2023))	Rs.250
Debit Card AMC (Annual Maintenance Charge)	Rs.250
Card Transaction Slip Retrieval charges (for incorrect claims)	Rs.250/- per slip
Stop payment single cheque (free online)	Rs.100 per cheque
Stop payment series (free online)	Rs.150 for a series of 25 cheques
Inward cheque return charges for financial reasons	Rs. 500 upto 2 cheques, Rs. 750/- 3rd cheque onwards
Outward cheque return charges for financial reasons	Rs. 75 per cheque
Standing instructions set up/Amendment (Free for RD/SIP/Bill Payment)	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
Foreign Exchange Mark-up [^]	3.5%

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CERTIFICATE AND REPORT ISSUANCE	
Previous year balance and interest statement (free online)	1 free per annum, Rs.300 per statement thereafter
Passbook issuance	Free (Available on request)
Duplicate Passbook issuance	Rs.50
Signature verification certificate / Photo attestation / Address confirmation (Only if signatures are updated in the bank)	Rs.50 per instance
Duplicate TDS certificate	Rs.100
Duplicate account statement print (free online or on email)	Rs.200
DD / PO revalidation / cancellation (Only if signatures are updated in the bank)	Rs.100
*Account closure charges if closed after 15 days of account opening and before completing 1 year	Rs. 250
Account inactive charges	Nil
Balance Certificate at Branch (online free)	Rs. 250
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.200000	Rs.150
Rs.200000 to Rs.500000	Rs.300
Rs.500000 to Rs.1000000	Rs.500
Rs.1000000 to Rs.2000000	Rs.800
Rs.2000000 above	Contact branch
NO. OF TRANSACTIONS	
Aggregation of all the customer induced transactions including:	
Cash/Cheque/RTGS/NEFT/DSB/DD(Excluding Online and ATM Txn)	8 transactions free per month
Charges beyond free limits	Rs.15 per transaction over and above the individual transaction limit charges

*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.