

Equitas Explorer (Seafarer) Account - Schedule of Charges (Applicable from 06th June, 2025)



ELIGIBILITY CRITERIA

Average Monthly Balance (AMB) or Total Relationship Value (TRV)*	Rs.1 Lakhs CASA AMB or Rs.10 Lakhs TRV
AMB Non Maintenance Charges	NIL
Locker Discount	25% Discount on Annual Locker Rentals

DEBIT CARD CHARGES**

NRE Visa International Platinum Debit Card - Issuance	Free
NRE Visa International Platinum Debit Card - AMC/Re-Issue	Rs. 250 (Free if AMB / TRV criteria is met)
NRO Rupay Classic Debit Card - Issuance	Free
NRO Rupay Classic Debit Card - AMC/Re-Issue	Rs. 199 (Free if AMB / TRV criteria is met)
ATM Cash Withdrawal - ESFB ATMs (Within India)	Free
Non-Equitas ATM - Financial Transactions - India	Metro : 8 Transactions (Financial + Non-Financial) per month Non-Metro : 8 Transactions (Financial + Non-Financial) per month. Rs. 23 per Financial Transaction beyond Free limit Rs. 12 per Non-Financial Transaction beyond Free limit
ATM Transaction Decline due to Insufficient Funds	Rs. 10 per declined transaction
ATM Case Withdrawal - Outside India (for International Cards only)***	Rs. 110/- per transaction
Balance Enquiry - Outside India (for International Cards only)***	Rs. 25/- per transaction
Fuel Surcharge at Domestic Fuel Stations	NIL
Daily ATM Withdrawal Limit	Rs.1.5 Lakhs
Daily Shopping Limit (POS & Online)	Rs.3.0 Lakhs
Forex Mark-up	3.50%

CASH & CHEQUE BOOK CHARGES

Cash Withdrawal - Any Equitas Branch	Free
Cash Deposit Free Limit (Branch & ATM) - Any Equitas Branch (NRO only)	Rs. 2.5 Lakhs per month
Cash Deposit Charges beyond Free Limit - Home Branch (NRO only)	Rs. 4 per Rs. 1,000
Cash Deposit Charges beyond Free Limit - Non-Home Branch (NRO only)	Rs. 5 per Rs. 1,000
Cheque Book Issuance	Free
Payable at Par Cheque Book	Free
Stop Payment Instruction of Cheque - Online	Free
Stop Payment Instruction of Cheque - Branch	Rs. 100 per Cheque
Stop Payment Instruction - Full Cheque Book	Rs. 150 for a series of 25 Cheques

Inward Cheque Returns - Financial Reasons	Rs. 500 up to 2 Cheques, Rs. 750/- 3rd Cheque onwards
Inward Cheque Returns - Non Financial Reasons	NIL
Outward Cheque Returns - Financial Reasons	Rs. 75/- per Cheque
Outward Cheque Returns - Non Financial Reasons	NIL
Local Cheque Clearing	Free
PAYMENTS	
NEFT/RTGS/IPMS - Inward	Free
NEFT/RTGS (through Internet/Mobile Banking)	Free
NEFT/RTGS (through Branch)	Free
IMPS Outward - per day limit Rs. 5 Lacs	Up to Rs. 50,000:Rs. 2.5/-, Rs. 50000-Rs.1L: Rs. 5/-, Above Rs. 1L: Rs.7.5/-
DD/PO - Issuance (Any Branch)	10 DDs per month
DD/PO - Issuance beyond free Limit (Any Branch)	Rs. 50 per DD
DD/PO - Re-Validation / Cancellation (Any Branch)	Rs. 100 per DD
Standing Instructions Set up/Amendment*	Free
Standing Instructions Failure (Financial Resons)	Rs. 150 per return
ECS/NACH Failure	Rs. 200 per return
DOORSTEP BANKING	
Cheque Pickup (on call)^	Rs. 50 per Instance
Cheque Pickup (Beat) per Month	Free
Cash Pickup (on call)^ (NRO only)	Up to Rs. 2 Lac – Rs. 150; Above Rs.2 Lac and upto Rs.5 Lac –Rs.300; Above Rs. 5 Lac and upto Rs.10 Lac – Rs. 500; Above Rs. 10 Lac and upto Rs.20 Lac – Rs. 800; Above Rs. 20 Lac – contact branch
Cash Pickup (Beat) per Month (NRO only)	Upto Rs.2L - Rs.3,500, Rs.2L to Rs.5L - Rs.5,000 Rs.5L to Rs.10L - Rs.10,000, Above Rs.10L - Contact Branch
OTHER CHARGES	
Balance Certificate at Branch (online Free)	Free
Previous Year Balance Certificate/ Interest Statement at Branch (online Free)	1 Free per Annum, Rs. 300 thereafter per statement
Passbook Issuance	Free
Duplicate Passbook Issuance	Free
Signature Verification Certificate / Photo attestation / Address Confirmation	Rs. 50 per instance
Duplicate TDS certificate	Rs. 150
Duplicate Account Statement Print (free for online / on Email)	Rs. 50
Account Closure Charges	Rs. 500
SMS Alerts	Free
<p>* TRV includes average monthly balance in Savings A/c, Current A/c, Fixed Deposits & Recurring Deposits.</p> <p>** Default Debit Card. Customer may avail different card variant subject to availability & payment of issuance/AMC charges.</p> <p>*** Equitas will charge for cash withdrawal outside India. However, charges may also be levied by Banks/Foreign Institution offering ATM Services.</p> <p># Terms & Conditions apply. Complimentary insurance can be availed on registration through Internet/Mobile Banking.</p> <p>^ Service available only on at select ESFB branches in India.</p> <p>Goods & Services Taxes (GST) as applicable will be levied on all charges mentioned.</p>	