

AVERAGE MONTHLY BALANCE NIL AMB non-maintenance charges Savings Account Grouping GROUPING WITH FAMILY ACCOUNTS O'R BUSINESS Savings Account Grouping Charges beyond free limits COLLECTIONS COLL	Schedule of Charges – Universal Salary Account (Effective 01st June,	2025) Equitas Smell Finance Bank		
AMB non-maintenance charges GROUPING WITH FAMILY ACCOUNTS OR BUSINESS Savings Account Grouping Cheque book (PAP cheque book of 25 leaves) 1 cheque book (Fee per half year 72 per leaf COLITIONIS Free COLITIONIS COLITIONIS Free COLITIONIS COLITIONIS Free COLITIONIS COLITIONIS Free COLITIONIS COLITIONIS COLITIONIS Free COLITIONIS Free COLITIONIS	AVERAGE MONTH	LY BALANCE		
GROUPING WITH FAMILY ACCOUNTS OR BUSINESS Savings Account Grouping Charges beyond free limits COLIECTIONS Local cheque book of 25 leaves) Local cheque dearing COLIECTIONS Local cheque dearing COLIECTIONS Local cheque clearing COLIECTIONS Local cheque clearing COLIECTIONS Local cheque collection charges at bank location Up to \$5000 – Charge of \$25, Above \$5000 and up to and including \$10000 – Charge of \$50, Above \$10,000 and up to including \$10000 – Charge of \$50, Above \$10,000 and up to including \$10000 – Charge of \$50, Above \$10,000 and up to including \$10000 – Charge of \$50, Above \$10,000 and up to including \$10000 – Charge of \$50, Above \$10,000 and up to including \$10000 – Charge of \$50, Above \$10,000 and up to including \$10000 – Charge of \$50, Above \$10,000 and up to including \$10000 – Charge of \$50, Above \$10,000 and up to including \$10000 – Charge of \$50, Above \$10,000 and up to including \$10000 – Charge of \$50, Above \$10,000 and up to including \$10000 – Charge of \$50, Above \$10,000 and up to including \$10000 – Charge of \$50, Above \$10,000 and up to including \$10000 – Charge of \$50, Above \$10,000 and up to including \$10000 – Charge of \$50, Above \$10,000 and up to including \$10000 – Charge of \$50, Above \$10,000 and up to including \$100000 – Charge of \$50, Above \$10,000 and up to including \$100000 – Charge of \$50, Above \$10,000 and up to including \$100000 – Charge of \$50, Above \$10,000 and up to including \$100000 – Charge of \$50, Above \$10,000 and up to including \$100000 – Charge of \$50, Above \$10,000 and up to including \$100000 – Charge of \$50, Above \$10,000 and up to including \$100000 – Charge of \$50, Above \$10,000 and up to including \$100000 – Charge of \$50, Above \$10,000 and up to including \$100000 – Charge of \$50, Above \$10,000 and up to including \$100000 – Charge of \$50, Above \$10,000 and up to including \$100000 – Charge of \$50, Above \$10,000 and up to including \$100000 – Charge of \$50, Above \$10,000 and up to including \$1000000 – Charge of \$50, Above \$10,000 and up to including \$100000	AMB (Required)	NIL		
Savings Account Grouping Can group one family member account for same variant Cheque book (PAP cheque book of 25 leaves) 1 cheque book free per half year COLLECTIONS Local cheque clearing Free Outstation cheque collection charges at bank location Up to 75000 – Charge of 725, Above 5000 and up to and including 710,000 – Charge of 725, Above 5000 and up to and including 710,000 – Charge of 725, Above 710,000 and up to including 710,000 – Charge of 7250, Above 710,000 and up to including 710,000 – Charge of 7250, Above 710,000 and up to including 710,000 – Charge of 7250, Above 710,000 and up to including 710,000 – Charge of 7250, Above 710,000 and up to including 710,000 – Charge of 7250, Above 710,000 and up to including 710,000 – Charge of 7250, Above 710,000 and up to including 710,000 – Charge of 7250, Above 710,000 and up to including 710,000 – Charge of 7250, Above 710,000 – Charge of 7250, Above 710,000 and up to including 710,000 – Charge of 7250, Above 710,000 and up to including 710,000 – Charge of 7250, Above 710,000 – The 7250 – The 725	AMB non-maintenance charges	NA		
Charges beyond free limits COLLECTIONS Local cheque clearing Coutstation cheque collection charges at bank location CUSTATION COLLEGIONS COLLEGIO	GROUPING WITH FAMILY AC	COUNTS OR BUSINESS		
Collections Collections Collections Collections Collections Collections Collections Collection cheque collection charges at bank location Outstation cheque collection charges at hon-bank location Collection cheque collection charges at non-bank location Charge of \$10,000 - Charge of \$25, Above \$10,000 and up to including \$100000 - Charge of \$150, Above \$100000 - Charge of \$150 RTGS / NEFT / MPS inward Free NEFT: Upto \$100000: \$2.25, From \$10001 to \$100000: \$4.5, From \$100000 to \$2.00000: \$2.5, From \$2.5, Fro	Savings Account Grouping	Can group one family member account for same variant		
COLLECTIONS Local cheque clearing Free Outstation cheque collection charges at bank location Up to ₹5000 – Charge of ₹25, Above \$000 and up to and including ₹10,000 – Charge of ₹30, Above ₹10,000 and up to including ₹10,000 – Charge of ₹100, Above ₹10,000 and up to including ₹10,000 – Charge of ₹100, Above ₹10,000 and up to including ₹10,000 – Charge of ₹100, Above ₹10,000 and up to including ₹10,000 – Charge of ₹100, Above ₹10,000 and up to including ₹10,000 – Charge of ₹100, Above ₹10,000 – Charge of ₹150 Pree PAYMENTS Demand Draft and Payorder at branch locations Free up to 2 DDs per month Charges beyond free limits Pree up to 2 DDs per month Free PAYMENTS Demand Draft at non-branch locations Pree up to 2 DDs per month Free PAYMENTS Demand Draft at non-branch locations Pree up to 2 DDs per month Free PAYMENTS Demand Draft at non-branch locations Pree up to 2 DDs per month Free PAYMENTS The Payorder at branch (free online) Pree up to 2 1,0000 ° ₹2.25, From ₹10001 to ₹100000 ° ₹4.5, From ₹1000000 ° ₹4.5, From ₹10000000 ° ₹4.5, From ₹10000000 ° ₹4.5, From ₹100000000 ° ₹4.5, From ₹100000000 ° ₹4.5, From ₹1000000000000000000000000000000000000	Cheque book (PAP cheque book of 25 leaves)	1 cheque book free per half year		
Local cheque clearing Outstation cheque collection charges at bank location Up to \$5000 – Charge of \$25, Above \$5000 and up to and including \$10,0000 – Charge of \$150, Above \$10,0000 and up to including \$10,0000 – Charge of \$1500, Above \$10,0000 and up to including \$10,0000 – Charge of \$1500, Above \$10,0000 and up to including \$10,0000 – Charge of \$1500, Above \$10,0000 – Charge of \$1500 Prize of \$15000 Prize of \$1500 Prize of \$15000 Prize of \$150000 Prize of \$15000 Prize of \$150000 Prize of \$150000 Prize of \$15000 Prize of \$150000 Prize of \$1500000 Prize of \$15000000000000000000000000000000000000	Charges beyond free limits	₹2 per leaf		
Outstation cheque collection charges at bank location Outstation cheque collection charges at non-bank location Free Free Free Free Free Free Free Fre	COLLECTIO	DNS		
Outstation cheque collection charges at non-bank location charge of \$50, Above \$10,000 and up to including \$100000 charge of \$150 Acroge of \$	Local cheque clearing	Free		
Outstation rheque collection charges at non-bank location -Charge of ₹150, Above ₹100000 - Charge of ₹150 Free	Outstation cheque collection charges at bank location			
Pereign inward remittance PAYMENTS Demand Draft and Payorder at branch locations Free up to 2 DDs per month 550 per DD Parages beyond free limits 750 per DD PAP Cheque payment Free RTGS and NEFT outward at branch (free online) RTGS outward (per day limit of ₹2,00,000/-) Location (Free online) RTGS outward (per day limit of ₹2,00,000/-) Location (Free online) RTGS outward (per day limit of ₹2,00,000/-) Location (Free online) RTGS outward (per day limit of ₹2,00,000/-) Location (Free online) RTGS outward (per day limit of ₹2,00,000/-) Location (Free online) RTGS outward (per day limit of ₹2,00,000/-) Location (Free online) RTGS outward (per day limit of ₹2,00,000/-) Location (Free online) RTGS outward (per day limit of ₹2,00,000/-) Location (Free online) RTGS outward (per day limit of ₹2,00,000/-) Location (Free online) RTGS outward (per day limit of ₹2,00,000/-) Location (Free online) RTGS outward (per day limit of ₹2,00,000/-) Location (Free online) RTGS outward (per day limit of ₹2,00,000/-) Location (Free online) RTGS outward (per day limit of ₹2,00,000/-) Location (Free online) RTGS outward (per day limit of ₹2,00,000/-) Location (Free online) RTGS outward (per day limit of ₹2,00,000/-) Location (Free online) RTGS outward (per day limit of ₹2,00,000/-) Location (Free online) RTGS outward (per day limit of ₹2,00,000/-) RTGS of the per day limit of ₹2,00,000/-> RTGS of the per day limit of ₹2,0000/	Outstation cheque collection charges at non-bank location			
Demand Draft and Payorder at branch locations Free up to 2 DDs per month Charges beyond free limits 750 per DD PAP Cheque payment Free RTGS and NEFT outward at branch (free online) 750 per DD NEFT: Upto ₹100001- ₹2.25, From ₹100001- ₹4.5, From ₹1000000- ₹4.5, From ₹200000- ₹2.5, From ₹20000- ₹2.5, From ₹200000- ₹	RTGS / NEFT / IMPS inward	Free		
Demand Draft and Payorder at branch locations Charges beyond free limits Cash United and Branch (free online) RTGS and NEFT outward at branch (free online) RTGS and NEFT outward at branch (free online) RTGS and NEFT outward (per day limit of ₹2,00,000/-) IMPS outward (per day limit of ₹2,00,000/-) IMPS outward (per day limit of ₹2,00,000/-) CASH CHARGES Cash Deposit limit at home location (including ATM and Branch) Charges beyond free limits Cash Deposit limit at Non-Home location (including ATM and Branch) Charges beyond free limits Cash Deposit limit at Non-Home location Cash Withdrawal at home location Cash Withdrawal at home location Cash Withdrawal at non-home location Cash Withdrawal at non-home location Cash Withdrawal at non-home location Cash Withdrawal turns at metro locations (other ATMs) 3 Debit Card Cash Withdrawal turns at metro locations (other ATMs) 5 Charges beyond free limits of ATM withdrawals Cash withdrawal turns at non-metro location (other ATMs) 5 Charges beyond free limits of ATM withdrawals Cash withdrawal outside India (for international cards only) 7 Cash Withdrawal at usage- Cash Withdrawals Cash withdrawal outside India (for international cards only) 7 Cash withdrawal outside India (for international cards only) 7 Cash withdrawal outside India (for international cards only) 7 Cash withdrawal outside India (for international cards only) 7 Cash withdrawal outside India (for international cards only) 7 Cash withdrawal outside India (for international cards only) 7 Cash withdrawal outside India (for international cards only) 7 Cash withdrawal outside India (for international cards only) 7 Cash withdrawal outside India (for international cards only) 7 Cash withdrawal counties of Cash Withdrawals 7 Cash withdrawals 7 Cash withdrawals 7 Cash Withdrawals 7 Cash Withdrawals	Foreign inward remittance	Free		
Charges beyond free limits PAP cheque payment Free NEFT: Upto ₹1000 per DD RTGS and NEFT outward at branch (free online) NEPT: Upto ₹1000001 ₹225, From ₹10001 to ₹100000: ₹4.5, From ₹1000000 to ₹2000000: ₹4.5, From ₹1000000 to ₹2000000: ₹4.6, From ₹200000 to ₹2000000: ₹4.6, From ₹200000 to ₹2000000: ₹4.6, From ₹200000 to ₹200000: ₹4.6, From ₹2000000 to ₹200000: ₹4.6, From ₹20000000: ₹4.6, From ₹2000000: ₹4.6, From ₹200000: ₹4	PAYMEN	TS		
Demand Draft at non-branch locations 7 100 per DD PAP cheque payment Free RTGS and NEFT outward at branch (free online) RTGS and NEFT outward (per day limit of ₹2,00,000/-) Up to ₹500000: ₹2,5/-, ₹500000-₹14.5, RTGS: From ₹200000 to ₹5000000: ₹24.5. RTGS: From ₹200000 to ₹5000000: ₹24.5. RTGS: From ₹2000000 to ₹500000: ₹24.5. RTGS: From ₹2000000 to ₹500000: ₹24.5. RTGS: From ₹2000000 to ₹500000: ₹24.5. RTGS: From ₹200000000 to ₹5000000: ₹24.5. RTGS: From ₹2000000000000000000000000000000000000	Demand Draft and Payorder at branch locations	Free up to 2 DDs per month		
PAP cheque payment Free NEFT: Upto ₹100001-₹2.25, From ₹10001 to ₹100000: ₹4.5, From ₹100000 to ₹200000: ₹4.5, Above ₹200000: ₹4.5, From ₹1000000 to ₹200000: ₹4.5, Above ₹200000: ₹4.5, From ₹2000000 to ₹4.5, Above ₹4.5, RTGS; From ₹2000000 to ₹20.0000: ₹4.5, Above ₹4.5, RTGS; From ₹2000000 to ₹4.5, Above ₹4.5, RTGS; From ₹2000000 to ₹2.50000: ₹2.50000: ₹2.50000: ₹2.50000: ₹2.50000: ₹2.50000: ₹2.500000: ₹2.500000: ₹2.5000000: ₹4.500000000000: ₹4.5000000000000000000000000000000000000	Charges beyond free limits	₹50 per DD		
NEFT : Upto ₹100001- ₹2.25, From ₹10001 to ₹100000 : ₹4.5, From ₹1000000 to ₹2000000 to ₹20000000 to ₹2000000 to ₹2000000 to ₹2000000 to ₹200000 to ₹20000 to ₹20000 to ₹20000 to ₹200000 to ₹2000000 to ₹200000 to ₹200000 to ₹200000 to ₹200000 to ₹20000 to ₹20000 to ₹20000 to ₹200000 to ₹200000 to ₹200000 to ₹2000000 to ₹20000000 to ₹2000000 to ₹20000000 to ₹2000000 to ₹20000000 to ₹200000000 to ₹20000000 to ₹2000000000 to ₹2000000000000000000000000000000000000	Demand Draft at non-branch locations	₹100 per DD		
RTGS and NEFT outward at branch (free online) to ₹500000 to ₹200000 : ₹24.5, Above ₹200000 : ₹24.6. IMPS outward (per day limit of ₹2,00,000/-) Up to ₹ 50000 : ₹2.5/-, ₹ 50000-₹1L : ₹5/-, Above ₹1L : ₹7.5/- CASH CHARCES Cash Deposit limit at home location (including ATM and Branch) Free up to ₹1,00,000 per month Charges beyond free limits ₹5/1000 Cash Deposit limit at Non-Home location (including ATM and Branch) NIL Charges beyond free limits ₹5/1000 Cash Withdrawal at home location Free Cash Withdrawal at non-home location Epit Card Cash Withdrawal tuns at metro locations (other ATMs) Debit Card Cash Withdrawal tuns at non-metro location (other ATMs) 5 Charges beyond free limits of ATM withdrawals ₹23 per Financial Transaction, ₹12 per Non-Financial Transaction Non Equitas ATM usage- Cash Withdrawal decline due to insufficient funds Cash withdrawal outside India (for international cards only) ₹10/- per transaction Rupay/NISA Classic Debit Card (charges for issuance, annual fees, re-issuance) Rupay Platinum Debit Card (charges for issuance, annual fees, re-issuance) \$7250 VISA Gold Debit Card (Charges for issuance, annual fees, re-issuance) \$7250 VISA Platinum Debit Card (Charges for issuance and renewal) \$7250 VISA Signature Debit Card (Charges for issuance and renewal) \$7250 VISA Signature Debit Card (Charges for issuance and renewal) \$7250 VISA Signature Debit Card (Charges for issuance and renewal) \$7250 VISA Signature Debit Card (Charges for issuance and renewal) \$7250 VISA Signature Debit Card (Charges for issuance and renewal) \$7250 VISA Signature Debit Card (Charges for issuance and renewal) \$7250 VISA Signature Debit Card (Charges for issuance and renewal) \$7250 VISA Signature Debit Card (Charges for issuance and renewal) \$7250 VISA Signature Debit Card (Charges for issuance and renewal) \$7250 VISA Signature Debit Card (Charges for issuance and renewal) \$7250 VISA Signature Debit Card (Charges for issuance and renewal) \$7250 VISA Signature Debit Card	PAP cheque payment	Free		
CASH CHARGES Cash Deposit limit at home location (including ATM and Branch) Free up to ₹1,00,000 per month Charges beyond free limits ₹5/1000 Cash Deposit limit at Non-Home location (including ATM and Branch) NIL Charges beyond free limits ₹5/1000 Cash Withdrawal at home location Free Cash Withdrawal at non-home location Pree Cash Withdrawal at non-home location Tayl 1000 Debit Card Cash Withdrawal txns at metro locations (other ATMs) Debit Card Cash Withdrawal txns at metro location (other ATMs) Tharges beyond free limits of ATM withdrawals Prese Cash Withdrawal outside limits of ATM withdrawals Tayl 23 per Financial Transaction, ₹12 per Non-Financial Transaction Non Equitas ATM usage- Cash Withdrawal decline due to insufficient funds Tayl- per transaction Cash withdrawal outside India (for international cards only) Tayl- per transaction Rupay/VISA Classic Debit Card (charges for issuance, annual fees, re-issuance) Free Rupay Platinum Debit Card (charges for issuance, annual fees, re-issuance) VISA Gold Debit Card (Charges for issuance, annual fees, re-issuance) VISA Gold Debit Card (Charges for issuance and renewal) VISA Platinum Debit Card (Charges for issuance and renewal) VISA Signature Debit Card (Charges for issuance and renewal) Taylor Desire Signature Debit Card (Charges for issuance and renewal) Taylor Desire Signature Debit Card (Charges for issuance and renewal) Taylor Desire Signature Debit Card (Charges for issuance and renewal) Taylor Desire Signature Debit Card (Charges for issuance and renewal) Taylor Desire Signature Debit Card (Charges for issuance and renewal) Taylor Desire Signature Debit Card (Charges for issuance and renewal) Taylor Desire Signature Debit Card (Charges for issuance and renewal) Taylor Desire Signature Debit Card (Charges for issuance and renewal) Taylor Desire Signature Debit Card (Charges for issuance and renewal) Taylor Desire Signature Debit Card (Charges for issuance and renewal) Taylor Desire Signature Debit Card (Charges for	RTGS and NEFT outward at branch (free online)	₹100000 to ₹200000 : ₹14.5,Above ₹200000 : ₹24.5. RTGS: From ₹200000		
Cash Deposit limit at home location (including ATM and Branch) Charges beyond free limits Cash Deposit limit at Non-Home location (including ATM and Branch) Charges beyond free limits Cash Withdrawal at home location Cash Withdrawal at non-home location Cash Withdrawal at non-home location Cash Withdrawal txns at metro locations (other ATMs) Debit Card Cash Withdrawal txns at metro location (other ATMs) Debit Card Cash Withdrawal txns at non-metro location (other ATMs) Scharges beyond free limits of ATM withdrawals Cash withdrawal outside India (for international cards only) Cash withdrawal outside India (for international fees, re-issuance) Free Rupay/NISA Classic Debit Card (charges for issuance, annual fees, re-issuance) Free Rupay Platinum Debit Card (charges for issuance, annual fees, re-issuance) Cash withdrawal outside India (for international fees, re-issuance) Cash withdrawal outside India (for international fees, re-issuance) Cash withdrawal outside	IMPS outward (per day limit of ₹2,00,000/-)	Up to ₹ 50000 : ₹ 2.5/-, ₹ 50000- ₹ 1L : ₹ 5/-, Above ₹ 1L : ₹ 7.5/-		
Charges beyond free limits Cash Deposit limit at Non-Home location (including ATM and Branch) NIL Charges beyond free limits 7 \$5/1000 Cash Withdrawal at home location Free Cash Withdrawal at non-home location Debit Card Cash Withdrawal txns at metro locations (other ATMs) Debit Card Cash Withdrawal txns at metro location (other ATMs) Debit Card Cash Withdrawal txns at non-metro location (other ATMs) 5 Charges beyond free limits of ATM withdrawals Non Equitas ATM usage- Cash Withdrawal decline due to insufficient funds 7 10/- per transaction Cash withdrawal outside India (for international cards only) Rupay/VISA Classic Debit Card (charges for issuance, annual fees, re-issuance) Rupay Platinum Debit Card (charges for issuance, annual fees, re-issuance) Free Rupay Platinum Debit Card (Charges for issuance, annual fees, re-issuance) VISA Gold Debit Card (Charges for issuance and renewal) VISA Signature Debit Card (Charges for issuance and renewal) VISA Signature Debit Card (Charges for issuance and renewal) 7 250/- per slip VISA Signature Debit Card (Charges for issuance and renewal) 7 250/- per slip Top payment single cheque (free online) Top payment series (free online) 7 5 5 per cheque VISA payment series (free online) 7 5 5 per cheque	CASH CHAI	RGES		
Cash Deposit limit at Non-Home location (including ATM and Branch) Charges beyond free limits ₹5/1000 Cash Withdrawal at home location Free Cash Withdrawal at non-home location Debit Card Cash Withdrawal txns at metro locations (other ATMs) Debit Card Cash Withdrawal txns at non-metro location (other ATMs) Debit Card Cash Withdrawal txns at non-metro location (other ATMs) Charges beyond free limits of ATM withdrawals Robert Say Per Financial Transaction, ₹12 per Non-Financial Transaction Non Equitas ATM usage- Cash Withdrawal decline due to insufficient funds ₹10/- per transaction ₹10/- per transaction ₹10/- per transaction ₹10/- per transaction ₹25/- per transaction ₹25/- per transaction ₹25/- per transaction #25/- per slip	Cash Deposit limit at home location (including ATM and Branch)	Free up to ₹1,00,000 per month		
Charges beyond free limits Cash Withdrawal at home location Free Cash Withdrawal at non-home location Debit Card Cash Withdrawal txns at metro locations (other ATMs) Debit Card Cash Withdrawal txns at non-metro location (other ATMs) Debit Card Cash Withdrawal txns at non-metro location (other ATMs) Charges beyond free limits of ATM withdrawals Road Tarnsaction Transaction Non Equitas ATM usage- Cash Withdrawal decline due to insufficient funds Cash withdrawal outside India (for international cards only) Balance Inquiry Outside India (for international cards only) Rupay/VISA Classic Debit Card (charges for issuance, annual fees, re-issuance) Rupay Platinum Debit Card (charges for issuance, annual fees, re-issuance) VISA Gold Debit Card (Charges for issuance and renewal) VISA Platinum Debit Card (Charges for issuance and renewal) VISA Signature Debit Card (Charges for issuance and renewal) VISA Signature Debit Card (Charges for issuance and renewal) VISA Signature Debit Card (Charges for issuance and renewal) VISA Signature Debit Card (Charges for issuance and renewal) VISA Signature Debit Card (Charges for issuance and renewal) VISA Signature Debit Card (Charges for issuance and renewal) VISA Signature Debit Card (Charges for issuance and renewal) VISA Signature Debit Card (Charges for issuance and renewal) VISA Signature Debit Card (Charges for issuance and renewal) VISA Signature Debit Card (Charges for issuance and renewal) VISA Signature Debit Card (Charges for issuance and renewal) VISA Signature Debit Card (Charges for issuance and renewal) VISA Signature Debit Card (Charges for issuance and renewal) VISA Signature Debit Card (Charges for issuance and renewal) VISA Signature Debit Card (Charges for issuance and renewal) VISA Signature Debit Card (Charges for issuance and renewal) VISA Signature Debit Card (Charges for issuance and renewal) VISA Signature Debit Card (Charges for issuance and renewal) VISA Signature Debit Card (Charges for issuance and renewal) VISA Si	Charges beyond free limits	₹5/1000		
Cash Withdrawal at home location Cash Withdrawal at non-home location Debit Card Cash Withdrawal txns at metro locations (other ATMs) Debit Card Cash Withdrawal txns at metro locations (other ATMs) Debit Card Cash Withdrawal txns at non-metro location (other ATMs) Scharges beyond free limits of ATM withdrawals Road Tanasaction, ₹ 12 per Non-Financial Transaction Non Equitas ATM usage- Cash Withdrawal decline due to insufficient funds ₹ 10/- per transaction Cash withdrawal outside India (for international cards only) ₹ 110/- per transaction # 110/- per transaction # 25/- per transactio	Cash Deposit limit at Non-Home location (including ATM and Branch)	NIL		
Debit Card Cash Withdrawal txns at metro locations (other ATMs) Debit Card Cash Withdrawal txns at metro locations (other ATMs) Debit Card Cash Withdrawal txns at non-metro location (other ATMs) Charges beyond free limits of ATM withdrawals Cash withdrawal cash Withdrawal decline due to insufficient funds Tansaction, Taper transaction Non Equitas ATM usage- Cash Withdrawal decline due to insufficient funds Cash withdrawal outside India (for international cards only) Tallo/- per transaction Tallo/- per tran	Charges beyond free limits	₹5/1000		
Debit Card Cash Withdrawal txns at metro locations (other ATMs) Debit Card Cash Withdrawal txns at non-metro location (other ATMs) Charges beyond free limits of ATM withdrawals Tall per Non-Financial Transaction Non Equitas ATM usage- Cash Withdrawal decline due to insufficient funds Tall /- per transaction Tall	Cash Withdrawal at home location	Free		
Debit Card Cash Withdrawal txns at non-metro location (other ATMs) Charges beyond free limits of ATM withdrawals ₹23 per Financial Transaction, ₹12 per Non-Financial Transaction Non Equitas ATM usage- Cash Withdrawal decline due to insufficient funds ₹10/- per transaction ₹110/- per transaction ₹25/- per transaction Rupay/VISA Classic India (for international cards only) ₹25/- per transaction ₹25/- per transaction Free Rupay Platinum Debit Card (charges for issuance, annual fees, re-issuance) ₹250 VISA Gold Debit Card (Charges for issuance and renewal) ₹199 VISA Platinum Debit Card (Charges for issuance and renewal) ₹250 VISA Signature Debit Card (Charges for issuance and renewal) ₹250 Card Transaction Slip Retrieval charges (for incorrect claims) ₹250/- per slip \$top payment single cheque (free online) ₹150 for a series of 25 cheques ₹75 per cheque	Cash Withdrawal at non-home location	₹4/1000		
Charges beyond free limits of ATM withdrawals Ron Equitas ATM usage- Cash Withdrawal decline due to insufficient funds ₹ 10/- per transaction ₹ 10/- per transaction ₹ 110/- per transaction ₹ 25/- per transaction Rupay/VISA Classic Debit Card (charges for issuance, annual fees, re-issuance) Rupay Platinum Debit Card (charges for issuance, annual fees, re-issuance) ₹ 250 ▼ 250/- per slip ₹ 250/- per slip	Debit Card Cash Withdrawal txns at metro locations (other ATMs)	3		
Non Equitas ATM usage- Cash Withdrawal decline due to insufficient funds Cash withdrawal outside India (for international cards only) Ralance Inquiry Outside India (for international cards only) Rupay/VISA Classic Debit Card (charges for issuance, annual fees, re-issuance) Rupay Platinum Debit Card (charges for issuance, annual fees, re-issuance) VISA Gold Debit Card (Charges for issuance and renewal) VISA Platinum Debit Card (Charges for issuance and renewal) VISA Signature Debit Card (Charges for issuance and renewal) Card Transaction Slip Retrieval charges (for incorrect claims) Stop payment single cheque (free online) Stop payment series (free online) Cutward cheque return charges for financial reasons ₹75 per cheque	Debit Card Cash Withdrawal txns at non-metro location (other ATMs)	5		
Cash withdrawal outside India (for international cards only) ₹110/- per transaction Balance Inquiry Outside India (for international cards only) ₹25/- per transaction Rupay/VISA Classic Debit Card (charges for issuance, annual fees, re-issuance) Free Rupay Platinum Debit Card (charges for issuance, annual fees, re-issuance) ₹250 VISA Gold Debit Card (Charges for issuance and renewal) ₹199 VISA Platinum Debit Card (Charges for issuance and renewal) ₹250 VISA Signature Debit Card (Charges for issuance and renewal) ₹600 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	Charges beyond free limits of ATM withdrawals	₹23 per Financial Transaction, ₹12 per Non-Financial Transaction		
Balance Inquiry Outside India (for international cards only) ₹25/- per transaction Rupay/VISA Classic Debit Card (charges for issuance, annual fees, re-issuance) Free Rupay Platinum Debit Card (charges for issuance, annual fees, re-issuance) ₹ 250 VISA Gold Debit Card (Charges for issuance and renewal) ₹199 VISA Platinum Debit Card (Charges for issuance and renewal) ₹ 250 VISA Signature Debit Card (Charges for issuance and renewal) ₹ 600 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 775 per cheque	Non Equitas ATM usage- Cash Withdrawal decline due to insufficient funds	₹ 10/- per transaction		
Rupay/VISA Classic Debit Card (charges for issuance, annual fees, re-issuance) Rupay Platinum Debit Card (charges for issuance, annual fees, re-issuance) ₹ 250 VISA Gold Debit Card (Charges for issuance and renewal) ₹ 199 VISA Platinum Debit Card (Charges for issuance and renewal) ₹ 250 VISA Signature Debit Card (Charges for issuance and renewal) ₹ 600 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 ₹ 75 per cheque	Cash withdrawal outside India (for international cards only)	₹110/- per transaction		
Rupay Platinum Debit Card (charges for issuance, annual fees, re-issuance) VISA Gold Debit Card (Charges for issuance and renewal) VISA Platinum Debit Card (Charges for issuance and renewal) VISA Signature Debit Card (Charges for issuance and renewal) ₹ 250 VISA Signature Debit Card (Charges for issuance and renewal) ₹ 600 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 ▼ 75 per cheque	Balance Inquiry Outside India (for international cards only)	₹25/- per transaction		
Rupay Platinum Debit Card (charges for issuance, annual fees, re-issuance) VISA Gold Debit Card (Charges for issuance and renewal) VISA Platinum Debit Card (Charges for issuance and renewal) VISA Signature Debit Card (Charges for issuance and renewal) ₹ 250 VISA Signature Debit Card (Charges for issuance and renewal) ₹ 600 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 ▼ 75 per cheque				
VISA Gold Debit Card (Charges for issuance and renewal) ▼199 VISA Platinum Debit Card (Charges for issuance and renewal) ▼250 VISA Signature Debit Card (Charges for issuance and renewal) ₹600 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	Rupay/VISA Classic Debit Card (charges for issuance, annual fees, re-issuance)	Free		
VISA Platinum Debit Card (Charges for issuance and renewal) ▼ 250 VISA Signature Debit Card (Charges for issuance and renewal) ₹ 600 Card Transaction Slip Retrieval charges (for incorrect claims) ₹ 250/- per slip ₹ 100 per cheque Stop payment series (free online) ₹ 150 for a series of 25 cheques ₹ 75 per cheque	Rupay Platinum Debit Card (charges for issuance, annual fees, re-issuance)	₹ 250		
VISA Signature Debit Card (Charges for issuance and renewal) 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	VISA Gold Debit Card (Charges for issuance and renewal)	₹199		
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	VISA Platinum Debit Card (Charges for issuance and renewal)	₹ 250		
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	VISA Signature Debit Card (Charges for issuance and renewal)	₹600		
Stop payment series (free online) ₹150 for a series of 25 cheques Outward cheque return charges for financial reasons ₹75 per cheque	Card Transaction Slip Retrieval charges (for incorrect claims)	₹250/- per slip		
Outward cheque return charges for financial reasons ₹75 per cheque	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 technical reasons NIL	Outward cheque return charges for financial reasons	₹75 per cheque		
	Outward cheque return charges for technical reasons	NIL		

Inward cheque return charges for financial reasons	Rs. 500 upto 2 cheques, Rs. 750/- 3rd cheque onwards			
Inward 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 (Debit & Credit Transactions)	10 Free SMS per month. Thereafter, 30 paise per SMS			
Foreign Exchange Mark-up^	3.5%			
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 after 15 days of account opening and before completing 6 months	₹500			
Account inactive charges	NIL			
DOORSTEP BANKING*				
Cheque pickup	₹50 per instance			
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 instance)				
Up to ₹200000	₹150			
₹200000 to ₹500000	₹300			
₹500000 to ₹1000000	₹500			
₹1000000 to ₹2000000	₹800			
Above ₹2000000	Contact branch			

Cash/Cheque/RTGS/NEFT/DSB/DD(Excluding Online and ATM Txn)	5 txns free per month
Charges beyond free limits	₹15 per transaction over and above the individual transaction limit charges

5 txns free per month

Aggregation of all the customer induced transactions including:

^{*} 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

[^]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.