

Schedule of Charges – Value Plus Savings Account (Effective 01st June, 2025)

(Product discontinued)



AVERAGE MONTHLY BALANCE (AMB)	
Average Monthly Balance	₹25000 (50% for Semi-urban and Rural branches)
AMB Non Maintenance Charges	NO CHARGES APPLICABLE
GROUPING WITH FAMILY ACCOUNTS OR BUSINESS (Change from Average Quarterly Balance to Average Monthly Balance)	
Current Account Grouping	Can be grouped to Current Account of equal or higher value
Savings Account Grouping	3 accounts of family member SA of the same or lower value can be grouped
Cheque book (PAP cheque book of 25 leaves) limit	2 cheque books 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	Free
RTGS inward / NEFT inward / IMPS inward	Free
Foreign inward remittance	Free
PAYMENTS	
Demand Draft and Payorder at branch locations	Free upto 3 DD's per month
Charges beyond free limits	₹50 per DD
Demand Draft at non-branch locations	₹100 per DD
PAP cheque payment	Free
RTGS and NEFT outward at branch (free online)	NEFT : Upto ₹ 10000/- ₹ 2.25, From ₹ 10001 to ₹ 100000 : ₹ 4.5, From ₹ 100001 to ₹ 200000 : ₹ 14.5,Above ₹ 200000 : ₹ 24.5. RTGS: From ₹ 200000 to ₹ 500000 : ₹ 20, Greater than ₹ 500000 : ₹ 40.
IMPS outward (per day limit of ₹5,00,000/-)	Up to ₹ 50000 : ₹ 2.5/-, ₹ 50000- ₹ 1L : ₹ 5/-, Above ₹ 1L : ₹ 7.5/-
CASH COLLECTION	
Cash Deposit limit at home location (including ATM and Branch)	Free up to ₹1,00,000 per month
Charges beyond free limits (Home Branch & Non-Home Branches)	₹50000 per month
Cash Deposit at Non-Home location (including ATM & Branch)	Nil
Charges beyond free limits (Home Branch & Non-Home Branches)	₹ 5/1,000
Cash Withdrawal at home location	Free
Charges beyond free limits	₹ 4/1000
Debit Card Transactions at across Equitas Bank ATMs (Include Financial & Non-Financial Transactions)	Free
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*	₹ 23 per transaction
Charges on Non-Financial Transactions beyond free limits	₹ 12 per transaction
Non Equitas ATM usage- Cash Withdrawal decline due to insufficient funds	₹ 10 per transaction
Cash withdrawal outside India (for international card only)	₹ 110/- per transaction
Balance Inquiry Outside India (for international cards only)	₹ 25/- per transaction
OTHER CHARGES	
Rupay/VISA Classic Debit Card (Charges for issuance, Annual maintenance and renewal)	₹199
Visa Gold Debit Card (Charges for issuance, Annual maintenance and renewal)	₹199
Visa/Rupay Platinum Debit Card (Charges for issuance, Annual maintenance and renewal)	₹250
ELITE / Visa Signature Debit Card (Charges for issuance, Annual maintenance and renewal)	₹600
Card Transaction Slip Retrieval Charges (for Incorrect Claims)	₹250/- per slip
Stop Payments Single cheque	₹100 per cheque
Stop Payments series	₹150 for a series of 25 cheques

I/We hereby confirm that I/We have read and understood the schedule of charges for Value Plus Savings Account

1. _____
(Signature with stamp for Non-Individuals)

2. _____
(Signature with stamp for Non-Individuals)

Stop payment series (free online)	₹150 for a series of 25 cheques
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
	₹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
Cheque pickup beat (Per month)	₹300
Cash pickup beat (charges per month)	
Upto Rs 2,00,000	3500
2,00,000 to 5,00,000	Rs. 5000
5,00,000 to 10,00,000	Rs. 10000
Above 10,00,000Rs.	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
₹2000000 above	Contact branch
NO. OF TRANSACTIONS	
Aggregation of all the customer induced transactions including:	
Cash/Cheque/DSB/DD(Excluding Online and ATM Txn)	15 txns 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

*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.

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