

**WINGS CURRENT ACCOUNT** (Applicable from 20<sup>th</sup> Feb 2025)

AVERAGE MONTHLY BALANCE	
AMB (50% in Semi-urban and Rural Branches)( 50% waiver for women proprietor in metro/urban branches has been discontinued)	₹250000(AMB)
AMB Non Maintenance Charges	Nil
Transaction Charges	If AMB maintained is less than 75% of the required product AMB in any month, all free transactions limits will be withdrawn and each transaction will be chargeable as per the Current Account Schedule of Charges in subsequent month
GROUPING WITH FAMILY ACCOUNTS OR BUSINESS	
Group AMB Balance will not be considered if the 'Average Monthly Balance' maintained under an account in the group falls less than 75% and transaction charges will be applicable on the free transaction limits at an account level also	
CHEQUE BOOK	
Free transactions shall be withdrawn if the 'Average Monthly Balance' maintained is less than 75% of the required product AMB and charges will be applicable on every transaction	
Cheque book (PAP cheque book of 25 leafs)	20 cheque books free per month
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/NEFT/IMPS Inward	Free
PAYMENTS	
Free transactions shall be withdrawn if the 'Average Monthly Balance' maintained is less than 75% of the required product AMB and charges will be applicable on every transaction	
Demand Draft and Payorder at branch locations	Free upto 25 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)	Free at branches if 75% or above of the required product AMB is maintained in the previous month" NEFT : Upto ₹ 10000/- ₹ 2.25, From ₹ 10001 to ₹ 100000 : ₹ 4.5, From ₹ 100000 to ₹ 200000 : ₹ 14.5,Above ₹ 200000 : ₹ 24.5. RTGS: From ₹ 200000 to ₹ 500000 : ₹ 20, Greater than ₹ 500000 : ₹ 40.
IMPS Outward ( per day limit of ₹ 2,00,000/- )	Free
CASH CHARGES	
Free transactions shall be withdrawn if the 'Average Monthly Balance' maintained is less than 75% of the required product AMB and charges will be applicable on every transaction	
Combined Free Cash Deposit limit at home + Non Home location (including ATM and Branch)	15 times of the previous month AMB (No Upper CAP)
Charges beyond free limits	₹3/1000
Cash Withdrawal at home location	Free
Cash Withdrawal at Non-Home location	Free upto ₹100000/- per day by self or third party, beyond which charges of ₹4/1000
Debit Card Cash Withdrawal TXNs at metro location other Bank ATMs	Unlimited Free
Debit Card Cash Withdrawal TXNs at non-metro location other Bank ATMs	Unlimited Free
Charges beyond free limits of ATM withdrawals	₹21 per txn
Cash withdrawal outside India (for international cards only)	₹110/- per transaction
Balance enquiry outside India (for international cards only)	₹25/- per transaction
ATM Declines due to insufficient fund for Non Equitas ATMs	₹10/- per transaction
OTHER CHARGES	
WINGS Platinum Debit Card (Issuance/Annual Maintenance/Renewal/ Re-issuance charges)	Free for first year, second year onwards ₹500/- per year
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	₹50/- per cheque
Outward cheque return charges for technical reasons	NIL
Inward cheque return charges for financial reasons	Upto 2 cheques ₹350/- per cheque, 3-5 cheques ₹500, 6th cheque onwards ₹750 per cheque
Inward cheque return charges for technical reasons	NIL
Standing instructions set up / amendment	Free
Standing Instructions failure (return)	₹200/- per return
ECS Return due to financial reasons	₹200/- per return
SMS Alerts	Free
<b>CERTIFICATE AND REPORT ISSUANCE</b>	
Balance Certificate at Branch (Online Free)	₹250/- per instance
Previous Year balance and interest statement	1 free per annum, more than 1 ₹300/- per statement
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
<b>DOORSTEP BANKING*</b>	
Free transactions shall be withdrawn if the 'Average Monthly Balance' maintained is less than 75% of the required product AMB and charges will be applicable on every transaction	
Cheque pickup Oncall per instance	Free one pickup per day (More than once a day ₹50/- per call)
Cheque Pickup beat (per month)	Free once a day (More than once a day ₹50/- per call)
<b>CASH PICKUP BEAT (CHARGES PER MONTH)</b>	
Upto ₹400000	Free once per day (beyond which charges as per oncalle applicable)
₹400000 to less than ₹500000	₹3200/-
₹500000 to less than ₹1000000	₹8000/-
₹1000000 to less than ₹2000000	₹12000/-
₹2000000 above	Contact Branch
<b>CASH PICKUP ON CALL (CHARGES PER INSTANCE)</b>	
Upto ₹400000	₹150/-
₹400000 to less than ₹500000	₹300/-
₹500000 to less than ₹1000000	₹500/-
₹1000000 to less than ₹2000000	₹800/-
₹2000000 above	Contact Branch

\* 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