

Yellow Club Savings Account (Effective 01st June, 2025)

(Product discontinued)



AVERAGE MONTHLY BALANCE (AMB)	
Average Monthly Balance	₹10000/-
AMB Non Maintenance Charges	NO CHARGES APPLICABLE
GROUPING WITH FAMILY ACCOUNTS OR BUSINESS AND CHEQUE BOOK	
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)	1 cheque book free per Quarter
Charges beyond free limits	₹ 2 per leaf
COLLECTIONS	
Local Cheque clearing	Free
Outstation cheque collection charges at bank location	Upto ₹ 5000 charge of ₹ 25, Above 5000 and upto and including ₹ 10,000 charge of ₹ 50/-, Above ₹ 10,000 and upto including ₹ 100000 charge of ₹ 100/-, Above ₹ 100000 charge of ₹150/-
Outstation cheque collection charges at non-bank location	
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 (Free online, chargeable at branch)	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 CHARGES	
Cash Deposit limit at home location (including ATM and Branch)	Upto ₹ 1,00,000 per month
Cash Deposit limit at Non-Home location (including ATM and Branch)	NIL
Charges beyond free limits	₹ 5/1000
Free Cash Withdrawal Limit at home location	Free
Cash Withdrawal Charges at Non-Home location	₹ 4/1000
Debit Card transaction at across Equitas Bank ATMs(Include Financial & Non Financial Transactions)	Free Unlimited
Debit Card transaction at Metro Locations Other Bank ATMs(Include Financial & Non Financial Transactions)	3 Transactions
Debit Card transaction at Non-Metro Locations Other Bank ATMs (Include Financial & Non Financial Transactions)	5 Transactions
Charges beyond free limits of ATM withdrawals at other banks	₹ 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 cards only)	₹ 110/- per transaction
Balance Inquiry Outside India (for international cards only)	₹ 25/- per transaction
OTHER CHARGES	
Rupay Classic Debit Card (Charges for issuance, Annual maintenance and renewal)	₹199/-
Rupay Platinum Debit Card (Charges for issuance, Annual maintenance and renewal)	₹250/-
Visa Gold Debit Card (Charges for issuance, Annual maintenance and renewal)	₹199/-
VISA Platinum Debit Card with (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 payment single cheque (free online)	₹ 100/- per cheque
stop payment series (free online)	₹ 150/- for a series of 25 cheques

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

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

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

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	₹ 25/- per instance
Standing instructions failure (return) (RD returns exempted)	₹ 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 Branch (Online Free)	₹ 250/- per instance
Previous Year balance and interest statement (Free Online)	1 free per annum, more than 1 ₹ 300/- per statement
Passbook Issuance	Free
Duplicate Passbook issuance/Signature verification certificate/Photo Attestation/Address Confirmation	₹ 50/-
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)	
Upto ₹ 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 transactions)	8 transactions 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

^Cash withdrawal failed due to insufficient funds considered as financial transaction

*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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