

Yellow Club Savings Account (Effective 01st Nov, 2024)

(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 ₹ 100000/- ₹ 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/-) | ₹ 1 per Transaction |
| 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 | ₹ 4/1000 |
| 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 | ₹ 21/- per transaction |
| Charges on Non Financial Transactions beyond free limits | ₹ 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) | ₹125/- |
| Rupay Platinum Debit Card (Charges for issuance, Annual maintenance and renewal) | ₹199/- |
| Visa Gold Debit Card (Charges for issuance, Annual maintenance and renewal) | ₹125/- |
| VISA Platinum Debit Card with (Charges for issuance, Annual maintenance and renewal) | ₹ 199/- |
| ELITE / VISA Signature Debit Card (Charges for issuance, Annual maintenance and renewal) | ₹ 499/- |
| 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 | ₹ 100/- per cheque |

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 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/Ammendment | ₹ 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 |
| 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 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 ₹ 200000 | ₹ 2200/- |
| ₹ 200000 to ₹ 500000 | ₹ 3200/- |
| ₹ 500000 to ₹ 1000000 | ₹ 8000/- |
| ₹ 1000000 to ₹ 2000000 | ₹ 12000/- |
| ₹ 2000000 above | 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. 499 charges applicable if customer no longer holds ELITE program status (contact customer care/branch for replacement debit card to avoid charges)

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ESFB/SA_YA/10/2020/RV