

Schedule of Charges – Niyo Equitas Savings Account



| | Niyo Equitas Minimum KYC Account (Opened only with Aadhaar OTP) | Niyo Equitas Full KYC Account (Biometric/Video KYC) |
|--|---|---|
| AVERAGE MONTHLY BALANCE (AMB) | | |
| Average Monthly Balance | Nil | Nil |
| AMB Non Maintenance Charges | Not Applicable | Not Applicable |
| GROUPING WITH FAMILY ACCOUNTS OR BUSINESS | | |
| Current Account Grouping | Not Applicable | Can be grouped to Current Account of equal or higher value |
| Savings Account Grouping | Not Applicable | Can be grouped to Savings Account of higher value |
| Cheque book (PAP cheque book of 25 leaves) limit | Not Applicable | 1 cheque book free per quarter on request (Only if the signatures are updated in bank) |
| Charges beyond free limits | Not Applicable | Rs.2 per leaf |
| COLLECTIONS | | |
| Local cheque clearing | Free | Free |
| Outstation cheque collection charges at bank location | Up to Rs.5000 – Charge of Rs.25, Above 5000 and up to and including Rs.10,000 – Charge of Rs.50, Above Rs.10,000 and up to including Rs.100000 – Charge of Rs.100, Above Rs.100000 – Charge of Rs.150 | Up to Rs.5000 – Charge of Rs.25, Above 5000 and up to and including Rs.10,000 – Charge of Rs.50, Above Rs.10,000 and up to including Rs.100000 – Charge of Rs.100, Above Rs.100000 – Charge of Rs.150 |
| RTGS inward / NEFT inward / IMPS inward | Free | Free |
| Foreign inward remittance | Free | Free |
| PAYMENTS | | |
| Demand Draft and Payorder at branch locations (Only if signatures are updated in the bank) | Cannot be issued | Free up to 3 DDs per month (Only if signatures are updated with the bank) |
| Charges beyond free limits (Only if signatures are updated in the bank) | Not Applicable | Rs.50 per DD |
| Demand Draft at non-branch locations (Only if signatures are updated in the bank) | Not Applicable | Rs.100 per DD |
| PAP cheque payment | NA (No Cheque Book issued) | Free |
| RTGS and NEFT outward at branch (free online) (Only if signatures are updated in the bank) | Not Allowed through branch | NEFT : Upto Rs. 10000/- Rs. 2.25, From Rs. 10001 to Rs. 100000 : Rs. 4.5, From Rs. 100000 to Rs. 200000 : Rs. 14.5 Above Rs. 200000 : Rs. 24.5. RTGS: From Rs. 200000 to Rs. 500000 : Rs. 20, Greater than Rs. 500000 : Rs. 40. |
| IMPS outward (per day limit of Rs.2,00,000/-) | Free | Free |
| CASH CHARGES | | |
| Cash Deposit limit at home location (including ATM and Branch) | No Free limit, Rs.3/1000 | Free up to Rs.1,00,000 per month |
| Charges beyond free limits | Rs.3/1000 | Rs.3/1000 |
| Cash Deposit limit at Non-Home location (including ATM and Branch) | No Free limit, Rs.4/1000 | NIL |
| Charges beyond free limits | Rs.4/1000 | Rs.4/1000 |
| Cash Withdrawal at home location (Only if signatures are updated in the bank) | Not Applicable if signatures not uploaded | Free |
| Cash Withdrawal at non-home location (Only if signatures are updated in the bank) | Not Applicable if signatures not uploaded | Rs.4/1000 |
| Debit Card Cash Withdrawal txns at metro locations (other Bank ATMs) | Not Applicable as only Virtual Debit Card issued | 3 |
| Debit Card Cash Withdrawal txns at non-metro location (other Bank ATMs) | Not Applicable as only Virtual Debit Card issued | 5 |
| Charges beyond free limits of ATM withdrawals | Not Applicable as only Virtual Debit Card issued | Rs.20 per txn |
| Cash withdrawal outside India (for international cards only) | Not Applicable as only Virtual Debit Card issued | Rs. 110/- per transaction |
| Balance Inquiry Outside India (for international cards only) | Not Applicable as only Virtual Debit Card issued | Rs. 25/- per transaction |
| OTHER CHARGES | | |
| Visa Virtual Debit Card (Only for ECom transactions) | Free | Not Applicable |
| VISA Platinum Debit Card - Annual Fee | Not Applicable | Rs.150 |
| Card Transaction Slip Retrieval charges (for incorrect claims) | NA (Only Virtual debit card issued) | Rs.250/- per slip |
| Stop payment single cheque (free online) | NA (Cheque book is not issued) | Rs.100 per cheque |
| Stop payment series (free online) | NA (Cheque book is not issued) | Rs.150 for a series of 25 cheques |
| Outward cheque return charges for financial reasons | NA (Cheque book is not issued) | Rs.350 per cheque for up to 2 cheques, Rs.500 per cheque for 3-5 cheques, Rs.750 per cheque 6th cheque onwards |
| Inward/ Outward cheque return charges for technical reasons | NIL | NIL |
| Standing instructions set up/Amendment (Free for RD/SIP/Bill Payment) | Rs.25 per instance | Rs.25 per instance |
| Standing Instructions failure (return) | Rs.150 per return | Rs.150 per return |
| ECS / NACH return due to financial reasons | Rs.200 per return | Rs.200 per return |
| SMS alerts | Free | Free |

Schedule of Charges – Niyo Equitas Savings Account



| | Niyo Equitas Minimum KYC Account (Opened only with Aadhaar OTP) | Niyo Equitas Full KYC Account (Biometric/Video KYC) |
|--|--|---|
| CERTIFICATE AND REPORT ISSUANCE | | |
| Balance Certificate at Branch (online free) | Rs.250 per instance | Rs.250 per instance |
| Previous year balance and interest statement (free online) | 1 free per annum, Rs.300 per statement thereafter | 1 free per annum, Rs.300 per statement thereafter |
| Passbook issuance | Not provided for Half KYC Account | Free (Available on request) |
| Duplicate Passbook issuance | Not provided for Half KYC Account | Rs.50 |
| Signature verification certificate / Photo attestation / Address confirmation (Only if signatures are updated in the bank) | Not provided for Half KYC Account | Rs.50 per instance |
| Duplicate TDS certificate | Rs.100 | Rs.100 |
| Duplicate account statement print (free online or on email) | Rs.200 | Rs.200 |
| DD / PO revalidation / cancellation (Only if signatures are updated in the bank) | Not Applicable as DD cannot be issued | Rs.100 |
| Account closure charges | Nil | Nil |
| Account inactive charges | Nil | Nil |
| DOORSTEP BANKING* | | |
| Cheque pickup (on call) | Not provided for Half KYC Account | Rs.50 per instance |
| Cheque pickup beat (Per month) | Not provided for Half KYC Account | Rs.300 |
| Cash pickup beat (charges per month) | | |
| Up to Rs.200000 | Not provided for Half KYC Account | Rs.2200 |
| Rs.200000 to Rs.500000 | Not provided for Half KYC Account | Rs.3200 |
| Rs.500000 to Rs.1000000 | Not provided for Half KYC Account | Rs.8000 |
| Rs.1000000 to Rs.2000000 | Not provided for Half KYC Account | Rs.12000 |
| Rs.2000000 above | Not provided for Half KYC Account | Contact branch |
| Cash pickup on call (charges per instance) | | |
| Up to Rs.200000 | Not provided for Half KYC Account | Rs.150 |
| Rs.200000 to Rs.500000 | Not provided for Half KYC Account | Rs.300 |
| Rs.500000 to Rs.1000000 | Not provided for Half KYC Account | Rs.500 |
| Rs.1000000 to Rs.2000000 | Not provided for Half KYC Account | Rs.800 |
| Rs.2000000 above | Not provided for Half KYC Account | Contact branch |
| NO. OF TRANSACTIONS | | |
| Aggregation of all the customer induced transactions including: | | |
| Cash/Cheque/RTGS/NEFT/DSB/DD(Excluding Online and ATM Txn) | Not Applicable | 8 transactions free per month |
| Charges beyond free limits | Not Applicable | Rs.15 per transaction over and above the individual transaction limit charges |