

Schedule of Charges for Unity Bank Boss Junior Savings Account	
Variants	Boss Junior Account
Average monthly Balance (AMB)	
Average monthly Balance (AMB)	First 6 month waiver on AMB , post 6 month onwards AMB of ₹1,000 across all Locations.
Fees for Non Maintenance of balance per month	- AMB >=75% to 100% ₹ 150 per month - AMB <75%: ₹ 300 per month
Non Maintenance Charge Waiver	Fixed Deposit Value >= ₹1,00,000/-
Cash transactions	
Cash Withdrawal	Free
Cash Deposit limit at Home & Non Home location	Unlimited at Home Branch . Non Home branch 1lac per day
ATM Cash withdrawal- UnitySmall Finance bank ATM (Financial & Non- Financial)	Free Unlimited Withdrawals (Daily withdrawal Limit is ₹ 10,000/-)
ATM Cash withdrawal through other Bank ATM	First 05 transactions are free post which charges of ₹23/- + GST per transaction applicable. (Per day withdrawal Limit is ₹:- 10,000/-)
Non Cash Transactions	
Cheque collection Local/ outstation location at Unity location	Free
Cheque returns -outward clearing	100
Cheque returns - inward clearing	100
Cheque Book	One Cheque book free of 15 leaves Beyond free limit at ₹ 100 per booklet
Stop cheque through Online/in Branch/Phone Banking	Free
Demand Draft / Pay Order at Unity location	Rs 2.5 per 1000; Subject to a minimum of Rs 50 and maximum of Rs. 2,000/-
DD cancellation / Duplicate /Revalidation	₹ 100
Electronic Transactions (NEFT, RTGS, IMPS)	
NEFT/RTGS/IMPS charges inward	Free
NEFT outwards charges	<u>Through Online Channel – Nil</u> <u>Through Branch Channel -</u> Up to ₹10,000 – ₹ 2.5 per transaction ₹10,001 to ₹1 lakh – ₹5 per transaction Above ₹1 lakh to ₹2 lakh – ₹15 per transaction Above ₹2 lakh and up to ₹10 lakh – ₹ 25 per transaction
RTGS outward charges	<u>Through Online Channel – Nil</u> <u>Through Branch Channel -</u> ₹ 2lakh to ₹ 5lakh – ₹24 per transaction Above Rs ₹5lakh - ₹49 per transaction
IMPS Outward Charges	Through online channel - NIL Through Branch channel- Up to ₹10,000 – ₹5 per txn 10,001 to 1,00,000 - ₹10 per txn ₹1,00,000 to 2,00,000 -₹ 15 per txn (max limit per txn is ₹2lakhs)
OTHER COMMON CHARGES	
Debit card Issuance fees	No charge for 1st issuance
Debit card replacement charges- Rupay Easy Debit Card	₹250 +GST per card
Debit Card AMC Charges	₹250 +GST per annum
Account closure	T+1 month Free, beyond which ₹500 if closed before 6 months
Statement	E- statement monthly : Free Physical statement on customer demand through the branch : ₹25 per statement Physical statement on customer demand through courier : ₹50 per statement
Passbook Issuance	One time Free Duplicate : ₹100
SMS Alerts	Rs 25 per quarter
Signature verification/Address confirmation/Photo verification	NA
Balance certificate	Free
TDS certificate	Free
Duplicate TDS certificate	₹100 Per instance
Standing Instruction	Setup/Amendment - NIL charges Return - ₹100 per return
Old record retrieval / copy of cheque	₹50 per record
Couriering Documents to communication address	₹50 instance
Please note :	
The aforementioned charges shall be applicable only to accounts opened under the Savings General Account variant.	
These charges shall not be applicable to Micro Finance customers or accounts opened under any other promotional offers/schemes.	
At present, only charges relating to non-maintenance of the required Average Monthly Balance (AMB) are applicable. Effective 1 October 2026 , Demand Draft (DD) and Debit Card Upgrade Charges will become applicable. Customers will be duly informed should any additional charges be introduced in the future.	
Effective 1 November 2026 , Account Closure Charges and Clearing Charges will be applicable as per the revised Schedule of Charges.	