

Unity Classic Saving Account - Schedule of Charges	
Parameters	Particulars
Average monthly Balance (AMB)	
Average monthly Balance (AMB)	₹10,000 for urban Metro Branches ₹5,000 for Rural/Semi Urban branches
Fees for Non Maintenance of balance per month	- AMB \geq 75% to 100% ₹ 150 per month - AMB $<$ 75%: ₹ 300 per month
Non Maintenance Charge Waiver	Fixed Deposit Value \geq ₹1,00,000.
Cash transactions	
Cash Withdrawal	Non Home - Free up to 50,000 per month . Charges at ₹2.5 per ₹1000 beyond free limits. Min ₹100
Combined Free Cash Deposit limit at Home & Non Home location (including ATM and Branch)	Charges beyond free limits @ ₹ 2.50/- per ₹ 1,000/-, minimum ₹ 100/- per transaction beyond free limits
Non Cash Transactions	
Cheque collection Local/ outstation location at Unity location	Free

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Cheque collection at Non Unity location	₹100 per cheque
Cheque returns -outward clearing	₹200 per return
Cheque returns - inward clearing	₹300 per return
Cheque Book	One Cheque book free per year Charges beyond free limit at ₹100 per booklet
Stop cheque through Online/in Branch/Phone Banking	Free
Intra Bank Fund transfer (Unity to Unity)	Free
Demand Draft / Pay Order at Unity location	₹2.5 per 1000 ,min₹ 50 per instrument
Demand Draft / Pay Order at Non Unity location	₹ 100/- per instrument

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DD cancellation / Duplicate /Revalidation	₹ 100
Electronic Transactions (NEFT, RTGS, IMPS)	
NEFT/RTGS/IMPS charges inward	Free
NEFT outwards charges	Through Online Channel – Nil Through Branch Channel - 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	Through Online Channel – Nil Through Branch Channel - ₹ 2lakh to ₹ 5lakh – ₹24 per transaction Above Rs ₹5lakh - ₹49 per transaction

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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	₹150 per annum
Replacement charges	₹150 per card
Regeneration of Debit card Pin	Nil Charges
Account closure	T+1 month Free, beyond which ₹500 if closed before 6 months

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Statement	E- statement monthly : Free Physical statement on customer demand through the branch : Free once a month , post which ₹25 per statement Physical statement on customer demand through courier : Free once a month , post which ₹50 per statement
Passbook Issuance	One time Free Duplicate : ₹100
Locker Charges	Locker rates vary for different branches, hence customers are requested to get in touch with respective branch
Locker Rent Due	Rs.100 Per Month
Locker breaks open/ loss of Key	Rs.6,500 for Metro Branches Rs.7,500 for Non Metro Charges.
SMS Alerts	Rs. 25 per quarter
Sweep In	NA

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Sweep out	NA
Signature verification/Address confirmation/Photo verification	₹50 per instance
Balance certificate	Free once a quarter ,beyond which ₹100 Per instance
Interest Certificate Annual	Free
TDS certificate	Free Once a year
Duplicate TDS certificate	₹100 Per instance
Standing Instruction	Setup/Amendment - NIL charges Return - ₹100 per return
ECS instruction through branch	₹25 per instruction

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ECS return- Insufficient funds	₹300 per return
Old record retrieval / copy of cheque	₹50 per record
Couriering Documents to communication address	₹50 instance

Please note :

1. The aforementioned charges are applicable to accounts opened under Classic Saving Account only.

2. Charges will only be levied on clients who have not maintained the required average monthly balance. All other features excluding courier charges will remain free until 30th September 2025.

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3. These charges are not applicable for Micro Finance customers, or ac opened under any other promotional offers.

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