

Schedule of Charges for Unity Bank Savings Account General	
Parameters	Particulars
Variants	Savings Account General
<b>Average monthly Balance ( AMB)</b>	
Average monthly Balance ( AMB)	₹1000 across all location
Fees for Non Maintenance of balance per month	AMB >=75% to 100% ₹ 150per month AMB <75%: ₹ 300 per month
Non Maintenance Charge Waiver	Fixed Deposit Value >= ₹1,00,000.
<b>Cash transactions</b>	
Cash Withdrawal - Branch	Free at Home branch, Non Home - Free up to 50,000 per month & Charges at ₹2.5 per ₹1000 beyond free limits. Min ₹100 per transaction beyond free limits
Cash Deposit limit at Home & Non Home location	Free up to ₹ 2 lakhs per month, Charges beyond free limits @ ₹ 2.50/- per ₹ 1,000/-, minimum ₹ 100/- per transaction beyond free limits
ATM Cash withdrawal- UnitySmall Finance bank ATM (Financial & Non-Financial)	Free Unlimited Withdrawals
ATM Cash withdrawal through other Bank ATM	First 03 transactions are free post which charges of Rs:- 23/- + GST per transaction applicable
<b>Non Cash Transactions</b>	
Cheque collection Local/ outstation location at Unity location	Free
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
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
DD cancellation / Duplicate /Revalidation	₹ 100
<b>Electronic Transactions (NEFT, RTGS, IMPS)</b>	
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
NEFT Charges for Indo-Nepal Transaction	Rs.150/- per transaction
RTGS outward charges	Through Online Channel – Nil Through Branch Channel - ₹ 2lakh to ₹ 5lakh – ₹24 per transaction Above Rs ₹5lakh - ₹49 per transaction
IMPS outward charges	Through online channel - NIL  Through Branch channel- Upto ₹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)
<b>Other Common Charges</b>	
Debit card Issuance fees	₹150 per annum
Debit card replacement charges	₹150 +GST per card
Account closure charges	T+1 month Free, beyond which ₹500 if closed before 6 months
Statement	<b>E- statement monthly : Free</b> <b>Physical statement on customer demand through the branch : ₹25 per statement</b> <b>Physical statement on customer demand through courier : ₹50 per statement</b>
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 breaks open/ loss of Key	Rs.6,500 for Metro Branches

LOCKER BREAKS OPEN/ LOSS OF KEY	Rs.7,500 for Non Metro Charges.
SMS Alerts	₹25 per quarter
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
Standing Instruction (NEFT/RTGS) only for insufficient funds.	Setup/Amendment - NIL charges Return - ₹100 per return
NACH instruction through branch	₹25 per instruction
NACH return- Insufficient funds	₹300 per return
Old record retrieval / copy of cheque	₹50 per record
Couriering Documents to communication address	₹50 instance

Please note :

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

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