

Pearl Account : Schedule of Charges

| Parameters | Particulars |
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| Average monthly Balance (AMB) | |
| Average monthly Balance (AMB) | ₹5000 for urban Metro Branches ₹2500 for Rural/Semi Urban branches |
| 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 at ATM | Free at home branch & Non Home branch locations |
| 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 ₹50 |
| Cash Deposit limit at Home & Non Home location (including ATM and Branch) | Free up to ₹ 1.50 lakhs per month or 25 transactions (whichever is breached first) Charges beyond free limits @ ₹ 2.50/- per ₹ 1,000/-, minimum ₹ 50/- per transaction beyond free limits |
| Non Cash Transactions | |
| Cheque collection Local/ outstation location | Free |
| Cheque collection at Non unity Location | ₹100 per cheque |
| Cheque returns Local/ Outstation (outward clearing) | ₹100 per return |
| Cheque returns /Non unity location (inward clearing) | ₹250 per return |

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| Cheque Book | One Cheque book free per year Charges beyond free limit at ₹50 per booklet |
| Stop Cheque | 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 |
| 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 |
| 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 Charges | |
| Debit card Issuance fees | Free |

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| Replacement card charges | ₹250 per card |
| Regeneration of Debit card Pin | Nil Charges |
| Account closure | Within 2 months : Free After 2 months to 1 year : ₹ 500 After 1 year- No Charge |
| 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 | One time Free Duplicate : ₹100 |
| Locker Charges | 25% Discount for the 1st year |
| 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 | Free if the AMB is maintained Or ₹25 per qtr |
| 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 |

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| ECS instruction through branch | ₹50 per instruction |
| ECS return- Insufficient funds | ₹200 for the 1st return per month ₹500 for next return onwards |
| 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 Pearl 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.
3. These charges are not applicable for Micro Finance customers, or accounts opened under any other promotional offers.