

Schedule of Charges for Unity Bank NRI Account (All Charges are waived until 31st Aug 2026)

Parameters	Particulars
Varaints	NRI Account
Average monthly Balance (AMB)	
Average monthly Balance (AMB)	₹ 10,000.00
Fees for Non-Maintenance of balance per month	- AMB >75% - <100% ₹ 300 per month - AMB <75%: ₹ 500 per month
Non maintenance Charge waiver	Fixed Deposit Value>=₹ 5,00,000
Cash transactions	
Cash Withdrawal - Branch	Free at Home branch Non Home Branch Charges at ₹3 per withdrawal half yearly max ₹ 200/-
Cash Deposit limit at Home & Non Home location	Free up to ₹ 5 lakhs per month Charges beyond free limits @ ₹ 10/- per ₹ 1,000/-
ATM Cash withdrawal- Unity Small Finance bank ATM (Financial & Non Financial transactions)	Free Unlimited Withdrawals through Unity Bank ATM
ATM Cash withdrawal through other Bank ATM (Financial & Non Financial transactions)	First 3 transations Free, beyond free limits ₹23/- per transactions
Non Cash Transactions	
Cheque collection Local/ outstation location at Unity location	Free
Cheque returns -outward clearing	₹100 per return
Cheque returns - inward clearing	₹500 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	₹100 per cheque Multiple Cheque max.Rs.1000/-
Demand Draft / Pay Order at Unity location	Free upto 3 DDS per month charges beyond free limits Rs.50/- per DD
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
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 Branch channel- Upto Rs.10,000 – ₹3.5 per txn 10,000 to 1,00,000 - ₹5 per txn Rs.1,00,000 to 2,00,000 -₹15 per txn (max limit per txn is ₹2lakhs)
Other Common Charges	
Debit card Issuance fees	Free for 1st Year 2nd Year - Rs.150/- + GST
Debit Card Replacement charges	Rs.150 + GST per card
Account closure	If accout closed within 3-6 month ₹500, After 6 months NIL Charges

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
Locker Charges	As defined by the locker policy
Locker breaks open/ loss of Key	Rs 6500- Metro & Rs 7500/- for non-metro city
SMS Alerts	Rs. 25 per quarter
Signature verification/Address confirmation/Photo verification	Rs.100/- per instance
Balance certificate	₹50 per instance
Interest Certificate Annual	Free
TDS certificate	Free
Standing Instruction (SI Setup- NEFT/RTGS Only)	Setup/Amendment - NIL charges
Standing Instruction - Return due to Insufficient funds	₹100 per instance
NACH Mandate Set-up	Free
NACH 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 per instance