

Schedule of Charges for Unity Bank Pearl Account	
Parameters	Particulars
Variants	Pearl Savings Account
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 \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 - 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 per transaction beyond free limits
Cash Deposit limit at Home & Non Home location	Free up to ₹ 1.50 lakhs per month or 25 transactions Charges beyond free limits @ ₹ 2.50/- per ₹ 1,000/-, minimum ₹ 50/- per transaction beyond free limits
ATM Cash withdrawal- Unity/Small Finance bank ATM (Financial & Non-Financial)	Free Unlimited Withdrawals
ATM Cash withdrawal through other Bank ATM (Financial & Non-Financial transactions)	First 03 transactions are free post which charges of Rs:- 23/- + GST per transaction applicable
Non Cash Transactions	
Cheque collection Local/ outstation location at Unity location	Free
Cheque returns -outward clearing	₹100 per return
Cheque returns - inward clearing	₹250 per return
Cheque Book	One Cheque book free per year Charges beyond free limit at ₹50 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
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 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	Free
Debit card replacement charges	₹250 + GST per card
Account closure charges	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
Locker Charges	25% Discount for the 1st year
Locker breaks open/ loss of Key	Rs.6,500 for Metro Branches 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
Standing Instruction (NEFT/RTGS) only for insufficient funds.	Setup/Amendment - NIL charges Return - ₹100 per return
NACH instruction through branch	₹50 per instruction
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 instance

Please note :

1. The aforementioned charges are applicable to accounts opened under Pearl Saving account only.
3. These charges are not applicable for Micro Finance customers, or ac opened under any other promotional offers.