

| Schedule of Charges - Seniors Account | |
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| Parameters | Particulars |
| Average monthly Balance (AMB) | |
| Average monthly Balance (AMB) | ₹5,000 for urbanMetro Branches |
| | ₹2,500 for Rural/Semi Urban branches |
| Fees for Non Maintenance of balance per month | Urban Metro Branches Rs.250/- per month |
| | Rural/ Semi Urban Rs.100/- per month |
| Cash transactions | |
| Cash Withdrawal at ATM | Free at home branch & Non Home branch locations |
| Cash Withdrawal -Branch | Free at Home branch |
| | Non Home - Free upto 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 upto ₹ 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 |
| Cheque Book | One Cheque book free per year |
| | Charges beyond free limit at ₹50 per booklet |
| Stop Cheque | Free |
| Intra Bank Fund tranfer (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 | <p>Through Online Channel – Nil</p> <p>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</p> |
| RTGS outward charges | <p>Through Online Channel – Nil</p> <p>Through Branch Channel - ₹ 2lakh to ₹ 5lakh – ₹24 per transaction Above Rs ₹5lakh - ₹49 per transaction</p> |
| IMPS outward charges | <p>Through online channel - NIL</p> <p>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)</p> |
| Other Charges | |
| Account closure | <p>Within 2 months : Free After 2 months to 1 year :₹ 500 After 1 year- No Charge</p> |
| Statement | <p>E- statement monthly : Free</p> <p>Physical statement on customer demand through the branch : Free once a month , post which ₹25 per statement</p> <p>Physical statement on customer demand through courier : Free once a month , post which ₹50 per statement</p> |
| Passbook | Free |

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| SMS Alerts | Free |
| 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* | ₹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 |
| Door step banking | |
| Cheque pickup - Fixed Beat | Free |
| Cheque pickup - On Call | Free |
| Cash Pickup - Fixed Beat (per month) | Free |
| Cash Pickup - On Call | Free |
| Other Services | |
| Welcom Kit | Yes |
| Locker Charges | 25% Discount for the 1st year |
| Dedicated Relationship Manager | Yes |
| Platinum Rupay Debit card | Yes |
| Mobile Banking* | Yes |
| Whatsapp Banking | Yes |
| Internet Banking* | Yes |

**Coming soon*