



***All charges waived until 31st March 2023***

**CLASSIC SAVING ACCOUNT**

Parameters	Particulars
<b>Average monthly Balance ( AMB)</b>	
Average monthly Balance ( AMB)	<p>₹10,000 for urbanMetro Branches</p> <p>₹5,000 for Rural/Semi Urban branches</p>
Fees for Non Maintenance of balance per month	<p>- AMB &gt;75% - &lt;100% ₹ 150 per month</p> <p>- AMB &lt;75%: ₹ 300 per month</p>
<b>Cash transactions</b>	
Cash Withdrawal	<p>Free at Home branch</p> <p>Non Home - Free up to 50,000 per month .</p> <p>Charges at ₹2.5 per ₹1000 beyond free limits. Min ₹100</p>
Combined Free Cash Deposit limit at Home & Non Home location (including ATM and Branch)	<p>Free up to ₹ 2 lakhs per month</p> <p>Charges beyond free limits @ ₹ 2.50/- per ₹ 1,000/-, minimum ₹ 100/- per transaction beyond free limits</p>
<b>Non Cash Transactions</b>	

Cheque collection Local/ outstation location at Unity location	Free
Cheque collection at Non Unity location	₹100 per cheque
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
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
DD cancellation / Duplicate /Revalidation	₹ 100
<b>Electronic Transactions (NEFT, RTGS, IMPS)</b>	
NEFT/RTGS/IMPS charges inward	Free
NEFT outwards charges	<p><u>Through Online Channel – Nil</u></p> <p><u>Through Branch Channel -</u>  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	<u>Through Online Channel</u> – Nil  <u>Through Branch Channel</u> - ₹ 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)
<b>OTHER COMMON CHARGES</b>	
Debit card Issuance fees	₹150 per annum
Replacement charges	₹150 per card
Regeneration of Debit card Pin	Nil Charges
Account closure	T+1 month Free, beyond which ₹500 if closed before 6 months
Statement	<b>E- statement monthly</b> : Free  <b>Physical statement on customer demand through the branch</b> : Free once a month , post which ₹25 per statement  <b>Physical statement on customer demand through courier</b> : Free once a month , post which ₹50 per statement
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
SMS Alerts	Rs. 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
Duplicate TDS certificate	₹100 Per instance
Standing Instruction	Setup/Amendment - NIL charges Return - ₹100 per return
ECS instruction through branch	₹25 per instruction
ECS return- Insufficient funds	₹300 per return
Old record retrieval / copy of cheque	₹50 per record