

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

Classic Saving Account	
Parameters	Particulars
Average monthly Balance ( AMB)	
Average monthly Balance ( AMB)	₹10,000 for urbanMetro Branches ₹5,000 for Rural/Semi Urban branches
Fees for Non Maintenance of balance per month	- AMB >75% - <100% ₹ 150 per month - AMB <75%: ₹ 300 per month
Cash transactions	
Cash Withdrawal	Free at Home branch Non Home - Free up to 50,000 per month . Charges at ₹2.5 per ₹1000 beyond free limits. Min ₹100
Combined Free Cash Deposit limit at Home & Non Home location (including ATM and Branch)	Free up to ₹ 2 lakhs per month Charges beyond free limits @ ₹ 2.50/- per ₹ 1,000/-, minimum ₹ 100/- per transaction beyond free limits
Non Cash Transactions	
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	<p><u>Through Online Channel – Nil</u></p> <p><u>Through Branch Channel -</u>  ₹ 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- 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)</p>
<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	<p><b>E- statement monthly</b> : Free</p> <p><b>Physical statement on customer demand through the branch</b> : Free once a month , post which ₹25 per statement</p> <p><b>Physical statement on customer demand through courier</b> : Free once a month , post which ₹50 per statement</p>
Passbook Issuance	<p>One time Free</p> <p>Duplicate : ₹100</p>
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
Sweep In	NA
Sweep out	NA
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