

Pearl Account : Product for Womens	
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
DD cancellation / Duplicate /Revalidation	₹ 100
Electronic Transactions (NEFT, RTGS, IMPS)	
NEFT/RTGS/IMPS charges inward	Free
NEFT outwards charges	<u>Through Online Channel – Nil</u>
	<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

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	<u>Through online channel</u> - NIL <u>Through Branch channel</u> - 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)
Other Charges	
Account closure	Within 2 months : Free After 2 months to 1 year : ₹ 500 After 1 year- No Charge
Statement	E- statement monthly : Free Physical statement on customer demand through the branch : Free once a month , post which ₹25 per statement Physical statement on customer demand through courier : Free once a month , post which ₹50 per statement
Passbook	One time Free Duplicate : ₹100
SMS Alerts	Free if the AMB is maintained Or ₹25 per qtr
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
Other Services	
Welcom Kit	Yes
Free Juinor Account	Yes (upto 2 minor accounts)
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
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**Coming soon*