

Freedom Account	
Free till 31st March 2025	
Parameters	Particulars
Average monthly Balance (AMB)	
Average monthly Balance (AMB)	25,000/-
	Promotional offer till 31st March 2025 at 10,000/-
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 ₹ 5 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 quarter
	Charges beyond free limit at ₹100 per booklet
Stop cheque through Online/in Branch/Phone Banking	Free
Intra Bank Fund transfer (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>
	Free limit upto Rs 10,00,000/- per month
	Beyond Free limit Rs 25 per transaction
RTGS outward charges	<u>Through Online Channel – Nil</u>
	<u>Through Branch Channel -</u>
	Free limit upto Rs 10,00,000/- per month
	Beyond Free limit Rs 25 per transaction
IMPS outward charges	Through online channel - NIL
	Free limit upto Rs 2,50,000/- per month
	Beyond Free limit Rs 25 per transaction
OTHER COMMON CHARGES	
Debit card Issuance fees	Free
Replacement card charges	₹250 per card
Regeneration of Debit card Pin	Nil Charges
Account closure	T+1 month Free, beyond which ₹500 if closed before 6 months
	E- statement monthly : Free

Statement	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 Issuance	One time Free
	Duplicate : ₹100
Locker Charges	25% discount
SMS Alerts	Free
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