

Freedom Account	
Parameters	Particulars
Average monthly Balance (AMB)	
Average monthly Balance (AMB)	25,000/- Promotional offer till 31 st 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	<p><u>Through Online Channel</u> – Nil</p> <p><u>Through Branch Channel</u> – Free limit upto Rs 10,00,000/- per month</p> <p>Beyond Free limit Rs 25 per transaction</p>
RTGS outward charges	<p><u>Through Online Channel</u> – Nil</p> <p><u>Through Branch Channel</u> - Free limit upto Rs 10,00,000/- per month</p> <p>Beyond Free limit Rs 25 per transaction</p>
IMPS outward charges	<p>Through online channel - NIL</p> <p>Free limit upto Rs 2,50,000/- per month</p> <p>Beyond Free limit Rs 25 per transaction</p>
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
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 Issuance	<p>One time Free</p> <p>Duplicate : ₹100</p>
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	<p>Setup/Amendment - NIL charges</p> <p>Return - ₹100 per return</p>
ECS instruction through branch	₹25 per instruction
ECS return- Insufficient funds	₹300 per return
Old record retrieval / copy of cheque	₹50 per record