

All charges waived until 31st March 2025

NRI ACCOUNTS	
Parameters	Particulars
Average monthly Balance (AMB)	
	UNITY SMALL FINANCE BANK
Average monthly Balance (AMB)	Rs.10,000 /-
Fees for Non Maintenance of balance per month	- AMB >75% - <100% ₹ 300 per month - AMB <75%: ₹ 500 per month
Cash transactions	
Cash Withdrawal	NIL at Home branch Non home branch Rs 3/- per withdrawal half yearly max Rs 200
Combined Free Cash Deposit limit at Home & Non Home location (including ATM and Branch)	Cash Deposit Upto Rs.5,00,000/- per month No charges Above Rs.5,00,000/- Rs.10/- per Rs.1000/-
Non Cash Transactions	
Cheque collection Local/ outstation location	Free
Cheque collection at Non unity Location	Free
Cheque returns Local/ Outstation (outward clearing)	Rs.100 per return
Cheque returns /Non unity location (inward clearing)	Rs.500 per return
Cheque Book	Free - 25 cheque leaves p.a. Additional cheque book of 25 leaves @ Rs 100/-
Stop cheque through Online/in Branch/Phone Banking	Rs.100/- per cheque Multiple Cheque max.Rs.1000/-
Demand Draft / Pay Order	Free upto 3 DDs per month charges beyond free limits Rs.50/- per DD DD at Non location branches Rs.100/- per DD
Demand Draft / Pay Order through Net Banking	Rs 50 through branch Netbanking - Nil
DD cancellation / Duplicate /Revalidation	INR 100 / instrument
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 – Nil</u> <u>Through Branch Channel -</u> ₹ 2lakh to ₹ 5lakh – ₹24 per transaction Above Rs ₹5lakh - ₹49 per transaction
IMPS outward charges	<u>Through Branch channel-</u> Upto Rs.10,00 – Rs.3.5 per txn 10,00 to 1,00,000 - Rs.5 per txn Rs.1,00,000 to 2,00,000 -Rs.15 per txn (max limit per txn is Rs.2lakhs)
OTHER COMMON CHARGES	
Account closure	Within 2 months Free, After 2 months to 1 year - Rs 500/- After 1 year - NIL

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
Locker Charges	As defined by the locker policy
SMS Alerts	Rs.25/- per account
Signature verification/Address confirmation/Photo verification	Signature Attestation - Rs.100/-, Photo Attestation - Rs.100/- per instance, Address confirmation-Rs.100/-
Balance certificate	Rs.50/- 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	Free
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
Debit Card Charges	
Debit card	Select Rupay card
Debit Card - Replacement / Reissuance charges	Rs.150/- per instance
Regeneration of PIN	Rs50 (Applicable if Pin is set through Post)