

Freedom Account - Schedule of Charges	
Parameters	Particulars
Average monthly Balance (AMB)	
	25,000/-
Average monthly Balance (AMB)	Promotional Offer- AMB 10,000/- Accounts opened between 1st Sept -31st March 2026 ,AMB will be waived off till 31st Dec 2026
Fees for Non Maintenance of balance per month	AMB >=75% to 100% ₹ 300 per month AMB <75%: ₹ 500 per month
Non Maintenance Charge Waiver	Fixed Deposit Value >= ₹2,50,000.
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

	Free up to ₹ 5 lakhs per month
Combined Free Cash Deposit limit at Home & Non Home location (including ATM and Branch)	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>Through Online Channel – Nil</p> <p>Through Branch Channel Free limit upto Rs 10,00,000/- per month Beyond Free limit Rs 25 per transaction</p>
RTGS outward charges	<p>Through Online Channel – Nil</p> <p>Through Branch Channel Free limit upto Rs 10,00,000/- per month 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 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
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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	One time Free
	Duplicate : ₹100
Locker Charges	25% discount
Locker breaks open/ loss of Key	Rs.6,500 for Metro Branches Rs.7,500 for Non Metro Charges.
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

Couriering Documents to communication address	₹50 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

Please note :

1. The aforementioned charges are applicable to accounts opened under Freedom account Only

2. Charges will only be levied on clients who have not maintained the required average monthly balance. All other features excluding courier charges will remain free until 31st March 2026

3. These charges are not applicable for Micro Finance customers, or accounts opened under any other promotional offers.