

**Pearl Account : Schedule of Charges**

Parameters	Particulars
<b>Average monthly Balance ( AMB)</b>	
Average monthly Balance ( AMB)	₹5000 for urban Metro Branches ₹2500 for Rural/Semi Urban branches
Fees for Non Maintenance of balance per month	- AMB >=75% to 100% ₹ 150 per month - AMB <75%: ₹ 300 per month
Non Maintenance Charge Waiver	Fixed Deposit Value >= ₹1,00,000.
<b>Cash transactions</b>	
Cash Withdrawal at ATM	Free at home branch & Non Home branch locations
Cash Withdrawal - Branch	Free at Home branch Non Home - Free up to 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 up to ₹ 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
<b>Non Cash Transactions</b>	
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 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
<b>Electronic Transactions (NEFT, RTGS, IMPS)</b>	
NEFT/RTGS/IMPS charges inward	Free
NEFT outwards charges	Through Online Channel – Nil Through Branch Channel - 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	Through Online Channel – Nil Through Branch Channel - ₹ 2lakh to ₹ 5lakh – ₹24 per transaction Above Rs ₹5lakh - ₹49 per transaction
IMPS outward charges	Through online channel - NIL Through Branch channel- Up to ₹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	
Debit card Issuance fees	Free
Replacement card charges	₹250 per card
Regeneration of Debit card Pin	Nil Charges
Account closure	Within 2 months : Free After 2 months to 1 year : ₹ 500 After 1 year- No Charge
Statement	E- statement monthly : Free <b>Physical statement on customer demand through the branch</b> : Free once a month , post which ₹25 per statement <b>Physical statement on customer demand through courier</b> : Free once a month , post which ₹50 per statement
Passbook	One time Free Duplicate : ₹100
Locker Charges	25% Discount for the 1st year
Locker breaks open/ loss of Key	Rs.6,500 for Metro Branches Rs.7,500 for Non Metro Charges.
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
Couriering Documents to communication address	₹50 instance

Please note :

1. The aforementioned charges are applicable to accounts opened under Pearl Saving 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 ac opened under any other promotional offers.