

Freedom Account	
Parameters	Particulars
Average monthly Balance (AMB)	
Average monthly Balance (AMB)	25,000/-
	Promotional offer till 30th June 2025 at 10,000/-
Fees for Non Maintenance of balance per month	AMB \geq 75% to 100% ₹ 300 per month
	AMB < 75%: ₹ 500 per month
Non Maintenance Charge Waiver	Fixed Deposit Value \geq ₹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
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	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
RTGS outward charges	Beyond Free limit Rs 25 per transaction
	<u>Through Online Channel – Nil</u>
	<u>Through Branch Channel -</u>
	Free limit upto Rs 10,00,000/- per month
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
Couriering Documents to communication	₹50 instance

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 30th September 2025.
3. These charges are not applicable for Micro Finance customers, or ac opened under any other promotional offers.