

Senior Citizen Account	
Parameters	Particulars
Average monthly Balance ( AMB)	
Average monthly Balance ( AMB)	₹5,000 for urbanMetro Branches  ₹2,500 for Rural/Semi Urban branches OR Rs.50,000/- in Fixed Deposit with Zero Balance
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 >= ₹50,000.
Cash transactions	
Cash Withdrawal at ATM	Free at home branch & Non Home branch locations
Cash Withdrawal -Branch	Free at Home branch  Non Home - Free upto 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 upto ₹ 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
Non Cash Transactions	
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 tranfer ( 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	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- Upto ₹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)
<b>Other Charges</b>	
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  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	Free
SMS Alerts	Free
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
<b>Door step banking</b>	
Cheque pickup - Fixed Beat	Free
Cheque pickup - On Call	Free
Cash Pickup - Fixed Beat (per month)	Free
Cash Pickup - On Call	Free
<b>Other Services</b>	
Joining Kit	Welcome letter , Debit card, passbook & cheque book
Locker Charges	25% Discount
Dedicated Relationship Manager	Yes

Health Benefits (IHO)	Yes
Platinum Rupay Debit card	Yes
Mobile Banking	Yes
Whatsapp Banking	Yes
Internet Banking	Yes

- Please note :
- 1. The aforementioned charges are applicable to accounts opened under Senior Citizen Account only.
  - 2. Charges will only be levied on clients who have not maintained the required average monthly balance. All other features excuding 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.