

| Pearl Account : Product for Womens  |  |
|---|--|
| Parameters  | Particulars  |
| <b>Average monthly Balance ( AMB)</b>                                     |  |
| Average monthly Balance ( AMB)  | ₹5000 for urbanMetro Branches  |
|   | ₹2500 for Rural/Semi Urban branches  |
| Fees for Non Maintenance of balance per month                             | - AMB >=75% to 100% ₹ 150 per month<br>- 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<br>Free at Home branch   |
| Cash Withdrawal - 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)<br>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<br>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  |
| <b>Electronic Transactions (NEFT, RTGS, IMPS)</b>                         |  |
| NEFT/RTGS/IMPS charges inward   | Free   |
| NEFT outwards charges   | Through Online Channel – Nil<br><br>Through Branch Channel -<br>Up to ₹10,000 – ₹ 2.5 per transaction<br>₹10,001 to ₹1 lakh – ₹5 per transaction<br>Above ₹1 lakh to ₹2 lakh – ₹15 per transaction<br>Above ₹2 lakh and up to ₹10 lakh – ₹25 per transaction   |
| RTGS outward charges  | Through Online Channel – Nil<br><br>Through Branch Channel -<br>₹ 2lakh to ₹ 5lakh – ₹24 per transaction<br>Above Rs ₹5lakh - ₹49 per transaction  |
| IMPS outward charges  | Through online channel - NIL<br><br>Through Branch channel-<br>Upto ₹10,000 – ₹5 per txn<br>10,001 to 1,00,000 - ₹10 per txn<br>₹1,00,000 to 2,00,000 -₹ 15 per txn<br>(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<br>After 2 months to 1 year : ₹ 500<br>After 1 year- No Charge  |
| Statement   | E- statement monthly : Free<br><br>Physical statement on customer demand through the branch : Free once a month , post which ₹25 per statement<br><br>Physical statement on customer demand through courier : Free once a month , post which ₹50 per statement |
| Passbook  | One time Free<br>Duplicate : ₹100  |
| 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<br>Return - ₹100 per return  |
| ECS instruction through branch  | ₹50 per instruction  |
| ECS return- Insufficient funds  | ₹200 for the 1st return per month<br>₹500 for next return onwards  |
| Old record retrieval / copy of cheque                                     | ₹50 per record   |
| Couriering Documents to communication address                             | ₹50 instance   |
| <b>Other Services</b>   |  |
| Joining Kit   | Welcome letter , debit card , cheque book , passbook   |

|                                |              |
|--------------------------------|--------------|
| Free Juinor Account            | Yes          |
| Locker Charges                 | 25% Discount |
| Dedicated Relationship Manager | 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 Pearl Saving account only.
- 2. Charges will only be levied on clients who have not maintained the required average monthly balance. All other features exculding 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.