

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	<b>Urban Metro Branches</b> Rs.250/- per month <b>Rural/ Semi Urban</b> Rs.100/- per month
<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 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
<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	<u>Through Online Channel – Nil</u> <u>Through Branch Channel -</u> 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	<p><u>Through Online Channel – Nil</u></p> <p><u>Through Branch Channel -</u>  ₹ 2lakh to ₹ 5lakh – ₹24 per transaction  Above Rs ₹5lakh - ₹49 per transaction</p>
IMPS outward charges	<p><u>Through online channel - NIL</u></p> <p><u>Through Branch channel-</u>  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)</p>
<b>Other Charges</b>	
Account closure	<p>Within 2 months : Free  After 2 months to 1 year :₹ 500  After 1 year- No Charge</p>
Statement	<p>E- statement monthly : Free</p> <p><b>Physical statement on customer demand through the branch</b> : Free once a month , post which ₹25 per statement</p> <p><b>Physical statement on customer demand through courier</b> : Free once a month , post which ₹50 per statement</p>
Passbook	<p>One time Free  Duplicate : ₹100</p>
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	<p>Setup/Amendment - NIL charges  Return - ₹100 per return</p>
ECS instruction through branch	₹50 per instruction
ECS return- Insufficient funds	<p>₹200 for the 1st return per month  ₹500 for next return onwards</p>
Old record retrieval / copy of cheque	₹50 per record
<b>Other Services</b>	
Joining Kit	Welcome letter , debit card , cheque book , passbook

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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

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