

SCHEDULE OF CHARGES
GARIMA SAVINGS ACCOUNT
(Effective 08-03-2021)

Particulars	Ujjivan Bank Garima Savings Account
Monthly Average Balance requirements	<ol style="list-style-type: none"> MAB \geq Rs.5,000 for a regular Garima Savings Account; or Single RD of \geq Rs.5,000 p.m. for minimum tenure of 12 month; or Cumm. FD of \geq Rs.2,00,000 or above for a minimum period of 12 months; or Minor account (less than 18 years of age) linked to the primary Customer ID with a Standing Instruction of Rs.2,000/-
Fees for Non- maintenance of Average monthly Balance	Rs.250/-
Default card	Rupay Classic
Primary Debit Card issuance Fee (1st year)	Nil
Primary Debit Card Maintenance Fee (2nd Year onwards)	RuPay Classic: Nil
Joint Debit Card issuance Fee (1st year)	RuPay Classic: Rs.100/-
Joint Debit Card Maintenance Fee (2nd Year onwards)	RuPay Classic: Rs.100/-
Debit Card Issuance Charge	RuPay Classic: Nil (Default)
Reissue of Lost/ Damaged ATM Card	RuPay Classic: Rs.150/-
Number of Free ATM transaction (own bank)	Unlimited
Number of Free ATM transactions (other bank)	RuPay Classic: 5
ATM transactions charges beyond limit (own bank) (Financial and Non-Financial)	Nil
ATM transactions beyond limit (other bank) (Financial)	Rs.20/-
ATM transactions beyond limit (other bank) (non-Financial)	Rs.10/-
Cash withdrawal at POS	1% of the transaction amount
Debit Card Limits (Daily)	RuPay Classic: ATMs- Rs.25,000/- E-com& PoS Terminals- Rs.50,000/-

PIN generation charges	For paper PIN First time- Free Succeeding- Rs.75 Green PIN – Free
Cheque book Fees	10 leaves cheque book Free at the time of account opening
Additional cheque book	10 leaves cheque book – Rs.75/-
Inward Cheque return charges for insufficient funds	First 2 return : Rs.300/Return From 3 onwards: Rs.750/return
Inward Cheque return charges for others – technical reasons	Nil
Outward Cheque return charges	Rs.200/-
Passbook	Free
Stop payment instructions per cheque	Rs.50/- per cheque
Stop payment instructions series	Rs.150/-
Replacement for Lost Passbook	Rs.50/-
Physical Account statement	Monthly: 20/- per month Quarterly: 25/- per quarter Half yearly: 30/- per half year Yearly: 35/- per year ** Free statement of accounts once in 6 months to the registered address, for accounts wherever passbooks were not issued
Duplicate/ Ad-hoc physical statement	Rs.75/-
E-Statement Facility	Free
Cash Withdrawal limit (branch)	Unlimited
Cash Deposit Limit	Upto Rs 5 Lac or first 8 txn – Free And part there of chargeable at Rs.4 per 1,000/-
Issue of DD	Upto 5 txn or Rs 2 Lac – Free and part there-of Rs 0 to Rs 2000 - Rs 75/- Rs 2001 to Rs 10000 – Rs 100/- > 10000 – Rs 3/- per INR 1000 up to a maximum amount of Rs5000
Issuance of duplicate DD/PO	Up to Rs.5000– Rs.75 Above Rs.5000-Rs.100
Cancellation of DD	Rs.75/-
Revalidation of DD	Rs.75/-

Issue of DD - HDFC DD	Rs.0 to Rs.2000 – Rs.75/- Rs.2001 to Rs.10000 – Rs.100/- > 10000 – Rs.3/- per INR 1000 maximum amount of Rs5000
Issuance of duplicate HDFC DD/PO	Up to Rs.5000– Rs.75 Above Rs.5000-Rs.100
Cancellation of HDFC DD	Rs.75/-
Revalidation of HDFC DD	Rs.75/-
SMS alert facility	Free
Value added and Balance alerts	NA
Standing instructions (Excluding loans and RD)	Free
Charges for standing instruction rejection/failure	Rs.50 per instance
IMPS inward/ outward	Inward – Nil Outward–Up to Rs.100,000- Rs.5/- Rs.1 lac to 2 lac – Rs.15/-
NEFT inward/ outward	Inward- Nil Outward- Up to Rs.10,000- Rs.2.25 10,001- 1 Lakh- Rs.4.75 1Lakh-2Lakhs- Rs.14.75 Above 2 lakhs – Rs.24.75
RTGS inward/ outward	Inward- NIL Outward:- Rs.2Lakh- 5Lakh- Rs.24.50/- Above Rs.5 Lakhs - Rs.49.50/-
NEFT/RTGS through IB/MB	Free
NACH debit charges	Nil
NACH debit return charges	Nil
NACH credit charges	Nil
NACH credit return charges	Nil
NACH mandate charges	Rs.50/-
Photo / signature attestation	Nil
Interest Certificate	Rs.100/-
Balance Certificate	Rs.100/-
Address confirmation	Nil

Account closure	Nil
Activation of inoperative account	Nil

** GST of 18% will be applicable over and above the given charges