

**Schedule of Charges – Classic Savings Account
(effective 01.10.2021)**

Particulars	Ujjivan Bank Classic Savings Account
Monthly Average Balance requirement	INR 5,000
Fees for Non-Maintenance of Average Monthly Balance	INR 150 – (MAB Below 5,000 and greater than/equal to 2,500) INR 300 (MAB less than 2,500)
Primary Debit Card type	Default: RuPay Classic Choice of Debit Card: RuPay Platinum
Primary Debit Card issuance Fee (1 st year)	RuPay Classic: INR 149 (Default) RuPay Platinum: INR 299
Primary Debit Card AMC (2 nd Year onwards)	RuPay Classic: INR 100 RuPay Platinum: INR 250
Joint Debit Card Type	Default: RuPay Classic Choice of Debit Card: RuPay Platinum
Joint Debit Card issuance Fee (1 st year)	RuPay Classic: INR 149 (Default) RuPay Platinum: INR 299
Joint Debit Card AMC Fee (2 nd Year onwards)	RuPay Classic: INR 100 RuPay Platinum: INR 250
Reissue of Lost/ Damaged ATM Card	RuPay Classic: INR 150 RuPay Platinum: INR 299
No. of Free ATM transaction at Ujjivan Bank ATM	Unlimited
No. of Free ATM transaction at any Bank ATM	RuPay Classic: 5 Transactions per month RuPay Platinum: 5 Transactions per month
ATM transactions beyond limit (Financial)	INR 20
ATM transactions beyond limit (Non- Financial)	INR 10
Cash withdrawal at POS	1% of the transaction amount
Cash Deposit Charges (at branch)	Free up to INR 3,50,000 per month; thereafter chargeable at INR 4 per 1,000/- and part thereof
Daily Debit Card Limits - ATM	RuPay Classic Card: INR 25,000 RuPay Platinum Card: INR 50,000
Daily Debit Card Limits – PoS Terminal/E-Commerce	RuPay Classic Card: INR 50,000 RuPay Platinum Card: INR 1,00,000



PIN generation charges	Green PIN (Default) – Free Paper PIN (Choice): Free 1 st Time, INR 75 thereafter
Free Cheque book	1 Cheque Book (10 Leaves) per quarter
Additional Cheque book	10 Leaves Cheque book – INR 75
Inward Cheque return charges for insufficient funds	First 2 returns: INR 300/Return From 3rd onwards: INR 750/Return
Inward Cheque return charges for others – technical reasons	INR 200
Outward Cheque return charges	INR 200
Passbook	Free
Stop payment instructions per Cheque	INR 50 per Cheque
Stop payment instructions series	INR 150
Replacement for Lost Passbook	Free
Physical Account statement – On request at Branch	INR 75
E-Statement Facility	Free
Cash Withdrawal limit (Branch)	Unlimited
Issue of DD - Up to INR 2,000	INR 75
Issue of DD – INR 2,001 to INR 10,000	INR 100
Issue of DD – Above INR 10,000	INR 3/1,000 or part there of
Issuance of duplicate DD	INR 150
Cancellation of DD	INR 75
Revalidation of DD	INR 75



Issue of Correspondent Bank* DD - Up to INR 2,000	INR 75
Issue of Correspondent Bank* DD – INR 2,001 to INR 10,000	INR 100
Issue of Correspondent Bank* DD – Above INR 10,000	INR 3/1,000 or part there of
Issuance of duplicate Correspondent Bank* DD	INR 150
Cancellation of Correspondent Bank* DD	INR 150
Revalidation of Correspondent Bank* DD	INR 150
SMS alert facility	INR 15 per Quarter
Standing instructions (Excluding loans & RD)	INR 50
Charges for standing instruction rejection/ failure – All	INR 50 per instance
IMPS/RTGS/NEFT Inward	Free
IMPS Outward (Through Branch/HHD/Mobile Banking/Net Banking)	Up to INR 100,000 – INR 5 INR 1,00,000 to INR 2,00,000 – INR 15
NEFT Outward (Through Net Banking/Mobile Banking)	Free
NEFT Outward (Through Branch)	Up to INR 10,000 – INR 2.25 INR 10,001 to INR 1,00,000 – INR 4.75 INR 1,00,000 to INR 2,00,000 – INR 14.75 Above INR 2 lakhs – INR 24.75
RTGS Outward (Through Branch /Net banking /Mobile banking)	INR 2,00,000 to INR 5,00,000 – INR 24.50 Above INR 5,00,000 – INR 49.50
NACH debit charges	Nil
NACH debit return charges	INR 100
NACH credit charges	Nil
NACH credit return charges	Nil
NACH mandate charges	INR 50



UJJIVAN SMALL FINANCE BANK

Photo / signature attestation	Nil
Address confirmation	Nil
Account closure	Within 14 Days of Account Opening & after 1 year – NIL; else INR 500
Activation of inoperative account	Nil

*Our Correspondent Bank is HDFC Bank (subject to change).

Note: All the above charges are exclusive of goods and service tax (GST)