

Schedule of Charges with effect from 1st June, 2023

Charges related to Ujjivan Bank Non-Resident Accounts*

Particulars	NRO SA	NRE SA
Minimum Monthly Average Balance (MAB) Criteria	NA	NA
Charges for Non-maintenance of MAB	NA	NA
Number of Free ATM transaction (own bank)	5	5
Number of Free ATM transaction (other bank)	5	5
ATM transactions beyond limit (other bank) (Financial)	Rs. 21 /instance	Rs.21/instance
ATM transactions beyond limit (other bank) (non- Financial)	Rs. 10 /instance	Rs. 10 /instance
ATM cash withdrawal transactions failed due to insufficient balance	Rs.25/instance	Rs.25/instance
Cash withdrawal at POS	1% of transaction value	1% of transaction value
Physical Account statement (1 free per FY)	NA	NA
Duplicate/ Ad-hoc physical statement	Rs. 100/instance	Rs. 100/instance
E-Statement Facility	Free	Free
Issuance of DD	Up to Rs. 5000 – Rs. 75 Above Rs. 5000 – Rs.100	Up to Rs. 5000 – Rs. 75 Above Rs. 5000 – Rs.100
Issuance of duplicate DD	Up to Rs. 5000 – Rs. 75 Above Rs. 5000 – Rs.100	Up to Rs. 5000 – Rs. 75 Above Rs. 5000 – Rs.100
Cancellation of DD	Rs.75	Rs.75
Revalidation of DD	Rs.75	Rs.75
Issuance of DD - HDFC DD	Up to Rs. 5000 – Rs. 75 Above Rs. 5000 – Rs.100	Up to Rs. 5000 – Rs. 75 Above Rs. 5000 – Rs.100
Issuance of duplicate HDFC DD	Up to Rs. 5000 – Rs. 75 Above Rs. 5000 – Rs.100	Up to Rs. 5000 – Rs. 75 Above Rs. 5000 – Rs.100
Cancellation of HDFC DD	Rs.75	Rs.75
Revalidation of HDFC DD	Rs.75	Rs.75
NEFT Charges – Inward	Free	Free
NEFT Charges – Outward	Free	Free
RTGS – Outward	Free	Free
RTGS – Inward	Free	Free
NACH debit charges	Nil	Nil
NACH debit return charges	Rs. 100/instance	Rs.100/instance

Particulars	NRO SA	NRE SA
NACH credit charges	Nil	Nil
NACH credit return charges	Nil	Nil
NACH mandate charges	Rs. 50	Rs. 50
Inward Clearing Cheque Return#	Rs. 150/instance	Rs. 150/instance
Outward Clearing Cheque Return#	Rs. 150/instance	Rs. 150/instance
Issuance fee for Primary Account holder	Nil	Nil
Issuance fee for Joint Account holder	Rs. 100	Rs.100
Issuance fee for Mandate holder	Rs. 100	Rs. 100
Annual Debit Card Fee for Primary Account Holder(2 nd year onwards)	Rs. 100	Rs. 100
Annual Debit Card Fee for Joint Account Holder(2 nd year onwards)	Rs. 100	Rs. 100
Annual Debit Card Fee for Mandate Holder(2 nd year onwards)	Rs. 100	Rs. 100
Reissuance of Debit Card (in case of lost/damaged card)	Rs. 150	Rs. 150
Debit Card PIN re-generation Charges	First time- Free Succeeding- Rs. 75 Green PIN – Free	First time- Free Succeeding- Rs. 75 Green PIN – Free
Cheque Book Free Limit (1 book 25 leaves free per FY)	Nil	Nil
Cheque book Issuance Fees beyond Free Limit	25 Leaves Cheque book – Rs. 75	25 Leaves Cheque book – Rs. 75
Standing Instruction Setting-up-charge	Rs. 50	Rs. 50
Standing Instruction Amendment charge	Rs. 50	Rs. 50
Standing Instruction Failure (Loan Repayments / Credit Card Payment) charges	Rs. 50/instance	Rs. 50/instance
Balance Certificate	Nil	Nil
Interest Certificate (1 free per FY)	Nil	Nil
TDS Certificate (1 free per FY)	Nil	Nil
Charge for Account closure	Nil	Nil
Photo attestation charges	Rs. 50	Rs. 50
Signature attestation charges	Rs. 50	Rs. 50
Address confirmation charges	Rs. 50	Rs. 50
Stop payment instructions per cheque	Rs. 50	Rs. 50
Stop Payment charges per instrument	Rs. 150	Rs. 150
Issuance of pass book	Nil	Nil
Issuance of duplicate pass book	Rs. 75	Rs. 75
SMS alert facility at Domestic Number	Free	Free
Postage (International)	Rs. 500	Rs. 500

***Applicable GST will be charged over and above the above fees/ charges. All fee & charges are in INR.**

Penalties related to FD

Particulars	NRO FD*	NRE FD*
Part withdrawal	<ul style="list-style-type: none"> ➤ Up to 6 months – interest rate payable would be contractual rate minus 1.00% OR the rate under the scheme on the contractual date applicable for the tenor for which the deposit has actually remained with the Bank minus 1.00%, whichever is lower. ➤ Remaining amount will continue to earn interest at the earlier contracted rate. ➤ After 6 months – no charges 	<ul style="list-style-type: none"> ➤ Within 1 year of opening the deposit: no interest shall be paid on the amount partially withdrawn and no penalty would be levied ➤ After 1 year of opening the deposit: interest paid for the amount partially withdrawn would be at the applicable rate for the period during which the deposit is held with the Bank or the contracted rate, whichever is lower. No penalty would be levied ➤ Remaining amount will continue to earn interest at the earlier contracted rate. <ul style="list-style-type: none"> ➤ Recovery of monthly/quarterly/half yearly interest amount paid out at the time of maturity/closure
Premature closure	<ul style="list-style-type: none"> ➤ Up to 6 months – interest rate payable would be contractual rate minus 1.00% OR the rate under the scheme on the contractual date applicable for the tenor for which the deposit has actually remained with the Bank minus 1.00%, whichever is lower. ➤ After 6 months – no charges 	<ul style="list-style-type: none"> ➤ Within 1 year of opening the deposit: no interest shall be paid and no penalty would be levied ➤ After 1 year of opening the deposit: interest paid would be at the applicable rate for the period for which the deposit is held with the Bank or the contracted rate, whichever is lower. No penalty would be levied ➤ Recovery of monthly/quarterly/half yearly interest amount paid out at the time of maturity/closure

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FCY Charges

Particular	Charge*
FCY Outward Transactions (SWIFT/TT/Wire Transfer)	(Rs 500 for remittance below 1 lacs INR, Rs.1,500 for all other value) + Rs.500
Foreign Currency Demand Draft Issuance	Rs 2,000 + Rs.500 - All values
Foreign Currency Inward Remittance	Rs 250 per Transaction
Foreign Currency Cheque/DD Collection	0.30% of the INR Min Rs.350 + Rs.50
Foreign Currency Cheque/DD Returns	Rs. 350 + Correspondent bank charges (10 Dollar for USD & 25 GBP for Pound)

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