



SCHEDULE OF CHARGES, FEATURES & BENEFITS

| PARTICULARS | FEATURES | UNITS | BUSINESS MAXIMA | BUSINESS-PRIVILEGE |
|---|--|---|---|---|
| REQUIREMENTS | MAB | | ₹100,000 | 50,000 |
| | IKIT | | Customised with premium look | Customised with premium look |
| | IP | | ₹100,000 | ₹50,000 |
| CASH RELATED | Cash deposit | Free/month in Values | As per Flexi now/Next - 30X of MAB up to ₹3.5 cr | As per Flexi now/Next - 25X of MAB up to ₹2.5 cr |
| | Cash Deposit at Branch- Charges beyond Free Limit (Free cash deposit limit of 20 lacs , explained in Flexi now example) | | ₹ 2.5/1000- part thereof | ₹ 3/1000-part thereof |
| | Cash withdrawal | Free/month in Nos | Unlimited | Unlimited |
| | | Free/month in Values | Unlimited | Unlimited |
| RUPAY SELECT DEBIT CARD (SELECT for Maxima and PLATINUM for Privilege) | Debit Card | ATM withdrawal limit | ₹5,00,000 per day (Unlimited on Ujjivan ATM & up to 25 transactions per month on other bank's ATM) | ₹2,50,000 per day (Unlimited on Ujjivan ATM & up to 15 transactions per month on other bank's ATM) |
| | | Transaction on POS/E com limit. Single POS | ₹5,00,000 per day | ₹2,50,000 per day |

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| | | transaction limit of 5 and 2.5 lacs respectively for Maxima and Privilege and 0.5 lacs and 0.25 lacs for cash withdrawal. | | |
| | Reissue of Lost/Damaged ATM Card | | NIL | NIL |
| | Debit card issuance fee | | NIL | NIL |
| | Debit card (annual fee)- 2nd year onwards | | NIL | NIL |
| | Complimentary PA Insurance- Applicable only for individuals and sole prop. For non-individuals, it can be give as per the MOP guidelines. | | 10 lacs | 2 lacs |
| | Add-on Debit Card issuance * | | NIL | NIL |
| DD | DD issuance | | Unlimited | Free 5 per month or up to a value of ₹50,00,000(which ever is earlier). Post which the charges shall be applicable as: up to ₹ 2,00,000 - Rs 75 , ₹ 2,00,001 to ₹ 10,00,000 – ₹ 100, > ₹10,00,000 – ₹3/- per ₹ 1,000 |

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| | Issuance of duplicate DD | | NIL | NIL |
| | Cancellation of DD | | NIL | NIL |
| | Revalidation of DD | | NIL | NIL |
| CHEQUE RELATED | Cheque return charges due to insufficient funds (inward) | | First 2 returns: ₹ 100/Return from 3rd return onwards: ₹ 250/return | First 2 returns: ₹ 200/Return from 3rd return onwards: ₹ 550/return |
| | Cheque return charges due to technical reasons (inward) | | No charges | No charges |
| | Outward clearing- cheque return charges | | Free 5 per month. Charges beyond free limits- ₹250 for Maxima | Free 3 per month- Charges beyond free limits- ₹200 for Privilege |
| | Free cheque leaves | | Unlimited | 200 per quarter(after that Rs 3 per leaf) |
| | Stop payment instructions per cheque | | NIL | ₹50 |
| | Stop payment instructions per cheque series | | NIL | ₹50 |
| NMAB | Non-maintenance of Monthly Average | | ₹ 750 p.m. if MAB is between 50%<100% | ₹500 p.m. if MAB is between 50%<100% |
| | | | ₹ 1000 p.m. if MAB is less than 50% | ₹750 p.m. if MAB is less than 50% |
| ATM CHARGES- | ATM transactions limit- own bank | | Unlimited | Unlimited |
| | ATM cash withdrawal on account of | | ₹25 + GST per transaction | ₹25 + GST per transaction |

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| | insufficient funds | | | |
| | No. of free ATM transactions (other bank) (financial + non-financial) | | 25 | 15 |
| | Charges for ATM transactions beyond limit (other bank) (financial) | | ₹21 per transaction | ₹21 per transaction |
| | Charges for ATM transactions beyond limit (other bank) (non-financial) | | ₹10 per transaction | ₹10 per transaction |
| PAYMENTS | NEFT, RTGS, IMPS –Inward | | NIL | NIL |
| | NEFT, RTGS, IMPS –Outward-through digital channels | | NIL | NIL |
| | NEFT (Outward)-Through Branch | | NIL | NIL |
| | RTGS (Outward)-Through Branch | | NIL | NIL |
| NACH | NACH debit charges | | NIL | NIL |
| | NACH debit return charges | | ₹100 | ₹ 100 |
| | NACH credit charges | | NIL | NIL |
| | NACH credit return charges | | NIL | NIL |

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| | NACH mandate registration charges | | NIL | ₹25 |
| STMNT | Daily balance alert- through SMS | | NIL | NIL |
| | Account statement | taken through branch | NIL | Free once per month |
| | e-statement | | NIL | Free |
| | Duplicate/Adhoc statement | | NIL | ₹ 50.00 |
| OTHERS | SMS alert facility (Per quarter) | | NIL | NIL |
| | Photo / signature attestation | | NIL | NIL |
| | Address confirmation | | NIL | NIL |
| | Balance confirmation Certificate | | NIL | NIL |
| | Standing instructions | | NIL | NIL |
| | Account Closure | | ₹ 500 if the account is closed before 6 Months | ₹ 250 if the account is closed before 6 Months |
| | ATM PIN generation charges | | NIL | NIL |
| | Cash at POS- charges are applicable without any threshold value | | 1% of the amount | 1% of the amount |
| | OTHER FEATURES | | | |

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| PAYMENT & COLLECTION | CMS | | 5 free per month (cash delivery - within city limits), cheque pick up free once in a day- within city limits | 3 free per month (cash delivery - within city limits), cheque pick up free once in a day- within city limits |
| | POS | Clubbed with billing solutions | NIL | NIL |
| | | Monthly rental | NIL | 50% discount on monthly rental |
| | | Installation charges | NIL | NIL |
| MAB | MAB discount / waiver | PSA/CSA should be of AUS or immediate family member with established relationship proof | No MAB requirement in PSA if MAB in CA is maintained | No MAB requirement in SA Classic if MAB in CA is maintained |
| | | | If EMI is active in the account -EMI (ECS/Auto debit)amount equal to MAB | If EMI is active in the account –EMI () ECS/Auto debit) amount equal to MAB |
| QR | | QR Standee | NIL | NIL |
| RM mapping* | | | Yes | YES |
| Sound box | | Monthly rental | NIL | 50% discount |
| BEYOND BANKING | ERP* | | ERP for Bulk payment and collection facility | ERP for Bulk payment and collection facility |
| | HRMS | | HRMS (ManPower Mgt Solutions) | HRMS (ManPower Mgt Solutions) |
| | Accounting | | Accounting Solutions | Accounting Solutions |
| | Vendor management | | Vendor management | Vendor management |

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| GI | General Insurance for Fire & other perils. | | Insurance for shop/business and GI at subsidized rate (check cost, first year can be subvented 100%, next year premium to be paid by customer) | Insurance for shop/business and GI at subsidized rate (check cost, first year can be subvented 100%, next year premium to be paid by customer) |
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