

Schedule of Charges - Navratna Program:

The following charges will be applicable to the customers onboarded to Navratna Program irrespective of the account variant with effective from 16th May'25

Features/Benefits/Eligibility/Charges	Navratna
Balance Requirements	
MAB/TRV	TRV of Rs. 25 Lakhs
Non-Maintenance Charges	NIL, If TRV is met
Debit card	
Primary Debit Card	RuPay Select
Primary Debit Card Issuance Fee	NIL
Primary Debit Card Maintenance Charges (1 st Year)	NIL
Primary Debit Card Maintenance Charges (2 nd Year onwards)	NIL
Joint Debit Card Type	RuPay Select
Joint Debit Card Issuance Fee	NIL
Joint Debit Card Maintenance Charges (1 st Year)	NIL
Joint Debit Card Maintenance Charges (2 nd Year onwards)	NIL
Reissue of Lost/ Damaged ATM Card	NIL
Number of Free ATM transaction (own bank)	Unlimited
Number of Free ATM transactions (other bank)	Unlimited
Domestic ATM transactions charges beyond limit (own bank) (Financial)	NIL
Domestic ATM transactions charges beyond limit (own bank) (Non-Financial)	NIL
Domestic ATM transactions beyond limit (other bank) (Financial)	NIL
Domestic ATM Cash withdrawal charges at Ujjivan/Other Bank ATM's	NIL
ATM cash withdrawal transactions failed due to insufficient balance	Rs.25
Domestic Cash withdrawal at POS	1% of transaction amount
Domestic Daily Cash withdrawal limit at ATM	Rs. 2,50,000
Domestic Daily E-Com & POS transaction limit	Rs. 5,00,000
International Daily Debit Card Limits - ATM	Rs. 2,50,000
International Daily Debit Card Limits – PoS Terminals	Rs. 5,00,000
International Daily Debit Card Limits – E-Commerce	Rs. 1,00,000
International Mark-Up Fee	3.5%

International ATM Access Fee	Cash withdrawal: Rs.125 Balance Check: Rs.25
Cheque services	
Cheque Book issuance charges	NIL
Additional Cheque Book issuance charges	NIL
Stop payment instructions per cheque	NIL
Stop payment instructions series	NIL
Inward Cheque Return charges for insufficient funds	Rs. 150
Inward Cheque Return charges for others reasons	Rs. 150
Outward Cheque Return charges	Rs. 150
NACH Debit Return Charges	Rs. 100
Payment Services	
DD Issuance - No Limit	NIL
Issuance of Duplicate DD	NIL
Cancellation of DD	NIL
Outward NEFT (Branch / MB / IB)	NIL
Outward RTGS (Branch / MB / IB)	NIL
Outward IMPS (MB / IB)	NIL
Other Services	
Physical Account statement	NIL
Duplicate/ Ad-hoc physical statement	NIL
Passbook Issuance	NIL
SMS alert facility	NIL
Interest Certificate	NIL