



UJJIVAN SMALL FINANCE BANK

Build a Better Life

SCHEDULE OF CHARGES, UJJIVAN SFB SAVINGS ACCOUNT

(Effective 09th May 2025)

Particulars	BSBDA Small Savings Account	BSBDA	Regular Savings Account	Minor Account	Senior citizen Savings Account	Digital Savings Account
Monthly Average Balance requirements	Nil	Nil	Rs.1,000	Nil	Nil	Rs. 1,000
Fees for Non-maintenance of Average monthly Balance	NA	NA	Rs.25 – MAB below 1,000 and greater than/equal to 500(or)Rs.50 – MAB less than 500	NA	NA	Rs.25 – MAB below 1,000 and greater than/equal to 500(or)Rs.50 – MAB less than 500
Primary Debit Card type	NA	Rupay Classic	Rupay Classic	Rupay Classic (On request for Minors above 10 years only)	Rupay Classic	Rupay Classic
Primary Debit Card Issuance Fee (1 st year)	NA	Nil	Nil	Nil	Nil	Nil
Primary Debit Card AMC Fee (2 nd Year onwards)	NA	Nil	Rs. 125	Rs. 125	Nil	Rs. 125
Joint Debit Card Type	NA	Rupay Classic	Rupay Classic	Rupay Classic	Rupay Classic	Rupay Classic
Joint Debit Card Issuance Fee (1 st year)	NA	Nil	Rs. 150	Rs. 150	Rs. 150	Rs. 150
Joint Debit Card AMC Fee (2 nd Year onwards)	NA	Nil	Rs. 125	Rs. 125	Rs. 125	Rs. 125
Reissue of Lost/ Damaged ATM Card	NA	Nil	Rs.150	Rs. 150	Rs.150	Rs.150
Number of Free ATM & Micro ATM transaction Combined (own bank). Transactions considered: Financial transactions only	NA	4 across platforms (including branch and digital)	5	5	5	5
Number of Free ATM & Micro ATM transactions Combined (other bank) Transactions considered: -Financial transactions of both ATM & Micro ATM -Non-Financial transactions of ATM	NA	4 across platforms (including branch and digital)	5	5	5	5

Particulars	BSBDA Small Savings Account	BSBDA	Regular Savings Account	Minor Account	Senior citizen Savings Account	Digital Savings Account
ATM/Micro ATM transactions beyond limit (Financial)	NA	Rs. 23	Rs. 23	Rs. 23	Rs. 23	Rs. 23
ATM transactions beyond limit (Non-Financial)	NA	Nil	Rs. 10	Rs. 10	Rs. 10	Rs. 10
ATM cash withdrawal transactions failed due to insufficient balance	NA	Nil	Rs. 25	Rs. 25	Rs. 25	Rs. 25
Cash withdrawal at POS	NA	1% of the transaction amount	1% of the transaction amount	1% of the transaction amount	1% of the transaction amount	1% of the transaction amount
Cash Deposit Charges (at branch)	Nil	Nil	Free up to ₹ 2,50,000 p.m.; thereafter chargeable at Rs.4 per 1,000/- and part thereof	Free up to ₹ 2,50,000 p.m.; thereafter chargeable at Rs.4 per 1,000/- and part thereof	Free up to ₹ 2,50,000 p.m.; thereafter chargeable at Rs.4 per 1,000/- and part thereof	Free up to ₹ 2,50,000 p.m.; thereafter chargeable at Rs.4 per 1,000/- and part thereof
Debit Card Limits (Daily)	NA	ATMs- Rs. 25,000 E-Commerce & PoS Terminals- Rs. 50,000	ATMs- Rs. 25,000 E-Commerce & PoS Terminals- Rs. 50,000	ATMs- Rs. 25,000 E-Commerce & PoS Terminals- Rs. 50,000	ATMs- Rs. 25,000 E-Commerce & PoS Terminals- Rs. 50,000	ATMs- Rs. 25,000 E-Commerce & PoS Terminals- Rs. 50,000
PIN generation mode	NA	Free	For paper PIN First time- Free Succeeding- Rs. 75 Green PIN – Free	For paper PIN First time- Free Succeeding- Rs. 75 Green PIN – Free	For paper PIN First time- Free Succeeding- Rs. 75 Green PIN – Free	For paper PIN First time- Free Succeeding- Rs. 75 Green PIN – Free
Cheque book Fees	NA	25 Leaves Cheque book – Rs. 75	10 Leaves Cheque book – Rs. 75	10 Leaves Cheque book – Rs. 50	25 leaves cheque book Free per qtr.	25 Leaves Cheque book – Rs. 75
Additional cheque book	NA	25 Leaves Cheque book – Rs. 75	10 Leaves Cheque book – Rs. 75	10 Leaves Cheque book – Rs. 50	25 Leaves Cheque book – Rs. 75	25 Leaves Cheque book – Rs. 75

Particulars	BSBDA Small Savings Account	BSBDA	Regular Savings Account	Minor Account	Senior citizen Savings Account	Digital Savings Account
Inward Cheque return charges for insufficient funds	NA	Rs.150	First 2 returns: Rs. 300 / Return From 3rd onwards: Rs. 750 / Return	Rs.150	First 2 returns: Rs. 300 / Return From 3rd onwards: Rs. 750 / Return	Rs.150
Inward Cheque return charges for others – technical reasons	NA	Rs.150	Rs.200	Rs.150	Rs.200	Rs.150
Outward cheque returns charges	NA	Rs.150	Rs.200	Rs.150	Rs.200	Rs. 150
Passbook	Free	Free	Free	Free	Free	Free
Stop payment instructions per cheque	NA	Rs. 50 per cheque	Rs. 50 per cheque	Rs. 50 per cheque	Rs. 50 per cheque	Rs. 50 per cheque
Stop payment instructions series	NA	Rs.150	Rs. 150	Rs. 150	Rs.150	Rs. 150
Replacement for Lost Passbook	Nil	Nil	Rs. 75	Rs. 75	Rs. 75	Rs. 75
Physical Account statement – On request	Nil	Monthly: 20/- per month Quarterly: 25/- per quarter Half yearly: 30/- per half year Yearly: 35/- per year	Monthly: 20/- per month Quarterly: 25/- per quarter Half yearly: 30/- per half year Yearly: 35/- per year	Monthly: 20/- per month Quarterly: 25/- per quarter Half yearly: 30/- per half year Yearly: 35/- per year	Monthly: 20/- per month Quarterly: 25/- per quarter Half yearly: 30/- per half year Yearly: 35/- per year	Monthly: 20/- per month Quarterly: 25/- per quarter Half yearly: 30/- per half year Yearly: 35/- per year
Duplicate/ Ad-hoc physical statement	Nil	Rs.75	Rs.75	Rs.75	Rs.75	Rs.75
EStatement Facility	NA	Free	Free	Free	Free	Free

Particulars	BSBDA Small Savings Account	BSBDA	Regular Savings Account	Minor Account	Senior citizen Savings Account	Digital Savings Account
Cash Withdrawal limit (branch)	Up to Rs. 10,000 /- per month across channels	4 withdrawals across platforms (incl. branch and digital); thereafter, Rs.50/trx.	Unlimited	Unlimited	Unlimited	Unlimited
Issue of DD	Nil	Up to Rs. 5000 – Rs. 50 Above Rs. 5000 – Rs.100	Up-to Rs 10,000 – Rs. 50 >Rs. 10000 – Rs 3/- per INR 1000 (Min Rs. 75) up-to a maximum of Rs 5000	Up-to Rs 10,000 – Rs. 50 >Rs. 10000 – Rs 3/- per INR 1000 (Min Rs. 75) up-to a maximum of Rs 5000	Up-to Rs 10,000 – Rs. 50 >Rs. 10000 – Rs 3/- per INR 1000 (Min Rs. 75) up-to a maximum of Rs 5000	Up-to Rs 10,000 – Rs. 50 >Rs. 10000 – Rs 3/- per INR 1000 (Min Rs. 75) up-to a maximum of Rs 5000
Issuance of duplicate DD	Nil	Up to Rs. 5000 – Rs. 75 Above Rs. 5000 – Rs.100	Up to Rs. 5000 – Rs. 75 Above Rs. 5000 – Rs.100	Up to Rs. 5000 – Rs.75 Above Rs. 5000 – Rs.100	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	Nil	Rs.75	Rs.75	Rs.75	Rs.75	Rs.75
Revalidation of DD	Nil	Rs.75	Rs.75	Rs.75	Rs.75	Rs.75
SMS alerts per month^	Free	Free	Rs. 18 paise per SMS on actual usage*	Rs. 18 paise per SMS on actual usage*	Free	Free
Standing Instructions (Excluding loans & RD)	NA	Nil	Rs. 50	Rs. 50	Rs. 50	Rs. 50
Standing instruction rejection/ failure (Excluding loans & RD)	NA	NIL	Rs. 100 per instance	Rs. 100 per instance	Rs. 100 per instance	Rs. 100 per instance
IMPS inward/outward	Inward – Nil Outward– Up to Rs. 10,000-nil	Inward – Nil Outward – Up to 1 lac– Rs. 5/- >1 lac to 5 lac – Rs.15/-	Inward – Nil Outward – Up to 1 lac – Rs. 5/- >1 lac to 5 lac – Rs.15/-	Inward – Nil Outward – Up to 1 lac– Rs. 5/- >1 lac to 5 lac – Rs.15/-	Inward – Nil Outward – Up to 1 lac– Rs. 5/- >1 lac to 5 lac – Rs.15/-	Inward – Nil Outward – Up to 1 lac– Rs. 5/- >1 lac to 5 lac – Rs.15/-

Particulars	BSBDA Small Savings Account	BSBDA	Regular Savings Account	Minor Account	Senior citizen Savings Account	Digital Savings Account
NEFT inward/ outward (Through Net banking / Mobile banking)	Inward – Nil Outward – Nil	Inward – Nil Outward - Nil	Inward – Nil Outward - Nil	Inward – Nil Outward - Nil	Inward – Nil Outward - Nil	Inward – Nil Outward - Nil
NEFT inward/ outward (Through Branch)	Inward- Nil Outward- Up to Rs.10,000- Rs. Nil	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	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	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	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	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 (Through Branch / Net banking / Mobile banking)	NA	Nil	Inward- NIL Outward- Rs.2Lakh- 5Lakh- Rs. 24.50 Rs.5 Lakhs & above- Rs.49.50	Inward- NIL Outward- Rs.2Lakh- 5Lakh- Rs. 24.50 Rs.5 Lakhs & above - Rs.49.50	Inward- NIL Outward- Rs.2Lakh- 5Lakh- Rs. 24.50 Rs.5 Lakhs & above- Rs.49.50	Inward- NIL Outward- Rs.2Lakh- 5Lakh- Rs. 24.50 Rs.5 Lakhs & above- Rs.49.50
NACH debit/credit charges	Nil	Nil	Nil	Nil	Nil	Nil
NACH debit return charges	NA	Rs. 100	Rs. 100	Rs. 100	Rs.100	Rs. 100
NACH credit return charges	Nil	Nil	Nil	Nil	Nil	Nil
NACH mandate charges	NA	Rs. 50	Rs. 50	Rs. 50	Rs. 50	Rs. 50

Particulars	BSBDA Small Savings Account	BSBDA	Regular Savings Account	Minor Account	Senior citizen Savings Account	Digital Savings Account
Photo / signature attestation	Nil	Rs. 50	Rs. 50	Rs. 50	Rs. 50	Rs. 50
Address confirmation	Nil	Rs. 50	Rs. 50	Rs. 50	Rs. 50	Rs. 50
Account closure	Nil	Nil	Nil	Nil	Nil	Nil
Activation of inoperative account	Nil	Nil	Nil	Nil	Nil	Nil

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

^To know the details on chargeable and non-chargeable SMS, please contact the nearest Ujjivan SFB branch

*Minimum SMS charge amount is Rs 0.50, and the maximum is Rs 10 per month