

**Schedule of Charges with effect from 7<sup>th</sup> January, 2021**
**Charges related to Ujjivan Bank Savings account variants**

Particulars	BSBDA Small Savings Account	BSBDA	Regular Savings Account	Minor Account	Senior citizen Savings Account	Digital Savings Account
Monthly Average Balance requirements	Nil	Nil	Nil	Nil	Nil	Nil
Fees for Non-maintenance of Average monthly Balance	NA	NA	NA	NA	NA	NA
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 <sup>st</sup> year)	NA	Nil	Nil	Nil	Nil	Nil
Primary Debit Card AMC Fee (2 <sup>nd</sup> Year onwards)	NA	Nil	Rs. 100	Rs. 100	Nil	Rs. 100
Joint Debit Card Type	NA	Rupay Classic	Rupay Classic	Rupay Classic	Rupay Classic	Rupay Classic
Joint Debit Card issuance Fee (1 <sup>st</sup> year)	NA	Nil	Rs. 100	Rs. 100	Rs.100	Rs. 100
Joint Debit Card AMC Fee (2 <sup>nd</sup> Year onwards)	NA	Nil	Rs. 100	Rs. 100	Rs.100	Rs. 100
Reissue of Lost/ Damaged ATM Card	NA	Nil	Rs.150	Rs. 150	Rs.150	Rs.150
Number of Free ATM transaction (own bank) (Financial and Non-Financial) (Financial for BSBDA)	NA	4 across platforms (including branch and digital)	Unlimited	Unlimited	Unlimited	Unlimited
Number of Free ATM transactions (other bank) (Financial and Non-Financial) (Financial for BSBDA)	NA	4 across platforms (including branch and digital)	5	6	5	6

Particulars	BSBDA Small Savings Account	BSBDA	Regular Savings Account	Minor Account	Senior citizen Savings Account	Digital Savings Account
ATM transactions charges beyond limit (own bank) (Financial and Non-Financial)	NA	Financial - Rs.20 Non-Financial – Rs.10	Nil	Nil	Nil	Nil
ATM transactions beyond limit (other bank) (Financial)	NA	Rs. 20	Rs. 20	Rs. 20	Rs. 20	Rs. 20
ATM transactions beyond limit (other bank) (non-Financial)	NA	Rs. 10	Rs. 10	Rs. 10	Rs. 10	Rs. 10
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 upto ₹ 2,50,000 p.m.; thereafter chargeable at Rs.4 per 1,000/- and part thereof	Nil	Free upto ₹ 2,50,000 p.m.; thereafter chargeable at Rs.4 per 1,000/- and part thereof	Nil
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 charges	NA	Free	<b>For paper PIN</b> First time- Free Succeeding- Rs. 75  <b>Green PIN – Free</b>	<b>For paper PIN</b> First time- Free Succeeding- Rs. 75  <b>Green PIN – Free</b>	<b>For paper PIN</b> First time- Free Succeeding - Rs. 75  <b>Green PIN – Free</b>	<b>For paper PIN</b> First time- Free Succeeding- Rs. 75  <b>Green PIN – Free</b>
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 return 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	<b>Monthly:</b> 20/- per month <b>Quarterly:</b> 25/- per quarter <b>Half yearly:</b> 30/- per half year <b>Yearly:</b> 35/- per year	<b>Monthly:</b> 20/- per month <b>Quarterly:</b> 25/- per quarter <b>Half yearly:</b> 30/- per half year <b>Yearly:</b> 35/- per year	<b>Monthly:</b> 20/- per month <b>Quarterly</b> : 25/- per quarter <b>Half yearly:</b> 30/- per half year <b>Yearly:</b> 35/- per year	<b>Monthly:</b> 20/- per month <b>Quarterly:</b> 25/- per quarter <b>Half yearly:</b> 30/- per half year <b>Yearly:</b> 35/- per year	<b>Monthly:</b> 20/- per month <b>Quarterly:</b> 25/- per quarter <b>Half yearly:</b> 30/- per half year <b>Yearly:</b> 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

Cash Withdrawal limit (branch)	Up to Rs. 10,000/- per month across channels	4 withdrawals across platforms (including branch and digital); thereafter, Rs.50 per transaction	Unlimited	Unlimited	Unlimited	Unlimited
Issue of 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
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
Issue of DD - HDFC 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
Issuance of duplicate HDFC 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 HDFC DD	Nil	Rs.75	Rs.75	Rs.75	Rs.75	Rs.75
Revalidation of HDFC DD	Nil	Rs.75	Rs.75	Rs.75	Rs.75	Rs.75
SMS alert facility	Free	Free	Free	Free	Free	Free
Standing instructions (Excluding loans & RD)	NA	Nil	Rs. 50	Rs. 50	Rs. 50	Rs. 50
Charges for standing instruction rejection/ failure	NA	NIL	Rs. 50 per instance			

Particulars	BSBDA Small Savings Account	BSBDA	Regular Savings Account	Minor Account	Senior citizen Savings Account	Digital Savings Account
IMPS inward/ outward	Inward – Nil  Outward– Up to Rs. 10,000-nil	Inward – Nil  Outward– Up to Rs. 100,000-Rs.5  Rs. 1 lac to 2 lac – Rs.15	Inward – Nil  Outward–Up to Rs. 100,000-Rs. 5  Rs. 1 lac to 2 lac – Rs. 15	Inward – Nil  Outward–Up to Rs. 100,000-Rs. 5  Rs. 1 lac to 2 lac – Rs. 15	Inward – Nil  Outward–Up to Rs. 100,000-Rs. 5  Rs. 1 lac to 2 lac – Rs. 15	Inward – Nil  Outward–Up to Rs. 100,000-Rs. 5  Rs. 1 lac to 2 lac – Rs. 15
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	<b>Inward- NIL</b>  <b>Outward-</b>  Rs.2Lakh- 5Lakh- Rs. 24.50 Above Rs.5 Lakhs - Rs.49.50	<b>Inward- NIL</b>  <b>Outward-</b>  Rs.2Lakh- 5Lakh- Rs. 24.50 Above Rs.5 Lakhs - Rs.49.50	<b>Inward- NIL</b>  <b>Outward-</b>  Rs.2Lakh- 5Lakh- Rs. 24.50 Above Rs.5 Lakhs - Rs.49.50	<b>Inward- NIL</b>  <b>Outward-</b>  Rs.2Lakh- 5Lakh- Rs. 24.50 Above Rs.5 Lakhs - Rs.49.50	<b>Inward- NIL</b>  <b>Outward-</b>  Rs.2Lakh- 5Lakh- Rs. 24.50 Above Rs.5 Lakhs - Rs.49.50

Particulars	BSBDA Small Savings Account	BSBDA	Regular Savings Account	Minor Account	Senior citizen Savings Account	Digital Savings Account
NACH debit charges	Nil	Nil	Nil	Nil	Nil	Nil
NACH debit return charges	NA	Rs. 100	Rs. 100	Rs. 100	Rs.100	Rs. 100
NACH credit charges	Nil	Nil	Nil	Nil	Nil	Nil
NACH credit return charges	Nil	Nil	Nil	Nil	Nil	Nil
NACH mandate charges	NA	Rs. 50	Rs. 50	Rs. 50	Rs. 50	Rs. 50
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)

**Charges related to Ujjivan Bank Corporate Salary Account**

Particulars	Ujjivan Bank Corporate Salary Account
Monthly Average Balance requirements	NA
Fees for Non- maintenance of Average monthly Balance	NA
Primary Debit Card issuance Fee (1st year)	RuPay Classic: Nil
Primary Debit Card Maintenance Fee (2nd Year onwards)	RuPay Classic: Nil
Joint Debit Card issuance Fee (1st year)	RuPay Classic: Rs.100
Joint Debit Card Maintenance Fee (2nd Year onwards)	RuPay Classic: Rs.100
Reissue of Lost/ Damaged ATM Card	RuPay Classic: Rs.150
Number of Free ATM transaction (own bank) (Financial and Non-Financial)	Unlimited
Number of Free ATM transactions (other bank) (Financial and Non-Financial)	5
ATM transactions charges beyond limit (own bank) (Financial and Non-Financial)	Nil
ATM transactions beyond limit (other bank) (Financial)	Rs. 20
ATM transactions beyond limit (other bank) (non-Financial)	Rs. 10
Cash withdrawal at POS	1% of the transaction amount
Debit Card Limits (Daily)	RuPay Classic: ATMs- Rs. 50,000 E-com& PoS Terminals- Rs. 1,00,000
PIN generation charges	<i>For paper PIN</i> <i>First time- Free</i> <i>Succeeding- Rs.75</i> <i>Green PIN – Free</i>
Cheque book Fees	10 leaves cheque book Free at the time of account opening
Additional cheque book	10 leaves cheque book – Rs.75
Inward Cheque return charges for insufficient funds	First 2 return : Rs. 300/Return From 3 onwards: Rs. 750/return
Inward Cheque return charges for other reasons	Rs.200
Outward Cheque return charges	Rs.200
Passbook	Free
Stop payment instructions per cheque	Rs.50 per cheque
Stop payment instructions series	Rs.150
Replacement for Lost Passbook	Rs.50
Physical Account statement – On request	<b>Monthly:</b> 20/- per month <b>Quarterly:</b> 25/- per quarter <b>Half yearly:</b> 30/- per half year <b>Yearly:</b> 35/- per year

Duplicate/ Ad-hoc physical statement	Rs.75
E-Statement Facility	Free
Cash Deposit limit (branch)	Free upto ₹ 2,50,000 p.m.; thereafter chargeable at Rs.4 per 1,000/- and part thereof
Cash Withdrawal limit (branch)	Unlimited
Issue of DD	Up to Rs.5000 – Rs.75 Above Rs.5000 – Rs.100
Issuance of duplicate DD/PO	Up to Rs.5000 – Rs.75 Above Rs.5000 – Rs.100
Cancellation of DD	Rs.75
Revalidation of DD	Rs.75
Issue of DD - HDFC DD	Up to Rs.5000 – Rs.75 Above Rs.5000 – Rs.100
Issuance of duplicate HDFC DD/PO	Up to Rs.5000 – Rs.75 Above Rs.5000 – Rs.100
Cancellation of HDFC DD	Rs.75
Revalidation of HDFC DD	Rs.75
SMS alert facility	Free
Value added and Balance alerts	NA
Standing instructions (Excluding loans and RD)	Free
Charges for standing instruction rejection/failure	Rs. 50 per instance
IMPS inward/ outward	Inward – Nil Outward–Up to Rs. 100,000 – Rs. 5 Rs. 1 lac to 2 lac – Rs. 15
NEFT inward/ outward (Through Net banking / Mobile banking)	Inward – Nil Outward– Nil
NEFT inward/ outward (Through Branch)	<b>Inward-</b> Nil <b>Outward-</b> 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)	<b>Inward-</b> NIL <b>Outward-</b> Rs.2Lakh- 5Lakh- Rs.24.50 Above Rs.5 Lakhs - Rs.49.50
NACH debit charges	Nil
NACH debit return charges	Rs.100
NACH credit charges	Nil
NACH credit return charges	Nil
NACH mandate charges	Rs.50
Photo / signature attestation	Nil
Address confirmation	Nil
Account closure	Nil
Activation of inoperative account	Nil

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