



## Schedule of Charges - Regular and Premium Current Account

(Effective from - 01.08.2026)

| Particulars                                                                                                                                                                      | Regular Current Account                                             | Premium Current Account                                             |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------|---------------------------------------------------------------------|
| Monthly Average Balance requirement                                                                                                                                              | Rs. 5000                                                            | Rs. 10,000                                                          |
| Non- maintenance of Monthly Average Balance                                                                                                                                      | Rs. 300                                                             | Rs. 500                                                             |
| Primary Debit card issuance fee                                                                                                                                                  | RuPay Classic: NIL (default)<br>RuPay Platinum: Rs.299              | RuPay Classic: NIL (default)<br>RuPay Platinum: Rs.299              |
| Debit card (AMC)                                                                                                                                                                 | RuPay Classic: Rs. 125 (default)<br>RuPay Platinum: Rs.250          | RuPay Classic: Rs. 125 (default)<br>RuPay Platinum: Rs.250          |
| Secondary/Add-on Debit card issuance fee                                                                                                                                         | RuPay Classic: Rs. 150 (default)<br>RuPay Platinum: Rs.299          | RuPay Classic: Rs. 150 (default)<br>RuPay Platinum: Rs.299          |
| Reissuance of Debit card                                                                                                                                                         | RuPay Classic: Rs. 150 (default)<br>RuPay Platinum: Rs.299          | RuPay Classic: Rs. 150 (default)<br>RuPay Platinum: Rs.299          |
| Free Cheque book                                                                                                                                                                 | 1 Cheque Book<br>(Rs.25 leaves/book) per quarter                    | 2 Cheque Book<br>(Rs.25 leaves/book) per quarter                    |
| Additional cheque book Cost                                                                                                                                                      | Rs. 75 per cheque book<br>(25 leaves/book)                          | Rs. 75 per cheque book<br>(25 leaves/book)                          |
| Cash withdrawal limit at branch (number of transactions) (monthly)                                                                                                               | 50                                                                  | 50                                                                  |
| Cash withdrawal limit at branch (amount)                                                                                                                                         | Unlimited                                                           | Unlimited                                                           |
| Charges beyond withdrawal limit (number of transactions)                                                                                                                         | Rs. 10 per transaction                                              | Rs. 10 per transaction                                              |
| ATM/Micro ATM/UPI cash withdrawal transactions limit (own bank)<br><small>*All card variants</small>                                                                             | 5                                                                   | 5                                                                   |
| No. of free ATM transactions (other bank)<br>Financial transactions:<br>ATM/Micro ATM/UPI Cash withdrawal<br>Non-financial transaction: ATM<br><small>*All card variants</small> | 5                                                                   | 5                                                                   |
| ATM/ Micro ATM/ UPI cash withdrawal transactions beyond limit (other bank) (financial)<br><small>*All card variants</small>                                                      | Rs. 23                                                              | Rs. 23                                                              |
| ATM transactions beyond limit (other bank) (non-financial)                                                                                                                       | Rs.10                                                               | Rs.10                                                               |
| ATM Cash withdrawal transaction failed due to insufficient balance                                                                                                               | Rs. 25                                                              | Rs. 25                                                              |
| Daily Debit Card Limits - ATM                                                                                                                                                    | RuPay Classic Card: Rs.50,000<br>RuPay Platinum Card: Rs.75,000     | RuPay Classic Card: Rs.1,00,000<br>RuPay Platinum Card:Rs.75,000    |
| Daily Debit Card Limits – PoS Terminal/E-Commerce                                                                                                                                | RuPay Classic Carsd: Rs.1,00,000<br>RuPay Platinum Card:Rs.2,00,000 | RuPay Classic Card: Rs.1,00,000<br>RuPay Platinum Card: Rs.2,00,000 |
| Cash withdrawal at POS                                                                                                                                                           | 1% of the transaction amount                                        | 1% of the transaction amount                                        |

|                                                                    |                                                                                                                                                     |                                                                                                                                                     |
|--------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|
| Branch Cash Deposit Limit (Free)                                   | Up to Rs. 1,50,000 in a month                                                                                                                       | 10 times the monthly average balance maintained in the previous month or Rs. 3 lacs whichever is higher                                             |
| Cash Deposit at Branch - Charges beyond Free Limit                 | Rs. 4 / 1000<br>(Minimum Rs. 25)                                                                                                                    | Rs. 4 / 1000<br>(Minimum Rs. 25)                                                                                                                    |
| DD issuance – Up to Rs. 2,000                                      | Rs.75                                                                                                                                               | Rs.75                                                                                                                                               |
| DD issuance – Rs. 2,001- Rs.10,000                                 | Rs.100                                                                                                                                              | Rs.100                                                                                                                                              |
| DD issuance charges - Above Rs.10,000                              | Rs. 3/1000 or part there of                                                                                                                         | Rs. 3/1000 or part there of                                                                                                                         |
| Issuance of duplicate DD                                           | Rs.150                                                                                                                                              | Rs.150                                                                                                                                              |
| Cancellation of DD                                                 | Rs.75                                                                                                                                               | Rs.150                                                                                                                                              |
| Revalidation of DD                                                 | Rs.75                                                                                                                                               | Rs.150                                                                                                                                              |
| Non Ujjivan locations issuance DD issuance - Upto Rs.2,000         | Rs.75                                                                                                                                               | Rs.75                                                                                                                                               |
| Non Ujjivan locations issuance DD issuance – Rs. 2,001 - Rs.10,000 | Rs.100                                                                                                                                              | Rs.100                                                                                                                                              |
| Non Ujjivan locations issuance DD issuance - Above Rs.10,000       | Rs.3/1000 or part thereof                                                                                                                           | Rs.3/1000 or part thereof                                                                                                                           |
| Reissuance of Non Ujjivan DD                                       | Rs.150                                                                                                                                              | Rs.150                                                                                                                                              |
| Cancellation of Non Ujjivan                                        | Rs.150                                                                                                                                              | Rs.150                                                                                                                                              |
| Revalidation of Non Ujjivan                                        | Rs.150                                                                                                                                              | Rs.150                                                                                                                                              |
| Cancellation/ Revalidation of Ujjivan DD                           | Rs.150                                                                                                                                              | Rs.150                                                                                                                                              |
| Cheque return charges due to insufficient funds                    | First 2 return: Rs.300/Return<br>From 3rd onwards: Rs.750/return                                                                                    | First 2 return: Rs.300/Return<br>From 3rd onwards: Rs.750/return                                                                                    |
| Cheque return charges due to technical reasons                     | Rs.200                                                                                                                                              | Rs.200                                                                                                                                              |
| Outward clearing cheque return charges                             | Rs.200                                                                                                                                              | Rs.200                                                                                                                                              |
| NEFT Outward                                                       | Upto Rs.10,000 - Rs. 2.25<br>Rs. 10,001 to upto Rs. 1,00,000 - Rs. 4.75<br>Rs 1,00,001 to Rs 2,00,001 - Rs. 14.75<br>Above 2 Lakhs - Rs. 24.75      | Free                                                                                                                                                |
| RTGS Outward                                                       | Rs. 2,00,000 to Rs. 5,00,000 - Rs. 24.5<br>Rs. 5,00,001 & above - Rs. 49.5                                                                          | Free                                                                                                                                                |
| IMPS Outward                                                       | Upto Rs. 1,00,00 - Rs. 5<br>Rs. 1,00,001 to Rs. 2,00,000 – Rs.15                                                                                    | Free                                                                                                                                                |
| NEFT, RTGS, IMPS Inward                                            | Free                                                                                                                                                | Free                                                                                                                                                |
| NACH debit charges                                                 | Nil                                                                                                                                                 | Nil                                                                                                                                                 |
| NACH debit return charges                                          | Rs. 100                                                                                                                                             | Rs. 100                                                                                                                                             |
| NACH credit charges                                                | Nil                                                                                                                                                 | Nil                                                                                                                                                 |
| NACH credit return charges                                         | Nil                                                                                                                                                 | Nil                                                                                                                                                 |
| NACH mandate charges                                               | Rs. 50                                                                                                                                              | Rs. 50                                                                                                                                              |
| PIN generation charges                                             | For paper PIN First time - Free<br>Succeeding - Rs. 75<br>Green Pin - Free                                                                          | For paper PIN First time - Free<br>Succeeding - Rs. 75<br>Green Pin - Free                                                                          |
| e-statement                                                        | Free                                                                                                                                                | Free                                                                                                                                                |
| Physical statement                                                 | <b>Monthly:</b> Rs. 20 per month<br><b>Quarterly:</b> Rs. 25 per quarter<br><b>Half yearly:</b> Rs.30 half yearly<br><b>Yearly:</b> Rs. 35 per year | <b>Monthly:</b> Rs. 20 per month<br><b>Quarterly:</b> Rs. 25 per quarter<br><b>Half yearly:</b> Rs.30 half yearly<br><b>Yearly:</b> Rs. 35 per year |

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| Duplicate/ Adhoc account statement                                                                                                                                                                                                                                                                                                                                                        | Rs. 100                               | Rs.100                                |
| SMS alert facility^                                                                                                                                                                                                                                                                                                                                                                       | Rs. 30 paise per SMS on actual usage* | Rs. 30 paise per SMS on actual usage* |
| Photo / signature attestation                                                                                                                                                                                                                                                                                                                                                             | Rs. 100                               | Rs. 100                               |
| Address confirmation                                                                                                                                                                                                                                                                                                                                                                      | Rs. 100                               | Rs. 100                               |
| Balance confirmation certificate                                                                                                                                                                                                                                                                                                                                                          | Rs. 100                               | Rs. 100                               |
| Stop payment instructions per cheque                                                                                                                                                                                                                                                                                                                                                      | Rs. 100                               | Rs. 100                               |
| Stop payment instructions per cheque Series                                                                                                                                                                                                                                                                                                                                               | Rs. 200                               | Rs. 200                               |
| Standing instructions                                                                                                                                                                                                                                                                                                                                                                     | Nil                                   | Nil                                   |
| Account Closure Charges                                                                                                                                                                                                                                                                                                                                                                   | Nil                                   | Nil                                   |
| <p>*Charges will be applicable across all channels. Individual limits of channels (if any) would prevail.</p> <p>*All the above charges are exclusive of goods and service tax (GST)</p> <p>^To know the details on chargeable and non-chargeable SMS, please contact the nearest Ujjivan SFB branch</p> <p>*Minimum SMS charge amount is Rs 0.50, and the maximum is Rs 10 per month</p> |                                       |                                       |