



SCHEDULE OF CHARGES - CLASSIC SAVINGS ACCOUNT

(Effective 1st Aug'2026)

Particulars	Ujjivan Bank Classic Savings Account
Monthly Average Balance requirement	Rs.5,000
Fees for Non-Maintenance of Average Monthly Balance	Rs.150 – (MAB Below 5,000 and greater than/equal to 2,500) Rs.300 (MAB less than 2,500)
Primary Debit Card type	Default: RuPay Classic Choice of Debit Card: RuPay Platinum, RuPay International Select
Primary Debit Card Issuance Fee (1 st year)	RuPay Classic: Rs.149 (Default) RuPay Platinum: Rs.299 RuPay International Select: Rs.799
Primary Debit Card AMC (2 nd Year onwards)	RuPay Classic: Rs.199 RuPay Platinum: Rs.250 RuPay International Select: Rs.799
Secondary/Add-on Debit Card Type	Default: RuPay Classic Choice of Debit Card: RuPay Platinum, RuPay International Select
Secondary/Add-on Debit Card Issuance Fee	RuPay Classic: Rs.150 (Default) RuPay Platinum: Rs.299 RuPay International Select: Rs.799
Secondary/Add-on Debit Card AMC Fee (2 nd Year onwards)	RuPay Classic: Rs.199 RuPay Platinum: Rs.250 RuPay International Select: Rs.799
Reissuance of Debit Card	RuPay Classic: Rs.150 (Default) RuPay Platinum: Rs.299 RuPay International Select: Rs.799
Number of Free ATM, Micro ATM & UPI cash withdrawal transaction Combined (own bank) Transactions considered: Financial transactions only (w.e.f. 1st May'26)	5 Transactions per month (All Card variants)
Number of Free ATM/ Micro ATM/ UPI cash withdrawal transactions Combined (other bank) Transactions considered: - Financial transactions of ATM, Micro ATM and UPI cash withdrawal - Non-Financial transactions of ATM (w.e.f. 1st May'26)	5 Transactions per month (All card variants)
ATM/Micro ATM/ UPI cash withdrawal transactions beyond limit (Financial) (w.e.f. 1st May'26)	Rs.23



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ATM transactions beyond limit (Non- Financial)	Rs.10
ATM cash withdrawal transactions failed due to insufficient Balance	Rs.25
International Mark-Up Fee	3.5%
International ATM Access Fee	Cash withdrawal: Rs.125; Balance Check: Rs.25
Cash withdrawal at POS	1% of the transaction amount
Cash Deposit Charges (at branch)	Free up to Rs.3,50,000 per month; thereafter chargeable at Rs.4 per 1,000/- and part thereof
Daily Debit Card Limits - ATM	RuPay Classic Card: Rs.25,000 RuPay Platinum Card: Rs.75,000 RuPay International Select: Rs.2,00,000
Daily Debit Card Limits – PoS Terminal/E-Commerce	RuPay Classic Card: Rs.50,000 RuPay Platinum Card: Rs.2,00,000 RuPay International Select: Rs.3,00,000
Daily Debit Card International Limits – PoS Terminal/E-Commerce	RuPay International Select: Rs.1,00,000
PIN generation mode	Green PIN (Default) – Free Paper PIN (Choice): Free 1st Time, INR 75 thereafter
Free Cheque Leaves [#]	10 per quarter (on request)
Charges on Cheque Leaves (beyond free limit)	Rs. 7.5 per leaf
Inward Cheque return charges for insufficient funds	First 2 returns: Rs.300/Return From 3rd onwards: Rs.750/Return
Inward Cheque return charges for others –technical 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



UJJIVAN SMALL FINANCE BANK
Build a Better Life

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Replacement for Lost Passbook	Free
Physical Account statement – On request at Branch	Rs.75
E-Statement Facility	Free
Cash Withdrawal limit (Branch)	Unlimited
Issue of DD - Up to INR 2,000	Rs.75
Issue of DD – INR 2,001 to INR 10,000	Rs.100
Issue of DD – Above INR 10,000	Rs.3/1,000 or part there of
Issuance of duplicate DD	Rs.150
Cancellation of DD	Rs.75
Revalidation of DD	Rs.75
SMS alerts per month^	Rs. 0.30 paise per SMS on actual usage*
Standing instructions (Excluding loans & RD)	Rs.50
Charges for standing instruction rejection/ failure	Rs. 100 per instance
IMPS/RTGS/NEFT Inward	Free
IMPS Outward (Through Branch/HHD/Mobile Banking/Net Banking)	Up to 1 lac – Rs. 5/- >1 lac to 5 lac – Rs.15/-
NEFT Outward (Through Net Banking/Mobile Banking)	Free
NEFT Outward (Through Branch)	Up to Rs.10,000 – Rs.2.25 Rs.10,001 to Rs.1,00,000 – Rs.4.75 Rs.1,00,000 to Rs.2,00,000 – Rs.14.75 Above Rs.2 lakhs – Rs.24.75
RTGS Outward (Through Branch /Net banking /Mobile banking)	Rs.2,00,000 to Rs.5,00,000 – Rs.24.50 Above Rs.5,00,000 – Rs.49.50
NACH debit charges	Nil

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NACH debit return charges	Rs.100
NACH credit charges	Nil
NACH credit return charges	Nil
NACH mandate charges	Rs.50
Photo / signature attestation	Rs.50
Address confirmation	Nil
Account closure	Within 14 Days of Account Opening or beyond 180 days – NIL; else Rs.300
Activation of inoperative account	Nil

Note: All the above charges are exclusive of goods and service tax (GST). Debit card fee charges will be effective from 1st Feb'26. ^To know the details on chargeable and non-chargeable SMS, please contact the nearest Ujjivan SFB branch. *Effective from 1st Aug '26, Minimum SMS charge amount is Rs 0.50 per SMS, and the maximum cap of Rs 10 per month.

In case Insta Kit (*with cheque*) is opted, 5 cheque leaves will be offered free of cost to the customer