



**Schedule of Charges – Maxima NRE & NRO Savings Account**  
**With effect from 17th June, 2026**

| Monthly Average Balance (MAB)                                   |                                                                                                                                                                                                                                                                              |
|-----------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| MAB requirement (Eligibility criteria)                          | Maintain MAB of Rs. 1,00,000 in Maxima NRE Account and Maxima NRO Account separately<br>(or)<br>Hold active Fixed Deposit(s), including the INR equivalent value of FCNR(B) Deposit(s), with a total deposit value of Rs. 15,00,000 or above in the name of the first holder |
| Fees for not meeting monthly eligibility criteria / per account | Rs. 599 – (MAB < Rs. 1,00,000 and >= Rs. 50,000)<br>(or)<br>Rs. 999 – (MAB < Rs. 50,000)                                                                                                                                                                                     |
| Debit card & ATM Transactions                                   |                                                                                                                                                                                                                                                                              |
| Debit card type                                                 | Rupay Select (Domestic for NRO & International for NRE)                                                                                                                                                                                                                      |
| Primary Debit Card Issuance Fee (1 <sup>st</sup> year)          | Nil                                                                                                                                                                                                                                                                          |
| Primary Debit Card AMC (2 <sup>nd</sup> year onwards)           | Nil                                                                                                                                                                                                                                                                          |
| Joint Debit Card Issuance Fee (1 <sup>st</sup> year)            | Nil                                                                                                                                                                                                                                                                          |
| Joint Debit Card AMC (2 <sup>nd</sup> year onwards)             | Nil                                                                                                                                                                                                                                                                          |
| Reissue of Lost/ Damaged ATM Card                               | Nil                                                                                                                                                                                                                                                                          |
| Number of Free ATM transaction (own bank)                       | Unlimited                                                                                                                                                                                                                                                                    |
| Number of Free ATM transaction (other bank)                     | Unlimited                                                                                                                                                                                                                                                                    |
| Domestic ATM transactions beyond limit (Financial)              | Nil                                                                                                                                                                                                                                                                          |
| Domestic ATM transactions beyond limit (Non-Financial)          | Nil                                                                                                                                                                                                                                                                          |
| Domestic Cash withdrawal at POS                                 | 1% of the transaction amount                                                                                                                                                                                                                                                 |
| Domestic Daily Debit Card Limits - ATM                          | Rs. 2,50,000                                                                                                                                                                                                                                                                 |
| Domestic Daily Debit Card Limits – PoS Terminals/E-Commerce     | Rs. 5,00,000                                                                                                                                                                                                                                                                 |
| ATM Cash Withdrawal Trx. failed due to Insuff. funds            | Rs. 25                                                                                                                                                                                                                                                                       |
| 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<br>Balance Check: Rs.25                                                                                                                                                                                                                              |
| Cheque & Cash Transactions                                      |                                                                                                                                                                                                                                                                              |
| Cheque Book                                                     | Free                                                                                                                                                                                                                                                                         |
| Cash Deposit monthly Limit (for personal use)                   | Unlimited Free                                                                                                                                                                                                                                                               |
| Cash Withdrawal monthly Limit                                   | Unlimited Free                                                                                                                                                                                                                                                               |
| Payment Services                                                |                                                                                                                                                                                                                                                                              |
| Inward NEFT/RTGS/IMPS                                           | Free                                                                                                                                                                                                                                                                         |
| Outward NEFT/RTGS/IMPS (Through all channels)                   | Free                                                                                                                                                                                                                                                                         |
| DD Issuance                                                     | Free                                                                                                                                                                                                                                                                         |
| DD Issuance (duplicate)                                         | Free                                                                                                                                                                                                                                                                         |
| Cancellation of DD                                              | Free                                                                                                                                                                                                                                                                         |
| Revalidation of DD                                              | Free                                                                                                                                                                                                                                                                         |
| Stop Payment Instructions per Cheque                            | Free                                                                                                                                                                                                                                                                         |



|                                     |      |
|-------------------------------------|------|
| Stop Payment Instruction per Series | Free |
| NACH Debit Charges                  | Free |
| NACH Credit Charges                 | Free |

| Miscellaneous Charges                                                                                                                                                 |          |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|
| Standing Instructions ( <i>excl. Loans &amp; RD</i> )                                                                                                                 | Free     |
| Standing Instruction Rejection/Failure ( <i>excl. Loans &amp; RD</i> )                                                                                                | Free     |
| Cheque Return Inward/Outward ( <i>insufficient funds</i> )                                                                                                            | Rs. 150  |
| NACH Debit Return Charges                                                                                                                                             | Rs. 100  |
| NACH Credit Return Charges                                                                                                                                            | Free     |
| NACH Mandate Charges                                                                                                                                                  | Free     |
| Account Closure                                                                                                                                                       |          |
| Account Closure Charges ( <i>Within 14 days and after 1 year</i> )                                                                                                    | Nil      |
| Account Closure Charges ( <i>Beyond 14 days and within 1 year</i> )                                                                                                   | Rs. 1000 |
| Other Banking Services                                                                                                                                                |          |
| Passbook                                                                                                                                                              | Free     |
| Replacement of Lost Passbook                                                                                                                                          | Free     |
| Photo Attestation                                                                                                                                                     | Free     |
| Signature Attestation                                                                                                                                                 | Free     |
| Address Confirmation                                                                                                                                                  | Free     |
| Interest Certificate                                                                                                                                                  | Free     |
| Balance Confirmation Certificate                                                                                                                                      | Free     |
| Activation of Inoperative Account                                                                                                                                     | Free     |
| *SMS Alerts to Indian Number                                                                                                                                          | Free     |
| Physical Statement at Branch                                                                                                                                          | Free     |
| E-Statement Facility                                                                                                                                                  | Free     |
| *For more details on SMS alerts, visit <a href="http://www.ujjivansfb.bank.in/nri/nr-maxima-savings-account">www.ujjivansfb.bank.in/nri/nr-maxima-savings-account</a> |          |



### Penalties related to Term Deposits

| Particulars       | NRO TD                                                                                                                                                                                                                                                                                                                                                                                                                                      | NRE TD                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|-------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Part withdrawal   | <ul style="list-style-type: none"> <li>➤ Up to 6 months – interest rate payable would be contractual rate minus 1.00% OR the rate under the scheme on the contractual date applicable for the tenor for which the deposit has actually remained with the Bank minus 1.00%, whichever is lower.</li> <li>➤ Remaining amount will continue to earn interest at the earlier contracted rate.</li> <li>➤ After 6 months – no charges</li> </ul> | <ul style="list-style-type: none"> <li>➤ Within 1 year of opening the deposit: no interest shall be paid on the amount partially withdrawn and no penalty would be levied</li> <li>➤ After 1 year of opening the deposit: interest paid for the amount partially withdrawn would be at the applicable rate for the period during which the deposit is held with the Bank or the contracted rate, whichever is lower. No penalty would be levied</li> <li>➤ Remaining amount will continue to earn interest at the earlier contracted rate.</li> <li>➤ Recovery of monthly/quarterly/half yearly interest amount payed out at the time of maturity/closure</li> </ul> |
| Premature closure | <ul style="list-style-type: none"> <li>➤ Up to 6 months – interest rate payable would be contractual rate minus 1.00% OR the rate under the scheme on the contractual date applicable for the tenor for which the deposit has actually remained with the Bank minus 1.00%, whichever is lower.</li> <li>➤ After 6 months – no charges</li> </ul>                                                                                            | <ul style="list-style-type: none"> <li>➤ Within 1 year of opening the deposit: no interest shall be paid and no penalty would be levied</li> <li>➤ After 1 year of opening the deposit: interest paid would be at the applicable rate for the period for which the deposit is held with the Bank or the contracted rate, whichever is lower. No penalty would be levied</li> <li>➤ Recovery of monthly/quarterly/half yearly interest amount payed out at the time of maturity/closure</li> </ul>                                                                                                                                                                    |

For Recurring Deposits, a penalty of 1.5% p.a. on the instalment amount is deducted from the interest earned whenever a customer misses a monthly instalment.