

**SCHEDULE OF CHARGES, UJJIVAN SFB SAVINGS ACCOUNT**

(Effective 27-04-2026)

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 (default) Rupay Platinum	Rupay Classic (default) Rupay Platinum <i>(On request for Minors above 10 years only)</i>	Rupay Classic (default) Rupay Platinum	Rupay Classic (default) Rupay Platinum
Primary Debit Card Issuance Fee (1 <sup>st</sup> year)	NA	Nil	Rupay Classic: Nil Rupay Platinum: Rs. 299	Rupay Classic: Nil Rupay Platinum: Rs. 299	Rupay Classic: Nil Rupay Platinum: Rs. 299	Rupay Classic: Nil Rupay Platinum: Rs. 299
Primary Debit Card AMC Fee (2 <sup>nd</sup> Year onwards)	NA	Nil	Rupay Classic: Rs. 125 Rupay Platinum: Rs. 250	Rupay Classic: Rs.125 Rupay Platinum: Rs. 250	Rupay Classic: Nil Rupay Platinum: Rs. 250	Rupay Classic: Rs.125 Rupay Platinum: Rs. 250
Secondary/Add-on Debit Card Type	NA	Rupay Classic	Rupay Classic (default) Rupay Platinum	Rupay Classic (default) Rupay Platinum	Rupay Classic (default) Rupay Platinum	Rupay Classic (default) Rupay Platinum
Secondary/Add-on Debit Card Issuance Fee (1 <sup>st</sup> year)	NA	Nil	Rupay Classic: Rs. 150 Rupay Platinum: Rs. 299	Rupay Classic: Rs. 150 Rupay Platinum: Rs. 299	Rupay Classic: Rs. 150 Rupay Platinum: Rs. 299	Rupay Classic: Rs. 150 Rupay Platinum: Rs. 299
Secondary/Add-on Debit Card AMC Fee (2 <sup>nd</sup> Year onwards)	NA	Nil	Rupay Classic: Rs. 125 Rupay Platinum: Rs. 250	Rupay Classic: Rs. 125 Rupay Platinum: Rs. 250	Rupay Classic: Rs. 125 Rupay Platinum: Rs. 250	Rupay Classic: Rs. 125 Rupay Platinum: Rs. 250
Reissuance of Debit Card (Primary and Add-on)	NA	Nil	Rupay Classic: Rs. 150 Rupay Platinum: Rs. 299	Rupay Classic: Rs. 150 Rupay Platinum: Rs. 299	Rupay Classic: Rs. 150 Rupay Platinum: Rs. 299	Rupay Classic: Rs. 150 Rupay Platinum: Rs. 299

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Particulars	BSBDA Small Savings Account	BSBDA	Regular Savings Account	Minor Account	Senior citizen Savings Account	Digital Savings Account
Number of Free ATM, Micro ATM & UPI cash withdrawal transaction Combined (own bank). Transactions considered: Financial transactions only (*all card variants) <b>(w.e.f. 1<sup>st</sup> May'26)</b>	NA	4 across platforms (including branch and digital)	5	5	5	5
Number of Free ATM, Micro ATM & UPI cash withdrawal transactions Combined (other bank) Transactions considered: -Financial transactions of ATM, Micro ATM & UPI cash withdrawal -Non-Financial transactions of ATM (*all card variants) <b>(w.e.f. 1<sup>st</sup> May'26)</b>	NA	4 across platforms (including branch and digital)	5	5	5	5
ATM/Micro ATM/ UPI cash withdrawal transactions beyond limit (Financial) <b>(w.e.f. 1<sup>st</sup> May'26)</b>	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
Daily Debit Card Limits - ATM	NA	Rs. 25,000	RuPay Classic: Rs.25,000 RuPay Platinum: Rs.75,000	RuPay Classic: Rs.25,000 RuPay Platinum: Rs.75,000	RuPay Classic: Rs.25,000 RuPay Platinum: Rs.75,000	RuPay Classic: Rs.25,000 RuPay Platinum: Rs.75,000
Daily Debit Card Limits – PoS /E-Com	NA	Rs. 50,000	RuPay Classic: Rs. 50,000 RuPay Platinum: Rs. 2,00,000	RuPay Classic: Rs. 50,000 RuPay Platinum: Rs. 2,00,000	RuPay Classic: Rs. 50,000 RuPay Platinum: Rs. 2,00,000	RuPay Classic: Rs. 50,000 RuPay Platinum: Rs. 2,00,000

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Particulars	BSBDA Small Savings Account	BSBDA	Regular Savings Account	Minor Account	Senior citizen Savings Account	Digital Savings Account
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
Free Cheque Leaves <sup>#</sup>	NA	25 per year (w.e.f. 1 <sup>st</sup> Apr'26)	Nil	Nil	25 per quarter	Nil
Charges on Cheque Leaves (beyond free limit)	NA	Rs. 3 per leaf	Rs. 7.5 per leaf	Rs. 5 per leaf	Rs. 3 per leaf	Rs. 3 per leaf
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

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Particulars	BSBDA Small Savings Account	BSBDA	Regular Savings Account	Minor Account	Senior citizen Savings Account	Digital Savings Account
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
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

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Particulars	BSBDA Small Savings Account	BSBDA	Regular Savings Account	Minor Account	Senior citizen Savings Account	Digital Savings Account
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/-
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

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Particulars	BSBDA Small Savings Account	BSBDA	Regular Savings Account	Minor Account	Senior citizen Savings Account	Digital Savings Account
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
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 5 per month

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