



UJJIVAN SMALL FINANCE BANK

Build a Better Life

SCHEDULE OF CHARGES – BUSINESS EDGE CURRENT ACCOUNT

(Effective from - 01.09.2025)

Particulars	Charges
Non-maintenance of Monthly Average Balance	Rs. 750
Primary Debit Card Issuance Fee	NIL
Add-on Debit Card Issuance Fee	Rs. 150
Debit Card (annual fee) (2 nd year onwards)	Rs.125
Debit Card Re-Issuance Fee	Rs. 150
Free Cheque Book	25 leaves/book per quarter
Additional Cheque Book Cost	Rs. 75 per cheque book (25 leaves/book)
Cash withdrawal limit at branch (number of transactions) (monthly)	50
Cash Withdrawal limit at branch (amount)	Unlimited
Charges beyond withdrawal limit (number of transactions)	Rs. 10/transaction
ATM transaction limit (own bank)	Unlimited
No. of ATM transactions (other bank) (Financial+ Non-Financial)	Rs. 10
ATM transactions beyond limit (financial)	Rs. 23
ATM Transactions beyond limit (non-financial)	Rs.10
ATM Cash withdrawal transaction failed due to insufficient balance	Rs. 25
Free Branch Cash Deposit Limit (based on monthly average balance)	<p>Flexi Next (based on following monthly average balance slabs):</p> <p><1 lakhs: 12 times of previous month's average balance up to 5 lakhs</p> <p>1lakhs to <5 lakhs: 15 times of previous month's average balance up to 75 lakhs</p> <p>> =5 Lakh: 20 times of previous month's average balance up to 1.5 Cr</p> <p>(Or)</p> <p>Flexi Now based on following monthly average balance slabs):</p> <p><1 lakhs: 12 times of current month's average balance up to 5 lakhs</p> <p>1lakhs to <5 lakhs: 15 times of current month's average balance up to 75 lakhs</p> <p>>=5 Lakh: 20 times of current month's average balance up to 1.5cr</p>



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Cash Deposit at Branch- Charges beyond Free limit	Rs. 4/1000
DD Issuance (Ujjivan)	Free 5 per month or up to a value of Rs 25,00,000 (whichever is earlier). Post which the charges shall be applicable as: Up to Rs. 2,000 - Rs 75 Rs. 2,001 to Rs. 10,000 – Rs 100 > Rs.10,000 – Rs 3/- per Rs. 1,000
Issuance of Duplicate DD	Up to Rs. 2,000 – Rs. 75 Rs. 2,001 to Rs. 10,000 – Rs. 100 > Rs.10,000 – Rs 3/- per Rs.1,000
DD cancellation charges DD revalidation charges	Rs. 75
Physical Account statement	Monthly:20/- per month Quarterly: 25/- per quarter Half yearly: 30/- per half year Yearly:35/- per year
Cheque return charges due to insufficient funds	First 2 returns: Rs. 300/Return From 3rd onwards: Rs. 750/return
Cheque return charges due to technical reasons	Rs. 200
Outward clearing cheque return charges	Rs. 200
NEFT, RTGS, IMPS- (Inward)	Free



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NEFT, RTGS, IMPS- (Outward)	Free
NACH Debit Charges	NIL
NACH Credit Charges	NIL
NACH Debit Return Charges	Rs. 100
NACH Credit Return Charges	NIL
NACH mandate charges	Rs. 50
PIN Generation Charges	For paper PIN First time-Free Succeeding- Rs.75 Green PIN – Free
e-statement	Free
Duplicate/Ad-hoc Statement	Rs. 100
SMS alert facility (per quarter)	NIL
Address confirmation	Rs. 100
Photo/Signature attestation	Rs. 100
Balance confirmation certificate	Rs. 100
Stop payment instructions per cheque	Rs. 100
Stop payment instructions per cheque Series	Rs. 200
Standing Instructions	NIL
Cash at POS	1% of transaction amount
Account Closure Charges	NIL
*All the above charges are exclusive of GST	