

Schedule of Charges – Business Maxima and Business Privilege Current Account

(Effective from - 20.11.2025)

PARTICULARS	FEATURES UN	TS	BUSINESS MAXIMA	BUSINESS-PRIVILEGE	
	MAB		₹ 1,00,000	50,000	
REQUIREMENTS	IKIT		Customised with premium look	Customised with premium look	
	IP		₹ 1,00,000	₹ 50,000	
CASH RELATED	Cash deposit	Free/month in Values	As per Flexi now/Next - 30X of MAB up to ₹3.5 cr	As per Flexi now/Next - 25X of MAB up to ₹2.5 cr	
	Cash Deposit at Branch- Charges beyond Free Limit (Free cash deposit limit of 20 lacs, explained in Flexi now example)		₹ 2.5/1000- part thereof	₹ 3/1000-part thereof	
	Cash withdrawal	Free/month in Nos	Unlimited	Unlimited	
	Casii Withdrawai	Free/month in Values	Unlimited	Unlimited	
RUPAY DEBIT CARD	Daily ATM withdrawal limit		Rupay Domestic Select: ₹5,00,000 Rupay Intl Select: ₹5,00,000 (Unlimited on Ujjivan ATM & up to 25 transactions per month on other bank's ATM)	Rupay Platinum: ₹2,50,000 Rupay Intl Select: ₹2,00,000 (Unlimited on Ujjivan ATM & up to 15 transactions per month on other bank's ATM)	
	Daily POS/ECOM Transaction Limits		Rupay Domestic Select: ₹5,00,000 Rupay Intl Select: ₹5,00,000	Rupay Platinum: ₹2,50,000 Rupay Intl Select: ₹3,00,000	
	Daily Intl POS transaction limit		Rupay Intl Select: ₹5,00,000	Rupay Intl Select: ₹1,00,000	
	Daily Intl ECOM transaction limit		Rupay Intl Select: ₹1,00,000	Rupay Intl Select: ₹1,00,000	
	International Mark-Up Fee		3.5%	3.5%	
	International ATM Access Fee		Cash withdrawal: Rs.125 Balance Check: Rs.25	Cash withdrawal: Rs.125 Balance Check: Rs.25	
	Issuance of Primary Debit Card		NIL	Rupay Intl Select: ₹ 799	
	Issuance of Secondary/ Add-on Debit Card		NIL	Rupay Intl Select: ₹ 799	
	Debit card re-issuance fee		NIL	Rupay Intl Select: ₹ 799	
	Debit card (annual fee)- 2nd year onwards		NIL	Rupay Intl Select: ₹ 799	
	Complimentary PA Insurance- Applicable only for individuals and sole prop. For non- individuals, it can be give as per the MOP guidelines.		10 lacs	2 lacs	

DD issuance Unlimited Unlimited Unlimited Unlimited Unlimited Free S per month or up to a value of \$50,00,000(whichever is earler). Post which the charges shall be applicable as: up to \$7,00,000 - \$37,000 - \$37,000,000 - \$37,000 - \$							
Cancellation of DD Nill	DD					of ₹50,00,000(whichever is earlier). Post which the charges shall be applicable as: up to ₹ 2,00,000 - Rs 75 ₹ 2,00,001 to ₹ 10,00,000 - ₹ 100	
Revalidation of DD Cheque return charges due to insufficient funds (Inward) CHEQUE RELATED C		Issuance of duplicate DD		NIL		NIL	
Cheque return charges due to insufficient funds (inward) Cheque return charges due to technical reasons (inward) Cheque return charges due to technical reasons (inward) CHEQUE RELATED CHEQ		Cancellation of DD		NIL		NIL	
due to insufficient funds (inward) Cheque return charges due to technical reasons (inward) Cheque return charges due to technical reasons (inward) CHEQUE RELATED CHEQUE CHEQUE return charges No. charges Cheque return charges No. charges Coutward cheque dients Cheque return charges No. charges Cheque return charges No. charges Cheque return charges No. charges Cheque limits - ₹250 for Privilege Free 3 per month- charges Free 3 per month		Revalidation of DD		NIL		NIL	
CHEQUE RELATED CHEQUE RELATED CHEQUE RELATED CHEQUE RELATED Outward clearings beyond free limits - ₹250 for Maxima Free 5 per month. Charges beyond free limits - ₹200 for Privilege Free cheque leaves Unlimited Stop payment instructions per cheque Stop		due to insufficient funds		100/Return from 3rd return		from 3rd return onwards: ₹	
CHEQUE RELATED The cheque return charges Free cheque leaves Free cheque leaves Free cheque leaves Stop payment instructions per cheque series NIL Stop payment instructions per cheque series NIL The cheque return charges Non-maintenance of Monthly Average ATM transactions limiton own bank National account of insufficient funds ATM CHARGES ATM		Cheque return charges due to technical reasons				-	
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ATM CHARGES No. of free ATM transactions (other bank) (financial + nonfinancial) *All card variants Charges for ATM transactions beyond limit (other bank) (financial) Charges for ATM transactions beyond limit (other bank) (financial) Charges for ATM transactions beyond limit (other bank) (non-financial) NEFT, RTGS, IMPS — Inward NEFT, RTGS, IMPS — Outward-through digital channels NEFT, Coutward)— Through Branch RTGS (Outward)— Through Branch NACH debit charges NACH debit return charges RTGS (Nach debit return charges NIL NIL NIL NIL NIL NIL NIL NIL		own bank	\	Unlimited		Unlir	nited
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transactions beyond limit (other bank) (financial) Charges for ATM transactions beyond limit (other bank) (nonfinancial) NEFT, RTGS, IMPS − Inward NEFT, RTGS, IMPS − Outward-through digital channels NEFT (Outward)-Through Branch RTGS (Outward)-Through Branch NACH NACH NACH NACH NACH RTGS (Outward)- Through Branch NACH debit return charges RTGS (Outward) RTGS (Outwa	ATM CHARGES	transactions (other bank) (financial + nonfinancial) *All card variants		25		1	5
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Inward NEFT, RTGS, IMPS — Outward- through digital Channels NEFT (Outward)- Through Branch RTGS (Outward)- Through Branch NACH debit charges NACH debit return Charges		transactions beyond limit (other bank) (non-		₹10 per transaction		₹10 per tr	ransaction
PAYMENTS Outward- through digital channels NIL NIL NIL NIL NIL NIL NIL NIL	PAYMENTS			NIL		N	IL
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RTGS (Outward)- Through Branch NACH debit charges NIL NACH debit return charges ₹ 100 ₹ 100							
Through Branch NACH debit charges NIL NACH debit return charges NIL NIL NIL 100 ₹ 100							
NACH debit charges NIL NACH debit return charges NIL NIL NIL ₹ 100		1					
NACH debit return				NIL		N	IL
	NACH	NACH debit return		₹ 100		₹100	
I IVACII GICUIL GIUIECA I IVII IVII IVII		NACH credit charges		NIL		NIL	

	NACH credit return charges		NIL	NIL	
	NACH mandate registration charges		NIL	₹ 25	
STMNT	Daily balance alert- through SMS		NIL	NIL	
	Account statement	taken through branch	NIL	Free once per month	
	e-statement		NIL	Free	
	Duplicate/Adhoc statement		NIL	₹50.00	
	SMS alert facility (Per quarter)		NIL	NIL	
	Photo / signature attestation		NIL	NIL	
	Address confirmation		NIL	NIL	
	Balance confirmation Certificate		NIL	NIL	
OTHERS	Standing instructions		NIL	NIL	
	Account Closure		₹ 500 if the account is closed before 6 Months	₹ 250 if the account is closed before 6 Months	
	ATM PIN generation charges		NIL	NIL	
	Cash at POS- charges are applicable without any		1% of the amount	1% of the amount	
	threshold value		275 07 070 0770 0770	270 of the difficult	
	OTHER FEATUR	RES			
PAYMENT & COLLECTION	CMS		5 free per month (cash delivery - within city limits), cheque pick up free once in a day- within city limits		
	POS**	Monthly rental	NIL	50% discount on monthly rental	
		Installation charges	NIL	NIL	
QR		QR Standee	NIL	NIL	
RM mapping*			Yes	YES	
Sound box**		Monthly rental	NIL	50% discount	
BEYOND	Accounting		Accounting Solutions	Accounting Solutions	
BANKING**	Vendor management		Vendor management	Vendor management	
GI	General Insurance for Fire & other perils.		Insurance for shop/business and GI at subsidized rate (Check cost, first year can be subvented 100%, next year premium to be paid by customer)	Insurance for shop/business and GI at subsidized rate (check cost, first year can be subvented 100%, next year premium to be paid by customer)	

^{*}All the above charges are exclusive of goods and service tax (GST)

** These services are offered through Partnership on a Referral Model