



Schedule of Charges - Regular and Premium Current Account

(Effective from - 20.11.2025)

| Particulars | Regular Current Account | Premium Current Account |
|---|---|---|
| Monthly Average Balance requirement | Rs. 5000 | Rs. 10,000 |
| Non- maintenance of Monthly Average Balance | Rs. 300 | Rs. 500 |
| Primary Debit card issuance fee | RuPay Classic: NIL (default) RuPay Platinum: Rs.299 | RuPay Classic: NIL (default) RuPay Platinum: Rs.299 |
| Debit card (AMC) | RuPay Classic: Rs. 125 (default) RuPay Platinum: Rs.250 | RuPay Classic: Rs. 125 (default) RuPay Platinum: Rs.250 |
| Secondary/Add-on Debit card issuance fee | RuPay Classic: Rs. 150 (default) RuPay Platinum: Rs.299 | RuPay Classic: Rs. 150 (default) RuPay Platinum: Rs.299 |
| Free Cheque book | 1 Cheque Book (Rs.25 leaves/book) per quarter | 2 Cheque Book (Rs.25 leaves/book) per quarter |
| Additional cheque book Cost | Rs. 75 per cheque book (25 leaves/book) | Rs. 75 per cheque book (25 leaves/book) |
| Cash withdrawal limit at branch (number of transactions) (monthly) | 50 | 50 |
| Cash withdrawal limit at branch (amount) | Unlimited | Unlimited |
| Charges beyond withdrawal limit (number of transactions) | Rs. 10 per transaction | Rs. 10 per transaction |
| ATM transactions limit (own bank) *All card variants | 5 | 5 |
| No. of free ATM transactions (other bank) (financial + non-financial) *All card variants | 5 | 5 |
| ATM transactions beyond limit (other bank) (financial) | Rs. 23 | Rs. 23 |
| ATM transactions beyond limit (other bank) (non-financial) | Rs.10 | Rs.10 |
| ATM Cash withdrawal transaction failed due to insufficient balance | Rs. 25 | Rs. 25 |
| Daily Debit Card Limits - ATM | RuPay Classic Card: Rs.50,000 RuPay Platinum Card: Rs.75,000 | RuPay Classic Card: Rs.1,00,000 RuPay Platinum Card: Rs.75,000 |
| Daily Debit Card Limits – PoS Terminal/E-Commerce | RuPay Classic Card: Rs.1,00,000 RuPay Platinum Card: Rs.2,00,000 | RuPay Classic Card: Rs.1,00,000 RuPay Platinum Card: Rs.2,00,000 |
| Cash withdrawal at POS | 1% of the transaction amount | 1% of the transaction amount |
| Branch Cash Deposit Limit (Free) | Up to Rs. 1,50,000 in a month | 10 times the monthly average balance maintained in the previous month or Rs. 3 lacs whichever is higher |
| Cash Deposit at Branch - Charges beyond Free Limit | Rs. 4 / 1000 (Minimum Rs. 25) | Rs. 4 / 1000 (Minimum Rs. 25) |

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| Reissue of Lost/ Damaged ATM Card | Rs.150 | Rs.150 |
| DD issuance – Up to Rs. 2,000 | Rs.75 | Rs.75 |
| DD issuance – Rs. 2,001- Rs.10,000 | Rs.100 | Rs.100 |
| DD issuance charges - Above Rs.10,000 | Rs. 3/1000 or part there of | Rs. 3/1000 or part there of |
| Issuance of duplicate DD | Rs.150 | Rs.150 |
| Cancellation of DD | Rs.75 | Rs.150 |
| Revalidation of DD | Rs.75 | Rs.150 |
| Non Ujjivan locations issuance DD issuance - Upto Rs.2,000 | Rs.75 | Rs.75 |
| Non Ujjivan locations issuance DD issuance – Rs. 2,001 - Rs.10,000 | Rs.100 | Rs.100 |
| Non Ujjivan locations issuance DD issuance - Above Rs.10,000 | Rs.3/1000 or part thereof | Rs.3/1000 or part thereof |
| Reissuance of Non Ujjivan DD | Rs.150 | Rs.150 |
| Cancellation of Non Ujjivan | Rs.150 | Rs.150 |
| Revalidation of Non Ujjivan | Rs.150 | Rs.150 |
| Cancellation/ Revalidation of Ujjivan DD | Rs.150 | Rs.150 |
| Cheque return charges due to insufficient funds | First 2 return: Rs.300/Return From 3rd onwards: Rs.750/return | First 2 return: Rs.300/Return From 3rd onwards: Rs.750/return |
| Cheque return charges due to technical reasons | Rs.200 | Rs.200 |
| Outward clearing cheque return charges | Rs.200 | Rs.200 |
| NEFT Outward | Upto Rs.10,000 - Rs. 2.25 Rs. 10,001 to upto Rs. 1,00,000 - Rs. 4.75 Rs 1,00,001 to Rs 2,00,001 - Rs. 14.75 Above 2 Lakhs - Rs. 24.75 | Free |
| RTGS Outward | Rs. 2,00,000 to Rs. 5,00,000 - Rs. 24.5 Rs. 5,00,001 & above - Rs. 49.5 | Free |
| IMPS Outward | Upto Rs. 1,00,00 - Rs. 5 Rs. 1,00,001 to Rs. 2,00,000 – Rs.15 | Free |
| NEFT, RTGS, IMPS Inward | Free | Free |
| NACH debit charges | Nil | Nil |
| NACH debit return charges | Rs. 100 | Rs. 100 |
| NACH credit charges | Nil | Nil |
| NACH credit return charges | Nil | Nil |
| NACH mandate charges | Rs. 50 | Rs. 50 |
| PIN generation charges | For paper PIN First time - Free Succeeding - Rs. 75 Green Pin - Free | For paper PIN First time - Free Succeeding - Rs. 75 Green Pin - Free |
| e-statement | Free | Free |
| Physical statement | Monthly: Rs. 20 per month Quarterly: Rs. 25 per quarter Half yearly: Rs.30 half yearly Yearly: Rs. 35 per year | Monthly: Rs. 20 per month Quarterly: Rs. 25 per quarter Half yearly: Rs.30 half yearly Yearly: Rs. 35 per year |
| Duplicate/ Adhoc account statement | Rs. 100 | Rs.100 |
| SMS alert facility^ | Rs. 18 paise per SMS on actual usage* | Rs. 18 paise per SMS on actual usage* |
| Photo / signature attestation | Rs. 100 | Rs. 100 |
| Address confirmation | Rs. 100 | Rs. 100 |

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| Balance confirmation certificate | Rs. 100 | Rs. 100 |
| Stop payment instructions per cheque | Rs. 100 | Rs. 100 |
| Stop payment instructions per cheque Series | Rs. 200 | Rs. 200 |
| Standing instructions | Nil | Nil |
| Account Closure Charges | Nil | Nil |
| <p>*Charges will be applicable across all channels. Individual limits of channels (if any) would prevail.</p> <p>*All the above charges are exclusive of goods and service tax (GST)</p> <p>^To know the details on chargeable and non-chargeable SMS, please contact the nearest Ujjivan SFB branch</p> <p>*Minimum SMS charge amount is Rs 0.50, and the maximum is Rs 10 per month</p> | | |