

SCHEDULE OF CHARGES - PRIVILEGE SAVINGS ACCOUNT
(Effective 01-01-2026)

Particulars	Ujjivan Bank Privilege Savings Account – Regular	Ujjivan Bank Privilege Savings Account – Senior Citizen	Ujjivan Bank Privilege Savings Account – Salary
Monthly Average Balance requirements (Eligibility Criteria)	MAB- Rs 25,000 or above (Or) Cumm. FD of Rs 5,00,000 or above (Or) Single RD of Rs 10,000 or above for min 12 months	MAB- Rs 25,000 or above (Or) Cumm. FD of Rs 5,00,000 or above (Or) Single RD of Rs 10,000 or above for min 12 months	Monthly Salary credit of Rs.30,000 or above. CoCo registered company should ensure that salary (greater than Rs 30,000) is credited monthly in the Ujjivan Account
Service Fees for not meeting monthly eligibility criteria	Rs. 250 – (MAB below 25,000 and greater than/equal to 12,500) (or) Rs. 500 – (MAB less than 12,500)	Rs. 250 – (MAB below 25,000 and greater than/equal to 12,500) (or) Rs. 500 – (MAB less than 12,500)	NA
Primary Debit Card type	RuPay Platinum (Default) RuPay Intl Select	RuPay Platinum (Default) RuPay Intl Select	RuPay Platinum (Default) RuPay Intl Select
Primary Debit Card Issuance Fee (1 st year) (w.e.f. 1 st Feb'26)	RuPay Platinum: Rs.199 RuPay Intl Select: Rs.799	RuPay Platinum: Rs 199 RuPay Intl Select: Rs.799	RuPay Platinum: Rs 199 RuPay Intl Select: Rs. 799
Primary Debit Card Maintenance Charges (2 nd Year onwards) (w.e.f. 1 st Feb'26)	RuPay Platinum: Rs. 249 RuPay Intl Select: Rs.799	RuPay Platinum: Rs 249 RuPay Intl Select: Rs.799	RuPay Platinum: Rs 249 RuPay Intl Select: Rs.799
Secondary/Add-on Debit Card Type	RuPay Platinum (Default) RuPay Intl Select	RuPay Platinum (Default) RuPay Intl Select	RuPay Platinum (Default) RuPay Intl Select
Secondary/Add-on Card Issuance Fee (1 st year) (w.e.f. 1 st Feb'26)	RuPay Platinum: Rs.199 RuPay Intl Select: Rs.799	RuPay Platinum: Rs 199 RuPay Intl Select: Rs.799	RuPay Platinum: Rs 199 RuPay Intl Select: Rs.799
Secondary/Add-on Debit Card Maintenance Charges (2 nd Year onwards) (w.e.f. 1 st Feb'26)	RuPay Platinum: Rs. 249 RuPay Intl Select: Rs.799	RuPay Platinum: Rs 249 RuPay Intl Select: Rs.799	RuPay Platinum: Rs 249 RuPay Intl Select: Rs.799
Reissuance of Debit Card (w.e.f. 1 st Feb'26)	RuPay Platinum: Rs.249 RuPay Intl Select Rs.799	RuPay Platinum: Rs.249 RuPay Intl Select: Rs.799	RuPay Platinum: Rs.249 RuPay Intl Select: Rs.799
Number of Free ATM transaction (own bank) *for all card variants	Unlimited	Unlimited	Unlimited
Number of Free ATM Transactions^ (other bank) ^Transactions considered: • Financial transactions of both ATM & Micro ATM • Non-Financial transactions of ATM (w.e.f. 1 st Feb'26) *for all card variants	15	15	15
ATM transactions charges beyond limit (own bank) -	Nil	Nil	Nil

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Financial and Non-Financial			
ATM transactions beyond limit (other bank) - Financial transactions (w.e.f. 1 st Feb'26)	23	23	23
ATM transactions beyond limit (other bank) - Non-Financial transactions (w.e.f. 1 st Feb'26)	10	10	10
International Mark-Up Fee	3.5%	3.5%	3.5%
International ATM Access Fee	Cash withdrawal: Rs.125; Balance Check: Rs.25	Cash withdrawal: Rs.125; Balance Check: Rs.25	Cash withdrawal: Rs.125; Balance Check: Rs.25
ATM cash withdrawal transactions failed due to insufficient balance	Rs. 25	Rs. 25	Rs. 25
Cash withdrawal at POS	1% of the transaction amount	1% of the transaction amount	1% of the transaction amount
Daily Debit Card Limits - ATM	RuPay Platinum: Rs. 1,00,000 RuPay Intl Select: Rs. 2,00,000	RuPay Platinum: Rs. 1,00,000 RuPay Intl Select: Rs. 2,00,000	RuPay Platinum: Rs. 1,00,000 RuPay Intl Select: Rs. 2,00,000
Daily Debit Card Limits – PoS/E-Com	RuPay Platinum: Rs. 2,00,000 RuPay Intl Select: Rs. 3,00,000	RuPay Platinum: Rs. 2,00,000 RuPay Intl Select: Rs. 3,00,000	RuPay Platinum: Rs. 2,00,000 RuPay Intl Select: Rs. 3,00,000
Daily Debit Card Intl Limits – PoS/E-Com	RuPay Platinum: NA RuPay Intl Select: Rs. 1,00,000	RuPay Platinum: NA RuPay Intl Select: Rs. 1,00,000	RuPay Platinum: NA RuPay Intl Select: Rs. 1,00,000
PIN generation mode	Green PIN – Free	Green PIN – Free	Green PIN – Free
Cheque book Fees	25 free cheque leaves per quarter on request	25 free cheque leaves per quarter on request	25 free cheque leaves per quarter on request
Additional cheque book	25 Leaves Cheque book – Rs. 75	25 Leaves Cheque book – Rs. 75	25 Leaves Cheque book – Rs. 75
Inward Cheque return charges for insufficient funds	Rs.150	Rs.150	Rs.150
Inward Cheque return charges for others reasons	Rs.150	Rs.150	Rs.150

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Outward Cheque return charges	Rs. 150	Rs. 150	Rs. 150
Passbook	Free	Free	Free
Stop payment instructions per cheque	Rs. 50 per cheque	Rs. 50 per cheque	Rs. 50 per cheque
Stop payment instructions series	Rs. 150	Rs. 150	Rs. 150
Replacement for Lost Passbook	Rs. 75	Rs. 75	Rs. 75
Physical Account statement	Monthly: 20/- per month Quarterly: 25/- per quarter Half yearly: 30/- per half year Yearly: 35/- per year Free statement of accounts once in 6 months to the registered address, for accounts wherever passbooks were not issued	Monthly: 20/- per month Quarterly: 25/- per quarter Half yearly: 30/- per half year Yearly: 35/- per year Free statement of accounts once in 6 months to the registered address, for accounts wherever passbooks were not issued	Monthly: 20/- per month Quarterly: 25/- per quarter Half yearly: 30/- per half year Yearly: 35/- per year Free statement of accounts once in 6 months to the registered address, for accounts wherever passbooks were not issued
Duplicate/ Ad-hoc physical statement	One Free half yearly (on request) Additional- Rs.75	One Free half yearly (on request) Additional- Rs.75	One Free half yearly (on request) Additional- Rs.75
E-Statement Facility	Free	Free	Free
Cash Deposit Limit (branch)	Up to Rs 5,00,000 per month – Nil >Rs 5,00,000- Rs 4 per Rs 1,000	Up to Rs 5,00,000 per month – Nil >Rs 5,00,000- Rs 4 per Rs 1,000	Up to Rs 5,00,000 per month – Nil >Rs 5,00,000- Rs 4 per Rs 1,000
Cash Withdrawal limit (branch)	Unlimited - Free	Unlimited - Free	Unlimited - Free
Issue of DD	10 per month up to a value of Rs 50,00,000 (whichever is earlier)- Nil Post which the charges shall be applicable as: Rs 0 to Rs 2000 - Rs 75	10 per month up to a value of Rs 50,00,000 (whichever is earlier)- Nil Post which the charges shall be applicable as: Rs 0 to Rs 2000 - Rs 75	10 per month up to a value of Rs 50,00,000 (whichever is earlier)- Nil Post which the charges shall be applicable as: Rs 0 to Rs 2000 - Rs 75

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	>Rs 2000 to Rs 10000 – Rs 100 > 10000 – Rs 3/- per INR 1000 upto a maximum amount of Rs5000.	>Rs 2000 to Rs 10000 – Rs 100 > 10000 – Rs 3/- per INR 1000 upto a maximum amount of Rs5000.	>Rs 2000 to Rs 10000 – Rs 100 > 10000 – Rs 3/- per INR 1000 upto a maximum amount of Rs5000.
Issuance of duplicate DD	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	Rs.75	Rs.75	Rs.75
Revalidation of DD	Rs.75	Rs.75	Rs.75
SMS alert facility	Free	Free	Free
Value added and Balance alerts	NA	NA	NA
Standing instructions (Excluding loans and RD)	Free	Free	Free
Charges for standing instruction rejection/ failure	Rs. 100 per instance	Rs. 100 per instance	Rs. 100 per instance
IMPS inward/ outward	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. 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
NEFT inward/ outward (Through Netbanking/Mobile banking)	Inward – Nil Outward- Nil	Inward – Nil Outward- Nil	Inward – Nil Outward- Nil
RTGS inward/ outward (Through Branch)	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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RTGS inward/ outward (Through Netbanking/Mobile banking)	Inward – Nil Outward- Nil	Inward – Nil Outward- Nil	Inward – Nil Outward- Nil
NACH debit charges	Nil	Nil	Nil
NACH debit return charges	Rs. 100	Rs. 100	Rs. 100
NACH credit charges	Nil	Nil	Nil
NACH credit return charges	Nil	Nil	Nil
NACH mandate charges	Rs 50	Rs 50	Rs 50
Interest Certificate	Rs 100	Rs 100	Rs 100
Balance Confirmation Certificate	Rs 100	Rs 100	Rs 100
Photo / signature attestation	Nil	Nil	Nil
Address confirmation	Nil	Nil	Nil
Account closure	Within 14 Days of Account Opening or beyond 180 days –NIL; else Rs.500	Within 14 Days of Account Opening or beyond 180 days –NIL; else Rs.500	Nil
Activation of inoperative account	Nil	Nil	Nil

Note: All the above charges are exclusive of goods and service tax (GST). Debit card fee changes and revision of free ATM transaction limits in other bank ATMs will be effective from 1st Feb'26