



UJJIVAN SMALL FINANCE BANK

Build a Better Life

Schedule of Charges – Garima Savings Account (effective 01.07.2024)

| Particulars | Ujjivan Bank Garima Savings Account |
|--|--|
| Monthly Average Balance requirements | <ol style="list-style-type: none">1. MAB \geq Rs.5,000 for a regular Garima Savings Account; or2. Single RD of \geq Rs.5,000 p.m. for minimum tenure of 12 month; or3. Cumm. FD of \geq Rs.2,00,000 or above for a minimum period of 12 months; or4. Minor account (less than 18 years of age) linked to the primary Customer ID with a Standing Instruction of Rs.2,000/- |
| Fees for Non- maintenance of Average Monthly Balance | Rs.150 – (MAB Below 5,000 and greater than/equal to 2,500) Rs.300 (MAB less than 2,500) |
| Default card | Rupay Classic |
| Primary Debit Card Issuance Fee (1st year) | Nil |
| Primary Debit Card Annual Maintenance Fee (2nd Year onwards) | RuPay Classic: Nil |
| Joint Debit Card Issuance Fee | RuPay Classic: Rs. 150/- |
| Joint Debit Card Annual Maintenance Fee (2nd Year onwards) | RuPay Classic: Rs.125/- |
| Reissue of Lost/ Damaged ATM Card | RuPay Classic: Rs.150/- |
| Number of Free ATM & Micro ATM transaction Combined (own bank) Transactions considered: Financial transactions only | RuPay Classic: 5 Transactions per month |
| Number of Free ATM & Micro ATM transactions Combined (other bank) Transactions considered: -Financial transactions of both ATM & Micro ATM -Non-Financial transactions of ATM | RuPay Classic: 5 Transactions per month |
| ATM/Micro ATM transactions beyond limit (Financial) | Rs.21/- |
| ATM transactions beyond limit (non-Financial) | Rs.10/- |



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|---|-------------------------------------|
| ATM cash withdrawal transactions failed due to insufficient Balance | Rs.25/- |



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|---|---|
| Cash withdrawal at POS | 1% of the transaction Amount |
| Debit Card Limits (Daily) | RuPay Classic: ATMs- Rs.25,000/- E-com& PoS Terminals- Rs.50,000/- |
| PIN generation mode | For Paper PIN: First time - Free; Succeeding - Rs.75 Green PIN - Free |
| Cheque book Fees | 10 leaves free per quarter |
| Additional cheque book | 10 leaves cheque book – Rs.75/- |
| Inward Cheque return charges for Insufficient funds | First 2 return: Rs.300/Return From 3 onwards: Rs.750/return |
| Inward Cheque return charges for others – technical reasons | Nil |
| Outward Cheque return charges | Rs.200/- |
| Passbook | Free |
| Stop payment instructions per cheque | Rs.50/- per cheque |
| Stop payment instructions series | Rs.150/- |
| Replacement for Lost Passbook | Rs.50/- |
| 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 |
| Duplicate/ Ad-hoc physical statement | Rs.75/- |
| E-Statement Facility | Free |
| Cash Withdrawal limit (branch) | Unlimited |
| Cash Deposit Limit | Upto Rs 5 Lac or first 8 txn – Free And part there of chargeable at Rs.4 per 1,000/- |



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| Issue of DD | Upto 5 txn or Rs 2 Lac – Free and part there-of Rs 0 to Rs 2000 - Rs 75/- Rs 2001 to Rs 10000 – Rs 100/- > 10000 – Rs 3/- per INR 1000 |
| Issuance of duplicate DD/PO | Up to Rs. 5000- Rs. 75 Above Rs. 5000- Rs. 100 |
| Cancellation of DD | Rs.75/- |
| Revalidation of DD | Rs.75/- |
| SMS alert facility | Free |
| Value added and Balance alerts | NA |
| Standing instructions (Excluding loans and RD) | Free |
| Charges for standing instruction rejection/failure | Rs.50 per instance |
| IMPS inward/ outward | Inward – Nil Outward–Up to Rs.100,000- Rs.5/- Rs.1 lac to 2 lac – Rs.15/- |
| NEFT inward/ outward | 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 | Inward- NIL Outward: - Rs.2Lakh- 5Lakh- Rs.24.50/- Rs.5 Lakhs & above- Rs.49.50/- |
| NEFT/RTGS through IB/MB | Free |
| NACH debit charges | Nil |
| NACH debit return charges | Nil |
| NACH credit charges | Nil |
| NACH credit return charges | Nil |
| NACH mandate charges | Rs.50/- |



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| Particulars | Ujjivan Bank Garima Savings Account |
|-----------------------------------|-------------------------------------|
| Photo / signature attestation | Nil |
| Interest Certificate | Rs.100/- |
| Balance Certificate | Rs.100/- |
| Address confirmation | Nil |
| Account closure | Nil |
| Activation of inoperative account | Nil |

Note: All the above charges are exclusive of goods and service tax (GST)