



**Schedule of Charges – Classic Savings Account**  
(effective 01.10.2024)

Particulars	Ujjivan Bank Classic Savings Account
Monthly Average Balance requirement	Rs.5,000
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)
Primary Debit Card type	Default: RuPay Classic Choice of Debit Card: RuPay Platinum
Primary Debit Card Issuance Fee (1 <sup>st</sup> year)	RuPay Classic: Rs.149 (Default) RuPay Platinum: Rs.299
Primary Debit Card AMC (2 <sup>nd</sup> Year onwards)	RuPay Classic: Rs.125 RuPay Platinum: Rs.250
Joint Debit Card Type	Default: RuPay Classic Choice of Debit Card: RuPay Platinum
Joint Debit Card Issuance Fee (1 <sup>st</sup> year)	RuPay Classic: Rs.150 (Default) RuPay Platinum: Rs.299
Joint Debit Card AMC Fee (2 <sup>nd</sup> Year onwards)	RuPay Classic: Rs.125 RuPay Platinum: Rs.250
Reissue of Lost/ Damaged ATM Card	RuPay Classic: Rs.150 RuPay Platinum: Rs.299
Number of Free ATM & Micro ATM transaction Combined (own bank) Transactions considered: Financial transactions only	RuPay Classic: 5 Transactions per month RuPay Platinum: 5 Transactions per month
Number of Free ATM & Micro ATM transactions Combined (other bank) Transactions considered: <ul style="list-style-type: none"><li>Financial transactions of both ATM &amp; Micro ATM</li><li>Non-Financial transactions of ATM</li></ul>	RuPay Classic: 5 Transactions per month RuPay Platinum: 5 Transactions per month
ATM/Micro ATM transactions beyond limit (Financial)	Rs.21
ATM transactions beyond limit (Non- Financial)	Rs.10
ATM cash withdrawal transactions failed due to insufficient Balance	Rs.25
Cash withdrawal at POS	1% of the transaction amount
Cash Deposit Charges (at branch)	Free up to Rs.3,50,000 per month; thereafter chargeable at Rs.4 per 1,000/- and part thereof

Daily Debit Card Limits - ATM	RuPay Classic Card: Rs.25,000 RuPay Platinum Card: Rs.50,000
Daily Debit Card Limits – PoS Terminal/E-Commerce	RuPay Classic Card: Rs.50,000 RuPay Platinum Card: Rs.1,00,000
PIN generation mode	Green PIN (Default) – Free Paper PIN (Choice): Free 1st Time, INR 75 thereafter
Free Cheque book	1 Cheque Book (10 Leaves) per quarter
Additional Cheque book	10 Leaves Cheque book – Rs.75
Inward Cheque return charges for insufficient funds	First 2 returns: Rs.300/Return From 3rd onwards: Rs.750/Return
Inward Cheque return charges for others – technical reasons	Rs.200
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	Free
Physical Account statement – On request at Branch	Rs.75
E-Statement Facility	Free
Cash Withdrawal limit (Branch)	Unlimited
Issue of DD - Up to INR 2,000	Rs.75
Issue of DD – INR 2,001 to INR 10,000	Rs.100
Issue of DD – Above INR 10,000	Rs.3/1,000 or part there of
Issuance of duplicate DD	Rs.150
Cancellation of DD	Rs.75
Revalidation of DD	Rs.75



# UJJIVAN SMALL FINANCE BANK

SMS alerts per month^	Rs. 18 paise per SMS on actual usage*
Standing instructions (Excluding loans & RD)	Rs.50
Charges for standing instruction rejection/ failure – All	Rs.50 per instance
IMPS/RTGS/NEFT Inward	Free
IMPS Outward (Through Branch/HHD/Mobile Banking/Net Banking)	Up to Rs.100,000 – Rs.5 Rs.1,00,000 to Rs.2,00,000 – Rs.15
NEFT Outward (Through Net Banking/Mobile Banking)	Free
NEFT Outward (Through Branch)	Up to Rs.10,000 – Rs.2.25 Rs.10,001 to Rs.1,00,000 – Rs.4.75 Rs.1,00,000 to Rs.2,00,000 – Rs.14.75 Above Rs.2 lakhs – Rs.24.75
RTGS Outward (Through Branch /Net banking /Mobile banking)	Rs.2,00,000 to Rs.5,00,000 – Rs.24.50 Above Rs.5,00,000 – Rs.49.50
NACH debit charges	Nil
NACH debit return charges	Rs.100
NACH credit charges	Nil
NACH credit return charges	Nil
NACH mandate charges	Rs.50
Photo / signature attestation	Nil
Address confirmation	Nil
Account closure	Within 14 Days of Account Opening & after 1 year – NIL; else Rs.500
Activation of inoperative account	Nil

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

^To know the details on chargeable and non-chargeable SMS, please contact the nearest Ujjivan SFB branch.

\*Minimum SMS charge amount is Rs 0.50, and the maximum is Rs 10 per month