



# UJJIVAN SMALL FINANCE BANK

Build a Better Life

## Schedule of Charges – Garima Savings Account (effective 20.12.2024)

Particulars	Ujjivan Bank Garima Savings Account
Monthly Average Balance requirements	<ol style="list-style-type: none"><li>MAB <math>\geq</math> Rs.5,000 for a regular Garima Savings Account; or</li><li>Single RD of <math>\geq</math> Rs.5,000 p.m. for minimum tenure of 12 month; or</li><li>Cumm. FD of <math>\geq</math> Rs.2,00,000 or above for a minimum period of 12 months; or</li><li>Minor account (less than 18 years of age) linked to the primary Customer ID with a Standing Instruction of Rs.2,000/-</li></ol>
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/-
ATM cash withdrawal transactions failed due to insufficient Balance	Rs.25/-



# UJJIVAN SMALL FINANCE BANK

Build a Better Life

Particulars	Ujjivan Bank Garima Savings Account
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	<b>For Paper PIN:</b> First time - Free; Succeeding - Rs.75 <b>Green PIN</b> - 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	<b>Monthly:</b> 20/- per month <b>Quarterly:</b> 25/- per quarter <b>Half yearly:</b> 30/- per half year <b>Yearly:</b> 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/-



# UJJIVAN SMALL FINANCE BANK

Build a Better Life

Particulars	Ujjivan Bank Garima Savings Account
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.100 per instance
IMPS inward/ outward	Inward – Nil Outward – Up to 1 lac– Rs. 5/- >1 lac to 5 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/-



# UJJIVAN SMALL FINANCE BANK

Build a Better Life

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)