



# UJJIVAN SMALL FINANCE BANK

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## Schedule of Charges – Garima Savings Account (Effective 20<sup>th</sup> Nov 2025)

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	Default: RuPay Classic Choice of Debit Card: RuPay Platinum, RuPay International Select
Primary Debit Card Issuance Fee (1st year)	RuPay Classic: Nil (Default) RuPay Platinum: Rs.299 RuPay International Select: Rs.799
Primary Debit Card Annual Maintenance Fee (2nd Year onwards)	RuPay Classic: Nil RuPay Platinum: Rs.250 RuPay International Select: Rs. 799
Secondary/ add-on Debit Card Issuance Fee	RuPay Classic: Rs.150 (Default) RuPay Platinum: Rs.299 RuPay International Select: Rs.799
Secondary/ add-on Debit Card Annual Maintenance Fee (2nd Year onwards)	RuPay Classic: Rs.125 RuPay Platinum: Rs.250 RuPay International Select: Rs. 799
Reissuance of Debit Card	RuPay Classic: Rs.150 (Default) RuPay Platinum: Rs.299 RuPay International Select: Rs.799
Number of Free ATM & Micro ATM transaction Combined (own bank) Transactions considered: Financial transactions only	5 Transactions per month (All card variants)
Number of Free ATM & Micro ATM transactions Combined (other bank) Transactions considered: -Financial transactions of both ATM & Micro ATM -Non-Financial transactions of ATM	5 Transactions per month (All card variants)
ATM/Micro ATM transactions beyond limit (Financial)	Rs.23/-



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Particulars	Ujjivan Bank Garima Savings Account
ATM transactions beyond limit (non-Financial)	Rs.10/-
ATM cash withdrawal transactions failed due to insufficient Balance	Rs.25/-
International Mark-Up Fee	3.5 %
International ATM Access Fee	Cash withdrawal: Rs.125; Balance Check: Rs.25
Cash withdrawal at POS	1% of the transaction Amount
ATM Limits (Daily)	RuPay Classic: Rs.25,000/- Rupay Platinum: Rs.75,000/- Rupay Intl Select: Rs.2,00,000/-
Daily E-com& PoS Limit	RuPay Classic: Rs.50,000/- Rupay Platinum: Rs.2,00,000/- Rupay Intl Select: Rs.3,00,000/-
Daily Intl E-com& PoS Limit	Rupay Intl Select: Rs.1,00,000/-
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	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	Rs.50/-



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Particulars	Ujjivan Bank Garima Savings Account
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/-



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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	Rs.200/-
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And part there of chargeable at Rs.4 per 1,000/-



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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	Rs.100/-
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	Rs.50/-
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)