



Schedule of Charges - Regular and Premium Current Account

(Effective from - 27.04.2026)

Particulars	Regular Current Account	Premium Current Account
Monthly Average Balance requirement	Rs. 5000	Rs. 10,000
Non- maintenance of Monthly Average Balance	Rs. 300	Rs. 500
Primary Debit card issuance fee	RuPay Classic: NIL (default) RuPay Platinum: Rs.299	RuPay Classic: NIL (default) RuPay Platinum: Rs.299
Debit card (AMC)	RuPay Classic: Rs. 125 (default) RuPay Platinum: Rs.250	RuPay Classic: Rs. 125 (default) RuPay Platinum: Rs.250
Secondary/Add-on Debit card issuance fee	RuPay Classic: Rs. 150 (default) RuPay Platinum: Rs.299	RuPay Classic: Rs. 150 (default) RuPay Platinum: Rs.299
Reissuance of Debit card	RuPay Classic: Rs. 150 (default) RuPay Platinum: Rs.299	RuPay Classic: Rs. 150 (default) RuPay Platinum: Rs.299
Free Cheque book	1 Cheque Book (Rs.25 leaves/book) per quarter	2 Cheque Book (Rs.25 leaves/book) per quarter
Additional cheque book Cost	Rs. 75 per cheque book (25 leaves/book)	Rs. 75 per cheque book (25 leaves/book)
Cash withdrawal limit at branch (number of transactions) (monthly)	50	50
Cash withdrawal limit at branch (amount)	Unlimited	Unlimited
Charges beyond withdrawal limit (number of transactions)	Rs. 10 per transaction	Rs. 10 per transaction
ATM/Micro ATM/UPI cash withdrawal transactions limit (own bank) <small>*All card variants</small> (w.e.f. 1st May'26)	5	5
No. of free ATM transactions (other bank) Financial transactions: ATM/Micro ATM/UPI Cash withdrawal Non-financial transaction: ATM <small>*All card variants</small> (w.e.f. 1st May'26)	5	5
ATM/ Micro ATM/ UPI cash withdrawal transactions beyond limit (other bank) (financial) <small>*All card variants</small> (w.e.f. 1st May'26)	Rs. 23	Rs. 23
ATM transactions beyond limit (other bank) (non-financial)	Rs.10	Rs.10
ATM Cash withdrawal transaction failed due to insufficient balance	Rs. 25	Rs. 25
Daily Debit Card Limits - ATM	RuPay Classic Card: Rs.50,000 RuPay Platinum Card: Rs.75,000	RuPay Classic Card: Rs.1,00,000 RuPay Platinum Card: Rs.75,000

Daily Debit Card Limits – PoS Terminal/E-Commerce	RuPay Classic Card: Rs.1,00,000 RuPay Platinum Card: Rs.2,00,000	RuPay Classic Card: Rs.1,00,000 RuPay Platinum Card: Rs.2,00,000
Cash withdrawal at POS	1% of the transaction amount	1% of the transaction amount
Branch Cash Deposit Limit (Free)	Up to Rs. 1,50,000 in a month	10 times the monthly average balance maintained in the previous month or Rs. 3 lacs whichever is higher
Cash Deposit at Branch - Charges beyond Free Limit	Rs. 4 / 1000 (Minimum Rs. 25)	Rs. 4 / 1000 (Minimum Rs. 25)
DD issuance – Up to Rs. 2,000	Rs.75	Rs.75
DD issuance – Rs. 2,001- Rs.10,000	Rs.100	Rs.100
DD issuance charges - Above Rs.10,000	Rs. 3/1000 or part there of	Rs. 3/1000 or part there of
Issuance of duplicate DD	Rs.150	Rs.150
Cancellation of DD	Rs.75	Rs.150
Revalidation of DD	Rs.75	Rs.150
Non Ujjivan locations issuance DD issuance - Upto Rs.2,000	Rs.75	Rs.75
Non Ujjivan locations issuance DD issuance – Rs. 2,001 - Rs.10,000	Rs.100	Rs.100
Non Ujjivan locations issuance DD issuance - Above Rs.10,000	Rs.3/1000 or part thereof	Rs.3/1000 or part thereof
Reissuance of Non Ujjivan DD	Rs.150	Rs.150
Cancellation of Non Ujjivan	Rs.150	Rs.150
Revalidation of Non Ujjivan	Rs.150	Rs.150
Cancellation/ Revalidation of Ujjivan DD	Rs.150	Rs.150
Cheque return charges due to insufficient funds	First 2 return: Rs.300/Return From 3rd onwards: Rs.750/return	First 2 return: Rs.300/Return From 3rd onwards: Rs.750/return
Cheque return charges due to technical reasons	Rs.200	Rs.200
Outward clearing cheque return charges	Rs.200	Rs.200
NEFT Outward	Upto Rs.10,000 - Rs. 2.25 Rs. 10,001 to upto Rs. 1,00,000 - Rs. 4.75 Rs 1,00,001 to Rs 2,00,001 - Rs. 14.75 Above 2 Lakhs - Rs. 24.75	Free
RTGS Outward	Rs. 2,00,000 to Rs. 5,00,000 - Rs. 24.5 Rs. 5,00,001 & above - Rs. 49.5	Free
IMPS Outward	Upto Rs. 1,00,00 - Rs. 5 Rs. 1,00,001 to Rs. 2,00,000 – Rs.15	Free
NEFT, RTGS, IMPS Inward	Free	Free
NACH debit charges	Nil	Nil
NACH debit return charges	Rs. 100	Rs. 100
NACH credit charges	Nil	Nil
NACH credit return charges	Nil	Nil
NACH mandate charges	Rs. 50	Rs. 50
PIN generation charges	For paper PIN First time - Free Succeeding - Rs. 75 Green Pin - Free	For paper PIN First time - Free Succeeding - Rs. 75 Green Pin - Free
e-statement	Free	Free
Physical statement	Monthly: Rs. 20 per month Quarterly: Rs. 25 per quarter Half yearly: Rs.30 half yearly Yearly: Rs. 35 per year	Monthly: Rs. 20 per month Quarterly: Rs. 25 per quarter Half yearly: Rs.30 half yearly Yearly: Rs. 35 per year

Duplicate/ Adhoc account statement	Rs. 100	Rs.100
SMS alert facility^	Rs. 18 paise per SMS on actual usage*	Rs. 18 paise per SMS on actual usage*
Photo / signature attestation	Rs. 100	Rs. 100
Address confirmation	Rs. 100	Rs. 100
Balance confirmation certificate	Rs. 100	Rs. 100
Stop payment instructions per cheque	Rs. 100	Rs. 100
Stop payment instructions per cheque Series	Rs. 200	Rs. 200
Standing instructions	Nil	Nil
Account Closure Charges	Nil	Nil

*Charges will be applicable across all channels. Individual limits of channels (if any) would prevail.

*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

