

Other Charges	Business Standard	Business Premium
Outstation Cheque Collection Fees at own locations	(Charges per instrument) Upto & Including ₹5,000/- ₹25/- Above ₹5,000/- upto ₹10,000/- ₹50/- Above ₹10,000/- upto ₹1 lakh - ₹100/- Above ₹1 lakh upto ₹5 lakhs - ₹200/- Above ₹5 lakhs upto ₹10 lakhs - ₹225/- Above ₹10 lakhs - ₹250/-	(Charges per instrument) Upto & Including ₹5,000/- ₹25/- Above ₹5,000/- upto ₹10,000/- ₹50/- Above ₹10,000/- upto ₹1 lakh - ₹100/- Above ₹1 lakh upto ₹5 lakhs - ₹200/- Above ₹5 lakhs upto ₹10 lakhs - ₹225/- Above ₹10 lakhs - ₹250/-
Outstation Cheque Collection Fees at Correspondent Bank locations	(Charges per instrument) Upto & Including ₹5,000/- ₹25/- Above ₹5,000/- upto ₹10,000/- ₹50/- Above ₹10,000/- upto ₹1 lakh - ₹100/- Above ₹1 lakh upto ₹5 lakhs - ₹200/- Above ₹5 lakhs upto ₹10 lakhs - ₹225/- Above ₹10 lakhs - ₹250/- (Plus other bank charges)	(Charges per instrument) Upto & Including ₹5,000/- ₹25/- Above ₹5,000/- upto ₹10,000/- ₹50/- Above ₹10,000/- upto ₹1 lakh - ₹100/- Above ₹1 lakh upto ₹5 lakhs - ₹200/- Above ₹5 lakhs upto ₹10 lakhs - ₹225/- Above ₹10 lakhs - ₹250/- (Plus other bank charges)
Cheque Return Charges (Outward and Inward)	₹200/- per cheque	₹200/- per cheque
E-mail/SMS Alerts	₹10/- per month	₹10/- per month
Phone Banking	Free	Free
Physical Account Statements (Quarterly)	Free	Free
E-mail Account Statement (Quarterly)	Free	Free
Ad-hoc Statement Request	₹100/- per instance	Free
Stop Payment Instructions	Per instrument - ₹100/-	Per instrument - ₹100/-
Standing Instructions	Utkarsh Bank: Free Other Banks: ₹50/- per mandate	Utkarsh Bank: Free Other Banks: Free
Record Retrieval Charges (Cheque/ Instruction/ Charges slip)	₹100/- per instance	Free
Signature Verification/ Address Confirmation	₹100/- per instance	₹100/- per instance
Photo Attestation	Free	Free
Duplicate TDS Certificate	₹100/- per instance	Free
ECS Return (Inward & Outward)	₹ 200/- per record	₹200/- per record
Balance Certificate	₹100/- per instance	Free
Interest Statement	Once free for a Financial Year Duplicate - ₹100/- per instance	Free
Confidential Report/ Credit Confirmation	Free	Free
TOD Charges	₹100/- per instance (Plus applicable interest)	Free (Plus applicable interest)
Paid Cheque Report	₹100/- per instance	Free
Solvency Attestation	₹100/- per instance	Free
Activation of Inoperative Account	Free	Free
Account Closure Charges	Within 14 days - Nil After 14 days - ₹500/-	Within 14 days - Nil After 14 days - ₹500/-

**Note :** 1. For Debit Card upgradation program, kindly visit our nearest branch.

2. Above Mention Charges are subject to change, kindly refer our website for the latest schedule of charges.

3. Above charges do not include any Taxes. (Taxes will be levied as applicable).

4. If you have opted for E-mail Statement, Physical Statement will not be delivered.

# SCHEDULE OF CHARGES

w.e.f. 22<sup>nd</sup> January, 2021

## CURRENT ACCOUNT

### For further Details:

Visit your nearest branch

Call us at **1800 123 9878 / 1800-180-6878** (toll free number in India)

Log on to [www.utkarsh.bank](http://www.utkarsh.bank)



**Utkarsh Small Finance Bank**  
*Aapki Ummeed Ka Khaata*

**(A Scheduled Commercial Bank)**

## Current Account - Business Standard & Business Premium

Average Balance Requirements	Business Standard	Business Premium
	AQB	AQB
Metro & Urban Branches	₹10,000/-	₹50,000/-
Semi-Urban & Rural Branches	₹5,000/-	₹50,000/-
Charges for Non- Maintenance	₹500/-	₹1,500/-

Doorstep Banking Services	Business Standard	Business Premium
Cash Pickup	Facility available in selected cities (at cost)	Facility available in selected cities (at cost)
Documents/ Cheques/ DDs Pickup	₹200 per call (at selected locations)	1 Pickup free per day (at selected locations)

DD/PO Issuance	Business Standard	Business Premium
Demand Drafts Payable at own Bank Locations	Upto ₹2,000/- ₹20/- Above ₹2,000/- upto ₹10,000/- ₹50/- Above ₹10,000/- ₹2/- per ₹1,000/- (Min ₹60/- & Max ₹1,500/-)	Upto ₹2,000/- ₹20/- Above ₹2,000/- upto ₹10,000/- ₹50/- Above ₹10,000/- ₹2/- per ₹1,000/- (Min ₹60/- & Max ₹1,500/-)
Demand Drafts Payable at Correspondent Bank Locations	₹1/- per thousand, min ₹25/- DD + Correspondent Bank charges	₹1/- per thousand, min ₹25/- DD + Correspondent Bank charges
Revalidation	₹100/- per instance	₹100/- per instance
Duplicate DD Issuance	₹100/- per instance	₹100/- per instance
DD/PO Cancellation	₹100/- per instance	₹100/- per instance

Transaction Charges	Business Standard	Business Premium
Cash Deposit Transactions - Free limits/month	Base Branch: ₹2 lakhs Non-base Branch: ₹1 lakh	Base Branch: ₹10 lakhs Non-base Branch: ₹5 lakhs
Cash Deposit Transactions - Charges beyond Free limit	₹2.50/- per ₹1,000/-	₹2.50/- per ₹1,000/-
Cash Withdrawal (Base Branch)	Unlimited free transactions	Unlimited free transactions
Cash Withdrawal (Non-base Branch) - Free Limit	Free upto ₹2 lakhs per month	Free upto ₹5 lakhs per month
Cash Withdrawal (Non-base Branch) - Charges beyond Free Limit	₹2/- per ₹1,000/-	₹2/- per ₹1,000/-
Local Cheque Collection and Payments at Base Branch Location & Fund Transfer	Free	Free
Account Maintenance - Free Limit	150 Transactions per quarter (Cash, Clearing and Intra-bank transfer)	350 Transactions per quarter
Account Maintenance - Charges beyond Free limit	₹10/- per transaction	₹10/- per transaction

Payment Services	Business Standard	Business Premium
RTGS Inward/Outward	Free	Free
NEFT Inward/Outward	Free	Free

Cheque Book	Business Standard	Business Premium
Free Leaves	One cheque book free per quarter(50 leaves)	Two cheque book free per quarter (50 leaves)
Charges Beyond Free Limit	₹2/-leaf (₹100/- per cheque book)	₹2/-leaf (₹100/- per cheque book)

Debit Card Charges*	Rupay Classic (Domestic)	Rupay Platinum (Domestic)	MasterCard Gold (International)	MasterCard Platinum (International)
Issuance Fee (Primary Holder)	Rupay Classic- ₹100/-	Rupay Platinum- ₹250/-	MasterCard Gold- ₹250/-	MasterCard Platinum- ₹500/-
Annual Fee (Primary Holder)	Rupay Classic- Free for first year, ₹150/- from subsequent year	Rupay Platinum- Free for first year, ₹250/- from subsequent year	MasterCard Gold- Free for first year, ₹250/- from subsequent year	MasterCard Platinum- Free for first year, ₹500/- from subsequent year
Withdrawal Limit	ATM ₹40,000/- per day	ATM ₹1,00,000/- per day	ATM ₹40,000/- per day	ATM ₹1,00,000/- per day
Per Transaction Limits	₹20,000/- (Own Bank ATM)	₹20,000 (Own Bank ATM)	₹20,000/- (Own Bank ATM)	₹20,000/- (Own Bank ATM)
	₹10,000/- (Other Bank ATM)	₹10,000 (Other Bank ATM)	₹10,000/- (Other Bank ATM)	₹10,000/- (Other Bank ATM)
Shopping Limit	POS* ₹1,00,000/- per day	POS* ₹1,50,000/- per day	POS* ₹1,00,000/- per day	POS* ₹1,50,000/- per day
Per Transaction Limits	POS* ₹25,000/-	POS* ₹50,000/-	POS* ₹25,000/-	POS* ₹50,000/-
Online Shopping Limit	ECOM ₹75,000/- per day	ECOM ₹1,00,000/- per day	ECOM ₹75,000/- per day	ECOM ₹1,00,000/-per day
Per Transaction Limits	ECOM ₹25,000/-	ECOM ₹50,000/-	ECOM ₹25,000/-	ECOM ₹50,000/-
Card Replacement charges	₹150/-	₹250/-	₹250/-	₹500/-
Add-on card charges	₹100/- (Subject to terms & conditions)	₹250/- (Subject to terms & conditions)	₹250/-	₹500/-
PIN regeneration charges	Nil (Green Pin)	Nil (Green Pin)	Nil (Green Pin)	Nil (Green Pin)
ATM Transactions	Unlimited Free Transactions	Unlimited Free Transactions	Unlimited Free Transactions	Unlimited Free Transactions
Airport Lounge Access	No	Yes	No	Yes
Zero Liability Coverage	Upto ₹50,000/-	Upto ₹1,00,000/-	Upto ₹50,000/-	Upto ₹1,00,000/-
Accidental Death & Permanent Disability Coverage	NIL	Upto ₹2,00,000/-	NIL	NIL
Debit Card-Transaction Charge-Non Utkarsh Bank International ATMs	Not Applicable	Not Applicable	₹25/- per balance enquiry & ₹175/- per cash withdrawal (plus taxes as applicable)	₹25/- per balance enquiry & ₹175/- per cash withdrawal (plus taxes as applicable)
Decline charges for insufficient balance	Not Applicable	Not Applicable	₹25/- per transaction (plus taxes as applicable)	₹25/- per transaction (plus taxes as applicable)
Cross Currency Mark-up on International Debit Card Transactions	Not Applicable	Not Applicable	3.5% + applicable taxes on foreign currency transaction carried out on Debit Cards.The exchange rate used will be the MasterCard wholesale exchange rate prevailing at the time of transaction/merchant settlement.	3.5% + applicable taxes on foreign currency transaction carried out on Debit Cards.The exchange rate used will be the MasterCard wholesale exchange rate prevailing at the time of transaction/merchant settlement.
Fuel Surcharge at Petrol Pumps	Not Applicable	Not Applicable	NIL	NIL
Surcharge on Railway Tickets purchased with Debit Card	Not Applicable	Not Applicable	NIL	NIL

\* Applicable only for Individual & Proprietorship Account  
\* POS-Point of Sale