



Utkarsh Small Finance Bank
Aapki Ummeed Ka Khaata
(A Scheduled Commercial Bank)

SAVINGS ACCOUNT

SCHEDULE OF CHARGES

w.e.f. 22nd January, 2021

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

| Average Balance Requirements | Standard Savings Account | Premium Savings Account | Gen-Nex Savings Account | Corporate Salary-Standard Account | Corporate Salary- Premium Account |
|------------------------------|--|---|--|-----------------------------------|-----------------------------------|
| | AQB | AQB | AQB | AQB | AQB |
| Metro & Urban Branches | ₹5,000/- | ₹50,000/- or relationship of ₹5 lakhs | ₹2,500/- | Nil | Nil |
| Semi-Urban & Rural Branches | ₹2,500/- | ₹50,000/- or relationship of ₹5 lakhs | ₹750/- | Nil | Nil |
| Charges for Non-Maintenance | Metro/Urban: ₹25/- per ₹500/- of shortfall, Max ₹250/- for quarter; Semi Urban/Rural: ₹25/- per ₹500/- of shortfall, Max ₹250/- for quarter | Nil for first year (from subsequent years, based on review of average balance maintained in first year) | Metro/Urban: ₹25/- per ₹500/- of shortfall, Max ₹125/- for quarter; Semi Urban/Rural: ₹25/- per ₹500/- of shortfall, Max ₹37.50/- for quarter | Nil | Nil |

| Cash Deposit - Home & Non-Home Branch (Combined) | Standard Savings Account | Premium Savings Account | Gen-Nex Savings Account | Corporate Salary-Standard Account | Corporate Salary- Premium Account |
|--|-----------------------------------|------------------------------------|-----------------------------------|-----------------------------------|------------------------------------|
| Cash Deposit Transactions- Free limits/month | ₹5 lakhs / 10 transactions | ₹20 lakhs / unlimited transactions | ₹5 lakhs / 10 transactions | ₹5 lakhs / 10 transactions | ₹20 lakhs / Unlimited transactions |
| Charges Beyond Free Limit | ₹2.50/- per ₹1,000/- (Min. ₹20/-) | ₹2.50/- per ₹1,000/- (Min. ₹20/-) | ₹2.50/- per ₹1,000/- (Min. ₹20/-) | ₹2.50/- per ₹1,000/- (Min. ₹20/-) | ₹2.50/- per ₹1,000/- (Min. ₹20/-) |

| DD/PO Issuance | Standard Savings Account | Premium Savings Account | Gen-Nex Savings Account | Corporate Salary-Standard Account | Corporate Salary- Premium Account |
|---|---|---|---|---|---|
| Demand Drafts Payable on 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/-) | 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/-) | 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 | ₹1/- per thousand, min ₹25/- DD + Correspondent Bank charges | ₹1/- per thousand, min ₹25/- DD + Correspondent Bank charges | ₹1/- per thousand, min ₹25/- DD + Correspondent Bank charges |
| Revalidation | ₹100/- | ₹100/- | ₹100/- | Free | Free |
| Duplicate DD Issuance | ₹100/- | ₹100/- | ₹100/- | Free | Free |
| DD/PO Cancellation | ₹100/- | ₹100/- | ₹100/- | Free | Free |

| Cheque Book | Standard Savings Account | Premium Savings Account | Gen-Nex Savings Account | Corporate Salary-Standard Account | Corporate Salary- Premium Account |
|---------------------------|--|--|--|--|--|
| Free Leaves | One free cheque book per quarter (20 leaves) | Two free cheque book per quarter (20 leaves) | One free cheque book per quarter (20 leaves) | One free cheque book per quarter (20 leaves) | Two free cheque book per quarter (20 leaves) |
| Charges Beyond Free Limit | ₹2/-leaf | ₹2/-leaf | ₹2/-leaf | ₹2/-leaf | ₹2/-leaf |

| Payment Services | Standard Savings Account | Premium Savings Account | Gen-Nex Savings Account | Corporate Salary-Standard Account | Corporate Salary- Premium Account |
|------------------|--|-------------------------|--|-----------------------------------|-----------------------------------|
| RTGS Outward | Free | Free | Free | Free | Free |
| NEFT Outward | Free | Free | Free | Free | Free |
| IMPS Payments | Upto ₹1 lakh - ₹5/- Above ₹1 lakh upto ₹2 lakhs - ₹15/- | Free | Upto ₹1 lakh - ₹5/- Above ₹1 lakh upto ₹2 lakhs - ₹15/- | Free | Free |

| Doorstep Banking Services | Standard Savings Account | Premium Savings Account | Gen-Nex Savings Account | Corporate Salary-Standard Account | Corporate Salary- Premium Account |
|---|--------------------------|---|-------------------------|-----------------------------------|-----------------------------------|
| Cash Pickup Charges (within city limits with a radius of 5 km from base branch) | Not Available | 2 visits/month free Max. ₹50,000/- per visit After free limit : ₹250/- | Not Available | Not Available | Not Available |
| Cheque Pickup Charges (within city limits with a radius of 5 km from base branch) | Not Available | 2 visits/month free After free limit : ₹250/- visit | Not Available | Not Available | Not Available |

| Other Charges | Standard Savings Account | Premium Savings Account | Gen-Nex Savings Account | Corporate Salary-Standard Account | Corporate Salary- Premium Account |
|---|--|---|---|---|---|
| Outstation Cheque Collection Fees | Upto & Including ₹5,000/- ₹25/- per cheque Above ₹5,000/- upto ₹10,000/- ₹50/- per cheque Above ₹10,000/- upto ₹1 lakh - ₹100/- per cheque Above ₹1 lakh upto ₹5 lakhs - ₹200/- per cheque Above ₹5 lakhs upto ₹10 lakhs - ₹225/- per cheque Above ₹10 lakhs - ₹250/- per cheque (plus other bank charges, if applicable)" | Upto & Including ₹5,000/- ₹25/- per cheque Above ₹5,000/- upto ₹10,000/- ₹50/- per cheque Above ₹10,000/- upto ₹1 lakh - ₹100/- per cheque Above ₹1 lakh upto ₹5 lakhs - ₹200/- per cheque Above ₹5 lakhs upto ₹10 lakhs - ₹225/- per cheque Above ₹10 lakhs - ₹250/- per cheque | Upto & Including ₹5,000/- ₹25/- per cheque Above ₹5,000/- upto ₹10,000/- ₹50/- per cheque Above ₹10,000/- upto ₹1 lakh - ₹100/- per cheque Above ₹1 lakh upto ₹5 lakhs - ₹200/- per cheque Above ₹5 lakhs upto ₹10 lakhs - ₹225/- per cheque Above ₹10 lakhs - ₹250/- per cheque | Upto & Including ₹5,000/- ₹25/- per cheque Above ₹5,000/- upto ₹10,000/- ₹50/- per cheque Above ₹10,000/- upto ₹1 lakh - ₹100/- per cheque Above ₹1 lakh upto ₹5 lakhs - ₹200/- per cheque Above ₹5 lakhs upto ₹10 lakhs - ₹225/- per cheque Above ₹10 lakhs - ₹250/- per cheque (plus other bank charges, if applicable) | Upto & Including ₹5,000/- ₹25/- per cheque Above ₹5,000/- upto ₹10,000/- ₹50/- per cheque Above ₹10,000/- upto ₹1 lakh - ₹100/- per cheque Above ₹1 lakh upto ₹5 lakhs - ₹200/- per cheque Above ₹5 lakhs upto ₹10 lakhs - ₹225/- per cheque Above ₹10 lakhs - ₹250/- per cheque (plus other bank charges, if applicable) |
| Cheque Return Charges (Outward and Inward) | ₹200/- per cheque | ₹200/- per cheque | ₹200/- per cheque | ₹200/- per cheque | ₹200/- per cheque |
| SMS Alerts | ₹15/- quarter | Free | Free | Free | Free |
| Phone Banking | Free | Free | Free | Free | Free |
| Quarterly Physical Statements | Free | Free | Free | Free | Free |
| Email Statements | Free | Free | Free | Free | Free |
| Ad-hoc Statements | ₹100/- per instance | Free | ₹100/- per instance | ₹100/- per instance | Free |
| Stop Payment Instructions | ₹100/- per cheque | ₹100/- per cheque | ₹100/- per cheque | ₹100/- per cheque | ₹100/- per cheque |
| Standing Instructions | Within Bank: Free Other Banks: ₹50/- per mandate | Within Bank: Free Other Banks: Free | Within Bank: Free Other Banks: ₹50/- per mandate | Within Bank: Free Other Banks: ₹50/- per mandate | Within Bank: Free Other Banks: Free |
| Record Retrieval Charges (Cheque/ Instruction/ Charge slip) | ₹100/- per instance | Free | ₹100/- per instance | ₹100/- per instance | Free |
| Signature, Address and Photo attestation | ₹100/- per instance | Free | ₹100/- per instance | ₹100/- per instance | Free |
| Duplicate Interest & Balance Certificate Issuance Charge | ₹100/- per instance | Free | ₹100/- per instance | ₹100/- per instance | Free |
| Duplicate TDS Certificate Issuance Charge | ₹100/- per instance | Free | ₹100/- per instance | ₹100/- per instance | Free |
| Account Closure | Upto 14 days - Nil Above 14 days upto 6 months - ₹250/- Above 6 months- Nil | Upto 14 days - Nil Above 14 days upto 6 months - ₹500/- Above 6 months- Nil | Upto 14 days - Nil Above 14 days upto 6 months - ₹250/- Above 6 months- Nil | Upto 14 days - Nil Above 14 days upto 6 months - ₹250/- Above 6 months- Nil | Upto 14 days - Nil Above 14 days upto 6 months - ₹500/- Above 6 months- Nil |

| Average Balance Requirements | Basic Savings Bank Deposit Account (BSBDA) | Basic Savings Bank Deposit Small Account (BSBDA- Small) |
|------------------------------|--|---|
| | AQB | AQB |
| Metro & Urban Branches | Nil | Nil (The balance at any point of time should not exceed ₹50,000/-) |
| Semi-Urban & Rural Branches | Nil | Nil (The balance at any point of time should not exceed ₹50,000/-) |
| Chages for Non-Maintenance | Nil | Nil |

| Cash Deposit - Home & Non-Home Branch (Combined) | Basic Savings Bank Deposit Account (BSBDA) | Basic Savings Bank Deposit Small Account (BSBDA- Small) |
|--|--|---|
| Cash Deposit Transactions- Free limits/month | ₹1lakh / 4 transactions | Up to ₹50,000/- 4 transactions (whichever is earlier): The aggregate of all withdrawals and transfers in a month should not exceed ₹10,000/- The aggregate of all credits in a financial year should not exceed ₹1 lakh |
| Charges | ₹2.50/- per ₹1,000/- (Min. ₹20/-) | Not Applicable |

| DD/PO Issuance | Basic Savings Bank Deposit Account (BSBDA) | Basic Savings Bank Deposit Small Account (BSBDA- Small) |
|---|--|--|
| Demand Drafts Payable on 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/- |
| 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 | Free | Free |
| Duplicate DD Issuance | Free | Upto ₹2,000/- ₹20/- Above ₹2,000/- upto ₹10,000/- ₹50/- |
| DD/PO Cancellation | ₹100/- | ₹100/- |

| Payment Services | Basic Savings Bank Deposit Account (BSBDA) | Basic Savings Bank Deposit Small Account (BSBDA- Small) |
|------------------|---|---|
| RTGS Outward | Free | Not Available |
| NEFT Outward | Free | Free |
| IMPS Payments | Upto ₹1 lakh - ₹5/- Above ₹1 lakh upto ₹2 lakhs - ₹15/- | Upto ₹10,000/- ₹5/- |

| Cheque Book | Basic Savings Bank Deposit Account (BSBDA) | Basic Savings Bank Deposit Small Account (BSBDA- Small) |
|---------------------------|--|---|
| Free Leaves | One free cheque book per quarter (20 leaves) | Not Available |
| Charges Beyond Free Limit | ₹2/-leaf | Not Applicable |

| Other Charges | Basic Savings Bank Deposit Account (BSBDA) | Basic Savings Bank Deposit Small Account (BSBDA- Small) |
|---|---|---|
| Outstation Cheque Collection Fees | Upto & Including ₹5,000/- ₹25/- per cheque Above ₹5,000/- upto ₹10,000/- ₹50/- per cheque Above ₹10,000/- upto ₹1 lakh - ₹100/- per cheque Above ₹1 lakh upto ₹5 lakhs - ₹200/- per cheque Above ₹5 lakhs upto ₹10 lakhs - ₹225/- per cheque Above ₹10 lakhs - ₹250/- per cheque (plus other bank charges, if applicable) | Upto & Including ₹5,000/- ₹25/- per cheque Above ₹5,000/- upto ₹10,000/- ₹50/- per cheque |
| Cheque Return Charges (Outward and Inward) | ₹200/- per cheque | ₹200/- per cheque |
| SMS Alerts | Free | Free |
| Phone Banking | Free | Free |
| Quarterly Physical Statements | Free | Free |
| Email Statements | Free | Not Available |
| Ad-hoc Statements | ₹100/- per instance | Free |
| Stop Payment Instructions | ₹100/- per cheque | Not Applicable |
| Standing Instructions | Within Bank: Free Other Banks: ₹50/- per mandate | Within Bank: Free Other Banks: Not Available |
| Record Retrieval Charges (Cheque/ Instruction/ Charge slip) | ₹100/- per instance | Free |
| Signature, Address and Photo attestation | ₹100/- per instance | Free |
| Duplicate Interest & Balance Certificate Issuance Charge | ₹100/- per instance | ₹100/- per instance |
| Duplicate TDS Certificate Issuance Charge | ₹100/- per instance | ₹100/- per instance |
| Account Closure | Upto 14 days - Nil Above 14 days upto 6 months - ₹250/- Above 6 months- Nil | Nil |

| Debit Card Charges* | Rupay Classic (Domestic) | Rupay Platinum (Domestic) | MasterCard Gold (International) | MasterCard Platinum (International) |
|--|--|---|--|--|
| Issuance Fee (Primary Holder) | Rupay Classic- ₹100/- for all the products except; Gen-Nex Savings Account - ₹50/- BSBDA & BSBDA-Small - Free Corporate Salary-Standard Account - Free | Rupay Platinum- ₹250/- for all the products except; Corporate Salary-Premium Account - Free | MasterCard Gold- ₹250/- | MasterCard Platinum- ₹500/- |
| Card Replacement charges | ₹150/- for all the products except; Corporate Salary-Standard Account - Free | ₹250/- for all the products except; Corporate Salary-Premium Account - Free | ₹250/- | ₹500/- |
| Annual Fee (Primary Holder) (for first year) | Rupay Classic- Free | Rupay Platinum- Free | MasterCard Gold- Free | MasterCard Platinum- Free |
| Annual Fee (Primary Holder) (from subsequent year) | Rupay Classic- ₹150/- for all the products except; Gen-Nex Savings Account - ₹50/- Corporate Salary-Standard Account - Free BSBDA & BSBDA-Small - Free | ₹250/- for all the products except; Corporate Salary-Premium Account - Free | ₹250/- | ₹500/- |
| Add-on card charges | ₹100/- Gen-Nex Savings Account - Not Applicable BSBDA & BSBDA-Small - Not Applicable | ₹250/- Gen-Nex Savings Account - Not Applicable BSBDA & BSBDA-Small - Not Applicable | ₹250/- Gen-Nex Savings Account - Not Applicable BSBDA & BSBDA-Small - Not Applicable | ₹500/- Gen-Nex Savings Account - Not Applicable BSBDA & BSBDA-Small - Not Applicable |
| Withdrawal Limit | ATM ₹40,000/- per day for all the products except; BSBDA & BSBDA-Small - ATM ₹10,000/- per day Gen-Nex Savings Account - ATM ₹5,000/- per day | ATM ₹1,00,000/- per day | ATM ₹40,000/- per day Gen-Nex Savings Account - ATM ₹5,000/- per day | ATM ₹1,00,000/- per day Gen-Nex Savings Account - ATM ₹5,000/- per day |
| Per Transaction Limits (Own Bank ATM) | ₹20,000/- for all the products except; BSBDA & BSBDA-Small - ₹10,000/- Gen-Nex Savings Account - ₹5,000/- | ₹20,000/- | ₹20,000/- Gen-Nex Savings Account - ₹5,000/- | ₹20,000/- Gen-Nex Savings Account - ₹5,000/- |
| Per Transaction Limits (Other Bank ATM) | ₹10,000/- for all the products except; BSBDA & BSBDA-Small - ₹10,000/- Gen-Nex Savings Account - ₹5,000/- | ₹10,000/- | ₹10,000/- Gen-Nex Savings Account - ₹5,000/- | ₹10,000/- Gen-Nex Savings Account - ₹5,000/- |
| Shopping Limit | POS ₹1,00,000/- per day for all the products except; BSBDA & BSBDA-Small - POS ₹10,000/- per day Gen-Nex Savings Account - POS ₹5,000/- per day | POS ₹1,50,000/- per day | POS ₹1,00,000/- per day Gen-Nex Savings Account - POS ₹5,000/- per day | POS ₹1,50,000/- per day Gen-Nex Savings Account - POS ₹5,000/- per day |
| Per Transaction Limits | POS ₹25,000/- for all the products except; BSBDA & BSBDA-Small - POS ₹10,000/- Gen-Nex Savings Account - POS ₹5,000/- | POS ₹50,000/- | POS ₹25,000/- Gen-Nex Savings Account - POS ₹5,000/- | POS ₹50,000/- Gen-Nex Savings Account - POS ₹5,000/- |
| Online Shopping Limit | ECOM ₹75,000/- per day for all the products except; BSBDA & BSBDA-Small - ECOM ₹10,000/- per day Gen-Nex Savings Account - ECOM ₹5,000/- per day | ECOM ₹1,00,000/- per day | ECOM ₹75,000/- per day Gen-Nex Savings Account - ECOM ₹5,000/- per day | ECOM ₹1,00,000/-per day Gen-Nex Savings Account - ECOM ₹5,000/- per day |
| Per Transaction Limits | ECOM ₹25,000/- for all the products except; BSBDA & BSBDA-Small - ECOM ₹10,000/- Gen-Nex Savings Account - ECOM ₹5,000/- | ECOM ₹50,000/- | ECOM ₹25,000/- Gen-Nex Savings Account - ECOM ₹5,000/- | ECOM ₹50,000/- Gen-Nex Savings Account - ECOM ₹5,000/- |
| 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 Utakarsh 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 |

Disclaimer*:- 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. Lockers are available at selected Branches, in various sizes. Please enquire at the nearest branch for the available Sizes and Fees. 5. If you have opted for E-mail Statement, Physical Statement will not be delivered. 6. Debit Card will not be issued to Minors below 10 years. 7. BSBDA Small accounts are valid for a period of 12 months initially which may be extended by another 12 months if the person provides proof of having applied for an Officially Valid Document.