

NEFT/RTGS/IMPS transactions (Online)	Business Standard	Business Premium
RTGS Outward	Free	Free
NEFT Outward	Free	Free
IMPS Payments	Upto ₹1 lakh - ₹5 Above ₹1 lakh upto ₹2 lakhs - ₹15	Free

Phone/Mobile Banking	Business Standard	Business Premium
Phone Banking	Free	Free
SMS Alerts	50 p. per SMS Periodicity: Monthly	50 p. per SMS Periodicity: Monthly

Doorstep Banking Services	Business Standard	Business Premium
Doorstep Banking Services (Within City limits) Cash	Facility available in selected cities (at cost)	Facility available in selected cities (at cost)
Doorstep Banking Services (Within City limits) Cheque	₹200 per call (at selected locations)	1 Pickup free per day (at selected locations)

Other Charges	Business Standard	Business Premium
Physical Account Statements (Quarterly)	Free	Free
Email Account Statements (Quarterly)	Free	Free
Stop Payment Instructions	₹100/- per instrument	₹100 per cheque
Signature Verification/ Address Confirmation	Not Applicable	₹100/- per instance
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
Photo Attestation	Free	Free
Activation of Inoperative Account	Free	Free

Account Related Charges	Business Standard	Business Premium
Account Closure	Within 14 days - Nil After 14 days to 12 months- ₹500/- Above 12 months: ₹250/-	Within 14 days - Nil After 14 days to 12 months- ₹500/- Above 12 months: ₹250/-

- 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. 01st November, 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



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/-

Branch Cash Transactions	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 lakh
Cash Deposit Transactions - Charges beyond Free limit	₹3 per ₹1000, Min ₹50	₹3 per ₹1000 (Min ₹50)
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/-

DD/PO Issuance	Business Standard	Business Premium
Demand Drafts Payable at own Bank Locations	Upto ₹10,000/- ₹50/- Above ₹10,000/- ₹4/- per ₹1,000/- (Min ₹50)	Upto ₹10,000/- ₹50/- Above ₹10,000/- ₹4/- per ₹1,000/- (Min ₹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	₹100/- per instance	₹100/- per instance
Duplicate DD Issuance	₹100/- per instance	₹100/- per instance
DD/PO Cancellation	₹100/- per instance	₹100/- per instance

Cheque Issuance/ Collection Charges	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)
Local Cheque Collection and Payments at Base Branch Location & Fund Transfer	Free	Free
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

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/-	₹250/-	₹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	Not Applicable	Upto ₹2,00,000/-	Not Applicable	Not Applicable
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	NIL	NIL	NIL	NIL
Surcharge on Railway Tickets purchased with Debit Card	NIL	NIL	NIL	NIL

* Applicable only for Individual & Proprietorship Account

** POS-Point of Sale