



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 Applicable	2 visits/month free Max. ₹50,000/- per visit After free limit : ₹250/-	Not Applicable	Not Applicable	Not Applicable
Cheque Pickup Charges (within city limits with a radius of 5 km from base branch)	Not Applicable	2 visits/month free After free limit : ₹250/- visit	Not Applicable	Not Applicable	Not Applicable

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.