

Terms and Conditions for “10% Cashback* on Online Bill Payment”

This is a chance for Utkarsh SFB’s customers, to reap financial rewards. Customer can earn cashback offers by using online bill payments through Retail Internet and Mobile banking.

This campaign offers direct cashback to customers for making bill payments through Utkarsh SFB Retail Internet and Mobile banking during the campaign period.

Details:

Title	“10% Cashback* on Online Bill Payment”
Participants	All Utkarsh SFB Current & Savings Account Customers: All savings and current Account holders who use Retail Internet & Mobile banking. Bill payment will be considered on CIF level through Retail Internet and Mobile Banking.
Product Covered	Bharat Connect - Bill Payments
Duration	August 1, 2025 – October 31, 2025

***Bill Payment Promotional Program (Cashback):**

Eligibility for Cash Back	Cash Back Amount (in ₹)
First time bill payment user/customer (minimum bill amount ₹ 200)	₹ 20 /-
Pay minimum 3 bills in a month with the total amount of ₹ 300.	₹ 30 /-

Note:

- Cashback will be credited in the account of eligible customers after completion of the campaign month and before 15th day of every subsequent month during the campaign period.
- Cashback can be earned each month separately during campaign period. Duration of the campaign is 3 months.

1. First Month: August 1, 2025 to August 31, 2025

2. Second Month: September 1, 2025 to September 30, 2025

3. Third Month: October 1, 2025 to October 31, 2025

Eg: a) First time bill payment user/customer paying ₹200 in the first month will receive a cashback of ₹20 before September 15, 2025. Additionally, customer will get a cashback of ₹ 30 on next 3 bill payments worth a total amount of ₹300 and above.

b) Similarly, customers who perform 3 bill payments worth a total amount of Rs. 300 and above in the first month will receive a cashback of ₹30, which will be credited in customer's account before September 15, 2025.

c) Eligible customers in the second and third month, will receive the cashback by October 15, 2025 and November 15, 2025 respectively.

Customer FAQ:

Question 1. Who can participate in this cashback campaign?

Answer. All Savings and Current Account holders of Utkarsh SFB who use Retail Internet / Mobile banking for bill payments.

Question 2. Are there any specific dates for bill payments to qualify for the cashback?

Answer. Yes, cashback campaigns have specific dates during which bill payments must be made to qualify for the cashback. The duration of the campaign is 3 months starting from August 1, 2025, the months would be defined as below:

1. First Month: August 1, 2025 to August 31, 2025
2. Second Month: September 1, 2025 to September 30, 2025
3. Third Month: October 1, 2025 to October 31, 2025

Question 3. Can customers earn the cashback during all above 3 months?

Answer. Yes, customers have to make bill payments every month if they want to earn cashback every month separately.

Question 4. Is there a limit on how much cashback one can earn?

Answer. Yes, there is a limit on how much cashback one can earn during promotional campaigns

- a. Earn ₹20 on first time bill payment during the campaign period (new customer in the M1, M2, M3)
- b. Additionally, earn ₹30 on 3 bill payments in a month aggregating to ₹ 300 and above.

Question 5. Will I get cash back of 10% of the bill amount or is there any capping?

Answer. Customers need to pay a minimum of 3 bills with a total amount of ₹300/- or above. Maximum cashback will be given on the bill amount of ₹300/- only, i.e. ₹30/-.

In case customer pays 3 bills but total amount is not equal to ₹300/- then customer will not be eligible for cash back. In case customer pays 3 bills and total amount is more than ₹300/- then customer will get maximum cashback ₹30/-.

Question 6. Is there any specific bill category eligible for cashback?

Answer. All bill categories facilitated by NPCI Bill Pay done through Utkarsh SFB i.e. electricity, water, gas, telecom, DTH, insurance etc. will be eligible for cashback campaign.

Question 7. What is the process to claim the cashback?

Answer. The cashback amount will be automatically credited to your account by 15th of the subsequent month.

Bill Payment Process:

1. Customers need to login Retail Internet/Mobile banking and click on Bill Payment
2. Next, click on Pay New Biller or Pay Saved Biller (in case saved)
3. Select category and biller name and then enter nickname, consumer id and click on proceed
4. Bill details of the consumer will be displayed for payment, enter OTP and submit for successful payment