



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

**UTKARSH NIYO  
SAVINGS ACCOUNT**

**SCHEDULE OF  
CHARGES**

w.e.f. 1<sup>st</sup> April, 2024

**For further Details:**  
Visit your nearest branch  
Call us at **1800-123-9878 / 1800-208-1788**  
(toll free number in India)

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

Balance Requirements / AQB Non- Maintenance Charges	
AQB Requirements	AQB Non -Maintenance Charges
Nil	Nil

Branch Cash Transactions	Free Limits	Fee Beyond Limits
Cash Deposit / Withdrawal Transactions Free Limit / month [Folio]	5 Transactions / Month	₹20 per Transactions
Cash Withdrawal at Branch	Free upto ₹1 Lakh per month	Above ₹1 Lakh ₹3 Per 1000
Cash Deposit at Branch	Free upto ₹1 Lakh per month	Above ₹1 Lakh ₹3 Per 1000

DD/PO Issuance	Free Limits	Fee Beyond Limits
DD/PO transactions	Nil	Demand Drafts:
		Payable on Utkarsh Small Finance Bank locations:
		Upto ₹10,000 - ₹50
		Above ₹10,000 - ₹4 /1,000 (Min ₹50 & Max ₹1,000)
		Payable at corresponding bank locations:
		₹1 per thousand, Minimum ₹25/DD + Corresponding Bank Charges
		Revalidation/Duplication: ₹100
		Cancellation: ₹100

Cheque Issuance/ Collection Charges	Free Limits	Fee Beyond Limits
Cheque Book	One free cheque book (5 Leaves) on Request only.	₹2/Leaf
Cheque Returns (Outward/Inward)		₹250 per Instance

Payments (NEFT/RTGS) via Branch Mode	Limits Per Day	Charges
RTGS (Branch Mode)	Unlimited	Free
NEFT (Branch Mode)	Unlimited	Free

Payments (NEFT/RTGS) Online Mode	Limits Per Day	Charges
IMPS	₹5,00,000/- per day	Upto ₹1,000 - ₹2.50
		Above ₹1,000 upto ₹25,000 lakh- ₹5.00
		Above ₹25,000 lakh upto ₹5 lakh- ₹15.00
NEFT	₹5,00,000/- per day	Free
RTGS	₹5,00,000/- per day	Free
<b>Overall Limit per customer will</b>		<b>₹5,00,000/- per day</b>
UPI	₹1,00,000/- per day *(Limit Applicable as per the NPCI Guidelines)	Free

Doorstep Banking Services	Free Limits	Fee Beyond Limits
Cash Pickup Charges (within city limit with a radius of 5 km from base branch)	Not Available	Not Available

Other Charges	Free Limits	Fee Beyond Limits
SMS Alerts (Value Added Service)	Nil	₹25 paise per SMS subject to maximum amount of ₹25 per quarter or actual amount whichever is lower.
Phone Banking	Free	Nil
Statements	E-Statement Free, Physical N.A	Nil
Stop Payment Instructions through Branch	Single Cheque Series (>2)	₹100 per Leaf
Signature, Address and Photo Attestation		₹75 per instance
Duplicate interest & Balance certificate issuance charge		₹75 per instance
Duplicate TDS Certificate issuance charge		₹75 per instance
Other Miscellaneous Charges		₹100 per instance
Standing Instructions		Involving Utkarsh Small Finance Bank Accounts:Free
		Other Banks: ₹50
Record Retrieval charges (Cheque/ Instruction/ Charge slip)		For Period
		Less than 3 Months: ₹50
		More than 3 Months: ₹100

Account Closure	Free Limits	Fee Beyond Limits
Account Closed within 6 Months	Within 6 Months of account age: 500	More than 6 Months of account age: Nil

Debit Card Charges		
Card Type	Debit Card Charges	Charges
Rupay Classic Virtual International Debit Card	Issuance Fees	Nil
	Reissuance/Replacement/Renewal Charges	Nil
	Annual Fees (for first year)	Nil
	Annual Fees (from subsequent year)	Nil
	E-Com-Online Shopping Limit	Upto ₹1,00,000/-per day
	E-Com-Per Transaction Limit	Upto ₹25,000/-
Rupay Classic Contactless International Debit Card	Issuance Fees	₹250/-
	Reissuance/Replacement/Renewal Charges	₹250/-
	Annual Fees (For First Year)	Free
	Annual Fees (From Subsequent Year)	₹250/-
	ATM Withdrawal Limit	Upto ₹50,000/-per day
	Per Transaction Limit (Own Bank ATM)	Upto ₹20,000 /-
	Per Transaction Limit (Other Bank ATM)	Upto ₹10,000/-
	POS-Shopping Limit	Upto ₹2,00,000/-per day
	POS-Per Transaction Limit	Upto ₹1,00,000/-
	E-Com-Online Shopping Limit	Upto ₹2,00,000/-per day
	E-Com-Per Transaction Limit	Upto ₹1,50,000/-
	PIN Regeneration Charges	Nil (Green Pin)
	PIN Regeneration Charges	₹50 for Physical Pin
	ATM Transactions-Metro & Non-Metro (Per Month) (Own Bank ATM)	Unlimited Free Transactions
	ATM Transactions-Metro & Non-Metro (Per Month) (Other Bank ATM)	Metro & Non Metro Cities: 5 Free (Financial +Non-Financial) Successful Transactions
	ATM Transaction Charges beyond threshold limit	₹21 (plus taxes as applicable)
	Airport Lounge Access	No
	Concierge Services	No
	Zero Liability Coverage	Upto ₹2,00,000/-
	Accidental Death & Permanent Disability Coverage	Not Applicable
	International ATMs Usage Debit Card-Transaction Charge-Non Utkarsh SFB Bank	₹25/- per balance enquiry & ₹175 per cash withdrawal (plus taxes as applicable)
	International ATMs Usage Decline charges for insufficient balance	₹25/- per transaction (plus taxes as applicable)
International ATMs Usage Cross Currency Mark-up on International Debit Card Transactions	3.5% +applicable taxes on foreign currency transaction carried out on Debit Cards.	
Surcharge Fuel at Petrol Pumps	Nil	
Surcharge on Railway Tickets purchased with Debit Card	Nil	
Rupay Platinum Contactless International Debit Card	Issuance Fees	₹300/-
	Reissuance/Replacement/Renewal Charges	₹300/-
	Annual Fees (for first year)	Free
	Annual Fees (from subsequent year)	₹300/-
	ATM Withdrawal Limit	Upto ₹2,00,000/-per day
	Per Transaction Limit (Own Bank ATM)	Upto ₹20,000/-
	Per Transaction Limit (Other Bank ATM)	Upto ₹10,000/-
	POS-Shopping Limit	Upto ₹3,00,000/-per day
	POS-Per Transaction Limit	Upto ₹1,50,000/-
	E-Com-Online Shopping Limit	Upto ₹3,00,000/-per day
	E-Com-Per Transaction Limit	Upto ₹2,00,000/-
	PIN Regeneration Charges	Nil (Green Pin)
	PIN Regeneration Charges	₹50 Physical Pin
	ATM Transactions-Metro & Non-Metro (Per Month) (Own Bank ATM)	Unlimited Free Transactions
	ATM Transactions-Metro & Non-Metro (Per Month) (Other Bank ATM)	Metro & Non Metro Cities: 5 Free (Financial +Non-Financial) Successful Transactions
	ATM Transaction Charges beyond threshold limit	₹21 (plus taxes as applicable)
	Airport Lounge Access*	Yes*
	Concierge Services	Yes
	Zero Liability Coverage	Upto ₹3,00,000/-
	Accidental Death & Permanent Disability Coverage	₹2,00,000/-
	International ATMs Usage Debit Card-Transaction Charge-Non Utkarsh SFB Bank International ATMs	₹25/- per balance enquiry & ₹175 per cash withdrawal (plus taxes as applicable)
	International ATMs Usage Decline charges for insufficient balance	₹25/- per transaction (plus taxes as applicable)
International ATMs Usage Cross Currency Mark-up on International Debit Card Transactions	3.5% +applicable taxes on foreign currency transaction carried out on Debit Cards.	
Surcharge Fuel at Petrol Pumps	Nil	
Surcharge on Railway Tickets purchased with Debit Card	Nil	

\*Airport Lounge Facility: The account holder can avail 1 time per Quarter and 4 times in a Calendar Year.

**Terms & Conditions:** 1. Above mention charges are subject to change, kindly refer our website for the latest schedule of charges. 2. Above charges do not include any taxes (Taxes will be levied as applicable). 3. Lockers are available at selected Branches, in various sizes. Please enquire at the nearest branch for the available Sizes and Fees. 4. If you have opted for E-mail Statement, Physical Statement will not be delivered. 5. Debit Card will not be issued to Minors below 10 years. 6. Virtual OTP Based Debit Card will be applicable only for Self On Boarding Accounts. 7. SMS Alerts: Three type of SMS will be triggered i.e. Promotional, Customer Educational, Bank Induce & Customer Induce transaction. SMS Alert charges will be applicable to Customer Induce transaction only at the rate approved by competent authority and not be a fixed charge. 8. Dormant Account: If an account remains dormant of a partial period in a quarter and becomes active before the end of quarter, then complete AQB Non-Maintenance charges will be applied as per product structure, irrespective of the month/period it is becoming active