



Utkarsh Small Finance Bank

Aapki Ummeed Ka Khaata

(A Scheduled Commercial Bank)

SAVINGS ACCOUNT

SCHEDULE OF CHARGES

w.e.f. 1st April, 2025

Version - 8

For further Details:
Visit your nearest branch
Call us at **1800-123-9878**
(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	₹25/- per ₹500/- of shortfall, Max ₹250/- per quarter	₹50/- per ₹1,000/- of shortfall; Max: ₹1500/-	Metro/Urban: ₹25/- per ₹500/- of shortfall, Max ₹125/- per quarter; Semi Urban/Rural: ₹25/- per ₹500/- of shortfall, Max ₹37.50/- per quarter	Nil	Nil

Branch Cash Transactions	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	₹20 lakhs	₹5 lakhs	₹5 lakhs	₹20 lakhs
Cash Deposit Transactions - Charges beyond Free Limit	₹3/- per ₹1,000/- (Min. ₹50/-)	₹3/- per ₹1,000/- (Min. ₹50/-)	₹3/- per ₹1,000/- (Min. ₹50/-)	₹3/- per ₹1,000/- (Min. ₹50/-)	₹3/- per ₹1,000/- (Min. ₹50/-)
Cash Withdrawal - Free Limits/month	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Cash Withdrawal Charges beyond free Limit	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Account Maintenance - Free Limit (Cash, Clearing & Intra-bank transfer)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Account Maintenance - Charges beyond Free Limit	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable

Demand Drafts/Pay Order	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 ₹10,000/- ₹50/- Above ₹10,000/- ₹4/- per ₹1,000/- (Min ₹50/- and Max ₹1,000/-)	Upto ₹10,000/- ₹50/- Above ₹10,000/- ₹4/- per ₹1,000/- (Min ₹50/- and Max ₹1,000/-)	Upto ₹10,000/- ₹50/- Above ₹10,000/- ₹4/- per ₹1,000/- (Min ₹50/- and Max ₹1,000/-)	Upto ₹10,000/- ₹50/- Above ₹10,000/- ₹4/- per ₹1,000/- (Min ₹50/- and Max ₹1,000/-)	Upto ₹10,000/- ₹50/- Above ₹10,000/- ₹4/- per ₹1,000/- (Min ₹50/- and Max ₹1,000/-)
Demand Draft Revalidation	₹100/- per instance	₹100/- per instance	₹100/- per instance	Free	Free
Duplicate Demand Draft Issuance	₹100/- per instance	₹100/- per instance	₹100/- per instance	Free	Free
Demand Drafts/Pay Order Cancellation	₹100/- per instance	₹100/- per instance	₹100/- per instance	Free	Free

Cheque Issuance/ Collection Charges	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 books 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/- per leaf (₹40/- per cheque book)	₹2/- per leaf (₹40/- per cheque book)	₹2/- per leaf (₹40/- per cheque book)	₹2/- per leaf (₹40/- per cheque book)	₹2/- per leaf (₹40/- per cheque book)
Cheque Return Charges (Outward)	₹200/- per cheque	₹200/- per cheque	₹200/- per cheque	₹200/- per cheque	₹200/- per cheque
Cheque Return Charges (Inward)	₹500/- per cheque	₹500/- per cheque	₹500/- per cheque	₹500/- per cheque	₹500/- per cheque

NEFT/RTGS/IMPS transactions	Standard Savings Account	Premium Savings Account	Gen-Nex Savings Account	Corporate Salary-Standard Account	Corporate Salary- Premium Account
RTGS Inward and Outward	Free	Free	Free	Free	Free
NEFT Inward and Outward	Free	Free	Free	Free	Free
IMPS Payments	₹1/- ₹1,000/- ₹2.50/- ₹1,000/- ₹25,000/- ₹5.00/- ₹25,000/- ₹5,00,000/- ₹15.00/-	Free	₹1/- ₹1,000/- ₹2.50/- ₹1,000/- ₹25,000/- ₹5.00/- ₹25,000/- ₹5,00,000/- ₹15.00/-	₹1/- ₹1,000/- ₹2.50/- ₹1,000/- ₹25,000/- ₹5.00/- ₹25,000/- ₹5,00,000/- ₹15.00/-	Free

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

Other Service Charges	Standard Savings Account	Premium Savings Account	Gen-Nex Savings Account	Corporate Salary-Standard Account	Corporate Salary- Premium Account
Physical Account Statements (Quarterly)	Free	Free	Free	Free	Free
Email Account Statements (Quarterly)	Free	Free	Free	Free	Free
SMS Alerts	25 paise per SMS subject to maximum amount of ₹25/- per quarter or actual amount which ever is lower	Free	25 paise per SMS subject to maximum amount of ₹25/- per quarter or actual amount whichever is lower.	Free	Free
Stop Payment Instructions	₹100/- per cheque	₹100/- per cheque	₹100/- per cheque	₹100/- per cheque	₹100/- per cheque
Signature, Address and Photo attestation	₹100/- per instance	Free	₹100/- per instance	₹100/- per instance	Free
Passbook	Free	Free	Free	Free	Free

Account Related Charges	Standard Savings Account	Premium Savings Account	Gen-Nex Savings Account	Corporate Salary-Standard Account	Corporate Salary- Premium Account
Account Closure	Upto 14 days - Nil Above 14 days up to 12 months - ₹500/- Above 12 month- Nil	Upto 14 days - Nil Above 14 days up to 12 months - ₹500/- Above 12 month- Nil	Upto 14 days - Nil Above 14 days up to 12 months - ₹500/- Above 12 month- Nil	Upto 14 days - Nil Above 14 days up to 12 months - ₹500/- Above 12 month- Nil	Upto 14 days - Nil Above 14 days up to 12 months - ₹500/- Above 12 month- 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	
Charges for Non-Maintenance	Nil	Nil

Branch Cash Transactions	Basic Savings Bank Deposit Account (BSBDA)	Basic Savings Bank Deposit Small Account (BSBDA- Small)
Cash Deposit Transactions- Free limits/month	Unlimited	Total credits in such accounts should not exceed one lakh rupees in a year Maximum balance in the account should not exceed fifty thousand rupees at any time.
Cash Deposit Transactions- Charges Beyond Free Limit	Nil	Not Applicable
Cash Withdrawal - Free limits/month	Unlimited	Maximum 4 withdrawals per month across all channels including drawings through ATM. No further withdrawal transactions are permitted beyond above limit
Cash Withdrawal charges beyond free limit	Not Applicable	Not Applicable
Cash Withdrawal Transactions Free limits/month (Folio)	Maximum 4 Withdrawals per month across all channels including drawings through ATM	-
Charges Beyond Free Limit	₹10/- Per transaction	-

Demand Drafts/Pay Order	Basic Savings Bank Deposit Account (BSBDA)	Basic Savings Bank Deposit Small Account (BSBDA- Small)
Demand Drafts Payable on own Bank Locations	Upto ₹10,000/- ₹50/- Above ₹10,000/- ₹4/- per ₹1,000/- (Min ₹50/- and Max ₹1000/-)	Upto ₹2,000/- ₹20/- Above ₹2,000/- upto ₹10,000/- ₹50/-
Demand Draft Revalidation	Free	Free
Duplicate Demand Draft Issuance	Free	Upto ₹2,000/- ₹20/- Above ₹2,000/- upto ₹10,000/- ₹50/-
Demand Drafts/Pay Order Cancellation	₹100/- per instance	₹100/- per instance

Debit Card Charges*	Rupay Classic (Domestic)	Rupay Platinum (Domestic)	MasterCard Gold (International)	MasterCard Platinum (International)	Rupay Select (International)	RuPay Classic Contactless (International)	RuPay Platinum Contactless (International)
Issuance Fee	₹150/- for all eligible products except; Gen-Nex Savings Account - ₹100/- BSBDA & BSBDA-Small - Free Corporate Salary-Standard Account - Free Corporate Salary-Premium Account - Free	₹250/- for all eligible products except; Corporate Salary-Premium Account - Free	₹250/- for all eligible products	₹500/- for all eligible products	₹1,000/- for all eligible products	₹250/- for all eligible products except, BSBDA & BSBDA Small-Free	₹300/- for all eligible products
Reissuance / Replacement / Renewal Charges	₹150/-for all eligible products except; BSBDA & BSBDA-Small-Free Corporate Salary-Standard Account-Free Corporate Salary-Premium Account-Free	₹250/- for all eligible products except; Corporate Salary-Premium Account - Free	₹250/- for all eligible products	₹500/- for all eligible products	₹1,000/- for all eligible products	₹250/- for all eligible products except, BSBDA & BSBDA Small-Free	₹300/- for all eligible products
Annual Fee (for first year)	Free	Free	Free	Free	Free	Free	Free
Annual Fee (from subsequent year)	₹150/-for all eligible products except; Gen-Nex Savings Account - ₹50/- BSBDA & BSBDA-Small - Free Corporate Salary-Standard Account - Free Corporate Salary-Premium Account - Free	₹250/- for all eligible products except; Corporate Salary-Premium Account - Free	₹250/- for all eligible products	₹500/- for all eligible products	₹1,000/- for all eligible products	₹250/- for all eligible products except, BSBDA & BSBDA Small-Free	₹300/- for all eligible products
ATM Withdrawal Limits	₹40,000/- per day for all eligible products except; BSBDA & BSBDA-Small-₹10,000/- per day Gen-Nex Savings Account-₹5,000/- per day	₹1,00,000/- per day for all eligible products	₹40,000/- per day for all eligible products except; Gen-Nex Savings Account - ₹5,000/- per day	₹1,00,000/- per day for all eligible products except; Gen-Nex Savings Account - ₹5,000/- per day	₹3,00,000/- per day for all eligible products	₹50,000/- per day for all eligible products except; BSBDA & BSBDA-Small-₹10,000/- per day Gen-Nex Savings Account-₹5,000/- per day	₹2,00,000/- per day for all eligible products except; Gen-Nex Savings Account-₹5,000/- per day
Per Transaction Limits (Utkarsh SFB ATM)	₹20,000/- for all eligible products except; BSBDA & BSBDA-Small - ₹10,000/- Gen-Nex Savings Account - ₹5,000/-	₹20,000/- for all eligible products	₹20,000/- for all eligible products except; Gen-Nex Savings Account - ₹5,000/-	₹20,000/- for all eligible products except; Gen-Nex Savings Account - ₹5,000/-	₹20,000/- for all eligible products	₹20,000/- for all eligible products except; BSBDA & BSBDA-Small-₹10,000/- Gen-Nex Savings Account-₹5,000/-	₹20,000/- for all eligible products except; Gen-Nex Savings Account-₹5,000/-
Per Transaction Limits (Other Bank ATM)	₹10,000/- for all eligible products except; BSBDA & BSBDA-Small - ₹10,000/- Gen-Nex Savings Account - ₹5,000/-	₹10,000/- for all eligible products	₹10,000/- for all eligible products except; Gen-Nex Savings Account - ₹5,000/-	₹10,000/- for all eligible products except; Gen-Nex Savings Account - ₹5,000/-	₹10,000/- for all eligible products	₹10,000/- for all eligible products except; BSBDA & BSBDA-Small-₹10,000/- Gen-Nex Savings Account-₹5,000/-	₹10,000/- for all eligible products except; Gen-Nex Savings Account-₹5,000/-
POS Limits	₹2,00,000/- per day for all eligible products except; BSBDA & BSBDA-Small - ₹10,000/- per day Gen-Nex Savings Account - ₹10,000/- per day	₹3,00,000/- per day for all eligible products	₹2,00,000/- per day for all eligible products except; Gen-Nex Savings Account - ₹10,000/- per day	₹3,00,000/- per day for all eligible products except; Gen-Nex Savings Account - ₹10,000/- per day	₹5,00,000/-per day for all eligible products	₹2,00,000/- per day for all eligible products except; BSBDA & BSBDA-Small-₹10,000/- Gen-Nex Savings Account-₹10,000/-	₹3,00,000/- per day for all eligible products except; Gen-Nex Savings Account-₹10,000/- per day
POS Per Transaction Limits	₹1,00,000/- for all eligible products except; BSBDA & BSBDA-Small - ₹10,000/- Gen-Nex Savings Account - POS ₹10,000/-	₹1,50,000/- for all eligible products	₹1,00,000/- for all eligible products except; Gen-Nex Savings Account - ₹10,000/-	₹1,50,000/- for all eligible products except; Gen-Nex Savings Account - ₹10,000/-	₹2,00,000/- for all eligible products	₹1,00,000/- for all eligible products except; BSBDA & BSBDA-Small-₹10,000/- Gen-Nex Savings Account - ₹10,000/-	₹1,50,000/- for all eligible products except; Gen-Nex Savings Account-₹10,000/-
Online Shopping Limits	₹2,00,000/- per day for all eligible products except; BSBDA & BSBDA-Small - ₹10,000/- per day Gen-Nex Savings Account- ₹10,000/- per day	₹3,00,000/- per day for all eligible products	₹2,00,000/- per day for all eligible products except; Gen-Nex Savings Account - ₹10,000/- per day	₹3,00,000/- per day for all eligible products except; Gen-Nex Savings Account - ₹10,000/- per day	₹5,00,000/-per day for all eligible products	₹2,00,000/- per day for all eligible products except; BSBDA & BSBDA-Small-₹10,000/- per day Gen-Nex Savings Account-₹10,000/- per day	₹3,00,000/- per day for all eligible products except; Gen-Nex Savings Account-₹10,000/- per day
Online Per Transaction Limits	₹1,50,000/- for all eligible products except; BSBDA & BSBDA-Small - ₹10,000/- Gen-Nex Savings Account - ₹10,000/-	₹2,00,000/- per day for all eligible products	₹1,50,000/- for all eligible products except; Gen-Nex Savings Account - ₹10,000/-	₹2,00,000/- for all eligible products except; Gen-Nex Savings Account - ₹10,000/-	₹3,00,000/- for all eligible products	₹1,50,000/-for all eligible products except; BSBDA & BSBDA-Small-₹10,000/- Gen-Nex Savings Account-₹10,000/-	₹2,00,000/- per day for all eligible products except; Gen-Nex Savings Account-₹10,000/-
PIN regeneration charges	Nil (Green Pin)	Nil (Green Pin)	Nil (Green Pin)	Nil (Green Pin)	Nil (Green Pin)	Nil (Green Pin)	Nil (Green Pin)
ATM Transactions-Metro & Non-Metro (Per Month) (Utkarsh SFB ATM)	Unlimited Free Transactions	Unlimited Free Transactions	Unlimited Free Transactions	Unlimited Free Transactions	Unlimited Free Transactions	Unlimited Free Transactions	Unlimited Free Transactions
ATM Transactions-Metro & Non-Metro (Per Month) (Other Bank ATM)	5 Free (Financial +Non-Financial) Successful Transactions for Non-Premium Segment Customers	15 Free (Financial +Non-Financial) Successful Transactions for Premium Segment Customers	5 Free (Financial +Non-Financial) Successful Transactions for Non-Premium Segment Customers	5 Free (Financial +Non-Financial) Successful Transactions for Non-Premium Segment Customers	15 Free (Financial +Non-Financial) Successful Transactions for Premium Segment Customers	5 Free (Financial +Non-Financial) Successful Transactions for Non-Premium Segment Customers	15 Free (Financial +Non-Financial) Successful Transactions for Premium Segment Customers
ATM Transaction Charges beyond threshold limit	₹21/ (plus taxes as applicable)	₹21/- (plus taxes as applicable)	₹21/- (plus taxes as applicable)	₹21/- (plus taxes as applicable)	₹21/- (plus taxes as applicable)	₹21/- (plus taxes as applicable)	₹21/- (plus taxes as applicable)
Airport Lounge Access	No	Yes	No	Yes	No	No	Yes
Zero Liability Coverage	Upto ₹50,000/-	Upto ₹1,00,000/-	Upto ₹50,000/-	Upto ₹1,00,000/-	Upto ₹5,00,000/-	Upto ₹2,00,000/-	Upto ₹3,00,000/-
Concierge Services	No	No	No	No	Yes	No	No
Accidental Death & Permanent Disability Coverage	Not Applicable	Upto ₹2,00,000/-	Not Applicable	Not Applicable	Upto ₹10,00,000/-	Not Applicable	Upto ₹2,00,000/-
Debit Card-Transaction Charge- Non Utkarsh SFB 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)	₹25/- per balance enquiry & ₹175 per cash withdrawal (plus taxes as 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)	₹25/- per transaction (plus taxes as 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.	3.5%+applicable taxes on foreign currency transaction carried out on Debit Cards.	3.5%+applicable taxes on foreign currency transaction carried out on Debit Cards.	3.5%+applicable taxes on foreign currency transaction carried out on Debit Cards.
Fuel Charges at Petrol Pumps	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Surcharge on Railway Tickets purchased with Debit Card	NIL	NIL	NIL	NIL	NIL	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. 8. Virtual OTP Based Debit Card will be applicable only for Self On Boarding Accounts. 9. 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. 10. Dormant Account: If an account remains dormant of a partial period in a quar-ter 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.

Cheque Issuance/ Collection Charges	Basic Savings Bank Deposit Account (BSBDA)	Basic Savings Bank Deposit Small Account (BSBDA- Small)
Free Leaves	Not Available	Not Available
Charges Beyond Free Limit	Not Applicable	Not Available
Cheque Return Charges(Outward)	₹200/- per cheque	₹200/- per cheque
Cheque Return Charges(Inward)	₹500/- per cheque	₹500/- per cheque

NEFT/RTGS/IMPS transactions	Basic Savings Bank Deposit Account (BSBDA)	Basic Savings Bank Deposit Small Account (BSBDA- Small)
RTGS Inward and Outward	Free	Not Available
NEFT Inward and Outward	Free	Free
IMPS Payments	₹1/- ₹1,000/- ₹2.50/- ₹1,000/- ₹25,000/- ₹5.00/- ₹25,000/- ₹5,00,000/- ₹15.00/-	₹1/- ₹1,000/- ₹2.50/- ₹1,000/- ₹25,000/- ₹5.00/- ₹25,000/- ₹5,00,000/- ₹15.00/-

Other Service Charges	Basic Savings Bank Deposit Account (BSBDA)	Basic Savings Bank Deposit Small Account (BSBDA- Small)
Physical Account Statements (Quarterly)	Free	Free
Email Account Statements (Quarterly)	Free	Not Available
Stop Payment Instructions	₹100/- per cheque	Not Applicable
Signature, Address and Photo attestation	₹100/- per instance	Free
SMS Alerts	25 paise per SMS subject to maximum amount of ₹25/- per quarter or actual amount which ever is lower	25 paise per SMS subject to maximum amount of ₹25/- per quarter or actual amount which ever is lower
Passbook	Free	Free

Account Closure Charges	Basic Savings Bank Deposit Account (BSBDA)	Basic Savings Bank Deposit Small Account (BSBDA- Small)
Account Closure	Nil	Nil

Naveen Saving Account	
Average Balance Requirements	Naveen Saving Account
	AQB
Metro & Urban Branches	₹2,000/-
Semi-Urban & Rural Branches	₹2,000/-
Non-Maintenance Charges	₹25/- per ₹500/- of shortfall, Max ₹100/- per quarter
Initial Funding Requirement	50% of Average Quarterly Balance Requirement
Branch Cash Transactions	Naveen Saving Account
Cash Deposit Transactions- Free limits/month	₹2 lakhs
Cash Deposit Transactions - Charges beyond Free Limit	₹3/- per ₹1,000/- (Min. ₹50/-)
Cash Withdrawal - Free Limits/month	Unlimited
Cash Withdrawal Charges beyond free Limit	Nil
Account Maintenance - Free Limit (Cash, Clearing & Intra-bank transfer)	Unlimited
Account Maintenance - Charges beyond Free Limit	Not Applicable

Demand Drafts/Pay Order	Standard Savings Account
Demand Drafts Payable on own Bank Locations	Not Applicable
Demand Draft Revalidation	Not Applicable
Duplicate Demand Draft Issuance	Not Applicable
Demand Drafts/Pay Order Cancellation	Not Applicable

Cheque Issuance/ Collection Charges	Naveen Saving Account
Free Leaves	One free cheque book per quarter (10 leaves)
Charges Beyond Free Limit	₹2/- per leaf (₹20/- per cheque book)
Cheque Return Charges (Outward)	₹200/- per cheque
Cheque Return Charges (Inward)	₹500/- per cheque

NEFT/RTGS/IMPS transactions	Naveen Saving Account
RTGS Inward and Outward	Free
NEFT Inward and Outward	Free
IMPS Payments	Free

Doorstep Banking Services	Naveen Saving Account
Doorstep Banking Services (Within City Limits with a radius of 5km from base branch) Cash	Not Available
Doorstep Banking Services (Within City Limits with a radius of 5km from base branch) Cheque	Not Available

Other Charges	Naveen Saving Account
Physical Account Statement (Quarterly)	Free
Email Statements	Free
SMS Alerts	25 paise per SMS subject to maximum amount of ₹25/- per quarter or actual amount whichever is lower
Stop Payment Instructions	₹100/- per cheque
Signature, Address and Photo attestation	Free
Passbook	Free

Account Related Charges	Naveen Saving Account
Account Closure	Above 14 days up to 12 months - ₹500/- Above 12 month- Nil

Debit Card Charges*	Naveen Saving Account
Issuance Fee	₹250/-
Reissuance / Replacement /Renewal charges	₹250/-
Annual Fee (for first year)	Free
Annual Fee (from subsequent year)	₹250/-
ATM Withdrawal Limits	₹50,000/-per day
Per Transaction Limits (Utkarsh SFB ATM)	₹20,000
Per Transaction Limits (Other Bank ATM)	₹10,000
POS Limits	₹2,00,000/-per day
POS Per Transaction Limits	₹1,00,000/-
Online Shopping Limits	₹2,00,000/-per day
Online Per Transaction Limits	₹1,50,000/-
PIN regeneration charges	Nil (Green Pin)
ATM Transactions-Metro & Non-Metro (Per Month) (Utkarsh SFB ATM)	Unlimited Free Transactions
ATM Transactions-Metro & Non-Metro (Per Month)(Other Bank ATM)	5 Free (Financial + Non-Financial) Successful Transactions
ATM Transaction Charges beyond threshold limit	₹21 (plus taxes as applicable)
Airport Lounge Access	No
Zero Liability Coverage	upto ₹2,00,000/-
Concierge Services	No
Accidental Death & Permanent Disability Coverage	Not Applicable
Debit Card-Transaction Charge- Non Utkarsh SFB International ATMs	₹25/- per balance enquiry & ₹175/- per cash withdrawal (plus taxes as applicable)
Decline charges for insufficient balance	₹25/- per transaction (plus taxes as applicable)
Cross Currency Mark-up on International Debit Card Transactions	3.5%+ applicable taxes on foreign currency transaction carried out on Debit Cards.
Fuel Surcharge at PetrolPumps	Nil
Surcharge on Railway Tickets purchased with Debit Card	Nil

SCHEDULE OF CHARGES

w.e.f. 1st April, 2025

Version - 7

CURRENT ACCOUNT

For further Details:
Visit your nearest branch
Call us at **1800-123-9878**
(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 Requirement	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/- per quarter	₹1,500/- per quarter

Branch Cash Transactions	Business Standard	Business Premium
Cash Deposit Transactions - Free Limit/Month	Base Branch: ₹2 lakh Non-base Branch: ₹1 lakh	Base Branch: ₹10 lakh Non-base Branch: ₹5 lakh
Cash Deposit Transactions - Charges Beyond Free Limit	₹3/- per ₹1,000/- (Min ₹50/-)	₹3/- per ₹1,000/- (Min ₹50/-)
Cash Withdrawal (Base Branch) - Free Limit/Month	Unlimited	Unlimited
Cash Withdrawal (Base Branch) - Charges Beyond Free Limit	Not Applicable	Not Applicable
Cash Withdrawal (Non-base Branch) - Free Limit/Month	Free upto ₹2 lakh per month	Free upto ₹5 lakh per month
Cash Withdrawal (Non-base Branch) - Charges Beyond Free Limit	₹2/- per ₹1,000/-	₹2/- per ₹1,000/-
Account Maintenance - Free Limit (Cash, Clearing & Intra-bank transfer)	Unlimited	Unlimited
Account Maintenance - Charges Beyond Free Limit	Not Applicable	Not Applicable

Demand Drafts/Pay Order	Business Standard	Business Premium
Demand Drafts Payable at own Bank Locations	Upto ₹10,000/- ₹50/- Above ₹10,000/- ₹4/- per ₹1,000/- (Min ₹50/- and Max ₹1,000/-)	Upto ₹10,000/- ₹50/- Above ₹10,000/- ₹4/- per ₹1,000/- (Min ₹50/- and Max ₹1,000/-)
Demand Draft Revalidation	₹100/- per instance	₹100/- per instance
Duplicate Demand Draft Issuance	₹100/- per instance	₹100/- per instance
Demand Drafts/Pay Order 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 books free per quarter (50 leaves)
Charges Beyond Free Limit	₹2/- per leaf (₹100/- per cheque book)	₹2/- per leaf (₹100/- per cheque book)
Local Cheque Collection and Payments at Base Branch Location & Fund Transfer	Free	Free
Cheque Return Charges (Outward)	₹200/- per cheque	₹200/- per cheque
Cheque Return Charges (Inward)	₹500/- per cheque	₹500/- per cheque

NEFT/RTGS/IMPS Transactions	Business Standard	Business Premium
RTGS Inward and Outward	Free	Free
NEFT Inward and Outward	Free	Free
IMPS Payments	₹1 - ₹1,000 - ₹2.50/- ₹1,000 - ₹25,000 - ₹5.00/- ₹25,000 - ₹5,00,000 - ₹15.00/-	Free

Doorstep Banking Services	Business Standard	Business Premium
Doorstep Banking Services (Within City limits) Cash	Please contact the nearest branch	Please contact the nearest branch
Doorstep Banking Services (Within City limits) Cheque	₹200 per call (at selected locations)	1 Pickup free per day (at selected locations)

Other Service Charges	Business Standard	Business Premium
Physical Account Statements (Quarterly)	Free	Free
Email Account Statements (Quarterly)	Free	Free
Stop Payment Instructions	₹100/- per cheque	₹100/- per cheque
Signature Verification/Address Confirmation	₹100/- per instance	₹100/- per instance
Confidential Report/Credit Confirmation	Free	Free
Solvency Attestation	₹100/- per instance	Free
Photo Attestation	Free	Free
Activation of Inoperative Account	Free	Free
SMS Alerts	25 paisa per SMS subject to maximum amount of ₹25/- per quarter or actual amount whichever is lower.	Free

Account Closure 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 :

- For Debit Card upgradation program, kindly visit our nearest branch.
- Above Mention Charges are subject to change, kindly refer our website for the latest schedule of charges.
- Above charges do not include any Taxes. (Taxes will be levied as applicable).
- If you have opted for E-mail Statement, Physical Statement will not be delivered.
- 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.
- 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.

UPI Easy Account

Average Balance Requirement	UPI Easy Account
	AQB
Metro & Urban Branches	Nil
Semi-Urban & Rural Branches	Nil
Charges for Non-Maintenance	Nil

Branch Cash Transactions	UPI Easy Account
Cash Deposit Transactions - Free Limit/Month	Base Branch: ₹1 lakh Non-base Branch: No Free Limit
Cash Deposit Transactions - Charges Beyond Free Limit	₹3/- per ₹1,000/-
Cash Withdrawal (Base Branch) - Free Limit/Month	₹1 lakh
Cash Withdrawal (Non-base Branch) - Free Limit/Month	₹50,000/-
Cash Withdrawal - Charges Beyond Free Limit	₹2/- per ₹1,000/-
Account Maintenance - Free Limit (Cash, Clearing & Intra-bank transfer)	Unlimited
Account Maintenance - Charges Beyond Free Limit	Not Applicable

Demand Drafts/Pay Order	UPI Easy Account
Demand Drafts Payable at own Bank Locations	Upto ₹10,000/- ₹50/- Above ₹10,000/- ₹4/- per ₹1,000/- (Min ₹50/- and Max ₹1,000/-)
Demand Draft Revalidation	₹100/- per instance
Duplicate Demand Draft Issuance	₹100/- per instance
Demand Drafts/Pay Order Cancellation	₹100/- per instance

Cheque Issuance/Collection Charges	UPI Easy Account
Free Leaves	One cheque book free per quarter (10 Leaves)
Charges Beyond Free Limit	₹2/- per leaf (₹20/- per cheque book)
Local Cheque Collection and Payments at Base Branch Location & Fund Transfer	Free
Cheque Return Charges (Outward and Inward)	₹200/- per cheque

NEFT/RTGS/IMPS transactions	UPI Easy Account
RTGS Inward and Outward	Free
NEFT Inward and Outward	Free
IMPS Payments	₹1 - ₹1,000 - ₹2.50/- ₹1,000 - ₹25,000 - ₹5.00/- ₹25,000 - ₹5,00,000 - ₹15.00/-

Doorstep Banking Services	UPI Easy Account
Doorstep Banking Services (Within City limits) Cash	Not Available
Doorstep Banking Services (Within City limits) Cheque	Not Available

Other Service Charges	UPI Easy Account
Physical Account Statements (Quarterly)	Free
Email Account Statements (Quarterly)	Free
Stop Payment Instructions	₹100/- per cheque
Signature Verification/Address Confirmation	₹100/- per instance
Confidential Report/Credit Confirmation	Free
Solvency Attestation	₹100/- per instance
Photo Attestation	Free
Activation of Inoperative Account	Free
SMS Alerts	25 paisa per SMS subject to maximum amount of ₹25/- per quarter or actual amount whichever is lower.
Credit Transactions - Free limits/month (through UPI application only)	Unlimited

Account Closure Charges	UPI Easy Account
Account Closure	Within 14 days- Nil After 14 days to 12 months- ₹500/- Above 12 months- ₹250/-

Debit Card Charges

Note: Kindly refer to the Debit Card Variants & Charges Section. By Default RuPay Classic Debit Card will be issued to the customer, whereas customer, has the option to upgradation program.

Business Plus Account

Average Balance Requirement	Business Plus Account
	AQB
Metro & Urban Branches	₹50,000/-
Semi-Urban & Rural Branches	₹25,000/-
Charges for Non-Maintenance	Nil
Sweep in/Sweep Out Balance Criteria	If the aggregate balance falls in Business Plus Account below ₹50,000/- in Metro & Urban Branches & ₹25,000/- in Semi-Urban & Rural Branches, then system will sweep out the short fall amount from the linked Virtual Savings Account* and maintain the balance in Business Plus Account

Branch Cash Transactions	Business Plus Account
Cash Deposit Transaction- Free Limit/Month	Base Branch: ₹10 lakh Non-base Branch: ₹5 lakh
Cash Deposit Transactions - Charges Beyond Free Limit	₹3/- per ₹1,000/- (Min ₹50/-)
Cash Withdrawal (Base Branch) - Free Limit/Month	Unlimited
Cash Withdrawal (Base Branch) - Charges Beyond Free Limit	Not Applicable
Cash Withdrawal (Non-base Branch) - Free limit/month	Free upto ₹5 Lakh
Cash Withdrawal (Non-base Branch) - Charges Beyond Free Limit	₹2/- per ₹1,000/-
Account Maintenance - Free limit (Cash, Clearing & Intra-bank transfer)	Unlimited
Account Maintenance - Charges Beyond Free Limit	Not Applicable

*Note:

1.

Virtual Savings Account is automatically opened and linked with Business Plus Account. The surplus amount in Business Plus Account above ₹50,000/- in Metro & Urban Branches & ₹25,000/- in Semi-Urban & Rural Branches, will automatically sweep-in to Virtual Savings Account, at End of Day (EOD).
2.

No charges applicable in Virtual Savings Account.

Demand Drafts/Pay Order	Business Plus Account
Demand Drafts Payable at own Bank Locations	Upto ₹10,000/- ₹50/- Above ₹10,000/- ₹4/- per ₹1,000/- (Min ₹50/- & Max ₹1,000/-)
Demand Draft Revalidation	₹100/- per instance
Duplicate Demand Draft Issuance	₹100/- per instance
Demand Drafts/Pay Order Cancellation	₹100/- per instance

Cheque Issuance/Collection Charges	Business Plus Account
Free Leaves	Two cheque books free per quarter (50 leaves)
Charges Beyond Free Limit	₹2/- per leaf (₹100/- per cheque book)
Local Cheque Collection and Payments at Base Branch Location & Fund Transfer	Free
Cheque Return Charges (Outward)	₹200/- per cheque
Cheque Return Charges (Inward)	₹500/- per cheque

NEFT/RTGS/IMPS Transactions	Business Plus Account
RTGS Inward and Outward	Free
NEFT Inward and Outward	Free
IMPS Payments	₹1 - ₹1,000 - ₹2.50/- ₹1,000 - ₹25,000 - ₹5.00/- ₹25,000 - ₹5,00,000 - ₹15.00/-

Doorstep Banking Services	Business Plus Account
Doorstep Banking Services (Within City limits) Cash	Please contact the nearest branch
Doorstep Banking Services (Within City limits) Cheque	1 Pickup free per day (at selected locations)

Other Service Charges	Business Plus Account
Physical Account Statements (Quarterly)	Free
Email Account Statements (Quarterly)	Free
Stop Payment Instructions	₹100/- per cheque
Signature Verification/Address Confirmation	₹100/- per instance
Confidential Report/ Credit Confirmation	Free
Solvency Attestation	Free
Photo Attestation	Free
Activation of Inoperative Account	Free
SMS Alerts	25 paise per SMS subject to maximum amount of ₹25/- per quarter or actual amount whichever is lower.

Account Closure Charges	Business Plus Account
Account Closure	Within 14 days- Nil After 14 days to 12 months- ₹500/- Above 12 months- ₹250/-

Debit Card Charges**	Rupay Classic (Domestic)	Rupay Platinum (Domestic)	MasterCard Gold (International)	MasterCard Platinum (International)	Rupay Select (International)	RuPay Classic Contactless (International)	RuPay Platinum Contactless (International)
Issuance Fee	₹150/- for all eligible products	₹250/- for all eligible products	₹250/- for all eligible products	₹500/- for all eligible products	₹1000/- for all eligible products	₹250/- for all eligible products	₹300/- for all eligible products
Reissuance / Replacement / Renewal Charges	₹150/- for all eligible products	₹250/- for all eligible products	₹250/- for all eligible products	₹500/- for all eligible products	₹1000/- for all eligible products	₹250/- for all eligible products	₹300/- for all eligible products
Annual Fee (for first year)	Free	Free	Free	Free	Free	Free	Free
Annual Fee (from subsequent year)	₹150/- for all eligible products	₹250/- for all eligible products	₹250/- for all eligible products	₹500/- for all eligible products	₹1000/- for all eligible products	₹250/- for all eligible products	₹300/- for all eligible products
ATM Withdrawal Limit	₹40,000/- per day for all eligible products	₹1,00,000/- per day for all eligible products	₹40,000/- per day for all eligible products	₹1,00,000/- per day for all eligible products	₹3,00,000/- per day for all eligible products	₹50,000/- per day for all eligible products	₹2,00,000/- per day for all eligible products
Per Transaction Limits (Utkarsh SFB ATM)	₹20,000/- for all eligible products	₹20,000/- for all eligible products	₹20,000/- for all eligible products	₹20,000/- for all eligible products	₹20,000/- for all eligible products	₹20,000/- for all eligible products	₹20,000/- for all eligible products
Per Transaction Limits (Other Bank ATM)	₹10,000/- for all eligible products	₹10,000/- for all eligible products	₹10,000/- for all eligible products	₹10,000/- for all eligible products	₹10,000/- for all eligible products	₹10,000/- for all eligible products	₹10,000/- for all eligible products
POS Limit	₹2,00,000/- per day for all eligible products	₹3,00,000/- per day for all eligible products	₹2,00,000/- per day for all eligible products	₹3,00,000/- per day for all eligible products	₹5,00,000/-per day for all eligible products	₹2,00,000/- per day for all eligible products	₹3,00,000/- per day for all eligible products
POS Per Transaction Limits	₹1,00,000/- for all eligible products	₹1,50,000/- for all eligible products	₹1,00,000/- for all eligible products	₹1,50,000/- for all eligible products	₹2,00,000/- for all eligible products	₹1,00,000/- for all eligible products	₹1,50,000/- for all eligible products
Online Shopping Limit	₹2,00,000/- per day for all eligible products	₹3,00,000/- per day for all eligible products	₹2,00,000/- per day for all eligible products	₹3,00,000/- per day for all eligible products	₹5,00,000/-per day for all eligible products	₹2,00,000/- per day for all eligible products	₹3,00,000/- per day for all eligible products
Online Per Transaction Limits	₹1,50,000/- for all eligible products	₹2,00,000/- for all eligible products	₹1,50,000/- for all eligible products	₹2,00,000/- for all eligible products	₹3,00,000/- for all eligible products	₹1,50,000/- for all eligible products	₹2,00,000/- for all eligible products
PIN regeneration charges	Nil (Green Pin)	Nil (Green Pin)	Nil (Green Pin)	Nil (Green Pin)	Nil (Green Pin)	Nil (Green Pin)	Nil (Green Pin)
ATM Transactions-Metro & Non-Metro (Per Month) (Utkarsh SFB ATM)	Unlimited Free Transactions	Unlimited Free Transactions	Unlimited Free Transactions	Unlimited Free Transactions	Unlimited Free Transactions	Unlimited Free Transactions	Unlimited Free Transactions
ATM Transactions-Metro & Non-Metro (Per Month) (Other Bank ATM)	5 Free (Financial +Non-Financial) Successful Transactions for Non-Premium Segment Customers	15 Free (Financial +Non-Financial) Successful Transactions for Premium Segment Customers	5 Free (Financial +Non-Financial) Successful Transactions for Non-Premium Segment Customers	5 Free (Financial +Non-Financial) Successful Transactions for Non-Premium Segment Customers 15 Free (Financial +Non-Financial) Successful Transactions for Premium Segment Customers	15 Free (Financial +Non-Financial) Successful Transactions for Premium Segment Customers	5 Free (Financial +Non-Financial) Successful Transactions for Non-Premium Segment Customers	15 Free (Financial +Non-Financial) Successful Transactions for Premium Segment Customers
ATM Transaction Charges beyond threshold limit	₹21 (plus taxes as applicable)	₹21 (plus taxes as applicable)	₹21 (plus taxes as applicable)	₹21 (plus taxes as applicable)	₹21 (plus taxes as applicable)	₹21 (plus taxes as applicable)	₹21 (plus taxes as applicable)
Airport Lounge Access	No	Yes	No	Yes	Yes	No	Yes
Zero Liability Coverage	Upto ₹50,000/-	Upto ₹1,00,000/-	Upto ₹50,000/-	Upto ₹1,00,000/-	Upto ₹5,00,000/-	Upto ₹2,00,000/-	Upto ₹3,00,000/-
Concierge Services	No	No	No	No	Yes	No	No
Accidental Death & Permanent Disability Coverage	Not Applicable	Upto ₹2,00,000/-	Not Applicable	Not Applicable	Upto ₹10,00,000/-	Not Applicable	Upto ₹2,00,000/-
Debit Card-Transaction Charge-Non Utkarsh SFB 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)	₹25/- per balance enquiry & ₹175 per cash withdrawal (plus taxes as 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)	₹25/- per transaction (plus taxes as 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.	3.5%+applicable taxes on foreign currency transaction carried out on Debit Cards.	3.5%+applicable taxes on foreign currency transaction carried out on Debit Cards.	3.5%+applicable taxes on foreign currency transaction carried out on Debit Cards.
Fuel Charges at Petrol Pumps	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Surcharge on Railway Tickets purchased with Debit Card	NIL	NIL	NIL	NIL	NIL	NIL	NIL

* Applicable only for Individual & Proprietorship Account

* POS-Point of Sale

Description and Charges	Product Code - Intellect	Upgrade to RuPay Classic	Upgrade to RuPay Platinum	Upgrade to MasterCard Gold	Upgrade to MasterCard Platinum
Business Plus Current Account	266	No	By Default	Yes	Yes

SCHEDULE OF CHARGES

w.e.f. 1st April, 2025

Version - 4

OVERDRAFT AGAINST FIXED DEPOSIT

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Log on to **www.utkarsh.bank**



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

Overdraft against Fixed Deposit

Branch Cash Transactions	Overdraft against Fixed Deposit
Cash Deposit Transactions - Free limits/month	Base Branch: ₹25 lakhs Non-base Branch: ₹5 lakh
Cash Deposit Transactions - Charges beyond Free limit	₹3/- per ₹1,000/- (Min ₹50)
Cash Withdrawal (Base/Non-Base Branch) - Free Limit/month	Unlimited
Cash Withdrawal (Base/Non-base Branch) - Charges beyond Free Limit	Not Applicable

Demand Drafts/Pay Order	Overdraft against Fixed Deposit
Demand Drafts Payable on own Bank Locations	Upto ₹10,000/- ₹50/- Above ₹10,000/- ₹4/- per ₹1,000/- (Min ₹50/- and Max ₹1,000/-)
Demand Draft Revalidation	₹100/- per instance
Duplicate Demand Draft Issuance	₹100/- per instance
Demand Drafts/Pay Order Cancellation	₹100/- per instance

Cheque Issuance/ Collection Charges	Overdraft against Fixed Deposit
Free Leaves	Two cheque book free per quarter (50 leaves)
Charges Beyond Free Limit	₹2/leaf (₹100/- per cheque book)
Local Cheque Collection and Payments at Base Branch Location & Fund Transfer	Free
Cheque Return Charges (Outward)	₹200/- per cheque
Cheque Return Charges (Inward)	₹500/- per cheque

NEFT/RTGS/IMPS transactions (Online)	Overdraft against Fixed Deposit
RTGS Inward and Outward	Free
NEFT Inward and Outward	Free
IMPS Payments	₹1 - ₹1,000 - ₹2.50/- ₹1,000 - ₹25,000- ₹5.00/- ₹25,000 - ₹5,00,000 - ₹15.00/-

Other Charges	Overdraft against Fixed Deposit
Physical Account Statements (Quarterly)	Free
Email Account Statements (Quarterly)	Free
Stop Payment Instructions	₹100/- per cheque
Interest Statement	Free
Confidential Report/Credit Confirmation	Free
Paid Cheque Report	Free
Solvency Attestation	Free
Photo Attestation	Free
Activation of Inoperative Account	Free

Institutional Savings Account - Standard, Premium & Government				
Sr. No.	1	2	3	4
Products	Institutional Savings Account- Premium	Institutional Savings Account - TASC Standard	Institutional Savings Account - TASC Premium	Institutional Savings Account-Government
Product Code	212	211	324	213
Average Balance Requirements				
Metro & Urban Branches	Nil	Nil	Nil	Nil
Semi-Urban & Rural Branches	Nil	Nil	Nil	Nil
Chages for Non-Maintenance	Nil	Nil	Nil	Nil
Initial Funding Requirement	₹1,00,000/-	₹25,000/-	₹1,00,000/-	Nil

Branch Cash Transactions	Institutional Savings Account- Premium	Institutional Savings Account - TASC Standard	Institutional Savings Account - TASC Premium	Institutional Savings Account-Government
Cash Deposit Transactions- Free limits/month	Unlimited	₹10 lakhs	Unlimited	Unlimited
Charges Beyond Free Limit	Not Applicable	₹3/- per ₹1000/- (Min ₹50/-)	Not Applicable	Not Applicable
Cash Deposit Transactions Free limits/month (Folio)	Unlimited	Unlimited	Unlimited	Unlimited
Charges Beyond Free Limit	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Cash Withdrawal - (Home Branch) Free Limit	Unlimited	Unlimited	Unlimited	Unlimited
Cash Withdrawal - (Home Branch) Charges beyond free limit	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Cash Withdrawal - (Non- Home Branch) Free Limit	Unlimited	Unlimited	Unlimited	Unlimited
Cash Withdrawal - (Non- Home Branch) Charges beyond free limit	Not Applicable	Not Applicable	Not Applicable	Not Applicable

DD/PO Issuance	Institutional Savings Account- Premium	Institutional Savings Account - TASC Standard	Institutional Savings Account - TASC Premium	Institutional Savings Account-Government
Demand Drafts Payable on own Bank Locations	Free	Free	Free	Free
Revalidation	Free	₹100/-	Free	Free
Duplicate DD Issuance	Free	₹100/-	Free	Free
DD/PO Cancellation	Free	₹100/-	Free	Free

Cheque Issuance/ Collection Charges	Institutional Savings Account- Premium	Institutional Savings Account - TASC Standard	Institutional Savings Account - TASC Premium	Institutional Savings Account-Government
Free Leaves	Unlimited	Unlimited	Unlimited	Unlimited
Charges Beyond Free Limit	Not Available	Not Available	Not Available	Not Available
Cheque Return Charges (Outward)	₹200/- per cheque	₹200/- per cheque	₹200/- per cheque	Free
Cheque Return Charges (Inward)	₹500/- per cheque	₹500/- per cheque	₹500/- per cheque	Free

NEFT/RTGS/IMPS transactions (Online)	Institutional Savings Account- Premium	Institutional Savings Account - TASC Standard	Institutional Savings Account - TASC Premium	Institutional Savings Account-Government
NEFT Outward	Free	Free	Free	Free
RTGS Outward	Free	Free	Free	Free
IMPS Payments	Free	Free	Free	Free
SMS Alerts	Free	Free	Free	Free

Doorstep Banking Services	Institutional Savings Account- Premium	Institutional Savings Account - TASC Standard	Institutional Savings Account - TASC Premium	Institutional Savings Account-Government
Cash Pickup Charges (within city limits with a radius of 5 km from base branch)	Cash:1 Free visit per day Max ₹2 lakhs per day Charges beyond free limit : Please contact the nearest Branch	Please contact the nearest Branch	Cash:1 Free visit per day Max ₹2 lakhs per day Charges beyond free limit : Please contact the nearest Branch	Cash:1 Free visit per day Max ₹2 lakhs per day Charges beyond free limit : Please contact the nearest Branch
Cheque Pickup Charges (within city limits with a radius of 5 km from base branch)	Cheque: 1 Free visit Charges beyond free limit : Please contact the nearest Branch	Please contact the nearest Branch	Cheque: 1 Free visit Charges beyond free limit : Please contact the nearest Branch	Cheque: 1 Free visit Charges beyond free limit : Please contact the nearest Branch

Other Charges	Institutional Savings Account- Premium	Institutional Savings Account - TASC Standard	Institutional Savings Account - TASC Premium	Institutional Savings Account-Government
Physical Account Statement (Quarterly)	Free	Free	Free	Free
Consolidated Account Statement (Annual)	Free	Free	Free	Free
Email Statement	Free	Free	Free	Free
Stop Payment Instructions	₹100/- per cheque	₹100/- per cheque	₹100/- per cheque	Free
Signature, Address and Photo attestation	Free	₹100/- per instance	Free	Free
Balance Certificate	Free	Free	Free	Free

Account Related Charges	Institutional Savings Account- Premium	Institutional Savings Account - TASC Standard	Institutional Savings Account - TASC Premium	Institutional Savings Account-Government
Account Closure	Nil	Nil	Nil	Nil

Note:

1. 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.
2. Dormant Account: If an account remains dormant of a partial period in a quar-ter 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.

SCHEDULE OF CHARGES

w.e.f. April 1, 2025

Version 4

INSTITUTIONAL SAVINGS ACCOUNT

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Utkarsh Small Finance Bank

Aapki Ummeed Ka Khaata

(A Scheduled Commercial Bank)

Institutional Current Account - Standard, Premium & Government					
Sr. No.	1	2	3	4	5
Products	Institutional Current Account- Standard	Institutional Current Account- Premium	Institutional Current Account - TASC Standard	Institutional Current Account - TASC Premium	Institutional Current Account-Government
Product Code	216	217	325	326	218
Average Balance Requirements					
Metro & Urban Branches	Nil	Nil	Nil	Nil	Nil
Semi-Urban & Rural Branches	Nil	Nil	Nil	Nil	Nil
Chages for Non-Maintenance	Nil	Nil	Nil	Nil	Nil
Initial Funding Requirement	₹25,000/-	₹1,00,000/-	₹25,000/-	₹1,00,000/-	Nil

Branch Cash Transactions	Institutional Current Account- Standard	Institutional Current Account- Premium	Institutional Current Account - TASC Standard	Institutional Current Account - TASC Premium	Institutional Current Account-Government
Cash Deposit Transactions - Free limits/month	₹10 lakhs	Unlimited	₹10 Lakhs	Unlimited	Unlimited
Cash Deposit Transactions - Charges beyond Free limit	₹3/- per ₹1000/- (Min ₹50/-)	Not Applicable	₹3/- per ₹1000/- (Min ₹50/-)	Not Applicable	Not Applicable
Cash Withdrawal (Base Branch)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Cash Withdrawal (Non-base Branch) - Free Limit	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Cash Withdrawal (Non-base Branch) - Charges beyond Free Limit	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Account Maintenance - Free Limit	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Account Maintenance - Charges beyond Free limit	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable

DD/PO Issuance	Institutional Current Account- Standard	Institutional Current Account- Premium	Institutional Current Account - TASC Standard	Institutional Current Account - TASC Premium	Institutional Current Account-Government
Demand Drafts Payable at own Bank Locations	Free	Free	Free	Free	Free
Revalidation	₹100/-	Free	₹100/-	Free	Free
Duplicate DD Issuance	₹100/-	Free	₹100/-	Free	Free
DD/PO Cancellation	₹100/-	Free	₹100/-	Free	Free

Cheque Issuance/ Collection Charges	Institutional Current Account- Standard	Institutional Current Account- Premium	Institutional Current Account - TASC Standard	Institutional Current Account - TASC Premium	Institutional Current Account-Government
Free Leaves	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Charges Beyond Free Limit	Not Applicable	Not Applicable	Not Available	Not Available	Not Applicable
Local Cheque Collection and Payments at Base Branch Location & Fund Transfer	Free	Free	Free	Free	Free
Cheque Return Charges (Outward)	₹200/- per cheque	₹200/- per cheque	₹200/- per cheque	₹200/- per cheque	Free
Cheque Return Charges (Inward)	₹500/- per cheque	₹500/- per cheque	₹500/- per cheque	₹500/- per cheque	Free

NEFT/RTGS/IMPS transactions (Online)	Institutional Current Account- Standard	Institutional Current Account- Premium	Institutional Current Account - TASC Standard	Institutional Current Account - TASC Premium	Institutional Current Account-Government
NEFT Outward	Free	Free	Free	Free	Free
RTGS Outward	Free	Free	Free	Free	Free
IMPS Payments	₹1/- ₹1,000/- ₹2.50/- ₹1,000/- ₹25,000/- ₹5.00/- ₹25,000/- ₹5,00,000/- ₹15.00/-	Free	₹1/- ₹1,000/- ₹2.50/- ₹1,000/- ₹25,000/- ₹5.00/- ₹25,000/- ₹5,00,000/- ₹15.00/-	Free	Free

Doorstep Banking Services	Institutional Current Account- Standard	Institutional Current Account- Premium	Institutional Current Account - TASC Standard	Institutional Current Account - TASC Premium	Institutional Current Account-Government
Doorstep Banking Services (Within City limits) Cash	Please contact the nearest Branch	Free Limit Cash: 1 Free visit per day (Max ₹2 lakhs per day) Charges beyond free limit : Please contact the nearest Branch	Please contact the nearest Branch	Free Limit Cash: 1 Free visit per day (Max ₹2 lakhs per day) Charges beyond free limit: Please contact the nearest Branch	Free Limit Cash: 1 Free visit per day (Max ₹2 lakhs per day) Charges beyond free limit : Please contact the nearest Branch
Doorstep Banking Services (Within City limits) Cheque	Please contact the nearest Branch	Free Limit Cheque : 1 Free visit per day Charges beyond free limit : Please contact the nearest Branch	Please contact the nearest Branch	Free Limit Cheque: 1 Free visit per day Charges beyond free limit: Please contact the nearest Branch	Free Limit Cheque: 1 Free visit per day Charges beyond free limit : Please contact the nearest Branch

Other Charges	Institutional Current Account- Standard	Institutional Current Account- Premium	Institutional Current Account - TASC Standard	Institutional Current Account - TASC Premium	Institutional Current Account-Government
Physical Account Statements (Quarterly)	Free	Free	Free	Free	Free
Consolidated Account Statement (Annual)	Free	Free	Free	Free	Free
Email Statements	Free	Free	Free	Free	Free
Stop Payment Instructions	₹100/- per cheque	Free	₹100/- per cheque	Free	Free
Signature Verification/Address Confirmation	₹100/- per instance	Free	₹100/- per instance	Free	Free
Balance Certificate	Free	Free	Free	Free	Free
Confidential Report/Credit Confirmation	₹100/- per instance	Free	₹100/- per instance	Free	Free
Solvency Attestation	₹100/- per instance	Free	₹100/- per instance	Free	Free
Photo Attestation	Free	Free	Free	Free	Free
Activation of Inoperative Account	Free	Free	Free	Free	Free
SMS Alerts	Free	Free	Free	Free	Free

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

Note:

1. 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.

2. Dormant Account: If an account remains dormant of a partial period in a quar-ter 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.

SCHEDULE OF CHARGES

w.e.f. April 1, 2025

Version 4

INSTITUTIONAL CURRENT ACCOUNT

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

Log on to **www.utkarsh.bank**



Utkarsh Small Finance Bank

Aapki Ummeed Ka Khaata

(A Scheduled Commercial Bank)

SCHEDULE OF CHARGES

w.e.f. 1st May, 2023

Version - 3

CURRENT ACCOUNT FOR BANKS

For further Details:

Visit your nearest branch
Call us at **1800-123-9878**
(toll free number in India)

Log on to **www.utkarsh.bank**



Utkarsh Small Finance Bank

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Current Account for Banks

Average Balance Requirements

AQB Requirements	Nil
Non-Maintenance Charges	Nil
Initial Funding Requirement	Nil

Branch Cash Transactions

Cash Deposit Transactions - Free limits/month	Nil
Cash Deposit Transactions - Charges beyond Free limit	₹3 per ₹1000 (Min ₹ 50) (Subject to waiver matrix)
Cash Withdrawal (Base Branch)	Unlimited free transactions
Cash Withdrawal (Non-base Branch) - Free Limit	Nil
Cash Withdrawal (Non-base Branch) - Charges beyond Free Limit	₹2/- per ₹1,000/- (Subject to waiver matrix)

DD/PO Issuance

Demand Drafts Payable at own Bank Locations	Upto ₹10,000/- ₹50/- Above ₹10,000/- ₹4/- per ₹1,000/- (Min ₹50/- and Max ₹1000/-)
Revalidation	₹100/- per instance
Duplicate DD Issuance	₹100/- per instance
DD/PO Cancellation	₹100/- per instance

Cheque Issuance/ Collection Charges

Free Leaves	Three cheque book free per quarter (50 leaves)
Charges Beyond Free Limit	₹2/leaf (₹100/- per cheque book)
Local Cheque Collection and Payments at Base Branch Location & Fund Transfer	Free
Cheque Return - Outward Charges	₹200/- per cheque
Cheque Return - Inward Charges	₹500/- per cheque

NEFT/RTGS/IMPS transactions (Online)

RTGS Outward	Free
NEFT Outward	Free
IMPS Payments	Free

Phone/Mobile Banking

Phone Banking	Free
SMS Alerts	NIL

Doorstep Banking Services

Doorstep Banking Services (Within City limits) Cash	Facility available in selected cities (at cost)
Doorstep Banking Services (Within City limits) Cheque	1 Pickup free per day (at selected locations)

Other Charges

Physical Account Statements (Quarterly)	Free
Email Account Statements (Quarterly)	Free
Stop Payment Instructions	₹100 per cheque
Signature Verification/Address Confirmation	₹100/- per instance
Balance Certificate	Free
Confidential Report/Credit Confirmation	Free
Solvency Attestation	Free
Photo Attestation	Free
Activation of Inoperative Account	Free

Account Related Charges

Account Closure	Within 14 days - Nil After 14 days to 12 months - ₹500/- Above 12 months: ₹250/-
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Note:

- No Debit Card variants and facility will be available under this Product
- 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.
- 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.

SCHEDULE OF CHARGES

w.e.f. 1st April, 2025

Version - 3

ESCROW BANK ACCOUNT

For further Details:

Visit your nearest branch

Call us at **1800 123 9878** (toll free number in India)

Log on to **www.utkarsh.bank**



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Schedule of Charges - Escrow Bank Account

Average Balance Requirement	Escrow Bank Account
Average Quarterly Balance	Nil
Escrow Account Opening Charges	Basis mutually agreed between the Client and the Escrow Agent

Branch Cash Transactions	Escrow Bank Account
Cash Deposit Transaction-Free Limit / Month	To be mutually decided on case to case basis

Cheque Issuance	Not Applicable
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Other Service Charges	Escrow Bank Account
SMS Alerts	Free
Physical Account Statements (Quarterly)	Free
Email Account Statements (Quarterly)	Free
Ad-hoc Statements	Free
Standing Instructions	Within Bank: Free
	Other Banks: Free

Account Closure Charges	Escrow Bank Account
Account Closure	Free



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LOCKER ACCOUNT

ISSUE OF SAFE DEPOSIT LOCKERS AT BRANCHES

w.e.f. 1st April, 2025 | Version 3

Locker - Schedule of Charges

- Annual Rent**

Branch Category	Small 125 X 175 X 492	FD Amount	Tenure of FD	Medium 125 X 352 X 492	FD Amount	Tenure of FD	Large 159 X 424 X 492	FD Amount	Tenure of FD
Metro/Urban	₹1,300	> = ₹7,000	> = 3 Years	₹2,500	> = ₹11,000	> = 3 Years	₹4,000	> = ₹17,000	> = 3 Years
Semi Urban/Rural	₹900	> = ₹6,000	> = 3 Years	₹1,500	> = ₹8,000	> = 3 Years	₹3,000	> = ₹13,000	> = 3 Years

For further Details:

Visit your nearest branch

Call us at **1800-123-9878** (toll free number in India)

Log on to **www.utkarsh.bank**