



Utkarsh Small Finance Bank

Aapki Ummeed Ka Khaata

(A Scheduled Commercial Bank)

SAVINGS ACCOUNT

SCHEDULE OF CHARGES

w.e.f. 1<sup>st</sup> May, 2023

Version - 3

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)

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	₹25/- per ₹500/- of shortfall	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

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
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 ₹1000/- (Min ₹50/-)
Cash Deposit Transactions Free limits/month (Folio)	10 transactions	Unlimited	10 transactions	10 transactions	Unlimited
Charges Beyond Free Limit	₹20/-	Not Applicable	₹20/-	₹20/-	Not Applicable
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

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 ₹10,000/- ₹50/- Above ₹10,000/- ₹4/- per ₹1,000/- (Min ₹50/- and Max ₹1000/-)	Upto ₹10,000/- ₹50/- Above ₹10,000/- ₹4/- per ₹1,000/- (Min ₹50/- and Max ₹1000/-)	Upto ₹10,000/- ₹50/- Above ₹10,000/- ₹4/- per ₹1,000/- (Min ₹50/- and Max ₹1000/-)	Upto ₹10,000/- ₹50/- Above ₹10,000/- ₹4/- per ₹1,000/- (Min ₹50/- and Max ₹1000/-)	Upto ₹10,000/- ₹50/- Above ₹10,000/- ₹4/- per ₹1,000/- (Min ₹50/- and Max ₹1000/-)
Revalidation	₹100/-	₹100/-	₹100/-	Free	Free
Duplicate DD Issuance	₹100/-	₹100/-	₹100/-	Free	Free
DD/PO Cancellation	₹100/-	₹100/-	₹100/-	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	₹2/- per leaf	₹2/- per leaf	₹2/- per leaf	₹2/- per leaf
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 (Online)	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 lakh- ₹10 Above ₹2 lakh upto ₹3 lakh- ₹15 Above ₹3 lakh upto ₹5 lakh- ₹20	Free	Upto ₹1 lakh- ₹5 Above ₹1 lakh upto ₹2 lakh- ₹10 Above ₹2 lakh upto ₹3 lakh- ₹15 Above ₹3 lakh upto ₹5 lakh- ₹20	Upto ₹1 lakh- ₹5 Above ₹1 lakh upto ₹2 lakh- ₹10 Above ₹2 lakh upto ₹3 lakh- ₹15 Above ₹3 lakh upto ₹5 lakh- ₹20	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 Available	2 visits/month free Max. ₹50,000/- per visit After free limit : ₹250/-	Not Available	Not Available	Not Available
Cheque Pickup Charges(within city limits with a radius of 5 km from base branch)	Not Available	2 visits/month free After free limit : ₹250/- per visit	Not Available	Not Available	Not Available

Other Charges	Standard Savings Account	Premium Savings Account	Gen-Nex Savings Account	Corporate Salary-Standard Account	Corporate Salary- Premium Account
Quarterly Physical Statements	Free	Free	Free	Free	Free
Email Statements	Free	Free	Free	Free	Free
SMS Alerts	25 paise per SMS subject to maximum amount of ₹25 per quarter or actual amount whichever 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
Balance Certificate	₹100/- per instance	Free	₹100/- per instance	₹100/- per instance	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	Naveen Saving Account
	AQB
Metro/Urban/Semi-Urban/Rural Branches	₹2,000/-
Non-Maintenance Charges	₹25/- per ₹500/- of shortfall, Max ₹100/- for quarter
Initial Funding Requirement	50% of Average Quarterly Balance Requirement

Branch Cash Transactions	Naveen Saving Account
Cash Deposit Transactions- Free limits/month	₹2,00,000/- (Across all categories of Branches)
Charges Beyond Free Limit	₹3 per ₹1,000/- (Min. ₹50/-)
Cash Deposit Transactions (Folio Charges)	4 Branch transactions
Charges Beyond Free Limit	₹20/- per Transaction
Cash Withdrawal - Free limits/month	Unlimited (Across all categories of Branches)
Cash Withdrawal charges beyond free limit	Nil

Cheque Issuance/ Collection Charges	Naveen Saving Account
Chequebook (10 Leaves)	1 cheque book free per quarter
Charges Beyond Free Limit	₹2/- per leaf
Cheque Return Charges Inward	₹500/- per cheque
Cheque Return Charges Outward	₹200/- per cheque

NEFT/RTGS/IMPS transactions (Online)	Naveen Saving Account
RTGS Outward	Free
NEFT Outward	Free
IMPS Payments	Free
SMS Alerts	25 paise per SMS subject to maximum amount of ₹25 per quarter or actual amount whichever is lower.

Doorstep Banking Services	Naveen Saving Account
Cash Pickup Charges (within city limits with a radius of 5 km from base branch)	Not Available
Cheque Pickup Charges (within city limits with a radius of 5 km from base branch)	Not Available

Other Charges	Naveen Saving Account
Physical Account Statement (Quarterly)	Free
Email Statements	Free
Stop Payment Instructions	₹100/- per cheque
Signature, Address and Photo attestation	Nil
Duplicate Interest & Balance Certificate Issuance Charge	Nil

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

Average Balance Requirements	Basic Savings Bank Deposit Account (BSBDA)	Basic Savings Bank Deposit Small Account (BSBDA- Small)	U-Instant
	AQB	AQB	AQB
Metro & Urban Branches	Nil	Nil (The balance at any point of time should not exceed ₹50,000/-)	Nil(The aggregate balance of all the deposit accounts at any point of time should not exceed ₹1,00,000/-)
Semi-Urban & Rural Branches	Nil		
Chages for Non-Maintenance	Nil	Nil	Nil

Branch Cash Transactions	Basic Savings Bank Deposit Account (BSBDA)	Basic Savings Bank Deposit Small Account (BSBDA- Small)	U-Instant
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.	Transactions of up to ₹10,000/- in a month (The aggregate of all credits in a financial year, in all the deposit accounts taken together, shall not exceed ₹2,00,000/-)
Charges Beyond Free Limit	Nil	Not Applicable	₹3/- per ₹1000/- (Min ₹50/-)
Cash Deposit Transactions Free limits/month (Folio)	Unlimited	Unlimited	Not Available
Charges Beyond Free Limit	Nil	Not Applicable	Not Available
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	Not Applicable
Cash Withdrawal charges beyond free limit	Not Applicable	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	-	-

DD/PO Issuance	Basic Savings Bank Deposit Account (BSBDA)	Basic Savings Bank Deposit Small Account (BSBDA- Small)	U-Instant
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/-	Upto ₹10,000/- ₹50/- Above ₹10,000/- ₹4/- per ₹1,000/- (Min ₹50/- and Max ₹1000/-) DD/PO request can be placed by the customer through Internet Banking /mobile Banking only.
Revalidation	Free	Free	Free
Duplicate DD Issuance	Free	Upto ₹2,000/- ₹20/- Above ₹2,000/- upto ₹10,000/- ₹50/-	Free
DD/PO Cancellation	₹100/-	₹100/-	₹100/-

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

NEFT/RTGS/IMPS transactions (Online)	Basic Savings Bank Deposit Account (BSBDA)	Basic Savings Bank Deposit Small Account (BSBDA- Small)	U-Instant
RTGS Outward	Free	Not Available	Free
NEFT Outward	Free	Free	Free
IMPS Payments	Upto ₹1 lakh- ₹5 Above ₹1 lakh upto ₹2 lakh- ₹10 Above ₹2 lakh upto ₹3 lakh- ₹15 Above ₹3 lakh upto ₹5 lakh- ₹20	Upto ₹10,000/- ₹5/-	Free

Doorstep Banking Services	Basic Savings Bank Deposit Account (BSBDA)	Basic Savings Bank Deposit Small Account (BSBDA- Small)	U-Instant
Cash Pickup Charges (within city limits with a radius of 5 km from base branch)	Not Available	Not Available	Not Available
Cheque Pickup Charges (within city limits with a radius of 5 km from base branch)	Not Available	Not Available	Not Available

Other Charges	Basic Savings Bank Deposit Account (BSBDA)	Basic Savings Bank Deposit Small Account (BSBDA- Small)	U-Instant
Quarterly Physical Statements	Free	Free	Not Available
Email Statements	Free	Not Available	Free
SMS Alerts	25 paisa per SMS subject to maximum amount of ₹25 per quarter or actual amount whichever is lower.	25 paisa per SMS subject to maximum amount of ₹25 per quarter or actual amount whichever is lower.	25 paisa per SMS subject to maximum amount of ₹25 per quarter or actual amount whichever is lower.
Stop Payment Instructions	₹100/- per cheque	Not Applicable	Not Applicable
Signature, Address and Photo attestation	₹100/- per instance	Free	Not Applicable
Balance Certificate	₹100/- per instance	₹100/- per instance	₹100/- per instance(Through Digital Channel)
Account Closure	Nil	Nil	Nil (After One Year, account shall close if customer due diligence not completed)

Debit Card Charges*	Rupay Classic (Domestic)	Rupay Platinum (Domestic)	MasterCard Gold (International)	MasterCard Platinum (International)	Rupay Card – Classic (Virtual OTP Based Debit Card)	Naveen Saving Account (NAVSA)	
Issuance Fee (Primary Holder)	Rupay Classic- ₹150/- for all the products except; Gen-Nex Savings Account - ₹100/- BSBDA & BSBDA-Small - Free Corporate Salary-Standard Account - Free Corporate Salary-Premium Account - Free U-Insta Account - Free	Rupay Platinum- ₹250/- for all the products except; Corporate Salary-Premium Account - Free	MasterCard Gold- ₹250/-	MasterCard Platinum- ₹500/-	Free	Debit Card Charges*	Naveen Saving Account (NAVSA)
Reissuance / Replacement / Renewal Charges	₹150/-for all the products except; BSBDA & BSBDA-Small-Free Corporate Salary-Standard Account-Free Corporate Salary-Premium Account-Free U-Insta Account-Free	₹250/- for all the products except; Corporate Salary-Premium Account - Free	₹250/-	₹500/-	Not Applicable	Issuance Fee (Primary Holder)	Rupay Classic- ₹100/-
Annual Fee (Primary Holder) (for first year)	Free	Free	Free	Free	Free	Annual Fee (Primary Holder) (for first year)	Free
Annual Fee (Primary Holder) (from subsequent year)	Rupay Classic- ₹150/-for all the products except; Gen-Nex Savings Account - ₹50/- BSBDA & BSBDA-Small - Free Corporate Salary-Standard Account - Free Corporate Salary-Premium Account - Free U-Insta Account - Free	₹250/- for all the products except; Corporate Salary-Premium Account - Free	₹250/-	₹500/-	Free	Annual Fee (Primary Holder) (from subsequent year)	Rupay Classic-₹150/-
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	Not Applicable	Reissuance/Replacement/ Renewal Charges	₹150/-
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	Not Allowed	Withdrawal Limit	ATM ₹40,000/-per day
Per Transaction Limits (Own Bank ATM)	₹20,000 for all the products except; BSBDA & BSBDA-Small- ₹10,000/- per day Gen-Nex Savings Account- ₹5,000/- per day	₹20,000/-	₹20,000/- Gen-Nex Savings Account - ₹5,000/-	₹20,000/- Gen-Nex Savings Account - ₹5,000/-	Not Applicable	Per Transaction Limits	₹20,000(Own Bank ATM) ₹10,000(Other Bank ATM)
Per Transaction Limits (Other Bank ATM)	₹10,000 for all the products except; BSBDA & BSBDA-Small- ₹10,000/- per day Gen-Nex Savings Account- ₹5,000/- per day	₹10,000/-	₹10,000/- Gen-Nex Savings Account - ₹5,000/-	₹10,000/- Gen-Nex Savings Account - ₹5,000/-	Not Applicable	Shopping Limit	POS ₹2,00,000/-per day
Shopping Limit	POS ₹2,00,000/-per day for all the products except; BSBDA & BSBDA-Small-POS ₹10,000/- per day Gen-Nex Savings Account-POS ₹10,000/- per day	POS ₹3,00,000/- per day	POS ₹2,00,000/- per day Gen-Nex Savings Account - POS ₹10,000/- per day	POS ₹3,00,000/- per day Gen-Nex Savings Account - POS ₹10,000/- per day	Not Applicable	Per Transaction Limits	POS ₹1,00,000/-
Per Transaction Limits	POS ₹1,00,000/-per day for all the products except; BSBDA & BSBDA-Small-POS ₹10,000/- per day Gen-Nex Savings Account-POS ₹10,000/- per day	POS ₹1,50,000/-	POS ₹1,00,000/- Gen-Nex Savings Account - POS ₹10,000/-	POS ₹1,50,000/- Gen-Nex Savings Account - POS ₹10,000/-	Not Applicable	Online Shopping Limit	ECOM ₹2,00,000/-per day
Online Shopping Limit	ECOM ₹2,00,000/-per day for all the products except; BSBDA & BSBDA-Small-ECOM ₹10,000/- per day Gen-Nex Savings Account-ECOM ₹10,000/- per day	ECOM ₹3,00,000/- per day	ECOM ₹2,00,000/- per day Gen-Nex Savings Account - ECOM ₹10,000/- per day	ECOM ₹3,00,000/-per day Gen-Nex Savings Account - ECOM ₹10,000/- per day	ECOM ₹10,000/-per day	Per Transaction Limits	ECOM ₹1,50,000/-
Per Transaction Limits	ECOM ₹1,50,000/-per day for all the products except; BSBDA & BSBDA-Small-ECOM ₹10,000/- per day Gen-Nex Savings Account-ECOM ₹10,000/- per day	ECOM ₹2,00,000/-	ECOM ₹1,50,000/- Gen-Nex Savings Account - ECOM ₹10,000/-	ECOM ₹2,00,000/- Gen-Nex Savings Account - ECOM ₹10,000/-	ECOM ₹10,000/-	Reissuance/Replacement/ Renewal Charges	₹150/-
PIN regeneration charges	Nil (Green Pin)	Nil (Green Pin)	Nil (Green Pin)	Nil (Green Pin)	Not Applicable	Add-on card charges	₹100/-
ATM Transactions-Metro & Non-Metro (Per Month) (Utkarsh Bank ATM)	Unlimited Free Transactions	Unlimited Free Transactions	Unlimited Free Transactions	Unlimited Free Transactions	Not Applicable	PIN regeneration charges	Nil (Green Pin)
ATM Transactions-Metro & Non-Metro (Per Month) (Other Bank ATM)	5 Free (Financial +Non-Financial) Successful Transactions for all the products except Premium Savings Account & Corporate Salary- Premium Account	5 Free (Financial +Non-Financial) Successful Transactions for all the products except Premium Savings Account & Corporate Salary- Premium Account	5 Free (Financial +Non-Financial) Successful Transactions for all the products except Premium Savings Account & Corporate Salary- Premium Account	5 Free (Financial +Non-Financial) Successful Transactions for all the products except Premium Savings Account & Corporate Salary- Premium Account	Not Applicable	ATM Transactions-Metro & Non-Metro (Per Month) (Utkarsh Bank ATM)	Unlimited Free Transactions
ATM Transaction Charges beyond threshold limit	₹21	₹21	₹21	₹21	Not Applicable	ATM Transactions-Metro & Non-Metro (Per Month) (Other Bank ATM)	5 Free (Financial +Non-Financial) Successful Transactions
Airport Lounge Access	No	Yes	No	Yes	Not Applicable	ATM Transaction Charges beyond threshold limit	₹21
Zero Liability Coverage	Upto ₹50,000/-	Upto ₹1,00,000/-	Upto ₹50,000/-	Upto ₹1,00,000/-	Not Applicable	Airport Lounge Access	No
Accidental Death & Permanent Disability Coverage	Not Applicable	₹2,00,000/-	Not Applicable	Not Applicable	Not Applicable	Zero Liability Coverage	Upto ₹50,000/-
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)	Not Applicable	Accidental Death & Permanent Disability Coverage	Not Applicable
Decline charges for insufficient balance	Not Applicable	Not Applicable	₹25/- per transaction (plus taxes as applicable)	₹25/- per transaction (plus taxes as applicable)	Not Applicable	Debit Card-Transaction Charge-Non Utkarsh Bank International ATMs	Not 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.	Not Applicable	Decline charges for insufficient balance	Not Applicable
Fuel Charges at Petrol Pumps	NIL	NIL	NIL	NIL	Not Applicable	Cross Currency Mark-up on International Debit Card Transactions	Not Applicable
Surcharge on Railway Tickets purchased with Debit Card	NIL	NIL	NIL	NIL	Not Applicable	Fuel Surcharge at PetrolPumps	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.

Current Account - Business Standard & Business Premium

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/- 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 (Online)	Business Standard	Business Premium
RTGS Outward	Free	Free
NEFT Outward	Free	Free
IMPS Payments	Upto ₹1 lakh- ₹5 Above ₹1 lakh upto ₹2 lakh- ₹10 Above ₹2 lakh upto ₹3 lakh- ₹15 Above ₹3 lakh upto ₹5 lakh- ₹20	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 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
Balance Certificate	₹100/- per instance	Free
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.	NIL

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 :

- 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 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.

UPI Easy Account

Payment Services	UPI Easy Account
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/-
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)
Cheque Return Charges (Outward and Inward)	₹200/- per cheque
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	₹100/- per instance
Confidential Report/ Credit Confirmation	Free
Solvency Attestation	₹100/- per instance
Photo Attestation	Free
Activation of Inoperative Account	Free

Account Related Charges	UPI Easy Account
Account Closure Charges	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 Current Account

NEFT/RTGS/IMPS Transactions (Branch Banking)	Business Plus Current Account	Virtual Savings Current Account (linked with Business Plus)
NEFT Inward and Outward	Free	Not Applicable
RTGS Inward and Outward	Free	Not Applicable
IMPS Payments	Upto ₹1 lakh- ₹5 Above ₹1 lakh upto ₹2 lakh- ₹10 Above ₹2 lakh upto ₹3 lakh- ₹15 Above ₹3 lakh upto ₹5 lakh- ₹20	Not Applicable

Phone/Mobile Banking	Business Plus Current Account	Virtual Savings Current Account (linked with Business Plus))
Phone Banking	Free	Not Applicable
SMS Alerts	25 paisa per SMS subject to maximum amount of ₹25 per quarter or actual amount whichever is lower.	Not Applicable

Doorstep Banking Services	Business Plus Current Account	Virtual Savings Current Account (linked with Business Plus)
Doorstep Banking Services (Within City limits) Cash	Please contact the nearest Branch	Not Applicable
Doorstep Banking Services (Within City limits) Cheque	1 Pickup free per day (at selected locations)	Not Applicable

Other Service Charges	Business Plus Current Account	Virtual Savings Current Account (linked with Business Plus)
Physical Account Statement (Quarterly)	Free	Not Applicable
E-Mail Statement	Free	Not Applicable
Stop Payment Instructions	₹100/- per cheque	Not Applicable
Signature Verification/ Address Confirmation	₹100/- per instance	Not Applicable
Photo Attestation	Free	Not Applicable
Balance Certificate	Free	Not Applicable
Confidential Report/ Credit Confirmation	Free	Not Applicable
Solvency Attestation	Free	Not Applicable
Activation of Inoperative Account	Free	Not Applicable

Account Related Charges	Business Plus Current Account	Virtual Savings Current Account (linked with Business Plus)
Account Closure	Within 14 days - Nil After 14 days to 12 months- ₹500/- Above 12 months: ₹250/-	Not Applicable

SCHEDULE OF CHARGES

w.e.f. 1<sup>st</sup> May, 2023

Version - 3

CURRENT ACCOUNT

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Utkarsh Small Finance Bank

Aapki Ummeed Ka Khaata

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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	Unlimited
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/-
Account Maintenance - Free Limit	150 Transactions per quarter (Cash, Clearing and Intra-bank transfer)	350 Transactions per quarter
Account Maintenance - Charges beyond Free limit	₹10/- per transaction	₹10/- per transaction

Debit Card Charges**	Rupay Classic (Domestic)	Rupay Platinum (Domestic)	MasterCard Gold (International)	MasterCard Platinum (International)
Issuance Fee (Primary Holder)	Rupay Classic - ₹150/-	Rupay Platinum - ₹250/-	Mastercard Gold - ₹250/-	Mastercard Platinum - ₹500/-
Reissuance / Replacement / Renewal Charges	₹150/-	₹250/-	₹250/-	₹500/-
Annual Fee (Primary Holder) (for first year)	Free	Free	Free	Free
Annual Fee (Primary Holder) (from subsequent year)	₹150/-	₹250/-	₹250/-	₹500/-
Add-on card charges	₹100/-	₹250/-	₹250/-	₹500/-
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 (Own Bank ATM)	₹20,000/-	₹20,000/-	₹20,000/-	₹20,000/-
Per Transaction Limits (Other Bank ATM)	₹10,000/-	₹10,000/-	₹10,000/-	₹10,000/-
Shopping Limit	POS ₹2,00,000/-per day	POS ₹3,00,000/-per day	POS ₹2,00,000/-per day	POS ₹3,00,000/-per day
Per Transaction Limits	POS ₹1,00,000/-	POS ₹1,50,000/-	POS ₹1,00,000/-	POS ₹1,50,000/-
Online Shopping Limit	ECOM ₹2,00,000/-per day	ECOM ₹3,00,000/-per day	ECOM ₹2,00,000/-per day	ECOM ₹3,00,000/-per day
Per Transaction Limits	ECOM ₹1,50,000/-	ECOM ₹2,00,000/-	ECOM ₹1,50,000/-	ECOM ₹2,00,000/-
PIN regeneration charges	Nil (Green Pin)	Nil (Green Pin)	Nil (Green Pin)	Nil (Green Pin)
ATM Transactions-Metro & Non-Metro (Per Month) (Utkarsh Bank ATM)	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 all the products except Business Premium	5 Free (Financial +Non-Financial) Successful Transactions for all the products except Business Premium	5 Free (Financial +Non-Financial) Successful Transactions for all the products except Business Premium	5 Free (Financial +Non-Financial) Successful Transactions for all the products except Business Premium
ATM Transaction Charges beyond threshold limit	₹21	₹21	₹21	₹21
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	₹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 Charges 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

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

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/- and Max ₹1000/-)	Upto ₹10,000/- ₹50/- Above ₹10,000/- ₹4/- per ₹1,000/- (Min ₹50/- and Max ₹1000/-)
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

UPI Easy Account

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

Transaction Charges	UPI Easy Account
Credit Transactions - Free limits/month (through UPI application only)	Unlimited
Cash Deposit Transactions - Free limits/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	Base Branch: ₹1 lakh
Cash Withdrawal (Non-base Branch) - Free Limit/month	Non-base Branch: ₹50,000/-
Cash Withdrawal (Non-base Branch) - Charges beyond Free Limit	₹2/- per ₹1,000/-
Local Cheque Collection and Payments at Base Branch Location & Fund Transfer	Free
Account Maintenance - Free Limit	50 transactions per quarter (Cash, Clearing, Inter & Intra-Bank Transfer)
Account Maintenance - Charges beyond Free limit	₹10/- per transaction

DD/PO Issuance	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 ₹1000/-)
Revalidation	₹100/- per instance
Duplicate DD Issuance	₹100/- per instance
DD/PO Cancellation	₹100/- per instance

Cheque Book	UPI Easy Account
Free Leaves	One Cheque book free per quarter (10 Leaves)
Charges Beyond Free Limit	₹2/- per leaf (₹20/- per cheque book)

Payment Services	UPI Easy Account
RTGS Inward/Outward	Free
NEFT Inward/Outward	Free
IMPS Payments	Upto ₹1 lakh- ₹5 Above ₹1 lakh upto ₹2 lakh- ₹10 Above ₹2 lakh upto ₹3 lakh- ₹15 Above ₹3 lakh upto ₹5 lakh- ₹20

Doorstep Banking Services	UPI Easy Account
Cash Pickup	Not Available
Documents/Cheques/ DDs Pickup	Not Available

Phone/Mobile Banking	UPI Easy Account
Phone Banking	Free
SMS Alerts	25 paise per SMS subject to maximum amount of ₹25 per quarter or actual amount whichever is lower.

Business Plus Current Account

Minimum Balance Requirement	Business Plus Current Account	Virtual Savings Current Account (linked with Business Plus)
Metro & Urban Branches	₹50,000 AQB	Nil
Semi-Urban & Rural Branches	₹25,000 AQB	Nil
Charges for Non-Maintenance	“Nil”	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 Branch, then system will sweep out the short fall amount from the linked Virtual Savings Account and maintain the balance in Business Plus Account	The surplus amount in Business plus Account above ₹50,000/- in Metro & Urban Branches & ₹25,000/- in Semi-Urban & Rural Branch, will be automatically sweep-in to Virtual Savings Account, at End of Day (EOD).
Initial funding requirement	₹25,000/- for Metro & Urban Branches ₹12,500/- for Semi-Urban & Rural Branches	Not Applicable

Demand Drafts/Pay Order	Business Plus Current Account	Virtual Savings Current Account (linked with Business Plus)
DD Revalidation	₹100/- per instance	Not Applicable
Duplicate DD Issuance	₹100/- per instance	Not Applicable
Demand Drafts payable at own bank locations	Upto ₹10,000/- ₹50/- Above ₹10,000/- ₹4/- per ₹1,000/- (Min ₹50/- & Max ₹1000/-)	Not Applicable
DD/PO Cancellation	₹100/- per instance	Not Applicable

Cheque Issuance/ Collection Charges	Business Plus Current Account	Virtual Savings Current Account (linked with Business Plus)
Cheque Book (50 leaves)	Two free cheque book per quarter	Not Applicable
Charges beyond free limit	₹2/- per leaf (₹100/- per cheque book)	Not Applicable
Local Cheque Collection and Payments at Base Branch Location & Fund Transfer	Free	Not Applicable
Cheque return charges- Outward	₹200/- per cheque	Not Applicable
Cheque return charges- Inward	₹500/- per cheque	Not Applicable

Branch Cash Transactions	Business Plus Current Account	Virtual Savings Current Account (linked with Business Plus)
Cash Deposit Transaction- Free limits / month	Base Branch: ₹10 Lakh Non- base Branch: ₹5 Lakh	Not Applicable
Cash deposit Transaction- charges beyond free limit	₹3/- per ₹1,000/- (Min ₹50/-)	Not Applicable
Cash Withdrawal (Base Branch) - Free limits/month	Unlimited	Not Applicable
Cash Withdrawal charges beyond free limit	Not Applicable	Not Applicable
Cash Withdrawal (Non- Base Branch) - Free limit	Free upto ₹5 Lakh per month	Not Applicable
Cash Withdrawal charges beyond free limit	₹2/- per ₹1,000/-	Not Applicable

# SCHEDULE OF CHARGES

w.e.f. 1<sup>st</sup> May, 2023

Version 2

## OVERDRAFT AGAINST FIXED DEPOSIT

### For further Details:

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### Overdraft against Fixed Deposit

Branch Cash Transactions	
Cash Deposit Transactions - Free limits/month	Base Branch: ₹25 lakhs Non-base Branch: ₹5 lakh
Cash Deposit Transactions - Charges beyond Free limit	₹3 per ₹1000 (Min ₹50)
Cash Withdrawal (Base/Non Base Branch)	Unlimited free transactions

Cheque Issuance/ Collection Charges	
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

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

NEFT/RTGS/IMPS transactions (Online)	
RTGS Outward	Free
NEFT Outward	Free
IMPS Payments	Free

Phone/Mobile Banking	
Phone Banking	Free

Other Charges	
Physical Account Statements (Quarterly)	Free
Email Account Statements (Quarterly)	Free
Stop Payment Instructions	₹100 per cheque
Balance Certificate	Free
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

Average Balance Requirements	Institutional Savings Account- Standard	Institutional Savings Account- Premium	Institutional Savings Account-Government
	AQB	AQB	AQB
Metro & Urban Branches	Nil	Nil	Nil
Semi-Urban & Rural Branches	Nil	Nil	Nil
Chages for Non-Maintenance	Nil	Nil	Nil
Initial Funding Requirement	₹25000/-	₹1,00,000/-	Nil

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

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

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

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

Doorstep Banking Services	Institutional Savings Account- Standard	Institutional Savings Account- Premium	Institutional Savings Account-Government
Cash Pickup Charges (within city limits with a radius of 5 km from base 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)	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- Standard	Institutional Savings Account- Premium	Institutional Savings Account-Government
Physical Account Statement (Quarterly)	Free	Free	Free
Consolidated Account Statement (Annual)	Free	Free	Free
Email Statements	Free	Free	Free
Stop Payment Instructions	₹100/- per cheque	₹100/- per cheque	Free
Signature, Address and Photo attestation	₹100/- per instance	Free	Free
Balance Certificate	Free	Free	Free

Account Related Charges	Institutional Savings Account- Standard	Institutional Savings Account- Premium	Institutional Savings Account-Government
Account Closure	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. 1<sup>st</sup> May, 2023

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INSTITUTIONAL ACCOUNT

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Institutional Current Account - Standard, Premium & Government

Average Balance Requirements	Institutional Current Account- Standard	Institutional Current Account- Premium	Institutional Current Account-Government
	AQB	AQB	AQB
Metro & Urban Branches	Nil	Nil	Nil
Semi-Urban & Rural Branches	Nil	Nil	Nil
Chages for Non-Maintenance	Nil	Nil	Nil
Initial Funding Requirement	₹25,000/-	₹1,00,000/-	Nil

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

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

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

NEFT/RTGS/IMPS transactions (Online)	Institutional Current Account- Standard	Institutional Current Account- Premium	Institutional Current Account-Government
RTGS Outward	Free	Free	Free
NEFT Outward	Free	Free	Free
IMPS Payments	Upto ₹1 lakh- ₹5 Above ₹1 lakh upto ₹2 lakh- ₹10 Above ₹2 lakh upto ₹3 lakh- ₹15 Above ₹3 lakh upto ₹5 lakh- ₹20	Free	Free

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

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

- Note:
- 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 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. 1<sup>st</sup> May, 2023

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## CURRENT ACCOUNT FOR BANKS

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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.





**Utkarsh Small Finance Bank**

*Aapki Ummeed Ka Khaata*

**(A Scheduled Commercial Bank)**

# LOCKER ACCOUNT

## ISSUE OF SAFE DEPOSIT LOCKERS AT BRANCHES

w.e.f. 1<sup>st</sup> May, 2023 | Version 2

### Locker Structure

- 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	₹1300	>= ₹7,000	>= 3 Years	₹2500	>= ₹11,000	>= 3 Years	₹4000	>= ₹17,000	>= 3 Years
Semi Urban/Rural	₹900	>= ₹6,000	>= 3 Years	₹1500	>= ₹8,000	>= 3 Years	₹3000	>= ₹13,000	>= 3 Years

- Locker Issuance Charges (FD Amount):** Fixed deposit from customer covering licence fee for three years and the charges for break open of the locker (as applicable); presently around ₹2500/-

**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)