

SCHEDULE OF CHARGES

w.e.f. 01st May, 2023

Version - 3

Basic Savings Bank Deposit Account (BSBDA) & Basic Savings Bank Deposit Small Account (BSBDA- Small)

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



Utkarsh Small Finance Bank

Aapki Ummeed Ka Khaata

(A Scheduled Commercial Bank)

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	
Chages 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	₹1 lakh	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.
Charges Beyond Free Limit	₹3/- per ₹1,000/- (Min. ₹50/-)	Not Applicable
Cash Deposit Transactions Free limits/month (Folio)	4 transactions	4 transactions
Charges Beyond Free Limit	₹20/-	Not Applicable
Cash Withdrawal - Free limits/month	Unlimited	Monthly cash withdrawal (including debit transfers) is restricted to ten thousand.
Cash Withdrawal charges beyond free limit	Not Applicable	Not Applicable

DD/PO Issuance	Basic Savings Bank Deposit Account (BSBDA)	Basic Savings Bank Deposit Small Account (BSBDA- Small)
Demand Drafts Payable on own Bank Locations	Upto ₹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/-
Revalidation	Free	Free
Duplicate DD Issuance	Free	Upto ₹2,000/- ₹20/- Above ₹2,000/- upto ₹10,000/- ₹50/-
DD/PO Cancellation	₹100/-	₹100/-

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

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

Other Charges	Basic Savings Bank Deposit Account (BSBDA)	Basic Savings Bank Deposit Small Account (BSBDA- Small)
Quarterly Physical Statements	Free	Free
Email Statements	Free	Not Available
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.
Stop Payment Instructions	₹100/- per cheque	Not Applicable
Signature, Address and Photo attestation	₹100/- per instance	Free
Balance Certificate	₹100/- per instance	₹100/- per instance
Account Closure	Nil	Nil