

# SCHEDULE OF CHARGES

w.e.f. 1<sup>st</sup> June, 2025

Version - 7.1

## BUSINESS PLUS 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](http://www.utkarsh.bank)



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

### Business Plus Account

Average Balance Requirement	Business Plus Account
	AQB
Metro & Urban Branches	₹1,00,000/-
Semi-Urban & Rural Branches	₹50,000/-
Charges for Non-Maintenance	Nil
Sweep in/Sweep Out Balance Criteria	If the aggregate balance falls in Business Plus Account below ₹1,00,000/- in Metro & Urban Branches & ₹50,000/- 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

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/-

**\*Note:**

- Virtual Savings Account** is automatically opened and linked with Business Plus Account. The surplus amount in Business Plus Account above ₹1,00,000/- in Metro & Urban Branches & ₹50,000/- in Semi-Urban & Rural Branches, will automatically sweep-in to Virtual Savings Account, at End of Day (EOD).
- No charges** applicable in Virtual Savings Account.