

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.

| 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

| Product Name | Product Code | Upgrade to RuPay Classic International | Upgrade to RuPay Platinum International | Upgrade to Mastercard Gold | Upgrade to Mastercard Platinum | Upgrade to RuPay Select |
|-------------------------------|--------------|--|---|----------------------------|--------------------------------|-------------------------|
| Business Plus Current Account | 266 | No | By Default | No | Yes | Yes |

SCHEDULE OF CHARGES

w.e.f. 1st July, 2025

Version - 7.2

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



Utkarsh Small Finance Bank

Aapki Ummeed Ka Khaata

(A Scheduled Commercial Bank)

Business Plus Account

| Average Balance Requirement | Business Plus Account |
|------------------------------------|--|
| | AQB* |
| Metro & Urban (MU) Branches | ₹1,00,000/- |
| Semi-Urban & Rural (SURU) Branches | ₹50,000/- |
| Charges for Non-Maintenance* | ₹1,500/- per quarter |
| Sweep-in Criteria | Any surplus amount in Business Plus Account (BPA) above ₹1,00,000/- in MU Branches & ₹50,000/- in SURU Branches auto sweep-in to Virtual Savings Account (VSA)** , at EOD. |
| Sweep-out Criteria | If balance in BPA falls below ₹1,00,000/- in MU Branches & ₹50,000/- in SURU Branches, the short fall amount auto sweep-out from the linked VSA to maintain the balance in BPA |

| Branch Cash Transactions | Business Plus Account |
|---|---|
| Cash Deposit Transaction- Free Limit/Month (Base/Non Base Branch) | 20 times of MAB# maintained in previous month in BPA, upper cap ₹20 Lakh (MU) & ₹10 Lakh (SURU)## |
| Cash deposit Transaction- 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 ₹10 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 on 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 | Please contact the nearest branch |

| 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:

- *AQB shall be computed on the combined balance of BPA & VSA.
- **VSA is automatically opened and linked with BPA. No charges applicable in VSA.
- # MAB stands for Monthly Average Balance in BPA only.
- ##Free cash deposit upto ₹20 Lakh for MU Branches & ₹10 Lakh for SURU Branches, for account opening & subsequent month. 20 times of MAB maintained in previous month, upper cap ₹20 Lakh for MU Branches & ₹10 Lakh for SURU Branches in BPA (Current Account) will not be considered in the account opening & subsequent month. It will be applicable thereafter.

SCHEDULE OF CHARGES

w.e.f. 1st April, 2025

Version - 2

Utkarsh Smart Business 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)

Utkarsh Smart Business Account

| Average Balance Requirement | Utkarsh Smart Business Account |
|---|--|
| | AQB |
| Metro & Urban Branches | ₹2,00,000/- |
| Semi-Urban & Rural Branches | ₹1,00,000/- |
| Charges for Non-Maintenance | ₹1,000/- per quarter |
| Note: AQB shall be computed on the aggregate balances of Utkarsh Smart Business Account & Virtual Savings Account* | |
| Sweep in/Sweep Out Balance Criteria | If the aggregate balance falls in Utkarsh Smart Business Account below ₹2,00,000/- in Metro & Urban Branches & ₹1,00,000/- in Semi-Urban & Rural Branches then system will sweep in the short fall amount from the linked Virtual Savings Account and maintain the balance in Utkarsh Smart Business Account |

| Branch Cash Transactions | Utkarsh Smart Business Account |
|---|--|
| Cash Deposit Transaction- Free Limit/Month | Base Branch: ₹40 lakh Non-base Branch: ₹10 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 | Utkarsh Smart Business Account |
|---|--|
| Demand Drafts Payable at own Bank Locations | DD Free up to ₹1 Crore per month Charges beyond free limits ₹4/- per 1000/- (Max ₹1000/-) |
| Demand Draft Revalidation | Free |
| Duplicate Demand Draft Issuance | Free |
| Demand Drafts/Pay Order Cancellation | Free |

| Cheque Issuance/Collection Charges | Utkarsh Smart Business Account |
|--|---|
| Free Leaves | Six 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 | Utkarsh Smart Business Account |
|-----------------------------|--------------------------------|
| RTGS Inward and Outward | Free |
| NEFT Inward and Outward | Free |
| IMPS Payments | Free |

| Other Service Charges | Utkarsh Smart Business Account |
|---|--------------------------------|
| Physical Account Statements (Quarterly) | Free |
| Email Account Statements (Monthly) | Free |
| Stop Payment Instructions | Free |
| Signature Verification/Address Confirmation | Free |
| Confidential Report/ Credit Confirmation | Free |
| Solvency Attestation | ₹1000/- |
| Photo Attestation | Free |
| Activation of Inoperative Account | Free |
| SMS Alerts | Free |
| UPI QR Code | Free |

| Account Closure Charges | Utkarsh Smart Business 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 Select International Contactless Debit Card will be issued to the customers. |

*Note:

- Virtual Savings Account is automatically opened and linked with Utkarsh Smart Business Account. The surplus amount in Utkarsh Smart Business Account above ₹2,00,000/- in Metro & Urban Branches & ₹1,00,000/- 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.