

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:
- 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. 1st May, 2023

Version 2

INSTITUTIONAL ACCOUNT

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)

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.