

Institutional Savings Account - Standard, Premium & Government

Sr. No.	1	2	3	4
Products	Institutional Savings Account- Premium	Institutional Savings Account - TASC Standard	Institutional Savings Account - TASC Premium	Institutional Savings Account-Government
Product Code	212	211	324	213
Average Balance Requirements				
Metro & Urban Branches	Nil	Nil	Nil	Nil
Semi-Urban & Rural Branches	Nil	Nil	Nil	Nil
Chages for Non-Maintenance	Nil	Nil	Nil	Nil
Initial Funding Requirement	₹1,00,000/-	₹25,000/-	₹1,00,000/-	Nil

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

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

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

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

Doorstep Banking Services	Institutional Savings Account- Premium	Institutional Savings Account - TASC Standard	Institutional Savings Account - TASC Premium	Institutional Savings Account-Government
Cash Pickup Charges (within city limits with a radius of 5 km from base branch)	Cash:1 Free visit per day Max ₹2 lakhs per day Charges beyond free limit : Please contact the nearest 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)	Cheque: 1 Free visit Charges beyond free limit : Please contact the nearest 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- Premium	Institutional Savings Account - TASC Standard	Institutional Savings Account - TASC Premium	Institutional Savings Account-Government
Physical Account Statement (Quarterly)	Free	Free	Free	Free
Consolidated Account Statement (Annual)	Free	Free	Free	Free
Email Statement	Free	Free	Free	Free
Stop Payment Instructions	₹100/- per cheque	₹100/- per cheque	₹100/- per cheque	Free
Signature, Address and Photo attestation	Free	₹100/- per instance	Free	Free
Balance Certificate	Free	Free	Free	Free

Account Related Charges	Institutional Savings Account- Premium	Institutional Savings Account - TASC Standard	Institutional Savings Account - TASC Premium	Institutional Savings Account-Government
Account Closure	Nil	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. April 1, 2025

Version 4

INSTITUTIONAL SAVINGS 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)

Institutional Current Account - Standard, Premium & Government

SCHEDULE OF CHARGES

w.e.f. April 1, 2025

Version 4

INSTITUTIONAL CURRENT ACCOUNT

For further Details:

Visit your nearest branch
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(toll free number in India)

Log on to www.utkarsh.bank



Utkarsh Small Finance Bank
Aapki Ummeed Ka Khaata

(A Scheduled Commercial Bank)

Sr. No.	1	2	3	4	5
Products	Institutional Current Account- Standard	Institutional Current Account- Premium	Institutional Current Account - TASC Standard	Institutional Current Account - TASC Premium	Institutional Current Account-Government
Product Code	216	217	325	326	218
Average Balance Requirements					
Metro & Urban Branches	Nil	Nil	Nil	Nil	Nil
Semi-Urban & Rural Branches	Nil	Nil	Nil	Nil	Nil
Chages for Non-Maintenance	Nil	Nil	Nil	Nil	Nil
Initial Funding Requirement	₹25,000/-	₹1,00,000/-	₹25,000/-	₹1,00,000/-	Nil

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

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

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

NEFT/RTGS/IMPS transactions (Online)	Institutional Current Account- Standard	Institutional Current Account- Premium	Institutional Current Account - TASC Standard	Institutional Current Account - TASC Premium	Institutional Current Account-Government
NEFT Outward	Free	Free	Free	Free	Free
RTGS Outward	Free	Free	Free	Free	Free
IMPS Payments	₹1/- ₹1,000/- ₹2.50/- ₹1,000/- ₹25,000/- ₹5.00/- ₹25,000/- ₹5,00,000/- ₹15.00/-	Free	₹1/- ₹1,000/- ₹2.50/- ₹1,000/- ₹25,000/- ₹5.00/- ₹25,000/- ₹5,00,000/- ₹15.00/-	Free	Free

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

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