

SCHEDULE OF CHARGES

w.e.f. 1st May, 2023

Version 2

OVERDRAFT AGAINST FIXED DEPOSIT

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)

Overdraft against Fixed Deposit

Branch Cash Transactions	
Cash Deposit Transactions - Free limits/month	Base Branch: ₹25 lakhs Non-base Branch: ₹5 lakh
Cash Deposit Transactions - Charges beyond Free limit	₹3 per ₹1000 (Min ₹50)
Cash Withdrawal (Base/Non Base Branch)	Unlimited free transactions

Cheque Issuance/ Collection Charges	
Free Leaves	Two cheque book free per quarter (50 leaves)
Charges Beyond Free Limit	₹2/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

Demand Drafts/Pay Order	
Demand Drafts Payable on own Bank locations	Upto ₹10,000/- ₹50/- Above ₹10,000/- ₹4/- per ₹1,000/- (Min ₹50/- and Max ₹1000/-)
Revalidation	₹100/-
Duplicate DD Issuance	₹100/-
DD/PO Cancellation	₹100/-

NEFT/RTGS/IMPS transactions (Online)	
RTGS Outward	Free
NEFT Outward	Free
IMPS Payments	Free

Phone/Mobile Banking	
Phone Banking	Free

Other Charges	
Physical Account Statements (Quarterly)	Free
Email Account Statements (Quarterly)	Free
Stop Payment Instructions	₹100 per cheque
Balance Certificate	Free
Interest Statement	Free
Confidential Report/Credit Confirmation	Free
Paid Cheque Report	Free
Solvency Attestation	Free
Photo Attestation	Free
Activation of Inoperative Account	Free