

# SCHEDULE OF CHARGES

w.e.f. 1<sup>st</sup> April, 2024

Version 3

## 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](http://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	₹1 - ₹1000 - ₹2.50 ₹1000 - ₹25000 - ₹5.00 ₹25000 - ₹500000 - ₹15.00

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