



**Utkarsh Small Finance Bank**  
Aapki Ummeed Ka Khaata

(A Scheduled Commercial Bank)

## SAVINGS ACCOUNT

### SCHEDULE OF CHARGES

w.e.f. 1<sup>st</sup> April, 2025

Version - 8

**For further Details:**

Visit your nearest branch  
Call us at **1800-123-9878**  
(toll free number in India)

Log on to [www.utkarsh.bank](http://www.utkarsh.bank)

Average Balance Requirements	Standard Savings Account	Premium Savings Account	Gen-Nex Savings Account	Corporate Salary-Standard Account	Corporate Salary- Premium Account
	AQB	AQB	AQB	AQB	AQB
Metro & Urban Branches	₹5,000/-	₹50,000/- or relationship of ₹5 lakhs	₹2,500/-	Nil	Nil
Semi-Urban & Rural Branches	₹2,500/-	₹50,000/- or relationship of ₹5 lakhs	₹750/-	Nil	Nil
Charges for Non-Maintenance	₹25/- per ₹500/- of shortfall, Max ₹250/- per quarter	₹50/- per ₹1,000/- of shortfall; Max: ₹1500/-	Metro/Urban: ₹25/- per ₹500/- of shortfall, Max ₹125/- per quarter; Semi Urban/Rural: ₹25/- per ₹500/- of shortfall, Max ₹37.50/- per quarter	Nil	Nil

Branch Cash Transactions	Standard Savings Account	Premium Savings Account	Gen-Nex Savings Account	Corporate Salary-Standard Account	Corporate Salary- Premium Account
Cash Deposit Transactions- Free limits/month	₹5 lakhs	₹20 lakhs	₹5 lakhs	₹5 lakhs	₹20 lakhs
Cash Deposit Transactions - Charges beyond Free Limit	₹3/- per ₹1,000/- (Min. ₹50/-)	₹3/- per ₹1,000/- (Min. ₹50/-)			
Cash Withdrawal - Free Limits/month	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Cash Withdrawal Charges beyond free Limit	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Account Maintenance - Free Limit (Cash, Clearing & Intra-bank transfer)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Account Maintenance - Charges beyond Free Limit	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable

Demand Drafts/Pay Order	Standard Savings Account	Premium Savings Account	Gen-Nex Savings Account	Corporate Salary-Standard Account	Corporate Salary- Premium Account
Demand Drafts Payable on 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/-)	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/-)	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	₹100/- per instance	Free	Free
Duplicate Demand Draft Issuance	₹100/- per instance	₹100/- per instance	₹100/- per instance	Free	Free
Demand Drafts/Pay Order Cancellation	₹100/- per instance	₹100/- per instance	₹100/- per instance	Free	Free

Cheque Issuance/ Collection Charges	Standard Savings Account	Premium Savings Account	Gen-Nex Savings Account	Corporate Salary-Standard Account	Corporate Salary- Premium Account
Free Leaves	One free cheque book per quarter (20 leaves)	Two free cheque books per quarter (20 leaves)	One free cheque book per quarter (20 leaves)	One free cheque book per quarter (20 leaves)	Two free cheque book per quarter (20 leaves)
Charges Beyond Free Limit	₹2/- per leaf (₹40/- per cheque book)	₹2/- per leaf (₹40/- per cheque book)	₹2/- per leaf (₹40/- per cheque book)	₹2/- per leaf (₹40/- per cheque book)	₹2/- per leaf (₹40/- per cheque book)
Cheque Return Charges (Outward)	₹200/- per cheque	₹200/- per cheque	₹200/- per cheque	₹200/- per cheque	₹200/- per cheque
Cheque Return Charges (Inward)	₹500/- per cheque	₹500/- per cheque	₹500/- per cheque	₹500/- per cheque	₹500/- per cheque

NEFT/RTGS/IMPS transactions	Standard Savings Account	Premium Savings Account	Gen-Nex Savings Account	Corporate Salary-Standard Account	Corporate Salary- Premium Account
RTGS Inward and Outward	Free	Free	Free	Free	Free
NEFT Inward and 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/-	₹1/- ₹1,000/- ₹2.50/- ₹1,000/- ₹25,000/- ₹5.00/- ₹25,000/- ₹5,00,000/- ₹15.00/-	Free

Doorstep Banking Services	Standard Savings Account	Premium Savings Account	Gen-Nex Savings Account	Corporate Salary-Standard Account	Corporate Salary- Premium Account
Doorstep Banking Services (Within City Limits with a radius of 5km from base branch) Cash	Not Available	2 visits/month free Max. ₹50,000/- per visit After free limit : ₹250/- per visit	Not Available	Not Available	Not Available
Doorstep Banking Services (Within City Limits with a radius of 5km from base branch) Cheque	Not Available	2 visits/month free After free limit : ₹250/- per visit	Not Available	Not Available	Not Available

Other Service Charges	Standard Savings Account	Premium Savings Account	Gen-Nex Savings Account	Corporate Salary-Standard Account	Corporate Salary- Premium Account
Physical Account Statements (Quarterly)	Free	Free	Free	Free	Free
Email Account Statements (Quarterly)	Free	Free	Free	Free	Free
SMS Alerts	25 paise per SMS subject to maximum amount of ₹25/- per quarter or actual amount which ever is lower	Free	25 paise per SMS subject to maximum amount of ₹25/- per quarter or actual amount whichever is lower.	Free	Free
Stop Payment Instructions	₹100/- per cheque	₹100/- per cheque	₹100/- per cheque	₹100/- per cheque	₹100/- per cheque
Signature, Address and Photo attestation	₹100/- per instance	Free	₹100/- per instance	₹100/- per instance	Free
Passbook	Free	Free	Free	Free	Free

Account Related Charges	Standard Savings Account	Premium Savings Account	Gen-Nex Savings Account	Corporate Salary-Standard Account	Corporate Salary- Premium Account
Account Closure	Upto 14 days - Nil Above 14 days up to 12 months - ₹500/- Above 12 month- Nil	Upto 14 days - Nil Above 14 days up to 12 months - ₹500/- Above 12 month- Nil	Upto 14 days - Nil Above 14 days up to 12 months - ₹500/- Above 12 month- Nil	Upto 14 days - Nil Above 14 days up to 12 months - ₹500/- Above 12 month- Nil	Upto 14 days - Nil Above 14 days up to 12 months - ₹500/- Above 12 month- Nil

Average Balance Requirements	Basic Savings Bank Deposit Account (BSBDA)	Basic Savings Bank Deposit Small Account (BSBDA- Small)
	AQB	AQB
Metro & Urban Branches	Nil	Nil (The balance at any point of time should not exceed ₹50,000/-)
Semi-Urban & Rural Branches	Nil	
Charges for Non-Maintenance	Nil	Nil

Branch Cash Transactions	Basic Savings Bank Deposit Account (BSBDA)	Basic Savings Bank Deposit Small Account (BSBDA- Small)
Cash Deposit Transactions- Free limits/month	Unlimited	Total credits in such accounts should not exceed one lakh rupees in a year  Maximum balance in the account should not exceed fifty thousand rupees at any time.
Cash Deposit Transactions- Charges Beyond Free Limit	Nil	Not Applicable
Cash Withdrawal - Free limits/month	Unlimited	Maximum 4 withdrawals per month across all channels including drawings through ATM. No further withdrawal transactions are permitted beyond above limit
Cash Withdrawal charges beyond free limit	Not Applicable	Not Applicable
Cash Withdrawal Transactions Free limits/month (Folio)	Maximum 4 Withdrawals per month across all channels including drawings through ATM	-
Charges Beyond Free Limit	₹10/- Per transaction	-

Demand Drafts/Pay Order	Basic Savings Bank Deposit Account (BSBDA)	Basic Savings Bank Deposit Small Account (BSBDA- Small)
Demand Drafts Payable on own Bank Locations	Upto ₹10,000/- ₹50/- Above ₹10,000/- ₹4/- per ₹1,000/- (Min ₹50/- and Max ₹1000/-)	Upto ₹2,000/- ₹20/- Above ₹2,000/- upto ₹10,000/- ₹50/-
Demand Draft Revalidation	Free	Free
Duplicate Demand Draft Issuance	Free	Upto ₹2,000/- ₹20/- Above ₹2,000/- upto ₹10,000/- ₹50/-
Demand Drafts/Pay Order Cancellation	₹100/- per instance	₹100/- per instance

Cheque Issuance/ Collection Charges	Basic Savings Bank Deposit Account (BSBDA)	Basic Savings Bank Deposit Small Account (BSBDA- Small)
Free Leaves	Not Available	Not Available
Charges Beyond Free Limit	Not Applicable	Not Available
Cheque Return Charges(Outward )	₹200/- per cheque	₹200/- per cheque
Cheque Return Charges(Inward)	₹500/- per cheque	₹500/- per cheque

NEFT/RTGS/IMPS transactions	Basic Savings Bank Deposit Account (BSBDA)	Basic Savings Bank Deposit Small Account (BSBDA- Small)
RTGS Inward and Outward	Free	Not Available
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/-	₹1/- ₹1,000/- ₹2.50/- ₹1,000/- ₹25,000/- ₹5.00/- ₹25,000/- ₹5,00,000/- ₹15.00/-

Other Service Charges	Basic Savings Bank Deposit Account (BSBDA)	Basic Savings Bank Deposit Small Account (BSBDA- Small)
Physical Account Statements (Quarterly)	Free	Free
Email Account Statements (Quarterly)	Free	Not Available
Stop Payment Instructions	₹100/- per cheque	Not Applicable
Signature, Address and Photo attestation	₹100/- per instance	Free
SMS Alerts	25 paise per SMS subject to maximum amount of ₹25/- per quarter or actual amount which ever is lower	25 paise per SMS subject to maximum amount of ₹25/- per quarter or actual amount which ever is lower
Passbook	Free	Free

Account Closure Charges	Basic Savings Bank Deposit Account (BSBDA)	Basic Savings Bank Deposit Small Account (BSBDA- Small)
Account Closure	Nil	Nil

Naveen Saving Account	
Average Balance Requirements	Naveen Saving Account
	AQB
Metro & Urban Branches	₹2,000/-
Semi-Urban & Rural Branches	₹2,000/-
Non-Maintenance Charges	₹25/- per ₹500/- of shortfall, Max ₹100/- per quarter
Initial Funding Requirement	50% of Average Quarterly Balance Requirement

Branch Cash Transactions	Naveen Saving Account
Cash Deposit Transactions- Free limits/month	₹2 lakhs
Cash Deposit Transactions - Charges beyond Free Limit	₹3/- per ₹1,000/- (Min. ₹50/-)
Cash Withdrawal - Free Limits/month	Unlimited
Cash Withdrawal Charges beyond free Limit	Nil
Account Maintenance - Free Limit (Cash, Clearing & Intra-bank transfer)	Unlimited
Account Maintenance - Charges beyond Free Limit	Not Applicable

Demand Drafts/Pay Order	Standard Savings Account
Demand Drafts Payable on own Bank Locations	Not Applicable
Demand Draft Revalidation	Not Applicable
Duplicate Demand Draft Issuance	Not Applicable
Demand Drafts/Pay Order Cancellation	Not Applicable

Cheque Issuance/ Collection Charges	Naveen Saving Account
Free Leaves	One free cheque book per quarter (10 leaves)
Charges Beyond Free Limit	₹2/- per leaf (₹20/- per cheque book)
Cheque Return Charges (Outward)	₹200/- per cheque
Cheque Return Charges (Inward)	₹500/- per cheque

NEFT/RTGS/IMPS transactions	Naveen Saving Account
RTGS Inward and Outward	Free
NEFT Inward and Outward	Free
IMPS Payments	Free

Doorstep Banking Services	Naveen Saving Account
Doorstep Banking Services (Within City Limits with a radius of 5km from base branch) Cash	Not Available
Doorstep Banking Services (Within City Limits with a radius of 5km from base branch) Cheque	Not Available

Other Charges	Naveen Saving Account
Physical Account Statement (Quarterly)	Free
Email Statements	Free
SMS Alerts	25 paise per SMS subject to maximum amount of ₹25/- per quarter or actual amount whichever is lower
Stop Payment Instructions	₹100/- per cheque
Signature, Address and Photo attestation	Free
Passbook	Free

Account Related Charges	Naveen Saving Account
Account Closure	Above 14 days up to 12 months - ₹500/- Above 12 month- Nil

Debit Card Charges*	Naveen Saving Account
Issuance Fee	₹250/-
Reissuance / Replacement /Renewal charges	₹250/-
Annual Fee (for first year)	Free
Annual Fee (from subsequent year)	₹250/-
ATM Withdrawal Limits	₹50,000/-per day
Per Transaction Limits (Utkarsh SFB ATM)	₹20,000
Per Transaction Limits (Other Bank ATM)	₹10,000
POS Limits	₹2,00,000/-per day
POS Per Transaction Limits	₹1,00,000/-
Online Shopping Limits	₹2,00,000/-per day
Online Per Transaction Limits	₹1,50,000/-
PIN regeneration charges	Nil (Green Pin)
ATM Transactions-Metro & Non-Metro (Per Month) (Utkarsh SFB ATM)	Unlimited Free Transactions
ATM Transactions-Metro & Non-Metro (Per Month)(Other Bank ATM)	5 Free (Financial + Non-Financial) Successful Transactions
ATM Transaction Charges beyond threshold limit	₹21 (plus taxes as applicable)
Airport Lounge Access	No
Zero Liability Coverage	upto ₹2,00,000/-
Concierge Services	No
Accidental Death & Permanent Disability Coverage	Not Applicable
Debit Card-Transaction Charge-Non Utkarsh SFB International ATMs	₹25/- per balance enquiry & ₹175/- per cash withdrawal (plus taxes as applicable)
Decline charges for insufficient balance	₹25/- per transaction (plus taxes as applicable)
Cross Currency Mark-up on International Debit Card Transactions	3.5%+ applicable taxes on foreign currency transaction carried out on Debit Cards.
Fuel Charges at Petrol Pumps	Nil
Surcharge on Railway Tickets purchased with Debit Card	Nil

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 except; Gen-Nex Savings Account - ₹100/- BSBDA & BSBDA-Small - Free Corporate Salary-Standard Account - Free Corporate Salary-Premium Account - Free	₹250/- for all eligible products except; Corporate Salary-Premium Account - Free	₹250/- for all eligible products	₹500/- for all eligible products	₹1,000/- for all eligible products	₹250/- for all eligible products except, BSBDA & BSBDA Small-Free	₹300/- for all eligible products
Reissuance / Replacement / Renewal Charges	₹150/-for all eligible products except; BSBDA & BSBDA-Small-Free Corporate Salary-Standard Account-Free Corporate Salary-Premium Account-Free	₹250/- for all eligible products except; Corporate Salary-Premium Account - Free	₹250/- for all eligible products	₹500/- for all eligible products	₹1,000/- for all eligible products	₹250/- for all eligible products except, BSBDA & BSBDA Small-Free	₹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 except; Gen-Nex Savings Account - ₹50/- BSBDA & BSBDA-Small - Free Corporate Salary-Standard Account - Free Corporate Salary-Premium Account - Free	₹250/- for all eligible products except; Corporate Salary-Premium Account - Free	₹250/- for all eligible products	₹500/- for all eligible products	₹1,000/- for all eligible products	₹250/- for all eligible products except, BSBDA & BSBDA Small-Free	₹300/- for all eligible products
ATM Withdrawal Limits	₹40,000/- per day for all eligible products except; BSBDA & BSBDA-Small-₹10,000/- per day Gen-Nex Savings Account-₹5,000/- per day	₹1,00,000/- per day for all eligible products	₹40,000/- per day for all eligible products except; Gen-Nex Savings Account - ₹5,000/- per day	₹1,00,000/- per day for all eligible products except; Gen-Nex Savings Account - ₹5,000/- per day	₹3,00,000/- per day for all eligible products	₹50,000/- per day for all eligible products except; BSBDA & BSBDA-Small-₹10,000/- per day Gen-Nex Savings Account-₹5,000/- per day	₹2,00,000/- per day for all eligible products except; Gen-Nex Savings Account-₹5,000/- per day
Per Transaction Limits (Utkarsh SFB ATM)	₹20,000/- for all eligible products except; BSBDA & BSBDA-Small - ₹10,000/- Gen-Nex Savings Account - ₹5,000/-	₹20,000/- for all eligible products	₹20,000/- for all eligible products except; Gen-Nex Savings Account - ₹5,000/-	₹20,000/- for all eligible products except; Gen-Nex Savings Account - ₹5,000/-	₹20,000/- for all eligible products	₹20,000/- for all eligible products except; BSBDA & BSBDA-Small-₹10,000/- Gen-Nex Savings Account-₹5,000/-	₹20,000/- for all eligible products except; Gen-Nex Savings Account-₹5,000/-
Per Transaction Limits (Other Bank ATM)	₹10,000/- for all eligible products except; BSBDA & BSBDA-Small - ₹10,000/- Gen-Nex Savings Account - ₹5,000/-	₹10,000/- for all eligible products	₹10,000/- for all eligible products except; Gen-Nex Savings Account - ₹5,000/-	₹10,000/- for all eligible products except; Gen-Nex Savings Account - ₹5,000/-	₹10,000/- for all eligible products	₹10,000/- for all eligible products except; BSBDA & BSBDA-Small-₹10,000/- Gen-Nex Savings Account-₹5,000/-	₹10,000/- for all eligible products except; Gen-Nex Savings Account-₹5,000/-
POS Limits	₹2,00,000/- per day for all eligible products except; BSBDA & BSBDA-Small - ₹10,000/- per day Gen-Nex Savings Account - ₹10,000/- per day	₹3,00,000/- per day for all eligible products	₹2,00,000/- per day for all eligible products except; Gen-Nex Savings Account - ₹10,000/- per day	₹3,00,000/- per day for all eligible products except; Gen-Nex Savings Account - ₹10,000/- per day	₹5,00,000/-per day for all eligible products	₹2,00,000/- per day for all eligible products except; BSBDA & BSBDA-Small-₹10,000/- Gen-Nex Savings Account-₹10,000/-	₹3,00,000/- per day for all eligible products except; Gen-Nex Savings Account-₹10,000/- per day
POS Per Transaction Limits	₹1,00,000/- for all eligible products except; BSBDA & BSBDA-Small - ₹10,000/- Gen-Nex Savings Account - POS ₹10,000/-	₹1,50,000/- for all eligible products	₹1,00,000/- for all eligible products except; Gen-Nex Savings Account - ₹10,000/-	₹1,50,000/- for all eligible products except; Gen-Nex Savings Account - ₹10,000/-	₹2,00,000/- for all eligible products	₹1,00,000/- for all eligible products except; BSBDA & BSBDA-Small-₹10,000/- Gen-Nex Savings Account - ₹10,000/-	₹1,50,000/- for all eligible products except; Gen-Nex Savings Account-₹10,000/-
Online Shopping Limits	₹2,00,000/- per day for all eligible products except; BSBDA & BSBDA-Small - ₹10,000/- per day Gen-Nex Savings Account-₹10,000/- per day	₹3,00,000/- per day for all eligible products	₹2,00,000/- per day for all eligible products except; Gen-Nex Savings Account - ₹10,000/- per day	₹3,00,000/- per day for all eligible products except; Gen-Nex Savings Account-₹10,000/- per day	₹5,00,000/-per day for all eligible products	₹2,00,000/- per day for all eligible products except; BSBDA & BSBDA-Small-₹10,000/- per day Gen-Nex Savings Account-₹10,000/- per day	₹3,00,000/- per day for all eligible products except; Gen-Nex Savings Account-₹10,000/- per day
Online Per Transaction Limits	₹1,50,000/- for all eligible products except; BSBDA & BSBDA-Small - ₹10,000/- Gen-Nex Savings Account - ₹10,000/-	₹2,00,000/- per day for all eligible products	₹1,50,000/- for all eligible products except; Gen-Nex Savings Account - ₹10,000/-	₹2,00,000/- for all eligible products except; Gen-Nex Savings Account - ₹10,000/-	₹3,00,000/- for all eligible products	₹1,50,000/-for all eligible products except; BSBDA & BSBDA-Small-₹10,000/- Gen-Nex Savings Account-₹10,000/-	₹2,00,000/- per day for all eligible products except; Gen-Nex Savings Account-₹10,000/-
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 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	No	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

Disclaimer\*:- 1. For Debit Card upgradation program, kindly visit our nearest branch. 2. Above mention charges are subject to change, kindly refer our website for the latest schedule of charges. 3. Above charges do not include any taxes (Taxes will be levied as applicable). 4. Lockers are available at selected Branches, in various sizes. Please enquire at the nearest branch for the available Sizes and Fees. 5. If you have opted for E-mail Statement, Physical Statement will not be delivered. 6. Debit Card will not be issued to Minors below 10 years. 7. BSBDA Small accounts are valid for a period of 12 months initially which may be extended by another 12 months if the person provides proof of having applied for an Officially Valid Document. 8. Virtual OTP Based Debit Card will be applicable only for Self On Boarding Accounts. 9. 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. 10. 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.



**Utkarsh Small Finance Bank**  
Aapki Ummeed Ka Khaata

## NON-RESIDENT SAVINGS ACCOUNT (Pilot Launch)\*\*\*

### SCHEDULE OF CHARGES

w.e.f. 12<sup>th</sup> February, 2025

**Version - 1**

**For further Details:**  
Visit your nearest branch  
Call us at **1800-123-9878**  
(toll free number in India)

Log on to [www.utkarsh.bank](http://www.utkarsh.bank)

Average Balance Requirements	Utkarsh Standard NRE (Non-Resident External) Savings Account	Utkarsh Standard NRO (Non-Resident Ordinary) Savings Account	Utkarsh Platinum NRE (Non-Resident External) Savings Account	Utkarsh Platinum NRO (Non-Resident Ordinary) Savings Account
	AQB	AQB	AQB	AQB
Metro/Urban/Semi-Urban/Rural Branches	₹10,000/-	₹10,000/-	₹1,00,000/-	₹1,00,000/-
Charges for Non- Maintenance*	₹25/- per ₹500/- of shortfall Maximum ₹250/- per quarter	₹25/- per ₹500/- of shortfall Maximum ₹250/- per quarter	₹25/- per ₹500/- of shortfall Maximum ₹500/- per quarter	₹25/- per ₹500/- of shortfall Maximum ₹500/- per quarter
Fixed Deposits in lieu of Minimum Balance	₹1,00,000/-	₹1,00,000/-	₹10,00,000/-	₹10,00,000/-
Total Relationship Value (TRV) in lieu of Minimum Balance**	₹2,50,000/-	₹2,50,000/-	₹25,00,000/-	₹25,00,000/-

Branch Cash Transactions	NRE Standard Savings Account	NRO Standard Savings Account	NRE Platinum Savings Account	NRO Platinum Savings Account
Cash Deposit Transactions- Free limits/month	Not Allowed	₹2 Lakhs	Not Allowed	₹10 Lakhs
Cash Deposit Transactions - Charges beyond Free limit	Not Applicable	₹3/- per ₹1,000/-	Not Applicable	₹3/- per ₹1,000/-
Cash Withdrawal - Free limits/month	Free	Free	Free	Free

Demand Drafts/Pay Order	NRE Standard Savings Account	NRO Standard Savings Account	NRE Platinum Savings Account	NRO Platinum Savings Account
Demand Drafts Payable on own Bank Locations	Upto ₹10,000/- ₹50/- Above ₹10,000/- ₹4/- per ₹1,000/- (Min ₹50/- and Max ₹1000/-)	Upto ₹10,000/- ₹50/- Above ₹10,000/- ₹4/- per ₹1,000/- (Min ₹50/- and Max ₹1000/-)	Free	Free
Demand Draft Payable at other Bank Locations	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Demand Draft Revalidation	₹100/- per instance	₹100/- per instance	Free	Free
Duplicate Demand Draft Issuance	₹100/- per instance	₹100/- per instance	Free	Free
Demand Drafts/Pay Order Cancellation	₹100/- per instance	₹100/- per instance	Free	Free

Cheque Issuance/ Collection Charges	NRE Standard Savings Account	NRO Standard Savings Account	NRE Platinum Savings Account	NRO Platinum Savings Account
Free Leaves	One free cheque book per quarter (20 leaves)	One free chequebook per quarter (20 leaves)	Free (20 Leaves per cheque book)	Free (20 Leaves per cheque book)
Charges Beyond Free Limit	₹2/- per leaf (₹40/- per cheque book)	₹2/- per leaf (₹40/- per cheque book)	Not Applicable	Not Applicable
Cheque Return Charges Outward	₹200/- per cheque	₹200/- per cheque	₹200/- per cheque	₹200/- per cheque
Cheque Return Charges Inward/ECS/NACH	₹500/- per cheque	₹500/- per cheque	₹500/- per cheque	₹500/- per cheque

NEFT/RTGS/IMPS transactions	NRE Standard Savings Account	NRO Standard Savings Account	NRE Platinum Savings Account	NRO Platinum Savings Account
RTGS Inward and Outward	Free	Free	Free	Free
NEFT Inward and Outward	Free	Free	Free	Free
IMPS Payments	Not Applicable	₹1/- ₹1,000/- ₹2.50/- ₹1,000/- ₹25,000/- ₹5.00/- ₹25,000/- ₹5,00,000/- ₹15.00/-	Not Applicable	Free

Other Service Charges	NRE Standard Savings Account	NRO Standard Savings Account	NRE Platinum Savings Account	NRO Platinum Savings Account
Physical Account Statements (Quarterly)	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Email Account Statements (Monthly)	Free	Free	Free	Free
Passbook	Free	Free	Free	Free
Stop Payment Instructions	₹50/- per instance	₹50/- per instance	Free	Free
Signature Verification/Address Confirmation and Photo Attestation	Free	Free	Free	Free
Locker Rent	25% discount on Locker Annual Rental	25% discount on Locker Annual Rental	50% discount on Locker Annual Rental	50% discount on Locker Annual Rental
SMS Alerts	25 paise per SMS subject to maximum amount of ₹25/- per quarter or actual amount which ever is lower	25 paise per SMS subject to maximum amount of ₹25/- per quarter or actual amount which ever is lower	Free	Free

Account Closure Charges	NRE Standard Savings Account	NRO Standard Savings Account	NRE Platinum Savings Account	NRO Platinum Savings Account
Account Closure	Upto 14 days – Nil Above 14 days up to 12 months – ₹500/- Above 12 month- Nil.	Upto 14 days – Nil Above 14 days up to 12 months – ₹500/- Above 12 month- Nil.	Upto 14 days – Nil Above 14 days up to 12 months – ₹500/- Above 12 month- Nil.	Upto 14 days – Nil Above 14 days up to 12 months – ₹500/- Above 12 month- Nil.

**Note:** \*No NMC charges for 1st calendar quarter including onboarding period.

\*\*TRV is measured as a combined balance across NRE/NRO Savings & Fixed deposit account/s linked to a customer CIF ID.

\*\*\*The NR product is available for the branches in the following states:

Chhattisgarh, Goa, Gujarat, Madhya Pradesh and Maharashtra

Product Name	Utkarsh Standard NRE (Non-Resident External) Savings Account	Utkarsh Standard NRO (Non-Resident Ordinary) Savings Account	Utkarsh Platinum NRE (Non-Resident External) Savings Account	Utkarsh Platinum NRO (Non-Resident Ordinary) Savings Account
Debit Card Charges	Rupay Platinum Contactless (International)	Rupay Classic (Domestic)	Rupay Select Contactless (International)	Rupay Platinum (Domestic)
Issuance Fee	₹300/-	₹150/-	Free	₹250/-
Reissuance/Replacement/Renewal charges	₹300/-	₹150/-	₹1,000/-	₹250/-
Annual Fee (for first year)	Free	Free	Free	Free
Annual Fee (from subsequent year)	₹300/-	₹150/-	Free	₹250/-
ATM Withdrawal Limits	₹2,00,000/-per day	₹40,000/- per day	₹3,00,000/- per day	₹1,00,000/- per day
Per Transaction Limits (Utkarsh SFB ATM)	₹20,000/-	₹20,000/-	₹20,000/-	₹20,000/-
Per Transaction Limits (Other Bank ATM)	₹10,000/-	₹10,000/-	₹10,000/-	₹10,000/-
POS Limits	₹3,00,000/-per day	₹2,00,000/- per day	₹5,00,000/-per day	₹3,00,000/- per day
POS Per Transaction Limits	₹1,50,000/-	₹1,00,000/-	₹2,00,000/-	₹1,50,000/-
Online Shopping Limits	₹3,00,000/-per day	₹2,00,000/- per day	₹5,00,000/-per day	₹3,00,000/- per day
Online Per Transaction Limits	₹2,00,000/-	₹1,50,000/-	₹3,00,000/-	₹2,00,000/- per day
PIN regeneration charges	Nil (Green Pin)	Nil (Green Pin)	Nil (Green Pin)	Nil (Green Pin)
ATM Transaction Charges Metro & Non-Metro (Per Month) Utkarsh SFB ATM	Unlimited Free Transactions	Unlimited Free Transactions	Unlimited Free Transactions	Unlimited Free Transactions
ATM Transaction Charges Metro & Non-Metro (Per Month) Other Bank ATM	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
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)
Airport Lounge Access	<b>Domestic</b> - One-time free Lounge Access at Domestic Airports/Railway Stations every Quarter <b>International</b> - Two times free Lounge Access at International Airports in a calendar year.	No	<b>Domestic</b> - Three (3) times per calendar quarter per card at railway and domestic airport/railway or domestic airport. <b>International</b> - Three (3) times per calendar year in any of the 500+ participating International Airport Lounges.	Yes
Zero Liability Coverage	Upto ₹3,00,000/-	Upto ₹50,000/-	Upto ₹5,00,000/-	Upto ₹1,00,000/-
Concierge Services	Yes	No	Yes	No
Accidental Death & Permanent Disability Coverage	Upto ₹2,00,000/-	Not Applicable	Upto ₹10,00,000/-	₹2,00,000/-
Debit Card-Transaction Charge (Non Utkarsh SFB International ATMs)	₹25/- per balance enquiry & ₹175/- per cash withdrawal [plus taxes as applicable]	Not Applicable	₹25/- per balance enquiry & ₹175/- per cash withdrawal [plus taxes as applicable]	Not Applicable
Decline charges for insufficient balance (Non Utkarsh SFB International ATMs)	₹25/- per transaction (plus taxes as applicable)	Not Applicable	₹25/- per transaction (plus taxes as applicable)	Not Applicable
Cross Currency Mark-up on International Debit Card Transactions	3.5%+ applicable taxes on foreign currency transaction carried out on Debit Cards.	Not Applicable	3.5%+ applicable taxes on foreign currency transaction carried out on Debit Cards.	Not Applicable
Fuel Surcharge at Petrol Pumps	NIL	NIL	NIL	NIL
Surcharge on Railway Tickets purchased with Debit Card	NIL	NIL	NIL	NIL

Disclaimer:- 1. Above mentioned charges are subject to change, kindly refer our website for the latest schedule of charges. 2. Above charges do not include any taxes (Taxes will be levied as applicable). 3. Lockers are available at selected Branches, in various sizes. Please enquire at the nearest branch for the available sizes and fees. 4. Debit Card will not be issued to minors below 10 years. 5.SMS Alert:Three types of SMS will be triggered i.e., Promotional, Customer Educational, Bank Induced & Customer Induced transaction. SMS Alert charges will be applicable to Customer Induced transaction only at the rate approved by competent authority and not to be fixed charge. 6. Dormant Account: If an account remains dormant of a partial period in a quarter and becomes active before the end of quarter, the complete AQB Non-Maintenance charges will be applied as per product structure, irrespective of the month/period it is becoming active.