

### Current Account - Business Standard & Business Premium

Cheque Issuance/ Collection Charges	Business Standard	Business Premium
Free Leaves	One cheque book free per quarter(50 leaves)	Two cheque book free per quarter (50 leaves)
Charges Beyond Free Limit	₹2/- per leaf (₹100/- per cheque book)	₹2/- per leaf (₹100/- per cheque book)
Local Cheque Collection and Payments at Base Branch Location & Fund Transfer	Free	Free
Cheque Return Charges (Outward)	₹200/- per cheque	₹200/- per cheque
Cheque Return Charges (Inward)	₹500/- per cheque	₹500/- per cheque

NEFT/RTGS/IMPS transactions (Online)	Business Standard	Business Premium
RTGS Outward	Free	Free
NEFT Outward	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

Doorstep Banking Services	Business Standard	Business Premium
Doorstep Banking Services (Within City limits) Cash	Please contact the nearest Branch	Please contact the nearest Branch
Doorstep Banking Services (Within City limits) Cheque	₹200 per call (at selected locations)	1 Pickup free per day (at selected locations)

Other Charges	Business Standard	Business Premium
Physical Account Statements (Quarterly)	Free	Free
Email Account Statements (Quarterly)	Free	Free
Stop Payment Instructions	₹100/- per cheque	₹100 per cheque
Signature Verification/ Address Confirmation	₹100/- per instance	₹100/- per instance
Balance Certificate	₹100/- per instance	Free
Confidential Report/ Credit Confirmation	Free	Free
Solvency Attestation	₹100/- per instance	Free
Photo Attestation	Free	Free
Activation of Inoperative Account	Free	Free
SMS Alerts	50 p. per SMS Periodicity: Monthly	50 p. per SMS Periodicity: Monthly

Account Related Charges	Business Standard	Business Premium
Account Closure	Within 14 days - Nil After 14 days to 12 months- ₹500/- Above 12 months: ₹250/-	Within 14 days - Nil After 14 days to 12 months- ₹500/- Above 12 months: ₹250/-

- Note :
- For Debit Card upgradation program, kindly visit our nearest branch.
  - Above Mention Charges are subject to change, kindly refer our website for the latest schedule of charges.
  - Above charges do not include any Taxes. (Taxes will be levied as applicable).
  - If you have opted for E-mail Statement, Physical Statement will not be delivered.
  - 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.

### UPI Easy Account

Payment Services	UPI Easy Account
Outstation Cheque Collection Fees at own locations	(Charges per instrument) Upto & Including ₹5,000/- ₹25/- Above ₹5,000/- upto ₹10,000/- ₹50/- Above ₹10,000/- upto ₹1 lakh - ₹100/- Above ₹1 lakh upto ₹5 lakhs - ₹200/- Above ₹5 lakhs upto ₹10 lakhs - ₹225/- Above ₹10 lakhs - ₹250/-
Outstation Cheque Collection Fees at Correspondent Bank locations	(Charges per instrument) Upto & Including ₹5,000/- ₹25/- Above ₹5,000/- upto ₹10,000/- ₹50/- Above ₹10,000/- upto ₹1 lakh - ₹100/- Above ₹1 lakh upto ₹5 lakhs - ₹200/- Above ₹5 lakhs upto ₹10 lakhs - ₹225/- Above ₹10 lakhs - ₹250/- (Plus other bank charges)
Cheque Return Charges (Outward and Inward)	₹200/- per cheque
Physical Account Statements (Quarterly)	Free
Email Account Statements (Quarterly)	Free
Stop Payment Instructions	₹100/- per cheque
Signature Verification/ Address Confirmation	₹100/- per instance
Balance Certificate	₹100/- per instance
Confidential Report/ Credit Confirmation	Free
Solvency Attestation	₹100/- per instance
Photo Attestation	Free
Activation of Inoperative Account	Free

Account Related Charges	UPI Easy Account
Account Closure Charges	Within 14 days - Nil After 14 days to 12 months - ₹500/- Above 12 months: ₹250/-

#### Debit Card Charges

Note: Kindly refer to the Debit Card Variants & Charges Section. By Default RuPay Classic Debit Card will be issued to the customer, whereas customer, has the option to upgradation program.

### Business Plus Current Account

NEFT/RTGS/IMPS Transactions (Branch Banking)	Business Plus Current Account	Virtual Savings Current Account (linked with Business Plus)
NEFT Inward and Outward	Free	Not Applicable
RTGS Inward and Outward	Free	Not Applicable
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	Not Applicable

Phone/Mobile Banking	Business Plus Current Account	Virtual Savings Current Account (linked with Business Plus)
Phone Banking	Free	Not Applicable
SMS Alerts	50 p. per SMS Periodicity: Monthly	Not Applicable

Doorstep Banking Services	Business Plus Current Account	Virtual Savings Current Account (linked with Business Plus)
Doorstep Banking Services (Within City limits) Cash	Please contact the nearest Branch	Not Applicable
Doorstep Banking Services (Within City limits) Cheque	1 Pickup free per day (at selected locations)	Not Applicable

Other Service Charges	Business Plus Current Account	Virtual Savings Current Account (linked with Business Plus)
Physical Account Statement (Quarterly)	Free	Not Applicable
E-Mail Statement	Free	Not Applicable
Stop Payment Instructions	₹100/- per cheque	Not Applicable
Signature Verification/ Address Confirmation	₹100/- per instance	Not Applicable
Photo Attestation	Free	Not Applicable
Balance Certificate	Free	Not Applicable
Confidential Report/ Credit Confirmation	Free	Not Applicable
Solvency Attestation	Free	Not Applicable
Activation of Inoperative Account	Free	Not Applicable

Account Related Charges	Business Plus Current Account	Virtual Savings Current Account (linked with Business Plus)
Account Closure	Within 14 days - Nil After 14 days to 12 months- ₹500/- Above 12 months: ₹250/-	Not Applicable

# SCHEDULE OF CHARGES

w.e.f. 1<sup>st</sup> May, 2023

Version 2

## CURRENT 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](http://www.utkarsh.bank)



**Utkarsh Small Finance Bank**  
*Aapki Ummeed Ka Khaata*  
**(A Scheduled Commercial Bank)**

## Current Account - Business Standard & Business Premium

Average Balance Requirements	Business Standard	Business Premium
	AQB	AQB
<b>Metro &amp; Urban Branches</b>	₹10,000/-	₹50,000/-
<b>Semi-Urban &amp; Rural Branches</b>	₹5,000/-	₹50,000/-
<b>Charges for Non- Maintenance</b>	₹500/-	₹1,500/-

Branch Cash Transactions	Business Standard	Business Premium
<b>Cash Deposit Transactions - Free limits/month</b>	Base Branch: ₹2 lakhs Non-base Branch: ₹1 lakh	Base Branch: ₹10 lakhs Non-base Branch: ₹5 lakh
<b>Cash Deposit Transactions - Charges beyond Free limit</b>	₹3/- per ₹1000/- (Min ₹50/-)	₹3/- per ₹1000/- (Min ₹50/-)
<b>Cash Withdrawal (Base Branch)</b>	Unlimited	Unlimited
<b>Cash Withdrawal (Non-base Branch) - Free Limit</b>	Free upto ₹2 lakhs per month	Free upto ₹5 lakhs per month
<b>Cash Withdrawal (Non-base Branch) - Charges beyond Free Limit</b>	₹2/- per ₹1,000/-	₹2/- per ₹1,000/-
<b>Account Maintenance - Free Limit</b>	150 Transactions per quarter (Cash, Clearing and Intra-bank transfer)	350 Transactions per quarter
<b>Account Maintenance - Charges beyond Free limit</b>	₹10/- per transaction	₹10/- per transaction

Debit Card Charges**	Rupay Classic (Domestic)	Rupay Platinum (Domestic)	MasterCard Gold (International)	MasterCard Platinum (International)
Issuance Fee (Primary Holder)	Rupay Classic - ₹150/-	Rupay Platinum - ₹250/-	Mastercard Gold - ₹250/-	Mastercard Platinum - ₹500/-
Reissuance / Replacement / Renewal Charges	₹150/-	₹250/-	₹250/-	₹500/-
Annual Fee (Primary Holder) (for first year)	Free	Free	Free	Free
Annual Fee (Primary Holder) (from subsequent year)	₹150/-	₹250/-	₹250/-	₹500/-
Add-on card charges	₹100/-	₹250/-	₹250/-	₹500/-
Withdrawal Limit	ATM ₹40,000/-per day	ATM ₹1,00,000/-per day	ATM ₹40,000/-per day	ATM ₹1,00,000/-per day
Per Transaction Limits (Own Bank ATM)	₹20,000/-	₹20,000/-	₹20,000/-	₹20,000/-
Per Transaction Limits (Other Bank ATM)	₹10,000/-	₹10,000/-	₹10,000/-	₹10,000/-
Shopping Limit	POS ₹2,00,000/-per day	POS ₹3,00,000/-per day	POS ₹2,00,000/-per day	POS ₹3,00,000/-per day
Per Transaction Limits	POS ₹1,00,000/-	POS ₹1,50,000/-	POS ₹1,00,000/-	POS ₹1,50,000/-
Online Shopping Limit	ECOM ₹2,00,000/-per day	ECOM ₹3,00,000/-per day	ECOM ₹2,00,000/-per day	ECOM ₹3,00,000/-per day
Per Transaction Limits	ECOM ₹1,50,000/-	ECOM ₹2,00,000/-	ECOM ₹1,50,000/-	ECOM ₹2,00,000/-
PIN regeneration charges	Nil (Green Pin)	Nil (Green Pin)	Nil (Green Pin)	Nil (Green Pin)
ATM Transactions-Metro & Non-Metro (Per Month) (Utkarsh Bank ATM)	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 all the products except Business Premium	5 Free (Financial + Non-Financial) Successful Transactions for all the products except Business Premium	5 Free (Financial + Non-Financial) Successful Transactions for all the products except Business Premium	5 Free (Financial + Non-Financial) Successful Transactions for all the products except Business Premium
ATM Transaction Charges beyond threshold limit	₹21	₹21	₹21	₹21
Airport Lounge Access	No	Yes	No	Yes
Zero Liability Coverage	Upto ₹50,000/-	Upto ₹1,00,000/-	Upto ₹50,000/-	Upto ₹1,00,000/-
Accidental Death & Permanent Disability Coverage	Not Applicable	₹2,00,000/-	Not Applicable	Not Applicable
Debit Card-Transaction Charge- Non Utkarsh Bank 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)
Decline charges for insufficient balance	Not Applicable	Not 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.
Fuel Charges at Petrol Pumps	NIL	NIL	NIL	NIL
Surcharge on Railway Tickets purchased with Debit Card	NIL	NIL	NIL	NIL

\* Applicable only for Individual & Proprietorship Account

\* POS-Point of Sale

Description and Charges	Product Code - Intellect	Upgrade to RuPay Classic	Upgrade to RuPay Platinum	Upgrade to MasterCard Gold	Upgrade to MasterCard Platinum
Business Plus Current Account	266	No	By Default	Yes	Yes

## UPI Easy Account

Average Balance Requirements	UPI Easy Account
	AQB
<b>Metro &amp; Urban Branches</b>	Nil
<b>Semi-Urban &amp; Rural Branches</b>	Nil
<b>Charges for Non-Maintenance</b>	Nil
<b>Initial Funding Requirement</b>	Nil

Transaction Charges	UPI Easy Account
<b>Credit Transactions - Free limits/month (through UPI application only)</b>	Unlimited
<b>Cash Deposit Transactions - Free limits/month</b>	Base Branch: ₹1 lakh Non-base Branch: No Free Limit
<b>Cash Deposit Transactions - Charges beyond Free limit</b>	₹3/- per ₹1,000/-
<b>Cash Withdrawal (Base Branch)- Free Limit/month</b>	Base Branch: ₹1 lakh
<b>Cash Withdrawal (Non-base Branch) - Free Limit/month</b>	Non-base Branch: ₹50,000/-
<b>Cash Withdrawal (Non-base Branch) - Charges beyond Free Limit</b>	₹2/- per ₹1,000/-
<b>Local Cheque Collection and Payments at Base Branch Location &amp; Fund Transfer</b>	Free
<b>Account Maintenance - Free Limit</b>	50 transactions per quarter (Cash, Clearing, Inter & Intra-Bank Transfer)
<b>Account Maintenance - Charges beyond Free limit</b>	₹10/- per transaction

DD/PO Issuance	UPI Easy Account
<b>Demand Drafts Payable at own Bank Locations</b>	Upto ₹10,000/- ₹50/- Above ₹10,000/- ₹4/- per ₹1,000/- (Min ₹50/- and Max ₹1000/-)
<b>Revalidation</b>	₹100/- per instance
<b>Duplicate DD Issuance</b>	₹100/- per instance
<b>DD/PO Cancellation</b>	₹100/- per instance

Cheque Book	UPI Easy Account
<b>Free Leaves</b>	One Cheque book free per quarter (10 Leaves)
<b>Charges Beyond Free Limit</b>	₹2/- per leaf (₹20/- per cheque book)

Payment Services	UPI Easy Account
<b>RTGS Inward/Outward</b>	Free
<b>NEFT Inward/Outward</b>	Free
<b>IMPS Payments</b>	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

Doorstep Banking Services	UPI Easy Account
<b>Cash Pickup</b>	Not Available
<b>Documents/Cheques/ DDs Pickup</b>	Not Available

Phone/Mobile Banking	UPI Easy Account
<b>Phone Banking</b>	Free
<b>SMS Alerts</b>	Free

## Business Plus Current Account

Minimum Balance Requirement	Business Plus Current Account	Virtual Savings Current Account (linked with Business Plus)
Metro & Urban Branches	₹50,000 AQB	Nil
Semi-Urban & Rural Branches	₹25,000 AQB	Nil
Charges for Non-Maintenance	"Nil"	Nil
Sweep in/Sweep Out Balance Criteria	If the aggregate balance falls in Business plus Account below ₹50,000/- in Metro & Urban Branches & ₹25,000/- in Semi-Urban & Rural Branch, then system will sweep out the short fall amount from the linked Virtual Savings Account and maintain the balance in Business Plus Account	The surplus amount in Business plus Account above ₹50,000/- in Metro & Urban Branches & ₹25,000/- in Semi-Urban & Rural Branch, will be automatically sweep-in to Virtual Savings Account, at End of Day (EOD).
Initial funding requirement	₹25,000/- for Metro & Urban Branches ₹12,500/- for Semi-Urban & Rural Branches	Not Applicable

Demand Drafts/Pay Order	Business Plus Current Account	Virtual Savings Current Account (linked with Business Plus)
DD Revalidation	₹100/- per instance	Not Applicable
Duplicate DD Issuance	₹100/- per instance	Not Applicable
Demand Drafts payable at own bank locations	Upto ₹10,000/- ₹50/- Above ₹10,000/- ₹4/- per ₹1,000/- (Min ₹50/- & Max ₹1000/-)	Not Applicable
DD/PO Cancellation	₹100/- per instance	Not Applicable

Cheque Issuance/ Collection Charges	Business Plus Current Account	Virtual Savings Current Account (linked with Business Plus)
Cheque Book (50 leaves)	Two free cheque book per quarter	Not Applicable
Charges beyond free limit	₹2/- per leaf (₹100/- per cheque book)	Not Applicable
Local Cheque Collection and Payments at Base Branch Location & Fund Transfer	Free	Not Applicable
Cheque return charges- Outward	₹200/- per cheque	Not Applicable
Cheque return charges- Inward	₹500/- per cheque	Not Applicable

Branch Cash Transactions	Business Plus Current Account	Virtual Savings Current Account (linked with Business Plus)
Cash Deposit Transaction-Free limits / month	Base Branch: ₹10 Lakh Non- base Branch: ₹5 Lakh	Not Applicable
Cash deposit Transaction-charges beyond free limit	₹3/- per ₹1,000/- (Min ₹50/-)	Not Applicable
Cash Withdrawal (Base Branch) - Free limits/month	Unlimited	Not Applicable
Cash Withdrawal charges beyond free limit	Not Applicable	Not Applicable
Cash Withdrawal (Non- Base Branch) - Free limit	Free upto ₹5 Lakh per month	Not Applicable
Cash Withdrawal charges beyond free limit	₹2/- per ₹1,000/-	Not Applicable