

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/leaf (₹100/- per cheque book)	₹2/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 lakhs - ₹15	Free

Doorstep Banking Services	Business Standard	Business Premium
Doorstep Banking Services (Within City limits) Cash	Facility available in selected cities (at cost)	Facility available in selected cities (at cost)
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 instrument
Signature Verification/Address Confirmation	₹100/- per instance	₹100/- per instance
Balance Certificate	₹100/- per instance	Free
Interest Statement	Once free for a Financial Year Duplicate : ₹100/- per instance	Free
Confidential Report/Credit Confirmation	Free	Free
TOD Charges	₹100/- per instance (Plus applicable interest)	Free (Plus applicable interest)
Paid Cheque Report	₹100/- per instance	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.

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 instrument
Signature Verification/Address Confirmation	₹100/- per instance
Balance Certificate	₹100/- per instance
Interest Statement	Once free for a Financial Year Duplicate : ₹100/- per instance
Confidential Report/Credit Confirmation	Free
TOD Charges	₹100/- per instance (Plus applicable interest)
Paid Cheque Report	₹100/- per instance
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.

SCHEDULE OF CHARGES

w.e.f. 01st September, 2022

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



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
Metro & Urban Branches	₹10,000/-	₹50,000/-
Semi-Urban & Rural Branches	₹5,000/-	₹50,000/-
Charges for Non- Maintenance	₹500/-	₹1,500/-

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

DD/PO Issuance	Business Standard	Business Premium
Demand Drafts Payable at own Bank Locations	Upto ₹10,000/- ₹50/- Above ₹10,000/- ₹4/- per ₹1,000/- (Min ₹50)	Upto ₹10,000/- ₹50/- Above ₹10,000/- ₹4/- per ₹1,000/- (Min ₹50)
Demand Drafts Payable at Correspondent Bank Locations	₹1/- per thousand, min ₹25/DD + Correspondent Bank charges	₹1/- per thousand, min ₹25/DD + Correspondent Bank charges
Revalidation	₹100/- per instance	₹100/- per instance
Duplicate DD Issuance	₹100/- per instance	₹100/- per instance
DD/PO Cancellation	₹100/- per instance	₹100/- per instance

UPI Easy Account

Average Balance Requirements	UPI Easy Account
	AQB
Non-Maintenance Charges	Nil
Initial Funding Requirement	Nil

Transaction Charges	UPI Easy Account
Credit Transactions - Free limits/month (through UPI application only)	Unlimited
Cash Deposit Transactions - Free limits/month	Base Branch: ₹1 lakhs Non-base Branch: ₹0
Cash Deposit Transactions - Charges beyond Free limit	₹3/- per ₹1,000/-
Cash Withdrawal (Base Branch) - Free Limit/month	Base Branch: ₹1 lakhs
Cash Withdrawal (Non-base Branch) - Free Limit/month	Non-base Branch: ₹50,000/-
Cash Withdrawal (Non-base Branch) - Charges beyond Free Limit	₹2/- per ₹1,000/-
Local Cheque Collection and Payments at Base Branch Location & Fund Transfer	Free
Account Maintenance - Free Limit	50 transactions per quarter (Cash, Clearing, Inter & Intra-Bank Transfer)
Account Maintenance - Charges beyond Free limit	₹10/- per transaction

Debit Card Charges**	Rupay Classic (Domestic)	Rupay Platinum (Domestic)	MasterCard Gold (International)	MasterCard Platinum (International)
Issuance Fee (Primary Holder)	Rupay Classic - ₹100/-	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	5 Free (Financial + Non-Financial) Successful Transactions for all the products	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

DD/PO Issuance	UPI Easy Account
Demand Drafts Payable at own Bank Locations	Upto ₹10,000/- ₹50/- Above ₹10,000/- ₹4/- per ₹1,000/- (Min ₹50)
Demand Drafts Payable at Correspondent Bank Locations	₹1/- per thousand, min ₹25/- DD + Correspondent Bank charges
Revalidation	₹100/- per instance
Duplicate DD Issuance	₹100/- per instance
DD/PO Cancellation	₹100/- per instance

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

Payment Services	UPI Easy Account
RTGS Inward/Outward	Free
NEFT Inward/Outward	Free
IMPS Payments	Upto ₹1 lakh - ₹5 Above ₹1 lakh upto ₹2 lakhs - ₹15

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

Phone/Mobile Banking	UPI Easy Account
Phone Banking	Free
SMS Alerts	Free