



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

SAVINGS ACCOUNT

SCHEDULE OF CHARGES

w.e.f. 01st April, 2022

For further Details:
 Visit your nearest branch
 Call us at **1800 123 9878 / 1800-180-6878**
 (toll free number in India)

Log on to 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	Metro/Urban: ₹25/- per ₹500/- of shortfall, Max ₹250/- for quarter; Semi Urban/Rural: ₹25/- per ₹500/- of shortfall, Max ₹250/- for quarter	₹25/- per ₹500/- of shortfall	Metro/Urban: ₹25/- per ₹500/- of shortfall, Max ₹125/- for quarter; Semi Urban/Rural: ₹25/- per ₹500/- of shortfall, Max ₹37.50/- for 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
Charges Beyond Free Limit	₹3 per ₹1000 (Min ₹50)	₹3 per ₹1000 (Min ₹50)	₹3 per ₹1000 (Min ₹50)	₹3 per ₹1000 (Min ₹50)	₹3 per ₹1000 (Min ₹50)
Cash Deposit Transactions Free limits/month (Folio)	10 transactions	Unlimited transactions	10 transactions	10 transactions	Unlimited transactions
Charges Beyond Free Limit	₹20/-	Not Applicable	₹20/-	₹20/-	Not Applicable
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

DD/PO Issuance	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)	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)	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	₹1/- per thousand, min ₹25/DD + Correspondent Bank charges	₹1/- per thousand, min ₹25/DD + Correspondent Bank charges	₹1/- per thousand, min ₹25/DD + Correspondent Bank charges
Revalidation	₹100/-	₹100/-	₹100/-	Free	Free
Duplicate DD Issuance	₹100/-	₹100/-	₹100/-	Free	Free
DD/PO Cancellation	₹100/-	₹100/-	₹100/-	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/leaf	₹2/leaf	₹2/leaf	₹2/leaf	₹2/leaf
Outstation Cheque Collection Fees	Upto & Including ₹5,000/- ₹25/- per cheque Above ₹5,000/- upto ₹10,000/- ₹50/- per cheque Above ₹10,000/- upto ₹1 lakh - ₹100/- per cheque Above ₹1 lakh upto ₹5 lakhs - ₹200/- per cheque Above ₹5 lakhs upto ₹10 lakhs - ₹225/- per cheque Above ₹10 lakhs - ₹250/- per cheque (plus other bank charges, if applicable)	Upto & Including ₹5,000/- ₹25/- per cheque Above ₹5,000/- upto ₹10,000/- ₹50/- per cheque Above ₹10,000/- upto ₹1 lakh - ₹100/- per cheque Above ₹1 lakh upto ₹5 lakhs - ₹200/- per cheque Above ₹5 lakhs upto ₹10 lakhs - ₹225/- per cheque Above ₹10 lakhs - ₹250/- per cheque (plus other bank charges, if applicable)	Upto & Including ₹5,000/- ₹25/- per cheque Above ₹5,000/- upto ₹10,000/- ₹50/- per cheque Above ₹10,000/- upto ₹1 lakh - ₹100/- per cheque Above ₹1 lakh upto ₹5 lakhs - ₹200/- per cheque Above ₹5 lakhs upto ₹10 lakhs - ₹225/- per cheque Above ₹10 lakhs - ₹250/- per cheque (plus other bank charges, if applicable)	Upto & Including ₹5,000/- ₹25/- per cheque Above ₹5,000/- upto ₹10,000/- ₹50/- per cheque Above ₹10,000/- upto ₹1 lakh - ₹100/- per cheque Above ₹1 lakh upto ₹5 lakhs - ₹200/- per cheque Above ₹5 lakhs upto ₹10 lakhs - ₹225/- per cheque Above ₹10 lakhs - ₹250/- per cheque (plus other bank charges, if applicable)	Upto & Including ₹5,000/- ₹25/- per cheque Above ₹5,000/- upto ₹10,000/- ₹50/- per cheque Above ₹10,000/- upto ₹1 lakh - ₹100/- per cheque Above ₹1 lakh upto ₹5 lakhs - ₹200/- per cheque Above ₹5 lakhs upto ₹10 lakhs - ₹225/- per cheque Above ₹10 lakhs - ₹250/- per cheque (plus other bank charges, if applicable)
Cheque Return Charges (Outward and Inward)	₹200/- per cheque	₹200/- per cheque	₹200/- per cheque	₹200/- per cheque	₹200/- per cheque

NEFT/RTGS/IMPS transactions (Online)	Standard Savings Account	Premium Savings Account	Gen-Nex Savings Account	Corporate Salary-Standard Account	Corporate Salary- Premium Account
RTGS Outward	Free	Free	Free	Free	Free
NEFT Outward	Free	Free	Free	Free	Free
IMPS Payments	Upto ₹1 lakh - ₹5/- Above ₹1 lakh upto ₹2 lakhs - ₹15/-	Free	Upto ₹1 lakh - ₹5 Above ₹1 lakh - ₹2 lakhs - ₹15	Free	Free

Phone/Mobile Banking	Standard Savings Account	Premium Savings Account	Gen-Nex Savings Account	Corporate Salary-Standard Account	Corporate Salary- Premium Account
Phone Banking	Free	Free	Free	Free	Free
SMS Alerts	50 p. per SMS Periodicity: Monthly	Free	Free	Free	Free

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

Other Charges	Standard Savings Account	Premium Savings Account	Gen-Nex Savings Account	Corporate Salary-Standard Account	Corporate Salary- Premium Account
Quarterly Physical Statements	Free	Free	Free	Free	Free
Email Statements	Free	Free	Free	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
Duplicate Interest & Balance Certificate Issuance Charge	₹100/- per instance	Free	₹100/- per instance	₹100/- per instance	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)	Self On boarding
	AQB	AQB	AQB
Metro & Urban Branches	Nil	Nil (The balance at any point of time should not exceed ₹50,000/-)	Zero balance (The aggregate balance of all the deposit accounts at any point of time should not exceed ₹1,00,000/-)
Semi-Urban & Rural Branches	Nil		
Chages for Non-Maintenance	Nil	Nil	Zero charges for non-maintenance of balance

Branch Cash Transactions	Basic Savings Bank Deposit Account (BSBDA)	Basic Savings Bank Deposit Small Account (BSBDA- Small)	Self On boarding
Cash Deposit Transactions- Free limits/month	₹1 lakhs	Up to ₹50,000/-, The aggregate of all withdrawals and transfers in a month should not exceed ₹10,000/- The aggregate of all credits in a financial year should not exceed ₹1 lakh.	Transactions of up to ₹10,000/- in a month (The aggregate of all credits in a financial year, in all the deposit accounts taken together, shall not exceed ₹2,00,000/-)
Charges Beyond Free Limit	₹3 per ₹1000 (Min ₹50)	Not Applicable	₹3 per ₹1000
Cash Deposit Transactions Free limits/month (Folio)	4 transactions	4 transactions	Not Available
Charges Beyond Free Limit	₹20/-	Not Applicable	Not Available
Cash Withdrawal - Free limits/month	Unlimited	Unlimited	
Cash Withdrawal charges beyond free limit	Not Applicable	Not Applicable	

DD/PO Issuance	Basic Savings Bank Deposit Account (BSBDA)	Basic Savings Bank Deposit Small Account (BSBDA- Small)	Self On boarding
Demand Drafts Payable on own Bank Locations	Upto ₹10,000/- ₹50/- Above ₹10,000/- ₹4/- per ₹1,000/- (Min ₹50)	Upto ₹2,000/- ₹20/- Above ₹2,000/- upto ₹10,000/- ₹50/-	DD/PO request can be placed by the customer through Internet Banking /mobile Banking only.
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	Free	Free	—
Duplicate DD Issuance	Free	Upto ₹2,000/- ₹20/- Above ₹2,000/- upto ₹10,000/- ₹50/-	—
DD/PO Cancellation	₹100/-	₹100/-	Not Available

Other Charges	Basic Savings Bank Deposit Account (BSBDA)	Basic Savings Bank Deposit Small Account (BSBDA- Small)	Self On boarding
Quarterly Physical Statements	Free	Free	Not Available
Email Statements	Free	Not Available	Free
Stop Payment Instructions	₹100/- per cheque	Not Applicable	Not Applicable
Signature, Address and Photo attestation	₹100/- per instance	Free	Not Applicable
Duplicate Interest & Balance Certificate Issuance Charge	₹100/- per instance	₹100/- per instance	₹100/- per instance (Through Digital Channel)

Cheque Issuance/ Collection Charges	Basic Savings Bank Deposit Account (BSBDA)	Basic Savings Bank Deposit Small Account (BSBDA- Small)	Self On boarding
Free Leaves	Not Available	Not Available	Not Available
Charges Beyond Free Limit	Not Applicable	Not Available	Not Available
Outstation Cheque Collection Fees	Upto & Including ₹5,000/- ₹25/- per cheque Above ₹5,000/- upto ₹10,000/- ₹50/- per cheque Above ₹10,000/- upto ₹1 lakh - ₹100/- per cheque Above ₹1 lakh upto ₹5 lakhs - ₹200/- per cheque Above ₹5 lakhs upto ₹10 lakhs - ₹225/- per cheque Above ₹10 lakhs - ₹250/- per cheque (plus other bank charges, if applicable)	Upto & Including ₹5,000/- ₹25/- per cheque Above ₹5,000/- upto ₹10,000/- ₹50/- per cheque (plus other bank charges, if applicable)"	—
Cheque Return Charges (Outward and Inward)	₹200/- per cheque	₹200/- per cheque	Not Available

NEFT/RTGS/IMPS transactions (Online)	Basic Savings Bank Deposit Account (BSBDA)	Basic Savings Bank Deposit Small Account (BSBDA- Small)	Self On boarding
RTGS Outward	Free	Not Available	Free
NEFT Outward	Free	Free	Free
IMPS Payments	Upto ₹1 lakh - ₹5 Above ₹1 lakh - ₹2 lakhs - ₹15	Upto ₹10,000/- ₹5/-	Free

Phone/Mobile Banking	Basic Savings Bank Deposit Account (BSBDA)	Basic Savings Bank Deposit Small Account (BSBDA- Small)	Self On boarding
Phone Banking	Free	Free	Free
SMS Alerts	Free	Free	Free

Doorstep Banking Services	Basic Savings Bank Deposit Account (BSBDA)	Basic Savings Bank Deposit Small Account (BSBDA- Small)	Self On boarding
Cash Pickup Charges (within city limits with a radius of 5 km from base branch)	Not Available	Not Available	Not Available
Cheque Pickup Charges (within city limits with a radius of 5 km from base branch)	Not Available	Not Available	Not Available

Account Related Charges	Basic Savings Bank Deposit Account (BSBDA)	Basic Savings Bank Deposit Small Account (BSBDA- Small)	Self On boarding
Account Closure	Nil	Nil	Nil (After One Year, account shall close if customer due diligence not completed)

Debit Card Charges*	Rupay Classic (Domestic)	Rupay Platinum (Domestic)	MasterCard Gold (International)	MasterCard Platinum (International)	Rupay Card – Classic (Virtual OTP Based Debit Card)
Issuance Fee (Primary Holder)	Rupay Classic- ₹100/- for all the products except; Gen-Nex Savings Account - ₹50/- BSBDA & BSBDA-Small - Free Corporate Salary-Standard Account - Free	Rupay Platinum- ₹250/- for all the products except; Corporate Salary-Premium Account - Free	MasterCard Gold- ₹250/-	MasterCard Platinum- ₹500/-	Free
Card Replacement charges	₹150/- for all the products except; Corporate Salary-Standard Account - Free	₹250/- for all the products except; Corporate Salary-Premium Account - Free	₹250/-	₹500/-	Not Applicable
Annual Fee (Primary Holder) (for first year)	Rupay Classic- Free	Rupay Platinum- Free	MasterCard Gold- Free	MasterCard Platinum- Free	Free
Annual Fee (Primary Holder) (from subsequent year)	Rupay Classic- ₹150/- for all the products except; Gen-Nex Savings Account - ₹50/- Corporate Salary-Standard Account - Free BSBDA & BSBDA-Small - Free	₹250/- for all the products except; Corporate Salary-Premium Account - Free	₹250/-	₹500/-	Free
Add-on card charges	₹100/- Gen-Nex Savings Account - Not Applicable BSBDA & BSBDA-Small - Not Applicable	₹250/- Gen-Nex Savings Account - Not Applicable BSBDA & BSBDA-Small - Not Applicable	₹250/- Gen-Nex Savings Account - Not Applicable BSBDA & BSBDA-Small - Not Applicable	₹500/- Gen-Nex Savings Account - Not Applicable BSBDA & BSBDA-Small - Not Applicable	Not Applicable
Withdrawal Limit	ATM ₹40,000/- per day for all the products except; BSBDA & BSBDA-Small - ATM ₹10,000/- per day Gen-Nex Savings Account - ATM ₹5,000/- per day	ATM ₹1,00,000/- per day	ATM ₹40,000/- per day Gen-Nex Savings Account - ATM ₹5,000/- per day	ATM ₹1,00,000/- per day Gen-Nex Savings Account - ATM ₹5,000/- per day	Not Allowed
Per Transaction Limits (Own Bank ATM)	₹20,000 for all the products except; BSBDA & BSBDA-Small- ₹10,000/- per day Gen-Nex Savings Account- ₹5,000/- per day	₹20,000/-	₹20,000/- Gen-Nex Savings Account - ₹5,000/-	₹20,000/- Gen-Nex Savings Account - ₹5,000/-	Not Applicable
Per Transaction Limits (Other Bank ATM)	₹10,000 for all the products except; BSBDA & BSBDA-Small- ₹10,000/- per day Gen-Nex Savings Account- ₹5,000/- per day	₹10,000/-	₹10,000/- Gen-Nex Savings Account - ₹5,000/-	₹10,000/- Gen-Nex Savings Account - ₹5,000/-	Not Applicable
Shopping Limit	POS ₹2,00,000/-per day for all the products except; BSBDA & BSBDA-Small-POS ₹10,000/- per day Gen-Nex Savings Account-POS ₹10,000/- per day	POS ₹3,00,000/- per day	POS ₹2,00,000/- per day Gen-Nex Savings Account - POS ₹10,000/- per day	POS ₹3,00,000/- per day Gen-Nex Savings Account - POS ₹10,000/- per day	Not Applicable
Per Transaction Limits	POS ₹1,00,000/-per day for all the products except; BSBDA & BSBDA-Small-POS ₹10,000/- per day Gen-Nex Savings Account-POS ₹10,000/- per day	POS ₹1,50,000/-	POS ₹1,00,000/- Gen-Nex Savings Account - POS ₹10,000/-	POS ₹1,50,000/- Gen-Nex Savings Account - POS ₹10,000/-	Not Applicable
Online Shopping Limit	ECOM ₹2,00,000/-per day for all the products except; BSBDA & BSBDA-Small-ECOM ₹10,000/- per day Gen-Nex Savings Account-ECOM ₹10,000/- per day	ECOM ₹3,00,000/- per day	ECOM ₹2,00,000/- per day Gen-Nex Savings Account - ECOM ₹10,000/- per day	ECOM ₹3,00,000/-per day Gen-Nex Savings Account - ECOM ₹10,000/- per day	E-commerce ₹10,000/-per day
Per Transaction Limits	ECOM ₹1,50,000/-per day for all the products except; BSBDA & BSBDA-Small-ECOM ₹10,000/- per day Gen-Nex Savings Account-ECOM ₹10,000/- per day	ECOM ₹2,00,000/-	ECOM ₹1,50,000/- Gen-Nex Savings Account - ECOM ₹10,000/-	ECOM ₹2,00,000/- Gen-Nex Savings Account - ECOM ₹10,000/-	E-commerce ₹10,000/-
PIN regeneration charges	Nil (Green Pin)	Nil (Green Pin)	Nil (Green Pin)	Nil (Green Pin)	Not Applicable
ATM Transactions	Unlimited Free Transactions	Unlimited Free Transactions	Unlimited Free Transactions	Unlimited Free Transactions	Not Applicable
Airport Lounge Access	No	Yes	No	Yes	Not Applicable
Zero Liability Coverage	Upto ₹50,000/-	Upto ₹1,00,000/-	Upto ₹50,000/-	Upto ₹1,00,000/-	Not Applicable
Accidental Death & Permanent Disability Coverage	Not Applicable	Upto ₹2,00,000/-	Not Applicable	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)	Not Applicable
Decline charges for insufficient balance	Not Applicable	Not Applicable	₹25/- per transaction (plus taxes as applicable)	₹25/- per transaction (plus taxes as applicable)	Not 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.	Not Applicable
Fuel Surcharge at Petrol Pumps	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Surcharge on Railway Tickets purchased with Debit Card	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable

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.