



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

SAVINGS ACCOUNT

SCHEDULE OF CHARGES

w.e.f. 1st May, 2023

VERSION - 02

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

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 ₹1,000/- (Min. ₹50/-)	₹3/- per ₹1,000/- (Min. ₹50/-)	₹3/- per ₹1,000/- (Min. ₹50/-)	₹3/- per ₹1,000/- (Min. ₹50/-)	₹3/- per ₹1,000/- (Min ₹50/-)
Cash Deposit Transactions Free limits/month (Folio)	10 transactions	Unlimited	10 transactions	10 transactions	Unlimited
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/- and Max ₹1000/-)	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/-)	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/-)
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/- per leaf	₹2/- per leaf	₹2/- per leaf	₹2/- per leaf	₹2/- per leaf
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 (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 lakh- ₹10 Above ₹2 lakh upto ₹3 lakh- ₹15 Above ₹3 lakh upto ₹5 lakh- ₹20	Free	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	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	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
SMS Alerts	50 p. per SMS Periodicity: Monthly	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
Balance Certificate	₹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	Naveen Saving Account
	AQB
Metro/Urban/Semi-Urban/Rural Branches	₹2,000/-
Non-Maintenance Charges	₹25/- per ₹500/- of shortfall, Max ₹100/- for quarter
Initial Funding Requirement	50% of Average Quarterly Balance Requirement

Branch Cash Transactions	Naveen Saving Account
Cash Deposit Transactions- Free limits/month	₹2,00,000/- (Across all categories of Branches)
Charges Beyond Free Limit	₹3 per ₹1,000/- (Min. ₹50/-)
Cash Deposit Transactions (Folio Charges)	4 Branch transactions
Charges Beyond Free Limit	₹20/- per Transaction
Cash Withdrawal - Free limits/month	Unlimited (Across all categories of Branches)
Cash Withdrawal charges beyond free limit	Nil

Cheque Issuance/ Collection Charges	Naveen Saving Account
Chequebook (10 Leaves)	1 cheque book free per quarter
Charges Beyond Free Limit	₹2/- per leaf
Cheque Return Charges Inward	₹500/- per cheque
Cheque Return Charges Outward	₹200/- per cheque

NEFT/RTGS/IMPS transactions (Online)	Naveen Saving Account
RTGS Outward	Free
NEFT Outward	Free
IMPS Payments	Free
SMS Alerts	Free

Doorstep Banking Services	Naveen Saving Account
Cash Pickup Charges (within city limits with a radius of 5 km from base branch)	Not Available
Cheque Pickup Charges (within city limits with a radius of 5 km from base branch)	Not Available

Other Charges	Naveen Saving Account
Physical Account Statement (Quarterly)	Free
Email Statements	Free
Stop Payment Instructions	₹100/- per cheque
Signature, Address and Photo attestation	Nil
Duplicate Interest & Balance Certificate Issuance Charge	Nil

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

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

Branch Cash Transactions	Basic Savings Bank Deposit Account (BSBDA)	Basic Savings Bank Deposit Small Account (BSBDA- Small)	U-Instant
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.	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	Nil	Not Applicable	₹3/- per ₹1000/- (Min ₹50/-)
Cash Deposit Transactions Free limits/month (Folio)	Unlimited	Unlimited	Not Available
Charges Beyond Free Limit	Nil	Not Applicable	Not Available
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	Not Applicable
Cash Withdrawal charges beyond free limit	Not Applicable	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	-	-

DD/PO Issuance	Basic Savings Bank Deposit Account (BSBDA)	Basic Savings Bank Deposit Small Account (BSBDA- Small)	U-Instant
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/-	Upto ₹10,000/- ₹50/- Above ₹10,000/- ₹4/- per ₹1,000/- (Min ₹50/- and Max ₹1000/-) DD/PO request can be placed by the customer through Internet Banking /mobile Banking only.
Revalidation	Free	Free	Free
Duplicate DD Issuance	Free	Upto ₹2,000/- ₹20/- Above ₹2,000/- upto ₹10,000/- ₹50/-	Free
DD/PO Cancellation	₹100/-	₹100/-	₹100/-

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

NEFT/RTGS/IMPS transactions (Online)	Basic Savings Bank Deposit Account (BSBDA)	Basic Savings Bank Deposit Small Account (BSBDA- Small)	U-Instant
RTGS Outward	Free	Not Available	Free
NEFT Outward	Free	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	Upto ₹10,000/- ₹5/-	Free

Doorstep Banking Services	Basic Savings Bank Deposit Account (BSBDA)	Basic Savings Bank Deposit Small Account (BSBDA- Small)	U-Instant
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

Other Charges	Basic Savings Bank Deposit Account (BSBDA)	Basic Savings Bank Deposit Small Account (BSBDA- Small)	U-Instant
Quarterly Physical Statements	Free	Free	Not Available
Email Statements	Free	Not Available	Free
SMS Alerts	Free	Free	Free
Stop Payment Instructions	₹100/- per cheque	Not Applicable	Not Applicable
Signature, Address and Photo attestation	₹100/- per instance	Free	Not Applicable
Balance Certificate	₹100/- per instance	₹100/- per instance	₹100/- per instance(Through Digital Channel)
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- ₹150/- for all the products except; Gen-Nex Savings Account - ₹100/- BSBDA & BSBDA-Small - Free Corporate Salary-Standard Account - Free Corporate Salary-Premium Account - Free U-Insta Account - Free	Rupay Platinum- ₹250/- for all the products except; Corporate Salary-Premium Account - Free	MasterCard Gold- ₹250/-	MasterCard Platinum- ₹500/-	Free
Reissuance / Replacement / Renewal Charges	₹150/-for all the products except; BSBDA & BSBDA-Small-Free Corporate Salary-Standard Account-Free Corporate Salary-Premium Account-Free U-Insta Account-Free	₹250/- for all the products except; Corporate Salary-Premium Account - Free	₹250/-	₹500/-	Not Applicable
Annual Fee (Primary Holder) (for first year)	Free	Free	Free	Free	Free
Annual Fee (Primary Holder) (from subsequent year)	Rupay Classic- ₹150/-for all the products except; Gen-Nex Savings Account - ₹50/- BSBDA & BSBDA-Small - Free Corporate Salary-Standard Account - Free Corporate Salary-Premium Account - Free U-Insta Account - 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	ECOM ₹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/-	ECOM ₹10,000/-
PIN regeneration charges	Nil (Green Pin)	Nil (Green Pin)	Nil (Green Pin)	Nil (Green Pin)	Not Applicable
ATM Transactions-Metro & Non-Metro (Per Month) (Utkarsh Bank ATM)	Unlimited Free Transactions	Unlimited Free Transactions	Unlimited Free Transactions	Unlimited Free Transactions	Not Applicable
ATM Transactions-Metro & Non-Metro (Per Month) (Other Bank ATM)	5 Free (Financial +Non-Financial) Successful Transactions for all the products except Premium Savings Account & Corporate Salary- Premium Account	5 Free (Financial +Non-Financial) Successful Transactions for all the products except Premium Savings Account & Corporate Salary- Premium Account	5 Free (Financial +Non-Financial) Successful Transactions for all the products except Premium Savings Account & Corporate Salary- Premium Account	5 Free (Financial +Non-Financial) Successful Transactions for all the products except Premium Savings Account & Corporate Salary- Premium Account	Not Applicable
ATM Transaction Charges beyond threshold limit	₹21	₹21	₹21	₹21	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	₹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 Charges at Petrol Pumps	NIL	NIL	NIL	NIL	Not Applicable
Surcharge on Railway Tickets purchased with Debit Card	NIL	NIL	NIL	NIL	Not Applicable

Naveen Saving Account (NAVSA)	
Debit Card Charges*	Naveen Saving Account (NAVSA)
Issuance Fee (Primary Holder)	Rupay Classic- ₹100/-
Annual Fee (Primary Holder) (for first year)	Free
Annual Fee (Primary Holder) (from subsequent year)	Rupay Classic-₹150/-
Reissuance/Replacement/ Renewal Charges	₹150/-
Withdrawal Limit	ATM ₹40,000/-per day
Per Transaction Limits	₹20,000(Own Bank ATM) ₹10,000(Other Bank ATM)
Shopping Limit	POS ₹2,00,000/-per day
Per Transaction Limits	POS ₹1,00,000/-
Online Shopping Limit	ECOM ₹2,00,000/-per day
Per Transaction Limits	ECOM ₹1,50,000/-
Reissuance/Replacement/ Renewal Charges	₹150/-
Add-on card charges	₹100/-
PIN regeneration charges	Nil (Green Pin)
ATM Transactions-Metro & Non-Metro (Per Month) (Utkarsh Bank 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
Airport Lounge Access	No
Zero Liability Coverage	Upto ₹50,000/-
Accidental Death & Permanent Disability Coverage	Not Applicable
Debit Card-Transaction Charge-Non Utkarsh Bank International ATMs	Not Applicable
Decline charges for insufficient balance	Not Applicable
Cross Currency Mark-up on International Debit Card Transactions	Not Applicable
Fuel Surcharge at PetrolPumps	Nil
Surcharge on Railway Tickets purchased with Debit Card	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.