



**Utkarsh Small Finance Bank Limited**

**Time-Norms for Various Important Banking Transactions**

<b>Sr. No.</b>	<b>Transaction Name</b>	<b>Time</b>
1	<b>Cash deposits &amp; Cash withdrawals at teller counter less then Rs. 50,000/-</b>	<b>3 to 5 minutes</b>
2	<b>Cash deposits &amp; Cash withdrawals at teller counter more than Rs. 50,000/-</b>	<b>As per the value deposited</b>
3	<b>Issuance &amp; Payment of Demand drafts / Manager's cheques for our own customers</b>	<b>10 to 15 minutes</b>
4	<b>Issuance &amp; Payment of Demand drafts / Manager's cheques for other walk-in customers</b>	<b>24 Hours</b>
5	<b>Redemption of Fixed deposits</b>	<b>5 minutes</b>
6	<b>Collection of Cheques</b>	
A	<b>Local</b>	<b>As per clearing house rules</b>
B	<b>Outstation Drawn on Branch locations</b>	<b>7 to 14 days depending on the location</b>
7	<b>Outstation Drawn on Non Branch Locations where we have a correspondent bank tie up</b>	<b>Maximum 14 working days</b>
8	<b>Outstation Drawn on Non Branch Locations where we do not have correspondent bank tie up</b>	<b>Maximum 14 working days</b>
9	<b>Transfer of funds</b>	
A	<b>Between Utkarsh Bank accounts (Transfer Cheque)</b>	<b>10 minutes</b>
B	<b>Other Bank ( NEFT / RTGS )</b>	<b>As per settlement cycle</b>
10	<b>Payment of Demand drafts / Manager's cheques</b>	<b>7 to 10 minutes</b>