



Utkarsh Small Finance Bank
Aapki Ummeed Ka Khaata

(A Scheduled Commercial Bank)

SAVINGS ACCOUNT

SCHEDULE OF CHARGES

w.e.f. 01st September, 2022

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 ₹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
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 lakhs - ₹15/-	Free	Upto ₹1 lakh - ₹5 Above ₹1 lakh - ₹2 lakhs - ₹15	Upto ₹1 lakh - ₹5 Above ₹1 lakh - ₹2 lakhs - ₹15	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
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)	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	₹1 lakhs	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	₹3 per ₹1000 (Min ₹50)	Not Applicable	₹3 per ₹1000 (Min ₹50)
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	Monthly cash withdrawal (including debit transfers) is restricted to ten thousand.	Not Applicable
Cash Withdrawal charges beyond free limit	Not Applicable	Not Applicable	Not Applicable

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)	Upto ₹2,000/- ₹20/- Above ₹2,000/- upto ₹10,000/- ₹50/-	Upto ₹10,000/- ₹50/- Above ₹10,000/- ₹4/- per ₹1,000/- (Min ₹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	₹1/- per thousand, min ₹25/DD + Correspondent Bank charges
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/-

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
Duplicate Interest & Balance Certificate Issuance Charge	₹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)

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 - ₹2 lakhs - ₹15	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

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 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)	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

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.

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
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(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

SCHEDULE OF CHARGES

w.e.f. 01st April, 2022

OVERDRAFT AGAINST FIXED DEPOSIT

For further Details:

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(toll free number in India)

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Overdraft against Fixed Deposit

Branch Cash Transactions	
Cash Deposit Transactions - Free limits/month	Base Branch: ₹25 lakhs Non-base Branch: ₹5 lakh
Cash Deposit Transactions - Charges beyond Free limit	₹3 per ₹1000 (Min ₹50)
Cash Withdrawal (Base/Non Base Branch)	Unlimited free transactions

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

NEFT/RTGS/IMPS transactions (Online)	
RTGS Outward	Free
NEFT Outward	Free
IMPS Payments	Free

Phone/Mobile Banking	
Phone Banking	Free

Other Charges	
Physical Account Statements (Quarterly)	Free
Email Account Statements (Quarterly)	Free
Stop Payment Instructions	₹100 per cheque
Balance Certificate	Free
Interest Statement	Free
Confidential Report/Credit Confirmation	Free
Paid Cheque Report	Free
Solvency Attestation	Free
Photo Attestation	Free
Activation of Inoperative Account	Free

Institutional Savings Account - Standard, Premium & Government

Average Balance Requirements	Institutional Savings Account- Standard	Institutional Savings Account- Premium	Institutional Savings Account-Government
	AQB	AQB	AQB
Metro & Urban Branches	Nil	Nil	Nil
Semi-Urban & Rural Branches	Nil	Nil	Nil
Chages for Non-Maintenance	Nil	Nil	Nil
Initial Funding Requirement	₹25000/-	₹1,00,000/-	Nil

Branch Cash Transactions	Institutional Savings Account- Standard	Institutional Savings Account- Premium	Institutional Savings Account-Government
Cash Deposit Transactions- Free limits/month	₹10 lakhs	Unlimited	Unlimited
Charges Beyond Free Limit	₹3 per ₹1000 (Min ₹50)	Not Applicable	Not Applicable
Cash Deposit Transactions Free limits/month (Folio)	Unlimited transactions	Unlimited transactions	Unlimited transactions
Charges Beyond Free Limit	Not Applicable	Not Applicable	Not Applicable
Cash Withdrawal - (Home Branch) Free Limit	Unlimited	Unlimited	Unlimited
Cash Withdrawal - (Home Branch) Charges beyond free limit	Not Applicable	Not Applicable	Not Applicable
Cash Withdrawal - (Non- Home Branch) Free Limit	Unlimited	Unlimited	Unlimited
Cash Withdrawal - (Non- Home Branch) Charges beyond free limit	Not Applicable	Not Applicable	Not Applicable

DD/PO Issuance	Institutional Savings Account- Standard	Institutional Savings Account- Premium	Institutional Savings Account-Government
Demand Drafts Payable on own Bank Locations	Free	Free	Free
Demand Drafts Payable at Correspondent Bank Locations	Correspondent Bank charges	Correspondent Bank charges	Correspondent Bank charges
Revalidation	₹100/-	Free	Free
Duplicate DD Issuance	₹100/-	Free	Free
DD/PO Cancellation	₹100/-	Free	Free

Cheque Issuance/ Collection Charges	Institutional Savings Account- Standard	Institutional Savings Account- Premium	Institutional Savings Account-Government
Free Leaves	Unlimited	Unlimited	Unlimited
Charges Beyond Free Limit	Not Available	Not Available	Not Available
Cheque Return Charges (Outward)	₹200/- per cheque	₹200/- per cheque	Free
Cheque Return Charges (Inward)	₹500/- per cheque	₹500/- per cheque	Free

NEFT/RTGS/IMPS transactions (Online)	Institutional Savings Account- Standard	Institutional Savings Account- Premium	Institutional Savings Account-Government
RTGS Outward	Free	Free	Free
NEFT Outward	Free	Free	Free
IMPS Payments	Free	Free	Free
SMS Alerts	Free	Free	Free

Doorstep Banking Services	Institutional Savings Account- Standard	Institutional Savings Account- Premium	Institutional Savings Account-Government
Cash Pickup Charges (within city limits with a radius of 5 km from base branch)	Free Limit- Nil Charges beyond free limit : Please contact the nearest Branch	Cash:1 Free visit per day Max ₹2 lakhs per day Charges beyond free limit : Please contact the nearest Branch	Cash:1 Free visit per day Max ₹2 lakhs per day Charges beyond free limit : Please contact the nearest Branch
Cheque Pickup Charges (within city limits with a radius of 5 km from base branch)	Free Limit- Nil Charges beyond free limit : Please contact the nearest Branch	Cheque: 1 Free visit Charges beyond free limit : Please contact the nearest Branch	Cheque: 1 Free visit Charges beyond free limit : Please contact the nearest Branch

Other Charges	Institutional Savings Account- Standard	Institutional Savings Account- Premium	Institutional Savings Account-Government
Physical Account Statement (Quarterly)	Free	Free	Free
Consolidated Account Statement (Annual)	Free	Free	Free
Email Statements	Free	Free	Free
Stop Payment Instructions	₹100/- per cheque	₹100/- per cheque	Free
Signature, Address and Photo attestation	₹100/- per instance	Free	Free
Duplicate Interest & Balance Certificate Issuance Charge	Free	Free	Free

Account Related Charges	Institutional Savings Account- Standard	Institutional Savings Account- Premium	Institutional Savings Account-Government
Account Closure	Nil	Nil	Nil

SCHEDULE OF CHARGES

w.e.f. 01st September, 2022

INSTITUTIONAL ACCOUNT

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Institutional Current Account - Standard, Premium & Government

Average Balance Requirements	Institutional Current Account- Standard	Institutional Current Account- Premium	Institutional Current Account-Government
	AQB	AQB	AQB
Metro & Urban Branches	Nil	Nil	Nil
Semi-Urban & Rural Branches	Nil	Nil	Nil
Chages for Non-Maintenance	Nil	Nil	Nil
Initial Funding Requirement	₹25,000	₹1,00,000/-	Nil

Branch Cash Transactions	Institutional Current Account- Standard	Institutional Current Account- Premium	Institutional Current Account-Government
Cash Deposit Transactions - Free limits/month	₹10 lakhs	Unlimited	Unlimited
Cash Deposit Transactions - Charges beyond Free limit	₹3 per ₹1000 (Min ₹50)	Not Applicable	Not Applicable
Cash Withdrawal (Base Branch)	Unlimited free transactions	Unlimited	Not Applicable
Cash Withdrawal (Non-base Branch) - Free Limit	Unlimited free transactions	Unlimited	Not Applicable
Cash Withdrawal (Non-base Branch) - Charges beyond Free Limit	Not Applicable	Not Applicable	Not Applicable
Account Maintenance - Free Limit	Unlimited transactions	Unlimited transactions	Unlimited transactions
Account Maintenance - Charges beyond Free limit	Not Applicable	Not Applicable	Not Applicable

DD/PO Issuance	Institutional Current Account- Standard	Institutional Current Account- Premium	Institutional Current Account-Government
Demand Drafts Payable at own Bank Locations	Free	Free	Free
Demand Drafts Payable at Correspondent Bank Locations	Correspondent Bank charges	Correspondent Bank charges	Correspondent Bank charges
Revalidation	₹100/-	Free	Free
Duplicate DD Issuance	₹100/-	Free	Free
DD/PO Cancellation	₹100/-	Free	Free

Cheque Issuance/ Collection Charges	Institutional Current Account- Standard	Institutional Current Account- Premium	Institutional Current Account-Government
Free Leaves	Unlimited	Unlimited	Unlimited
Charges Beyond Free Limit	Not Available	Not Applicable	Not Applicable
Local Cheque Collection and Payments at Base Branch Location & Fund Transfer	Free	Free	Free
Cheque Return Charges (Outward)	₹200/- per cheque	₹200/- per cheque	Free
Cheque Return Charges (Inward)	₹500/- per cheque	₹500/- per cheque	Free

NEFT/RTGS/IMPS transactions (Online)	Institutional Current Account- Standard	Institutional Current Account- Premium	Institutional Current Account-Government
RTGS Outward	Free	Free	Free
NEFT Outward	Free	Free	Free
IMPS Payments	Upto ₹1 lakh - ₹5/- Above ₹1 lakh upto ₹2 lakhs - ₹15/-	Free	Free

Doorstep Banking Services	Institutional Current Account- Standard	Institutional Current Account- Premium	Institutional Current Account-Government
Doorstep Banking Services (Within City limits) Cash	Free Limit Cash : Nil Charges beyond free limit : Please contact the nearest Branch	Free Limit Cash: 1 Free visit per day (Max ₹2 lakhs per day) Charges beyond free limit : As per CIT Agency	Free Limit Cash: 1 Free visit per day (Max ₹2 lakhs per day) Charges beyond free limit : As per CIT Agency
Doorstep Banking Services (Within City limits) Cheque	Free Limit Cheque : Nil Charges beyond free limit : Please contact the nearest Branch	Free Limit Cheque : 1 Free visit per day Charges beyond free limit : As per CIT Agency	Free Limit Cheque: 1 Free visit per day Charges beyond free limit : As per CIT Agency

Other Charges	Institutional Current Account- Standard	Institutional Current Account- Premium	Institutional Current Account-Government
Physical Account Statements (Quarterly)	Free	Free	Free
Consolidated Account Statement (Annual)	Free	Free	Free
Email Account Statements (Quarterly)	Free	Free	Free
Stop Payment Instructions	₹100 per cheque	Free	Free
Signature Verification/Address Confirmation	₹100/- per instance	Free	Free
Balance Certificate	Free	Free	Free
Interest Statement	Free	Free	Free
Confidential Report/Credit Confirmation	₹100 per instance	Free	Free
TOD Charges	₹100 per instance (Plus applicable interest)	Free	Free
Paid Cheque Report	₹100 per instance	Free	Free
Solvency Attestation	₹100 per instance	Free	Free
Photo Attestation	Nil	Free	Free
Activation of Inoperative Account	Free	Free	Free
SMS Alerts	Free	Free	Free

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



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LOCKER ACCOUNT

ISSUE OF SAFE DEPOSIT LOCKERS AT BRANCHES

Locker Structure

- Annual Rent**

Branch Category	Small 125 X 175 X 492	FD Amount	Tenure of FD	Medium 125 X 352 X 492	FD Amount	Tenure of FD	Large 159 X 424 X 492	FD Amount	Tenure of FD
Metro/Urban	₹1300	>= ₹7,000	>= 3 Years	₹2500	>= ₹11,000	>= 3 Years	₹4000	>= ₹17,000	>= 3 Years
Semi Urban/Rural	₹900	>= ₹6,000	>= 3 Years	₹1500	>= ₹8,000	>= 3 Years	₹3000	>= ₹13,000	>= 3 Years

- Locker Issuance Charges (FD Amount):** Fixed deposit covering rentals for three years and break open charges (as applicable); presently around ₹2500/-

For further Details:

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