

# SCHEDULE OF CHARGES

w.e.f. 1<sup>st</sup> July, 2025

Version - 7.3

## BUSINESS PLUS ACCOUNT

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

Log on to **www.utkarsh.bank**



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

### Business Plus Account

Average Balance Requirement	Business Plus Account
	AQB*
Metro & Urban (MU) Branches	₹50,000/-
Semi-Urban & Rural (SURU) Branches	₹25,000/-
Charges for Non-Maintenance*	₹1,500/- per quarter
Sweep-in Criteria	Any surplus amount in Business Plus Account (BPA) above ₹1,00,000/- in MU Branches & ₹50,000/- in SURU Branches auto sweep-in to Virtual Savings Account (VSA)**, at EOD.
Sweep-out Criteria	If balance in BPA falls below ₹1,00,000/- in MU Branches & ₹50,000/- in SURU Branches, the short fall amount auto sweep-out from the linked VSA to maintain the balance in BPA

Branch Cash Transactions	Business Plus Account
Cash Deposit Transaction- Free Limit/Month (Base/Non Base Branch)	20 times of MAB# maintained in previous month in BPA, upper cap ₹20 Lakh (MU) & ₹10 Lakh (SURU)##
Cash deposit Transaction- Charges Beyond free limit	₹3/- per ₹1,000/- (Min ₹50/-)
Cash Withdrawal (Base Branch) - Free Limit/Month	Unlimited
Cash Withdrawal (Base Branch) - Charges Beyond Free Limit	Not Applicable
Cash Withdrawal (Non-base Branch) - Free Limit/month	Free upto ₹10 Lakh
Cash Withdrawal (Non-base Branch) - Charges Beyond Free Limit	₹2/- per ₹1,000/-
Account Maintenance - Free limit (Cash, Clearing & Intra-bank transfer)	Unlimited
Account Maintenance - Charges Beyond Free Limit	Not Applicable

Demand Drafts/Pay Order	Business Plus Account
Demand Drafts Payable on own Bank Locations	Upto ₹10,000/- ₹50/- Above ₹10,000/- ₹4/- per ₹1,000/- (Min ₹50/- & Max ₹1,000/-)
Demand Draft Revalidation	₹100/- per instance
Duplicate Demand Draft Issuance	₹100/- per instance
Demand Drafts/Pay Order Cancellation	₹100/- per instance

Cheque Issuance/Collection Charges	Business Plus Account
Free Leaves	Two cheque books free per quarter (50 leaves)
Charges Beyond Free Limit	₹2/- per leaf (₹100/- per cheque book)
Local Cheque Collection and Payments at Base Branch Location & Fund Transfer	Free
Cheque Return Charges (Outward)	₹200/- per cheque
Cheque Return Charges (Inward)	₹500/- per cheque

NEFT/RTGS/IMPS Transactions	Business Plus Account
RTGS Inward and Outward	Free
NEFT Inward and Outward	Free
IMPS Payments	₹1 - ₹1,000 - ₹2.50/- ₹1,000 - ₹25,000 - ₹5.00/- ₹25,000 - ₹5,00,000 - ₹15.00/-

Doorstep Banking Services	Business Plus Account
Doorstep Banking Services (Within City limits) Cash	Please contact the nearest branch
Doorstep Banking Services (Within City limits) Cheque	Please contact the nearest branch

Other Service Charges	Business Plus Account
Physical Account Statements (Quarterly)	Free
Email Account Statements (Quarterly)	Free
Stop Payment Instructions	₹100/- per cheque
Signature Verification/Address Confirmation	₹100/- per instance
Confidential Report/ Credit Confirmation	Free
Solvency Attestation	Free
Photo Attestation	Free
Activation of Inoperative Account	Free
SMS Alerts	25 paise per SMS subject to maximum amount of ₹25/- per quarter or actual amount whichever is lower.

Account Closure Charges	Business Plus Account
Account Closure	Within 14 days- Nil After 14 days to 12 months- ₹500/- Above 12 months- ₹250/-

\*Note:

- \*AQB shall be computed on the combined balance of BPA & VSA.
- \*\*VSA is automatically opened and linked with BPA. No charges applicable in VSA.
- # MAB stands for Monthly Average Balance in BPA only.
- ##Free cash deposit upto ₹20 Lakh for MU Branches & ₹10 Lakh for SURU Branches, for account opening & subsequent month. 20 times of MAB maintained in previous month, upper cap ₹20 Lakh for MU Branches & ₹10 Lakh for SURU Branches in BPA (Current Account) will not be considered in the account opening & subsequent month. It will be applicable thereafter.