

SCHEDULE OF CHARGES

w.e.f. 1st July, 2026

Version - 7.2

Current Account - Business Standard

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

Log on to www.utkarsh.bank.in



Utkarsh Small Finance Bank
Aapki Ummeed Ka Khaata

Current Account - Business Standard

Average Balance Requirement	Business Standard
	AQB
Metro & Urban Branches	₹10,000/-
Semi-Urban & Rural Branches	₹5,000/-
Charges for Non- Maintenance	₹1,000/- per quarter

Branch Cash Transactions	Business Standard
Cash Deposit Transactions - Free Limit/Month	Base Branch: ₹2 lakh Non-base Branch: ₹1 lakh
Cash Deposit Transactions - 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 ₹2 lakh per month
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 Standard
Demand Drafts Payable at own Bank Locations	Upto ₹10,000/- ₹50/- Above ₹10,000/- ₹4/- per ₹1,000/- (Min ₹50/- and 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 Standard
Free Leaves	One cheque book free per quarter (50 leaves)
Charges Beyond Free Limit	₹2.50/- per leaf
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 Standard
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/-

NACH/e-NACH Charges	Business Standard
NACH/e-NACH Return Charges (Financial Reason)	₹250/- per instance
Mandate Registration Charges	₹150/- per instance

Doorstep Banking Services	Business Standard
Doorstep Banking Services (Within City limits) Cash	Please contact the nearest branch
Doorstep Banking Services (Within City limits) Cheque	₹200 per call (at selected locations)

Other Service Charges	Business Standard
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	₹100/- per instance
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 Standard
Account Closure	Within 14 days- Nil After 14 days to 12 months- ₹500/- Above 12 months- ₹250/-

- Note :
- By default, RuPay Classic Contactless (International) Debit card shall be issued in Business Standard Account. For Debit Card upgradation program, kindly visit our nearest branch.
 - By default RuPay Platinum Contactless (International) Debit card shall be issued in Business Premium Account. For Debit Card upgradation program, kindly visit our nearest branch.
 - Above mentioned 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.
 - SMS Alerts: Three types of SMS will be triggered i.e. Promotional, Customer Educational, Bank Induced & Customer Induced transaction. SMS Alert charges will be applicable to Customer Induced transaction only at the rate approved by competent authority and not be a fixed charge.
 - Dormant Account: If an account remains dormant for a partial period in a quarter 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.
 - *MAB stands for Monthly Average Balance