



Utkarsh Small Finance Bank
Aapki Ummeed Ka Khaata

SAVINGS ACCOUNT
(NON-RESIDENT)

SCHEDULE OF
CHARGES

w.e.f. 13th November, 2025

Version - 1

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**

Average Balance Requirements	Utkarsh Standard NRE (Non-Resident External) Savings Account	Utkarsh Standard NRO (Non-Resident Ordinary) Savings Account	Utkarsh Platinum NRE (Non-Resident External) Savings Account	Utkarsh Platinum NRO (Non-Resident Ordinary) Savings Account
	AQB	AQB	AQB	AQB
Metro/Urban/Semi-Urban/Rural Branches	₹10,000/-	₹10,000/-	₹1,00,000/-	₹1,00,000/-
Charges for Non- Maintenance*	₹25/- per ₹500/- of shortfall Maximum ₹250/- per quarter	₹25/- per ₹500/- of shortfall Maximum ₹250/- per quarter	₹25/- per ₹500/- of shortfall Maximum ₹500/- per quarter	₹25/- per ₹500/- of shortfall Maximum ₹500/- per quarter
Fixed Deposits in lieu of Minimum Balance	₹1,00,000/-	₹1,00,000/-	₹10,00,000/-	₹10,00,000/-
Total Relationship Value (TRV) in lieu of Minimum Balance**	₹2,50,000/-	₹2,50,000/-	₹25,00,000/-	₹25,00,000/-

Branch Cash Transactions	Utkarsh Standard NRE (Non-Resident External) Savings Account	Utkarsh Standard NRO (Non-Resident Ordinary) Savings Account	Utkarsh Platinum NRE (Non-Resident External) Savings Account	Utkarsh Platinum NRO (Non-Resident Ordinary) Savings Account
Cash Deposit Transactions- Free limits/month	Not Allowed	₹2 Lakhs (across all branches)	Not Allowed	₹10 Lakhs (across all branches)
Cash Deposit Transactions - Charges beyond Free limit	NA	₹3/1000 post free limit	NA	₹3/1000 post free limit
Cash Withdrawal - Free limits/month	Free	Free	Free	Free

DD/PO Issuance	Utkarsh Standard NRE (Non-Resident External) Savings Account	Utkarsh Standard NRO (Non-Resident Ordinary) Savings Account	Utkarsh Platinum NRE (Non-Resident External) Savings Account	Utkarsh Platinum NRO (Non-Resident Ordinary) Savings 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/-)	Free	Free
Demand Draft Payable at other Bank Locations	NA	NA	NA	NA
Demand Draft Revalidation	₹100/- per instance	₹100/- per instance	Free	Free
Duplicate Demand Draft Issuance	₹100/- per instance	₹100/- per instance	Free	Free
Demand Drafts/Pay Order Cancellation	₹100/- per instance	₹100/- per instance	Free	Free

Cheque Issuance/ Collection Charges	Utkarsh Standard NRE (Non-Resident External) Savings Account	Utkarsh Standard NRO (Non-Resident Ordinary) Savings Account	Utkarsh Platinum NRE (Non-Resident External) Savings Account	Utkarsh Platinum NRO (Non-Resident Ordinary) Savings Account
Cheque Leaves	One free cheque book per quarter (20 leaves)	One free chequebook per quarter (20 leaves)	Free	Free
Charges Beyond Free Limit	₹2/- per leaf	₹2 per leaf	NA	NA
Cheque Return Charges Inward/ECS/NACH	₹500/- per cheque	₹500 per cheque	₹500 per cheque	₹500 per cheque
Cheque Return Charges Outward	₹200/- per cheque	₹200 per cheque	₹200 per cheque	₹200 per cheque

NEFT/RTGS/IMPS transactions	Utkarsh Standard NRE (Non-Resident External) Savings Account	Utkarsh Standard NRO (Non-Resident Ordinary) Savings Account	Utkarsh Platinum NRE (Non-Resident External) Savings Account	Utkarsh Platinum NRO (Non-Resident Ordinary) Savings Account
RTGS Outward	Free	Free	Free	Free
NEFT Outward	Free	Free	Free	Free
IMPS Payments	NA	₹1- ₹1,000 - ₹2.50 ₹1,000 - ₹25,000 - ₹5.00 ₹25,000 - ₹5,00,000 - ₹15.00	NA	Free

Other Charges	Utkarsh Standard NRE (Non-Resident External) Savings Account	Utkarsh Standard NRO (Non-Resident Ordinary) Savings Account	Utkarsh Platinum NRE (Non-Resident External) Savings Account	Utkarsh Platinum NRO (Non-Resident Ordinary) Savings Account
Physical Statements (Quarterly)	NA	NA	NA	NA
Email Statements (Monthly)	Free	Free	Free	Free
Passbook	Free	Free	Free	Free
SMS Alerts	25p. per SMS subject to maximum amount of ₹25 per quarter or actual amount which ever is lower	25p. per SMS subject to maximum amount of ₹25 per quarter or actual amount which ever is lower	Free	Free
Stop Payment Instructions	₹50 per instance	₹50 per instance	Free	Free
Signature, Address and Photo attestation	Free	Free	Free	Free
Balance Certificate	Free	Free	Free	Free
Locker Rent	25% discount on Locker Annual Rental	25% discount on Locker Annual Rental	50% discount on Locker Annual Rental	50% discount on Locker Annual Rental

Account Closure Charges	Utkarsh Standard NRE (Non-Resident External) Savings Account	Utkarsh Standard NRO (Non-Resident Ordinary) Savings Account	Utkarsh Platinum NRE (Non-Resident External) Savings Account	Utkarsh Platinum NRO (Non-Resident Ordinary) Savings 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.

Note: *No NMC charges for 1st calendar quarter including onboarding period.
**TRV is measured as a combined balance across NRE/NRO Savings & Fixed deposit account/s linked to a customer CIF ID.

Product Name	Utkarsh Standard NRE (Non-Resident External) Savings Account	Utkarsh Platinum NRE (Non-Resident Ordinary) Savings Account	Utkarsh Standard NRO (Non-Resident External) Savings Account	Utkarsh Platinum NRO (Non-Resident Ordinary) Savings Account
Debit Card Charges	Rupay Platinum Contactless (International)	Rupay Select Contactless (International)	Rupay Platinum (Domestic)	Rupay Platinum (Domestic)
Issuance Fee	₹300/-	Free	₹250/-	₹250/-
Reissuance/Replacement/Renewal charges	₹300/-	₹1,000/-	₹250/-	₹250/-
Annual Fee (for first year)	Free	Free	Free	Free
Annual Fee (from subsequent year)	₹300/-	Free	₹250/-	₹250/-
ATM Withdrawal Limits	₹2,00,000/-per day	₹3,00,000/- per day	₹1,00,000/- per day	₹1,00,000/- per day
Per Transaction Limits (Utkarsh SFB ATM)	₹20,000/-	₹20,000/-	₹20,000/-	₹20,000/-
Per Transaction Limits (Other Bank ATM)	₹10,000/-	₹10,000/-	₹10,000/-	₹10,000/-
POS Limits	₹3,00,000/-per day	₹5,00,000/-per day	₹3,00,000/- per day	₹3,00,000/- per day
POS Per Transaction Limits	₹1,50,000/-	₹2,00,000/-	₹1,50,000/-	₹1,50,000/-
Online Shopping Limits	₹3,00,000/-per day	₹5,00,000/-per day	₹3,00,000/- per day	₹3,00,000/- per day
Online Per Transaction Limits	₹2,00,000/-	₹3,00,000/-	₹2,00,000/- per day	₹2,00,000/- per day
PIN regeneration charges	Nil (Green Pin)	Nil (Green Pin)	Nil (Green Pin)	Nil (Green Pin)
ATM Transaction Charges Metro & Non-Metro (Per Month) Utkarsh SFB ATM	Unlimited Free Transactions	Unlimited Free Transactions	Unlimited Free Transactions	Unlimited Free Transactions
ATM Transaction Charges Metro & Non-Metro (Per Month) Other Bank ATM	5 Free (Financial + Non-Financial) Successful Transactions for Non-Premium Segment Customers	15 Free (Financial + Non-Financial) Successful Transactions for Premium Segment Customers	15 Free (Financial + Non-Financial) Successful Transactions for Premium Segment Customers	15 Free (Financial + Non-Financial) Successful Transactions for Premium Segment Customers
ATM Transaction Charges beyond threshold limit	₹21 (plus taxes as applicable)	₹21/- (plus taxes as applicable)	₹21/- (plus taxes as applicable)	₹21/- (plus taxes as applicable)
Airport Lounge Access	Domestic - One-time free Lounge Access at Domestic Airports/Railway Stations every Quarter International - Two times free Lounge Access at International Airports in a calendar year.	Domestic - Three (3) times per calendar quarter per card at railway and domestic airport/railway or domestic airport. International - Three (3) times per calendar year in any of the 500+ participating International Airport Lounges.	Yes	Yes
Zero Liability Coverage	Upto ₹3,00,000/-	Upto ₹5,00,000/-	Upto ₹1,00,000/-	Upto ₹1,00,000/-
Concierge Services	Yes	Yes	No	No
Accidental Death & Permanent Disability Coverage	Upto ₹2,00,000/-	Upto ₹10,00,000/-	₹2,00,000/-	₹2,00,000/-
Debit Card-Transaction Charge (Non Utkarsh SFB International ATMs)	₹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	Not Applicable
Decline charges for insufficient balance (Non Utkarsh SFB International ATMs)	₹25/- per transaction (plus taxes as applicable)	₹25/- per transaction (plus taxes as applicable)	Not Applicable	Not Applicable
Cross Currency Mark-up on International Debit Card Transactions	3.5%+applicable taxes on foreign currency transaction carried out on Debit Cards.	3.5%+applicable taxes on foreign currency transaction carried out on Debit Cards.	Not Applicable	Not Applicable
Fuel Surcharge at Petrol Pumps	NIL	NIL	NIL	NIL
Surcharge on Railway Tickets purchased with Debit Card	NIL	NIL	NIL	NIL

Disclaimer:- 1. Above mentioned charges are subject to change, kindly refer our website for the latest schedule of charges. 2. Above charges do not include any taxes (Taxes will be levied as applicable). 3. Lockers are available at selected Branches, in various sizes. Please enquire at the nearest branch for the available sizes and fees. 4. Debit Card will not be issued to minors below 10 years. 5.SMS Alert: 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 to be fixed charge. 6. Dormant Account: If an account remains dormant of a partial period in a quarter and becomes active before the end of quarter, the complete AQB Non-Maintenance charges will be applied as per product structure, irrespective of the month/period it is becoming active.