



Utkarsh Small Finance Bank
Aapki Ummeed Ka Khaata

(A Scheduled Commercial Bank)

SAVINGS ACCOUNT (Domestic)

SCHEDULE OF CHARGES

w.e.f. 13th May, 2025

Version - 9

For further Details:
Visit your nearest branch
Call us at **1800-123-9878**
(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	₹25/- per ₹500/- of shortfall, Max ₹250/- per quarter	₹50/- per ₹1,000/- of shortfall; Max: ₹1500/-	Metro/Urban: ₹25/- per ₹500/- of shortfall, Max ₹125/- per quarter; Semi Urban/Rural: ₹25/- per ₹500/- of shortfall, Max ₹37.50/- per 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
Cash Deposit Transactions - Charges beyond Free Limit	₹3/- per ₹1,000/- (Min. ₹50/-)	₹3/- per ₹1,000/- (Min. ₹50/-)			
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
Account Maintenance - Free Limit (Cash, Clearing & Intra-bank transfer)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Account Maintenance - Charges beyond Free Limit	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable

Demand Drafts/Pay Order	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/- and Max ₹1,000/-)	Upto ₹10,000/- ₹50/- Above ₹10,000/- ₹4/- per ₹1,000/- (Min ₹50/- and Max ₹1,000/-)	Upto ₹10,000/- ₹50/- Above ₹10,000/- ₹4/- per ₹1,000/- (Min ₹50/- and Max ₹1,000/-)	Upto ₹10,000/- ₹50/- Above ₹10,000/- ₹4/- per ₹1,000/- (Min ₹50/- and Max ₹1,000/-)	Upto ₹10,000/- ₹50/- Above ₹10,000/- ₹4/- per ₹1,000/- (Min ₹50/- and Max ₹1,000/-)
Demand Draft Revalidation	₹100/- per instance	₹100/- per instance	₹100/- per instance	Free	Free
Duplicate Demand Draft Issuance	₹100/- per instance	₹100/- per instance	₹100/- per instance	Free	Free
Demand Drafts/Pay Order Cancellation	₹100/- per instance	₹100/- per instance	₹100/- per instance	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/- per leaf (₹40/- per cheque book)	₹2/- per leaf (₹40/- per cheque book)	₹2/- per leaf (₹40/- per cheque book)	₹2/- per leaf (₹40/- per cheque book)	₹2/- per leaf (₹40/- per cheque book)
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	Standard Savings Account	Premium Savings Account	Gen-Nex Savings Account	Corporate Salary-Standard Account	Corporate Salary- Premium Account
RTGS Inward and Outward	Free	Free	Free	Free	Free
NEFT Inward and Outward	Free	Free	Free	Free	Free
IMPS Payments	₹1/- ₹1,000/- ₹2.50/- ₹1,000/- ₹25,000/- ₹5.00/- ₹25,000/- ₹5,00,000/- ₹15.00/-	Free	₹1/- ₹1,000/- ₹2.50/- ₹1,000/- ₹25,000/- ₹5.00/- ₹25,000/- ₹5,00,000/- ₹15.00/-	₹1/- ₹1,000/- ₹2.50/- ₹1,000/- ₹25,000/- ₹5.00/- ₹25,000/- ₹5,00,000/- ₹15.00/-	Free

Doorstep Banking Services	Standard Savings Account	Premium Savings Account	Gen-Nex Savings Account	Corporate Salary-Standard Account	Corporate Salary- Premium Account
Doorstep Banking Services (Within City Limits with a radius of 5km from base branch) Cash	Not Available	2 visits/month free Max. ₹50,000/- per visit After free limit : ₹250/- per visit	Not Available	Not Available	Not Available
Doorstep Banking Services (Within City Limits with a radius of 5km from base branch) Cheque	Not Available	2 visits/month free After free limit : ₹250/- per visit	Not Available	Not Available	Not Available

Other Service Charges	Standard Savings Account	Premium Savings Account	Gen-Nex Savings Account	Corporate Salary-Standard Account	Corporate Salary- Premium Account
Physical Account Statements (Quarterly)	Free	Free	Free	Free	Free
Email Account Statements (Quarterly)	Free	Free	Free	Free	Free
SMS Alerts	25 paise per SMS subject to maximum amount of ₹25/- per quarter or actual amount which ever is lower	Free	25 paise per SMS subject to maximum amount of ₹25/- per quarter or actual amount whichever is lower.	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
Passbook	Free	Free	Free	Free	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)
	AQB	AQB
Metro & Urban Branches	Nil	Nil (The balance at any point of time should not exceed ₹50,000/-)
Semi-Urban & Rural Branches	Nil	Nil
Charges for Non-Maintenance	Nil	Nil

Cheque Issuance/ Collection Charges	Basic Savings Bank Deposit Account (BSBDA)	Basic Savings Bank Deposit Small Account (BSBDA- Small)
Free Leaves	Not Available	Not Available
Charges Beyond Free Limit	Not Applicable	Not Available
Cheque Return Charges(Outward)	₹200/- per cheque	₹200/- per cheque
Cheque Return Charges(Inward)	₹500/- per cheque	₹500/- per cheque

Branch Cash Transactions	Basic Savings Bank Deposit Account (BSBDA)	Basic Savings Bank Deposit Small Account (BSBDA- Small)
Cash Deposit Transactions- Free limits/month	Unlimited	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.
Cash Deposit Transactions- Charges Beyond Free Limit	Nil	Not Applicable
Cash Withdrawal - Free limits/month	Unlimited	Maximum 4 withdrawals per month across all channels including drawings through ATM. No further withdrawal transactions are permitted beyond above limit
Cash Withdrawal charges beyond free limit	Not Applicable	Not Applicable
Cash Withdrawal Transactions Free limits/month (Folio)	Not Applicable	-
Charges Beyond Free Limit	Not Applicable	-

NEFT/RTGS/IMPS transactions	Basic Savings Bank Deposit Account (BSBDA)	Basic Savings Bank Deposit Small Account (BSBDA- Small)
RTGS Inward and Outward	Free	Not Available
NEFT Inward and Outward	Free	Free
IMPS Payments	₹1/- ₹1,000/- ₹2.50/- ₹1,000/- ₹25,000/- ₹5.00/- ₹25,000/- ₹5,00,000/- ₹15.00/-	₹1/- ₹1,000/- ₹2.50/- ₹1,000/- ₹25,000/- ₹5.00/- ₹25,000/- ₹5,00,000/- ₹15.00/-

Demand Drafts/Pay Order	Basic Savings Bank Deposit Account (BSBDA)	Basic Savings Bank Deposit Small Account (BSBDA- Small)
Demand Drafts Payable on own Bank Locations	Upto ₹10,000/- ₹50/- Above ₹10,000/- ₹4/- per ₹1,000/- (Min ₹50/- and Max ₹1000/-)	Upto ₹2,000/- ₹20/- Above ₹2,000/- upto ₹10,000/- ₹50/-
Demand Draft Revalidation	Free	Free
Duplicate Demand Draft Issuance	Free	Upto ₹2,000/- ₹20/- Above ₹2,000/- upto ₹10,000/- ₹50/-
Demand Drafts/Pay Order Cancellation	₹100/- per instance	₹100/- per instance

Other Service Charges	Basic Savings Bank Deposit Account (BSBDA)	Basic Savings Bank Deposit Small Account (BSBDA- Small)
Physical Account Statements (Quarterly)	Free	Free
Email Account Statements (Quarterly)	Free	Not Available
Stop Payment Instructions	₹100/- per cheque	Not Applicable
Signature, Address and Photo attestation	₹100/- per instance	Free
SMS Alerts	25 paise per SMS subject to maximum amount of ₹25/- per quarter or actual amount which ever is lower	25 paise per SMS subject to maximum amount of ₹25/- per quarter or actual amount which ever is lower
Passbook	Free	Free

Account Closure Charges	Basic Savings Bank Deposit Account (BSBDA)	Basic Savings Bank Deposit Small Account (BSBDA- Small)
Account Closure	Nil	Nil

Naveen Saving Account	
Average Balance Requirements	Naveen Saving Account
Nil	AQB
Metro & Urban Branches	₹2,000/-
Semi-Urban & Rural Branches	₹2,000/-
Non-Maintenance Charges	₹25/- per ₹500/- of shortfall, Max ₹100/- per quarter
Initial Funding Requirement	50% of Average Quarterly Balance Requirement

Branch Cash Transactions	Naveen Saving Account
Cash Deposit Transactions- Free limits/month	₹2 lakhs
Cash Deposit Transactions - Charges beyond Free Limit	₹3/- per ₹1,000/- (Min. ₹50/-)
Cash Withdrawal - Free Limits/month	Unlimited
Cash Withdrawal Charges beyond free Limit	Nil
Account Maintenance - Free Limit (Cash, Clearing & Intra-bank transfer)	Unlimited
Account Maintenance - Charges beyond Free Limit	Not Applicable

Demand Drafts/Pay Order	Naveen Saving Account
Demand Drafts Payable on own Bank Locations	Not Applicable
Demand Draft Revalidation	Not Applicable
Duplicate Demand Draft Issuance	Not Applicable
Demand Drafts/Pay Order Cancellation	Not Applicable

Debit Card Charges*	Rupay Classic (Domestic)	Rupay Platinum (Domestic)	MasterCard Gold (International)	MasterCard Platinum (International)	Rupay Select (International)	RuPay Classic Contactless (International)	RuPay Platinum Contactless (International)
Issuance Fee	₹150/- for all eligible products except; Gen-Nex Savings Account - ₹100/- BSBDA & BSBDA-Small - Free Corporate Salary-Standard Account - Free Corporate Salary-Premium Account - Free	₹250/- for all eligible products except; Corporate Salary-Premium Account - Free	₹250/- for all eligible products	₹500/- for all eligible products	₹1,000/- for all eligible products	₹250/- for all eligible products except, BSBDA & BSBDA Small-Free	₹300/- for all eligible products
Reissuance / Replacement / Renewal Charges	₹150/- for all eligible products except; BSBDA & BSBDA-Small-Free Corporate Salary-Standard Account-Free Corporate Salary-Premium Account-Free	₹250/- for all eligible products except; Corporate Salary-Premium Account - Free	₹250/- for all eligible products	₹500/- for all eligible products	₹1,000/- for all eligible products	₹250/- for all eligible products except, BSBDA & BSBDA Small-Free	₹300/- for all eligible products
Annual Fee (for first year)	Free	Free	Free	Free	Free	Free	Free
Annual Fee (from subsequent year)	₹150/- for all eligible products except; Gen-Nex Savings Account - ₹50/- BSBDA & BSBDA-Small - Free Corporate Salary-Standard Account - Free Corporate Salary-Premium Account - Free	₹250/- for all eligible products except; Corporate Salary-Premium Account - Free	₹250/- for all eligible products	₹500/- for all eligible products	₹1,000/- for all eligible products	₹250/- for all eligible products except, BSBDA & BSBDA Small-Free	₹300/- for all eligible products
ATM Withdrawal Limits	₹40,000/- per day for all eligible products except; BSBDA & BSBDA-Small-₹10,000/- per day Gen-Nex Savings Account-₹5,000/- per day	₹1,00,000/- per day for all eligible products	₹40,000/- per day for all eligible products except; Gen-Nex Savings Account - ₹5,000/- per day	₹1,00,000/- per day for all eligible products except; Gen-Nex Savings Account - ₹5,000/- per day	₹3,00,000/- per day for all eligible products	₹50,000/- per day for all eligible products except; BSBDA & BSBDA-Small-₹10,000/- per day Gen-Nex Savings Account-₹5,000/- per day	₹2,00,000/- per day for all eligible products except; Gen-Nex Savings Account-₹5,000/- per day
Per Transaction Limits (Utkarsh SFB ATM)	₹20,000/- for all eligible products except; BSBDA & BSBDA-Small - ₹10,000/- Gen-Nex Savings Account - ₹5,000/-	₹20,000/- for all eligible products	₹20,000/- for all eligible products except; Gen-Nex Savings Account - ₹5,000/-	₹20,000/- for all eligible products except; Gen-Nex Savings Account - ₹5,000/-	₹20,000/- for all eligible products	₹20,000/- for all eligible products except; BSBDA & BSBDA-Small - ₹10,000/- Gen-Nex Savings Account-₹5,000/-	₹20,000/- for all eligible products except; Gen-Nex Savings Account-₹5,000/-
Per Transaction Limits (Other Bank ATM)	₹10,000/- for all eligible products except; BSBDA & BSBDA-Small - ₹10,000/- Gen-Nex Savings Account - ₹5,000/-	₹10,000/- for all eligible products	₹10,000/- for all eligible products except; Gen-Nex Savings Account - ₹5,000/-	₹10,000/- for all eligible products except; Gen-Nex Savings Account - ₹5,000/-	₹10,000/- for all eligible products	₹10,000/- for all eligible products except; BSBDA & BSBDA-Small-₹10,000/- Gen-Nex Savings Account-₹5,000/-	₹10,000/- for all eligible products except; Gen-Nex Savings Account-₹5,000/-
POS Limits	₹2,00,000/- per day for all eligible products except; BSBDA & BSBDA-Small - ₹10,000/- per day Gen-Nex Savings Account - ₹10,000/- per day	₹3,00,000/- per day for all eligible products	₹2,00,000/- per day for all eligible products except; Gen-Nex Savings Account - ₹10,000/- per day	₹3,00,000/- per day for all eligible products except; Gen-Nex Savings Account - ₹10,000/- per day	₹5,00,000/- per day for all eligible products	₹2,00,000/- per day for all eligible products except; BSBDA & BSBDA-Small-₹10,000/- per day Gen-Nex Savings Account-₹10,000/- per day	₹3,00,000/- per day for all eligible products except; Gen-Nex Savings Account-₹10,000/- per day
POS Per Transaction Limits	₹1,00,000/- for all eligible products except; BSBDA & BSBDA-Small - ₹10,000/- Gen-Nex Savings Account - ₹10,000/-	₹1,50,000/- for all eligible products	₹1,00,000/- for all eligible products except; Gen-Nex Savings Account - ₹10,000/-	₹1,50,000/- for all eligible products except; Gen-Nex Savings Account - ₹10,000/-	₹2,00,000/- for all eligible products	₹1,00,000/- for all eligible products except; BSBDA & BSBDA-Small-₹10,000/- Gen-Nex Savings Account-₹10,000/-	₹1,50,000/- for all eligible products except; Gen-Nex Savings Account - ₹10,000/-
Online Shopping Limits	₹2,00,000/- per day for all eligible products except; BSBDA & BSBDA-Small - ₹10,000/- per day Gen-Nex Savings Account-₹10,000/- per day	₹3,00,000/- per day for all eligible products	₹2,00,000/- per day for all eligible products except; Gen-Nex Savings Account - ₹10,000/- per day	₹3,00,000/- per day for all eligible products except; Gen-Nex Savings Account - ₹10,000/- per day	₹5,00,000/- per day for all eligible products	₹2,00,000/- per day for all eligible products except; BSBDA & BSBDA-Small-₹10,000/- per day Gen-Nex Savings Account-₹10,000/- per day	₹3,00,000/- per day for all eligible products except; Gen-Nex Savings Account-₹10,000/- per day
Online Per Transaction Limits	₹1,50,000/- for all eligible products except; BSBDA & BSBDA-Small - ₹10,000/- Gen-Nex Savings Account - ₹10,000/-	₹2,00,000/- per day for all eligible products	₹1,50,000/- for all eligible products except; Gen-Nex Savings Account - ₹10,000/-	₹2,00,000/- for all eligible products except; Gen-Nex Savings Account - ₹10,000/-	₹3,00,000/- for all eligible products	₹1,50,000/- for all eligible products except; BSBDA & BSBDA-Small-₹10,000/- Gen-Nex Savings Account-₹10,000/-	₹2,00,000/- per day for all eligible products except; Gen-Nex Savings Account - ₹10,000/-
PIN regeneration charges	Nil (Green Pin)	Nil (Green Pin)	Nil (Green Pin)	Nil (Green Pin)	Nil (Green Pin)	Nil (Green Pin)	Nil (Green Pin)
ATM Transactions-Metro & Non-Metro (Per Month) (Utkarsh SFB ATM)	Unlimited Free Transactions	Unlimited Free Transactions	Unlimited Free Transactions	Unlimited Free Transactions	Unlimited Free Transactions	Unlimited Free Transactions	Unlimited Free Transactions
ATM Transactions-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	5 Free (Financial + Non-Financial) Successful Transactions for Non-Premium Segment Customers	15 Free (Financial + Non-Financial) Successful Transactions for Premium Segment Customers	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
ATM Transaction Charges beyond threshold limit	₹21 (plus taxes as applicable)	₹21/- (plus taxes as applicable)	₹21/- (plus taxes as applicable)	₹21/- (plus taxes			