



Utkarsh Small Finance Bank
Aapki Ummeed Ka Khaata

(A Scheduled Commercial Bank)

SAVINGS ACCOUNT (Domestic)

SCHEDULE OF CHARGES

w.e.f. 1st April, 2026

Version - 10

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 | 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 | |
| Charges for Non-Maintenance | Nil | Nil |

| 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 | - |

| 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 |

| Cheque Issuance/ Collection Charges | Basic Savings Bank Deposit Account (BSBDA) | Basic Savings Bank Deposit Small Account (BSBDA- Small) |
|-------------------------------------|--|---|
| Free Leaves | One free cheque book per Year (25 leaves) | Not Available |
| Charges Beyond Free Limit | ₹2/- per leaf | Not Available |
| Cheque Return Charges(Outward) | ₹200/- per cheque | ₹200/- per cheque |
| Cheque Return Charges(Inward) | ₹500/- per cheque | ₹500/- per cheque |

| 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/- |

| Other Service Charges | Basic Savings Bank Deposit Account (BSBDA) | Basic Savings Bank Deposit Small Account (BSBDA- Small) |
|--|--|--|
| Physical Account Statements (Monthly-In lieu of Passbook) - if opted by the customer | Free | Free |
| Email Account Statements (Monthly-In lieu of Passbook) - if opted by the customer | 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 |
| | 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 |

| Cheque Issuance/ Collection Charges | Naveen Saving Account |
|-------------------------------------|--|
| Free Leaves | One free cheque book per quarter (10 leaves) |
| Charges Beyond Free Limit | ₹2/- per leaf (₹20/- per cheque book) |
| Cheque Return Charges (Outward) | ₹200/- per cheque |
| Cheque Return Charges (Inward) | ₹500/- per cheque |

| NEFT/RTGS/IMPS transactions | Naveen Saving Account |
|-----------------------------|-----------------------|
| RTGS Inward and Outward | Free |
| NEFT Inward and Outward | Free |
| IMPS Payments | Free |

| Doorstep Banking Services | Naveen Saving Account |
|---|-----------------------|
| Doorstep Banking Services (Within City Limits with a radius of 5km from base branch) Cash | Not Available |
| Doorstep Banking Services (Within City Limits with a radius of 5km from base branch) Cheque | Not Available |

| Other Charges | Naveen Saving Account |
|--|---|
| Physical Account Statement (Quarterly) | Free |
| Email Statements | Free |
| SMS Alerts | 25 paise per SMS subject to maximum amount of ₹25/- per quarter or actual amount whichever is lower |
| Stop Payment Instructions | ₹100/- per cheque |
| Signature, Address and Photo attestation | Free |
| Passbook | Free |

| Account Related Charges | Naveen Saving Account |
|-------------------------|--|
| Account Closure | Above 14 days up to 12 months - ₹500/- Above 12 month- Nil |

| Debit Card Charges* | Naveen Saving Account |
|--|--|
| Issuance Fee | ₹250/- |
| Reissuance / Replacement /Renewal charges | ₹250/- |
| Annual Fee (for first year) | Free |
| Annual Fee (from subsequent year) | ₹250/- |
| ATM Withdrawal Limits | ₹50,000/-per day |
| Per Transaction Limits (Utkarsh SFB ATM) | ₹20,000 |
| Per Transaction Limits (Other Bank ATM) | ₹10,000 |
| POS Limits | ₹2,00,000/-per day |
| POS Per Transaction Limits | ₹1,00,000/- |
| Online Shopping Limits | ₹2,00,000/-per day |
| Online Per Transaction Limits | ₹1,50,000/- |
| PIN regeneration charges | Nil (Green Pin) |
| ATM Transactions-Metro & Non-Metro (Per Month) (Utkarsh SFB ATM) | Unlimited Free Transactions |
| ATM Transactions-Metro & Non-Metro (Per Month)(Other Bank ATM) | 5 Free (Financial + Non-Financial) Successful Transactions |
| ATM Transaction Charges beyond threshold limit | ₹21 (plus taxes as applicable) |
| Airport Lounge Access | No |
| Zero Liability Coverage | upto ₹2,00,000/- |
| Concierge Services | No |
| Accidental Death & Permanent Disability Coverage | Not Applicable |
| Debit Card-Transaction Charge-Non Utkarsh SFB International ATMs | ₹25/- per balance enquiry & ₹175/- per cash withdrawal (plus taxes as applicable) |
| Decline charges for insufficient balance | ₹25/- per transaction (plus taxes as applicable) |
| Cross Currency Mark-up on International Debit Card Transactions | 3.5%+ applicable taxes on foreign currency transaction carried out on Debit Cards. |
| Fuel Charges at Petrol Pumps | Nil |
| Surcharge on Railway Tickets purchased with Debit Card | Nil |

| 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/- Gen-Nex Savings Account-₹10,000/- | ₹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 - POS ₹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 | 5 Free (Financial + Non-Financial) Successful Transactions for 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 |
| 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) | ₹21/- (plus taxes as applicable) | ₹21/- (plus taxes as applicable) | ₹21/- (plus taxes as applicable) |
| Airport Lounge Access | No | Yes | No | Yes | No | No | Yes |
| Zero Liability Coverage | Upto ₹50,000/- | Upto ₹1,00,000/- | Upto ₹50,000/- | Upto ₹1,00,000/- | Upto ₹5,00,000/- | Upto ₹2,00,000/- | Upto ₹3,00,000/- |
| Concierge Services | No | No | No | No | Yes | No | No |
| Accidental Death & Permanent Disability Coverage | Not Applicable | Upto ₹2,00,000/- | Not Applicable | Not Applicable | Upto ₹10,00,000/- | Not Applicable | Upto ₹2,00,000/- |
| Debit Card-Transaction Charge-Non Utkarsh SFB 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) | ₹25/- per balance enquiry & ₹175 per cash withdrawal (plus taxes as 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) | ₹25/- per transaction (plus taxes as 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. | 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. | 3.5%+ applicable taxes on foreign currency transaction carried out on Debit Cards. |
| Fuel Charges at Petrol Pumps | NIL | NIL | NIL | NIL | NIL | NIL | NIL |
| Surcharge on Railway Tickets purchased with Debit Card | NIL | NIL | NIL | NIL | NIL | NIL | NIL |

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. 9. SMS Alerts: Three type of SMS will be triggered i.e. Promotional, Customer Educational, Bank Induce & Customer Induce transaction. SMS Alert charges will be applicable to Customer Induce transaction only at the rate approved by competent authority and not be a fixed charge. 10. Dormant Account: If an account remains dormant of a partial period in a quar-ter 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.