

SCHEDULE OF CHARGES

w.e.f. 1st July, 2026

Version - 7.2

UPI Easy 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.in



Utkarsh Small Finance Bank
Aapki Ummeed Ka Khaata

UPI Easy Account

Average Balance Requirement	UPI Easy Account
	AQB
Metro & Urban Branches	Nil
Semi-Urban & Rural Branches	Nil
Charges for Non-Maintenance	Nil

Branch Cash Transactions	UPI Easy Account
Cash Deposit Transactions - Free Limit/Month	Base Branch: ₹10,000 Non-base Branch: No Free Limit
Cash Deposit Transactions - Charges Beyond Free Limit	₹3/- per ₹1,000/- (Min ₹50/-)
Cash Withdrawal (Base Branch) - Free Limit/Month	₹1 lakh
Cash Withdrawal (Non-base Branch) - Free Limit/Month	₹50,000/-
Cash Withdrawal - 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	UPI Easy Account
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	UPI Easy Account
Free Leaves	One cheque book free per quarter (10 leaves) Note: During account opening, one chequebook of 50 leaves is issued complimentary (on request), covering the free entitlement of one chequebook of 10 leaves per quarter.
Charges Beyond Free Limit	₹2.50/- per leaf
Local Cheque Collection and Payments at Base Branch Location & Fund Transfer	Free
Cheque Return Charges (Outward and Inward)	₹200/- per cheque

NEFT/RTGS/IMPS transactions	UPI Easy 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/-

NACH/e-NACH Charges	UPI Easy Account
NACH/e-NACH Return Charges (Financial Reason)	₹250/- per instance
Mandate Registration Charges	₹150/- per instance

Doorstep Banking Services	UPI Easy Account
Doorstep Banking Services (Within City limits) Cash	Not Available
Doorstep Banking Services (Within City limits) Cheque	Not Available

Other Service Charges	UPI Easy 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	₹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.
Credit Transactions - Free limits/month (through UPI application only)	Unlimited

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

Debit Card Details
By Default, RuPay Classic Contactless (International) Debit card shall be issued. For Debit Card upgradation program, kindly visit our nearest branch.