

SCHEDULE OF CHARGES

w.e.f. 3rd July, 2026

Version - 1

Utkarsh BizOne Current 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

Utkarsh BizOne Current Account

Average Balance Requirements	Utkarsh BizOne Current Account
	MAB
Metro & Urban Branches	₹1,00,000/-
Semi-Urban & Rural Branches	₹50,000/-
Charges for Non- Maintenance	₹750/- per month

Branch Cash Transactions	Utkarsh BizOne Current Account
Cash Deposit Transactions - Free limits/month	Base Branch: ₹25 lakh Non-base Branch: ₹10 lakh
Cash Deposit Transactions - Charges beyond Free limit	₹3/- per ₹1,000/- (Min ₹100/-)
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 ₹10 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	Utkarsh BizOne Current Account
Demand Drafts Payable on own Bank Locations	Free
Demand Draft Revalidation	Free
Duplicate Demand Draft Issuance	Free
Demand Drafts/Pay Order Cancellation	Free

Cheque Issuance/Collection Charges	Utkarsh BizOne Current Account
Free Leaves	Three cheque books 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)	NIL
Cheque Return Charges (Inward)	₹500/- per cheque

NEFT/RTGS/IMPS Transactions	Utkarsh BizOne Current Account
RTGS Inward and Outward	Free
NEFT Inward and Outward	Free
IMPS Payments	Free

NACH/e-NACH Charges	Utkarsh BizOne Current Account
NACH/e-NACH Return Charges (Financial Reason)	₹250/- per instance
Mandate Registration Charges	₹150/- per instance

Doorstep Banking Services	Utkarsh BizOne Current Account
Doorstep Banking Services (Within City limits) Cash	Please contact the nearest branch
Doorstep Banking Services (Within City limits) Cheque	Please contact the nearest branch

Other Service Charges	Utkarsh BizOne Current Account
Physical Account Statements (Quarterly)	Free
Email Account Statements (Monthly)	Free
Stop Payment Instructions	₹100/- per cheque
Signature Verification /Address Confirmation	Free
Confidential Report/ Credit Confirmation	Free
Solvency Attestation	Free
Photo Attestation	Free
Activation of Inoperative Account	Free
SMS Alerts	Free

Account Closure Charges	Utkarsh BizOne Current Account
Account Closure	Within 14 days - Nil After 14 days to 12 months - ₹500/- Above 12 months: ₹250/-

Debit Card Charges	Utkarsh BizOne Current Account
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Note: Kindly refer to the Debit Card variants & charge section. By Default, Rupay Platinum Contactless (International) Debit Card will be issued. For card upgradation, please contact your branch.