



**Utkarsh Small Finance Bank**  
Aapki Ummeed Ka Khaata

## “Hauslon Ka Powerplay – Debit Card Ke Saath”

### Terms & Conditions

#### T-20 Season- Mumbai Indians-Debit Card Campaign

Utkarsh SFB Debit Card Campaign brings to you exciting gifts for every spend on all Debit Card POS/ECOM transactions excluding ATM transactions.

- 1) Offer: Utkarsh Debit Cardholders to get exciting gifts for every spends on all Debit Card POS/ECOM transactions during the campaign period.
- 2) IPL-themed goodies: IPL themed goodies will be distributed to all the qualified customers as per below mentioned slab:

Campaign Period (T20 Season): 28<sup>th</sup> March 2026-31<sup>st</sup> May 2026.

Spends Period:

Goodies: 28<sup>th</sup> March 2026-31<sup>st</sup> May 2026

Tickets: 28<sup>th</sup> March 2026-10<sup>th</sup> May 2026

- 3) Campaign is open only for Inactive Debit Card Customers (excluding BSBDA & Staff/ Group Staff Category Customers) Inactive Customers are those Customers who has not activated and used their Debit Cards from the date of issuance till 31<sup>st</sup> May 2026.
- 4) Minimum spends of Rs.5,000 or more is required to qualify the campaign.
- 5) ATM transactions will not be considered in the campaign.
- 6) Top spenders in the campaign will be awarded with goodies/tickets/hampers as per below mentioned slab:

Slab	Description	Merchandise	Spenders
1	Customers who activate their Debit Card and make spends in the range of ₹5,000-₹7,499 in a week on POS/ECOM channel will get a MI-T20 Ball within 30 days after the completion of this T-20 season as per the eligibility criteria.	Ball	Top 10 Spenders in a week
2	Customers who activate their Debit Card and make spends in the range of ₹7,500-₹9,999 in a week on POS/ECOM channel will get a MI-T20 BAT within 30 days after the completion of this T-20season as per the eligibility criteria.	Bat	Top 10 Spenders in a week
3	Customers who activate their Debit Card and make spend in the range of ₹10,000-₹24,999 in a week on POS/ECOM channel will get a MI-T20 Jersey (T-Shirt) within 30 days after the completion of this T-20 season as per the eligibility criteria.	Jersey	Top 10 Spenders in a week
4	Customers who activate their Debit Card and make spends of ₹25,000 and above on POS/ECOM channel during the campaign period will be eligible for MI-T20 match ticket for watching first MI-T20 live match held after 15 <sup>th</sup> May 2026 at Mumbai location.	MI T20 Ticket/Hamp er	Top 5 Spenders

7) MI-T20 themed goodies will be dispatched to all the qualified customers within 30 days after the completion of this T-20 season.

8) Weeks will be determined as per below date ranges:

Week	Period
Week 1	28th March 2026-3rd April 2026
Week 2	4th April 2026-10th April 2026
Week 3	11th April 2026-17th April 2026
Week 4	18th April 2026-24th April 2026
Week 5	25th April 2026-1st May 2026
Week 6	2nd May 2026-8th May 2026

Week	Period
Week 7	9th May 2026-15th May 2026
Week 8	16th May 2026-22nd May 2026
Week 9	23rd May 2026-31st May 2026

- 9) Customer has to make spends as per slab during the week itself for goodies to qualify the campaign. For ex: If customer wants to avail “Mumbai Indians-T20 BAT” then he has to make a spend in the range of ₹10,000-₹24,999 in any one of the weeks during the campaign period.
- 10) A customer shall be eligible to receive campaign goodies only once during the month and twice during campaign period, upon successful completion of the minimum eligibility criteria and successful transactions. Returns/Cancelations and Reversal transactions will not be considered for the campaign.
- 11) Qualified customers will be sent communication via SMS & Email after the completion of this T-20 2026 season.
- 12) Top 5 spenders will be eligible for MI T20 match tickets to watch live Mumbai Indians match held at Mumbai Location post 15<sup>th</sup> May 2026 and will be eligible only once to watch the first match of Mumbai Indians.
- 13) Top 5 spenders can be eligible from any Location to watch the first live Mumbai Indians match post 15<sup>th</sup> May 2026 at Mumbai Location.
- 14) Tiebreaker Rule: If two or more customers have the same spending amount, the cardholder with the highest number of transactions wins. In case of tie up in number of transactions, transaction which has happened earlier will be eligible for the MI T20 ticket.
- 15) Ticket/Hamper Distribution & Logistics:
- 1) Winners will be announced 3 days before first MI-T20 match held post 15<sup>th</sup> May 2026.
  - 2) Apart from providing the MI T-20 match ticket, Bank will not bear any other cost/ incidental expenses.

- 3) Tickets will be handed over to the customer on the day of match or a day prior to match. Winners need to collect tickets from the prescribed location after showing their ID proof in original. Same will be communicated via SMS.
- 4) In case Customer is not interested to take Tickets, he may inform the Bank in advance by calling our customer care from his registered mobile number and avail MI T20 hamper.

16) Goodies Distribution & Logistics:

- 1) Winners will be announced after the completion of the T-20 season 2026.
- 2) Apart from providing the MI T-20 goodies, Bank will not bear any other cost/ incidental expenses Merchandise for all the qualified customers will be dispatched from the Head Office Varanasi to respective customer's registered address as per Bank's records.

17) Definitions of Goodies/Hampers:

Goodies includes either Ball or Bat or Jersey and will be of below dimensions:

- Ball: Ball will be Dummy White Leather of 3.5 inches
- BAT:BAT will be wooden BAT of 12 inches.
- Jersey: Jersey will be MI-T20 replica Jersey of Free Size.
- Hamper: Hamper includes MI-T20 BAT, Ball & Jersey.

18) If customer has made a spend of amount equal to/greater than/lesser than then in this case customer will be offered goodies as per below table:

Minimum Spends	Eligibility Criteria
If spends is equal to 5,000/7,500/10,000/25,000	Customer will qualify the campaign
If spends is less than 5,000	Customer will not qualify the campaign
If spends is between 5,000-7,499	Customer will be eligible for goodies as per Slab 1
If spends is between 7,500-9,999	Customer will be eligible for goodies as per Slab 2

Minimum Spends	Eligibility Criteria
If spends is between 10,000-24,999	Customer will be eligible for goodies as per Slab 3
If spends is 25,000 or more	Customer will be eligible for MI-T20 Ticket/Hamper as per Slab 4

**Disclaimer:**

Utkarsh Small Finance Bank Limited (“Bank”) reserves the right to modify, alter, amend, or withdraw this campaign, its eligibility criteria, merchandise, or rewards, at any time without prior notice and without assigning any reason. Participation in this campaign shall be deemed acceptance of all Terms & Conditions. The Bank’s decision regarding eligibility, qualifying transactions, selection of winners, merchandise/ticket distribution, tie-breaker rules, and all other matters relating to the campaign shall be final, binding, and non-contestable.

The campaign benefits are non-transferable, non-encash able, and cannot be substituted. The Bank shall not be responsible for any loss, delay, defect, damage, or non-receipt of merchandise/tickets arising due to courier delays, logistical issues, customer unavailability, incorrect address/contact details as per Bank records, or any circumstances beyond the Bank’s control.

All spends must be genuine, successful, and non-reversed POS/ECOM transactions during the campaign period. Any cancellations, reversals, chargebacks, or disputed transactions shall not be considered. ATM transactions are expressly excluded.

The Bank shall not bear any cost other than the merchandise/tickets specified; travel, accommodation, and other incidental expenses (if any) shall be solely borne by the customer. Entry to stadiums and events shall be subject to rules and policies of the event organizers and applicable government regulations. The Bank shall not be liable for cancellation, rescheduling, or changes in matches/events.

In case of any dispute, the jurisdiction shall lie exclusively with the courts of Varanasi, Uttar Pradesh.