



## Terms & Conditions for UPI Lite Activation Cashback Campaign

### 1. Eligibility

- The offer is applicable only to Utkarsh Small Finance Bank Limited (Bank) customers who activate UPI Lite on the Utkarsh UPI App during the campaign period February 01, 2026 to April 30, 2026.
- Cashback will be provided only for successful activation of UPI Lite and/or topping up the UPI Lite wallet with Utkarsh SFB Bank account as per campaign criteria.
- Customers Topping up UPI Lite with another Bank Account will not be applicable for this cashback campaign.

### 2. Cashback Details

- ₹20 cashback for activating UPI Lite on the Utkarsh UPI App.
- ₹30 cashback for topping up the UPI Lite wallet with minimum ₹500 for three consecutive months with Utkarsh SFB Bank account on the Utkarsh UPI App.

### 3. Redemption & Credit Timeline

- Cashback will be credited to the eligible customer's account **between the 15th and 20th of the next month** following the campaign activity.

### 4. One-Time Benefit

- Each customer can avail the cashback **only once per activity type** during the campaign period (i.e., one activation cashback and one top-up cashback).

### 5. Other Important Conditions

- The offer is non-transferable and cannot be exchanged for cash or any other product/service.
- The Bank reserves the right to modify, withdraw, or extend the campaign at its sole discretion without prior notice.
- In case of any dispute, the Bank's decision will be final and binding.
- Customers must ensure their account is active and in good standing to receive cashback.
- The Bank will not be responsible for any technical issues or failures beyond its control that may affect participation or cashback credit.

### 6. Fraudulent Activity

- Any attempt to manipulate or misuse the campaign will lead to disqualification and possible legal action.

## Frequently Asked Questions (FAQ)

### 1. What is the UPI Lite Activation Cashback Campaign?

This is a promotional offer by Utkarsh Small Finance Bank Limited where customers activating UPI Lite on the Utkarsh UPI App with their Utkarsh SFB Account can earn cashback during the campaign period ( February 01, 2026 to April 30, 2026).

### 2. Who is eligible for this offer?

All CASA customers of Utkarsh Small Finance Bank who activate and top up UPI Lite on the Utkarsh UPI App during the campaign period are eligible.

### 3. What is the cashback amount?

- ₹20 for activating UPI Lite on the Utkarsh UPI App.
- ₹30 for topping up the UPI Lite wallet with minimum ₹500 for three consecutive months with Utkarsh SFB Bank account during the campaign period

### 4. How many times can I avail the cashback?

Each customer can avail cashback **only once per activity type** during the campaign period.

### 5. When will I receive the cashback?

Cashback will be credited to customer's account between 15<sup>th</sup> to 20<sup>th</sup> of next month during the campaign months.

UPI Lite Activated in Month	Cashback Credit Month (INR 20) – One Time Per Customers
February, 2026	March, 2026
March, 2026	April, 2026
April, 2026	May, 2026

UPI Lite Top Up with Minimum 500	Cashback Processing Month (INR 30) – One Time Per Customer
February, 2026	May, 2026
March, 2026	
April, 2026	

### 6. How will I know if I am eligible?

Eligible customers will be identified based on successful activation and/or top-up activity as per campaign criteria. No separate registration is required.

### 7. Can I transfer or exchange the cashback?

No, cashback is non-transferable and cannot be exchanged for cash or any other product/service.

**8. What happens if there is a technical issue?**

The Bank will not be responsible for any technical failures beyond its control. However, genuine cases will be reviewed on a best-effort basis.

**9. How much cashback I can earn during the campaign period?**

Customer can earn maximum of ₹50 (including both activity) during the campaign.

**10. Whom should I contact for queries?**

You can reach out to our customer care or visit your nearest branch for assistance.