

SCHEDULE OF CHARGES

w.e.f. 01st April, 2026

Version - 5

Basic Savings Bank Deposit Account (BSBDA) & Basic Savings Bank Deposit Small Account (BSBDA- Small)

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
(A Scheduled Commercial Bank)

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