

**BUSINESS PRIME CURRENT ACCOUNT SOC**  
(Applicable from 20th Nov 2025)

**BUSINESS PRIME CA SOC**

AMB ( 50% in semiurban and rural branches )( 50% waiver for women Proprietor in metro/urban branches has been discontinued)	₹25,000(AMB)
AMB Non maintenance charges	NIL
Transaction Charges	Free transactions shall be withdrawn if the Average monthly balance maintained is less than 90% of the required product AMB and charges will be applicable on every transaction

**GROUPING WITH FAMILY ACCOUNTS OR BUSINESS**

Grouping with family/Business	Group AMB balance will not be considered if the AMB maintained under an account in the group falls less than 90% & Txn charges will be applicable on the free txn limits at account level also
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**CHEQUE BOOK**

Free transactions shall be withdrawn if the Average monthly balance maintained is less than 90% of the required product AMB and charges will be applicable on every transaction	
Cheque Book PAP chq Book of 25 Leaves	2 cheque Book free per month
Cheque Beyond Free Limit	₹2 per leaf

**COLLECTIONS**

Cheque Clearing	Free
RTGS inward / NEFT inward / IMPS inward	Free

**PAYMENTS**

Free transactions shall be withdrawn if the Average monthly balance maintained is less than 90% of the required product AMB and charges will be applicable on every transaction	
DD/PO	Free up to 10 DDs per month
Charges beyond free limits	₹50/DD
PAP cheque payment	Free
RTGS/NEFT outward at Branches ( Free Online )	NEFT : upto 10000 ₹2.25 , from 10001 to ₹100000 : ₹4.5, from ₹100000 to ₹200000 : ₹14.5, above ₹200000 : ₹24.5 RTGS : from ₹200000 to ₹500000 : ₹20, Greater than ₹500000 ₹40
IMPS Outward (Per day limit of Rs. 5,00,000)	from ₹50001 to ₹500000 charges of ₹15 per transaction

**CASH CHARGES**

Free transactions shall be withdrawn if the Average monthly balance maintained is less than 90% of the required product AMB and charges will be applicable on every transaction	
Combined free Cash Deposit limit across Home locations + Non home locations including ATM & Branch	10 Times of Previous AMB , maximum of ₹ 8 Lakhs / month
Cash Deposit Charges Home Branch above free limits	₹ 4/ 1000
Cash Deposit Charges Non Home Branch above free limits	₹ 5/ 1000
Cash Withdrawals at Home Locations	Free
Cash Withdrawals at Non Home Locations	Free upto ₹50000/day, by self or third party, beyond which charges of ₹4/1000
ATM Txns Metro locations Non ESFB	3 Instances Free, thereafter chargeable
ATM Txns Non-Metro Locations, Non ESFB	5 Instances free, thereafter chargeable
ATM Charges for Financial Transaction	₹ 23 Per Transaction Beyond Free Limit
ATM Charges for Non Financial Transactions	₹ 12 Per Transaction Beyond Free Limit
Cash withdrawl outside India for international cards only	₹110 per transaction
Balance Enquiry outside india for international cards only	₹25 per transaction

OTHER CHARGES	
Rupay Classic & VISA Classic Debit Card (charges for Issuance , Re-Issuance & AMC )	₹ 199
Rupay Platinum & VISA Platinum Debit Card (charges for Issuance , Re-Issuance & AMC)	₹ 250
VISA Gold debit card only AMC	₹ 100
VISA Signature debit card only AMC	₹ 400
Card Txn Slips retrieval charges( for incorrect claims)	₹ 250
Stop Payment single cheque ( free Online)	₹ 100 per cheque
Stop Payment multiple cheque ( free online)	₹ 50 per cheque
Stop Payment series of cheques ( free online)	₹ 150 for a series of 25 cheques
Outward Chq Return charges for financial reasons	₹ 75 Per Cheque
Outward Chq Return charges for technical reasons	Free
Inward Chq return charges for financial reasons	₹ 500 Per Cheque upto 2 cheques , ₹ 750 per chq from 3rd cheque onwards
Inward Chq return charges for Technical reasons	NIL
Standing instructions set up /amendment free for RD/SIP / Bill Payments)	₹ 25 per instance
Standing Instrucation failures return	₹ 200 per return
ECS/ NACH Returns due to financial reasons	₹ 200 per return
SMS Alerts	10 free SMS per month , thereafter 30 paise per sms
CERTIFICATE AND REPORT ISSUANCE	
Balance certificate at branch ( online free)	₹250/instance
Previous year balance and interest statement	1 Free per annum , thereafter ₹300 per statement
Signature verification certificate /Photo attestation / address confirmation	₹50/Instance
Duplicate TDS Certificate	₹ 100
Duplicate account Statement print ( free Online or on email )	₹ 50
DD/PO/ Cancellation /Revalidation	₹ 100
Account closure charges if closed on cutomer request before 6 months of account opening date and after 15 days of account opening	₹ 500
Account inactive charges	NIL
DOOR STEP BANKING*	
Free transactions shall be withdrawn if the Average monthly balance maintained is less than 90% of the required product AMB and charges will be applicable on every transaction	
Cheque pickup on call per instance	₹50/instance
Cheque pickup beat per month	₹ 450
Cash Pickups - Beat Charges per Month	
Upto 2L	₹ 3,500
₹2L to ₹5L	₹ 5,000
₹5L to ₹10L	₹ 10,000
Above ₹10L	Contact Branch
Cash Pickups - On Call Charges per instance	
Upto ₹2L	₹ 150
₹2L to ₹5L	₹ 300
₹5L to ₹10L	₹ 500
10L to ₹20L	₹ 800
Above ₹20L	Contact Branch

Available on request at select locations only, Taxes as applicable will be additional. PAP = Payable At Par NA = Not Applicable SA = Savings Account CA = Current Account

i/We hereby confirm that I/We have read and understood the schedule of charges for Business Prime Current Account

(Signature with stamp for Non-Individuals)

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