

Priority Business Current Account

Account Opening

Service / Transaction Type	Charges (Excluding GST)	Waiver / Benefits
Account Closure- Indiv / Joint CASA & Sole Prop CA	Nil	Unlimited
Minimum Average Monthly Balance	₹1,00,000	NA
Account Closure - Partnership & Corporates	Nil	NA
Charges applicable if Balance below min balance	₹600 monthly (pro-rata)	NA

Cards

Service / Transaction Type	Charges (Excluding GST)	Waiver / Benefits
Instakit Issuance	NA	
Personalized Card Issuance	0	
Debit Card Maintenance Charges	0	
Debit Card re-issuance / Add on Card - insta card	0	
Debit Card re-issuance / Add on Card - Personalised	₹200 per instance	
Debit card withdrawal (Financial) transactions at Fincare/AU Bank ATM	Nil	Unlimited
Debit card non-financial transactions at Fincare/AU Bank ATM	Nil	
Debit card withdrawal (Financial) transactions at Non-Fincare/AU Bank ATM	₹23 per transaction	Effective from 1st July'24 10 per month free transaction Financial and Non-Financial at other bank ATM
Debit card non-financial transactions at Non-Fincare/AU Bank ATM	₹10 per transaction	

Payments

Service / Transaction Type	Charges (Excluding GST)	Waiver / Benefits
ATM Decline due to insufficient funds within/outside India	₹25 / Transaction	

Cheque

Service / Transaction Type	Charges (Excluding GST)	Waiver / Benefits
CTS Cheque Deposited return (Outward) - Insufficient Funds	0	NA
CTS Cheque Deposited return (Outward) - Other Reasons	10 transactions Free, post which INR 100 / Per Instance	
CTS Cheque issued return/NACH Return/ECS (Inward) - Insufficient Funds	₹500	NA
CTS Cheque issued return/NACH Return/ECS (Inward) - Other Reasons	Nil	Unlimited
Instakit Cheque book (25 Leaves / Book)	NA	
Instakit Cheque book (100 Leaves / Book)	NA	
Issuance / Reissuance cheque book (25 Leaves / Book)	NA	
Issuance / Reissuance cheque book (100 Leaves / Book)	₹50 per instance	1 per quarter
Stop Payment per Cheque	₹50	NA
Stop Payment - Cheque series	₹50	NA

Alerts & Notification

Service / Transaction Type	Charges (Excluding GST)	Waiver / Benefits
Subscription for SMS Alerts (on value added services)	Nil	Unlimited

Cash Transactions

Service / Transaction Type	Charges (Excluding GST)	Waiver / Benefits
Cash deposit transactions (home & non home branch)	After the free limit ₹4 per 1,000. Minimum charge of ₹50	10 Transactions / 10 Lakhs which ever is earlier
Cash withdrawal transactions (home & non home branch)	Nil	Unlimited

Lockers Charges

Service / Transaction Type	Charges (Excluding GST)	Waiver / Benefits
Locker charges - Category A (Small)	₹2,000 Annual	
Category C(med)	₹3,000 Annual	
Category C(Large)	₹5000 Annual	

Transfer

Service / Transaction Type	Charges (Excluding GST)	Waiver / Benefits
IMPS Transfer	Nil	Unlimited
RTGS Transfer		
NEFT Transfer		
Demand Draft Issuance	Nil	Unlimited
DD Cancellation / Duplicate Instrument issuance	₹100 /- per Instrument	
Revalidation	NA	

* **Note** : NEFT & RTGS Transaction initiated through online channels are not chargeable

Terms & Conditions

This Service Fees document is effective 1st May 2025 and is applicable until further modified.