

Smart Business Current Account

Account Opening

Service / Transaction Type	Charges (Excluding GST)	Waiver / Benefits
Account Closure- Indiv / Joint CASA & Sole Prop CA	Nil	NA
Minimum Average Monthly Balance	₹10,000	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	₹299 per instance	
Debit Card Maintenance Charges	₹299 Annual	Waived off for first year
Debit Card re-issuance / Add on Card - insta card	₹200 per instance	
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 (beyond free)	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 (beyond free)	

Payments

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

Cheque

Service / Transaction Type	Charges (Excluding GST)	Waiver / Benefits
CTS Cheque Deposited return (Outward) - Insufficient Funds	₹100 per instance	
CTS Cheque Deposited return (Outward) - Other Reasons	₹100	
CTS Cheque issued return/NACH Return / (Inward) - Insufficient Funds	₹500	NA
CTS Cheque issued return/NACH Return / (Inward) - Other Reasons	Nil	Unlimited
Standing Instruction Failure - Insufficient Funds	₹100 per instance	NA
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 Year
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)	30 ps per SMS, max cap at ₹15 / qtr	NA

Cash Transactions

Service / Transaction Type	Charges (Excluding GST)	Waiver / Benefits
Cash Deposit Transactions (Home & Non-Home Branch)	After the free limit, ₹4 per 1000. Minimum charge of ₹50 per instance based on the value	Deposit 4 Transactions / 1 Lakh - whichever is earlier
Cash Withdrawal Transactions (Home & Non-Home Branch)	Nil	Unlimited

Lockers Charges

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

Transfer

Service / Transaction Type	Charges (Excluding GST)	Waiver / Benefits
IMPS Transfer	Upto ₹ 10,000 : ₹2.5/TX >₹10,001 to ₹1,00,000 : ₹5/TX >₹1,00,001 : ₹15/TX	50 free transaction per month across RTGS, NEFT and IMPS
RTGS Transfer	Above 2 Lakh : ₹10	
NEFT Transfer	Upto ₹1,00,000 : ₹2/TX Above 1 Lakh : ₹10/TX	
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.