## Schedule of Charges - Business Prime Current Account (Effective 01st Nov, 2024)



Schedule of Charges – Business Prime Current Account (Effective C	Equitas Small Finance Ba	
AVERAGE MONTHLY BALANCE		
AMB (50% in semi-urban and rural branches or if the proprietor is a woman in metro / urban branches)	₹25000 (AMB)	
AMB non-maintenance charges	Nil	
Transaction Charges	If AMB maintained is less than 75% of the required product AMB in any month, all free transactions limits will be withdrawn and each transactio will be chargeable as per the Current Account Schedule of Charges in subsequent month	
GROUPING WITH FAMILY ACCOUNTS OR BUSINESS		
Group AMB Balance will not be considered if the 'Average Montl less than 75% and transaction charges will be applicable	and the figure of the contraction of the figure of the contraction of	
CHEQUE BOOK		
Free transactions shall be withdrawn if the 'Average Monthly Ba AMB and charges will be applic		
Cheque book (PAP cheque book of 25 leaves)	2 cheque books free per month	
Charges beyond free limits	₹2 per leaf	
COLLECTIONS		
Local cheque clearing	Free	
Outstation cheque collection charges at bank location	Up to ₹5000: ₹25, Above 5000 and up to and including ₹10,000: ₹50, Above ₹10,000 and up to and including ₹1000000:	
Outstation cheque collection charges at non-bank location	₹100, Above ₹100000: ₹150	
RTGS inward / NEFT inward / IMPS inward	Free	
PAYMEN	ITS	
Free transactions shall be withdrawn if the 'Average Monthly Balance' maintained is less than 75% of the required product  AMB and charges will be applicable on every transaction		
Demand Draft and Payorder at branch locations	Free up to 10 DDs per month	
Charges beyond free limits	₹50/- per DD	
Demand Draft at non-branch locations	₹100 per DD	
PAP cheque payment	Free	
RTGS and NEFT outward at branch (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 ₹ 2,00,000/- )	Free	
CASH CHARGES		
Free transactions shall be withdrawn if the 'Average Monthly Balance' maintained is less than 75% of the required product AMB and charges will be applicable on every transaction		
Combined Free Cash Deposit limit at home + Non Home location (including ATM and Branch)	10 times of the previous month's AMB, maximum of ₹10 lacs per month	
Charges beyond free limits	₹3/1000	
Cash Withdrawal at non-home location	Free  Free up to ₹50000 per day by self or third party, beyond which	
Cash Withdrawal at non-home location  Debit Card Cash Withdrawal txns at metro location (other Bank ATMs)	Free up to ₹50000 per day by self or third party, beyond which charges of ₹4/1000  No Free Transaction	
	NOTICE HAIISACTION	
Debit Card Cash Withdrawal txns at non-metro location (other Bank ATMs)	No Free Transaction	
Charges beyond free limit of ATM withdrawals	₹21 per txn	
Cash withdrawal outside India (for international cards only)	₹110/- per transaction	
Balance Inquiry Outside India (for international cards only)	₹25/- per transaction	
OTHER CHARGES		
Rupay/VISA Classic Debit Card (charges for issuance and re-issuance)	₹100	

Rupay Platinum Debit Card (charges for issuance and re-issuance)	₹100
VISA Gold Debit Card (charges for issuance and re-issuance)	₹100
VISA Platinum Debit Card (charges for issuance and re-issuance)	₹150
VISA Signature Debit Card (charges for issuance and re-issuance)	₹400
Card Transaction Slip Retrieval charges (for incorrect claims)	₹ 250/- per slip
Stop payment single cheque (free online)	₹100 per cheque
Stop payment series (free online)	₹150 for a series of 25 cheques
Outward cheque return charges for financial reasons	₹50 per cheque
Outward cheque return charges for technical reasons	NIL
Inward cheque return charges for financial reasons	₹350 per cheque for up to 2 cheques, ₹500 per cheque for 3-5 cheques, ₹750 per cheque 6th cheque onwards
Inward cheque return charges for technical reasons	NIL
Standing instructions set up/Amendment (Free for RD/SIP/Bill Payment)	₹25 per instance
Standing instructions failure (return)	₹200 per return
ECS / NACH return 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 per instance
Previous year balance and interest statement	1 free per annum. ₹300 per statement thereafter.
Signature verification certificate / Photo attestation / Address confimation	₹50 per instance
Duplicate TDS certificate	₹100
Duplicate account statement print (free online or on email)	₹50
DD / PO revalidation / cancellation	₹100
Account closure charges if closed on customer request before 6 months of account opening date and after 15 days of account opening.	₹500/-
Account inactive charges	NIL
DOORSTEP BANKING*	
Free transactions shall be withdrawn if the 'Average Monthly Balance' maintained is less than 75% of the required product  AMB and charges will be applicable on every transaction	
Cheque pickup on call per instance	₹50 per instance
Cheque pickup beat (per month)	₹450
Cash pickup beat (charges per month)	
Up to ₹200000	₹2200
₹200000 to ₹500000	₹3200
₹500000 to ₹1000000	₹8000
₹1000000 to ₹2000000	₹12000
Above ₹2000000	Contact branch
Cash pickup on call (charges per instance)	
Up to ₹200000	₹150
₹200000 to ₹500000	₹300
₹500000 to ₹1000000	₹500
₹1000000 to ₹2000000	₹800
<sub>*</sub> Above ₹2000000	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