

Schedule of Charges for VYAPAR PREMIUM CURRENT ACCOUNT

PARAMETER/INR	DETAILS
Average Monthly Balance (AMB) requirement	INR 10,000 (INR 5000 at Cat C,D & E branches)
Monthly Non-Maintenance Charges	INR 1500
General Transactions / Services (Free in all mentioned packages)	- Cash Withdrawals (Across all branches) - Intra-Bank Fund Transfer/INR through Branch & Net Banking (Payment / Collections) - Payments – RTGS, NEFT, Demand Drafts (Payable at AUSFB locations) through Digital Channel - Collections - RTGS / NEFT / Local Clearing / Outstationed Cheques (at AUSFB locations) - ATM Transactions – At any bank within India - Stop Cheque through Net / Mobile / Phone Banking & ATM

Parameter	VYAPAR PREMIUM' PACKAGE
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PACKAGE ELIGIBILITY**	
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Average Half Yearly Balance (AHB)	INR 2,00,000
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FREQUENT TRANSACTIONS	Cash Deposits	Free limit per month will be Higher of following i) Minimum INR 10 lacs; or ii) 12 times of Current month or Previous month AMB Maximum free limit INR 100 lacs Charges beyond free limits is INR 3/1000 (Min. INR 50)
	Outstation cheque collection -corresponding bank location	FREE
	Outstation cheque collection - other location	FREE
	Demand Draft payable at AUSFB Locations (through Branch)	75 instruments Free p.m; thereafter INR 50/instrument
	Demand Draft payable at correspondent bank locations	FREE
	Debit Card Type (Option of domestic or international card in VISA cards)	Visa Business Platinum
	Cash Pick-up/Delivery^ (all values in INR)	5 txns FREE p.m thereafter 400/txn upto < 2 Lacs 800/txn for 2 Lacs to < 5 Lacs 1500/txn for 5 Lacs to < 10 Lacs 3500/txn for 10 lacs to < 20 lacs Contact Branch for above 20 lacs
	Cheque Pick-up^	FREE
	PAYMENT SERVICES	
	RTGS at branch	FREE
NEFT at branch	FREE	
PAP Cheque Book	Free 300 leaves p.m, thereafter INR 2/leaf	
DEBIT-cum-ATM CARD		
ATM Transactions - at Own bank ATM	Free Unlimited	
ATM Transactions - at other bank ATM	20 free transactions. Thereafter, INR 20 per financial transaction and INR 8 per non-financial transaction	
ATM Transactions - at other bank ATMs outside India	INR 100/instance	
PIN Regeneration (Physical only)	FREE	
ATM Declines due to insufficient funds	INR 25 per instance	
Card Replacement	INR 150/instance	
Charge Slip Retrieval	INR 150/instance	
Cross Currency Mark-up	3.50%	
CHEQUE/ECS RETURN & OTHER CHARGES		
Cheque issued and returned (Insufficient Funds)	Upto 2 returns - INR 350/instance 3rd return onwards – INR 750/instance	
ECS / NACH Return (Insufficient Funds)	INR 300/instance	
SMS Insta Alerts (Day end balance/transactions above a threshold/low balance)	Free	
Outward Cheque Return (Local)	5 FREE p.m thereafter INR 100/cheque	
Outward Cheque Return (Outstation)	INR 100/cheque	
Issuance of Duplicate Passbook	INR 50 per duplicate passbook	
Issuance of adhoc account statement (at branch)	FREE	
Issuance of adhoc account statement (sent through courier)	INR 20 (courier charges)	
DD Cancellation/ Revalidation	INR 100/instruction	
Stop Payment of Cheques - Branch	FREE	

TERMS & CONDITIONS

^Branch cash deposit / withdrawal not considered.

** Packages are as applicable for the respective variant defined by AU Small Finance Bank

Charges mentioned are exclusive of GST. The applicable taxes/cess are subject to change from time to time.

As per RBI guidelines, Business/Commercial transactions are not permitted in the Savings Account

The above charges are subject to revision with a prior intimation of 30 days to all account holder. Closure of account due to revision of charges will not be subject to account closure charges

Penal Charges and non-maintenance charges are not applicable once the account becomes inoperative/dormant

Cat. C, D & E are branch categories basis location mapping as defined by the Bank

Alerts that have been mandated by RBI as well as alerts which are deemed appropriate by the Bank, will be sent free of charge

Other Free Services : Standing Instruction Maintenance, Dormancy Activation, Card Hotlisting, Replacement of Damaged Cards, Duplicate Statements, Balance Enquiry, Account Closure, Email Alerts,

Record retrieval, Banker's Verification (Address / Signature / Photo)

Abbreviations / short-forms used : 'AUSFB' - Au Small Finance Bank, 'INR' - Indian Rupee, 'txn' - transaction, 'p.m' - per month, '<' - less than, '>' - greater than, 'min' - minimum, 'max' - maximum,

Time Gross Settlement, 'NEFT' - National Electronic Fund Transfer, 'PAP' - Payable at par, 'DD' - Demand Draft, 'ECS' - Electronic Clearing System, 'SMS' - Short Message Service

Accounts not having a 'customer induced transaction' (ATM withdrawal, cheque deposit, online transaction etc.) for a continued period of 2 year INR shall be treated as Dormant/ Inoperative Account.

The service charges levied by the bank or interest credited by the bank shall not be considered as a 'customer-induced transaction'
The terms and conditions, as defined by AU Small Finance Bank, apply. Please refer www.aubank.in for further details
This SOC document is effective 1st Nov 2019 and is applicable until further modified.