

## Schedule of Charges for MANGALAM VISHESH CURRENT ACCOUNT

PARAMETERS	DETAILS
Average Monthly Balance (AMB) requirement	INR 50,000
Monthly Non-Maintenance Charges	INR 1500
General Transactions / Services <i>(Free in all mentioned packages)</i>	- Cash Withdrawals (Across all branches) - Intra-Bank Fund Transfer 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	MANGALAM VISHESH Premium PACKAGE	
<b>FREQUENT TRANSACTIONS</b>	Cash Deposits	Free limit per month will be Higher of following i) Minimum INR 7.5 lacs; or ii) 10 times of Current month or Previous month AMB Maximum free limit INR 50 lacs Charges beyond free limits is INR 3/1000 (Min. INR 50)
	Outstation cheque collection -corresponding bank location	10 instruments FREE, thereafter INR 5/instrument + Courier Charges (INR 20)
	Outstation cheque collection - other location	10 instruments FREE, thereafter INR 10/instrument + Courier Charges (INR 20)
	Demand Draft payable at AUSFB Locations (through Branch)	50 instruments Free p.m; thereafter INR 50/instrument
	Demand Draft payable at correspondent bank locations	10 instruments FREE, thereafter INR 2.5/1000 (Min INR 50, Max INR 5,000)
	Debit Card Type (Option of domestic or international card in VISA cards)	Visa Business Platinum
	Cash Pick-up/Delivery^ (all values in INR)	5 Times free upto 2 lac
	Cheque Pick-up^	FREE
	<b>PAYMENT SERVICES</b>	
	RTGS at branch	FREE
NEFT at branch	FREE	
PAP Cheque Book	Free 200 leaves p.m, thereafter INR 2/leaf	
<b>DEBIT-cum-ATM CARD</b>		
ATM Transactions - at Own bank ATM	Free Unlimited	
ATM Transactions - at other bank ATM	Free Unlimited	
ATM Transactions - at other bank ATMs outside India	INR 100/instance	
PIN Regeneration (Physical only)	INR 50/instance	
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%	
<b>CHEQUE/ECS RETURN &amp; OTHER CHARGES</b>		
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)	INR 15 per quarter	
Outward Cheque Return (Local)	1 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	INR 50 per cheque or range of cheques in series	

**TERMS & CONDITIONS**

<sup>^</sup>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 Service Tax and other applicable Cess. The service tax including cess is 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<sup>INR</sup>. 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<sup>INR</sup> 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](http://www.aubank.in) for further details

This SOC document is effective 1st Nov 2019 and is applicable until further modified.