

# SCHEDULE OF CHARGES FOR BSBDA SPECIAL, BSBDA & BSBDA SMALL SAVINGS ACCOUNT



## Schedule of Charges for BSBDA Special, BSBDA & BSBDA Small SAVINGS ACCOUNT

Parameter	BSBDA SMALL SAVINGS ACCOUNT	BSBDA SAVINGS ACCOUNT	BSBDA SPECIAL SAVINGS ACCOUNT
Minimum Average Monthly Balance (AMB) requirement	INR 0. <b>(Please Note)</b> : Balance at any point in time cannot exceed INR 50,000/-	INR 0	INR 0
AMB Non-Maintenance Charges per month	NIL	NIL	NIL
<b>PACKAGE ELIGIBILITY**</b>			
Average Half Yearly Balance ( AHB ) Or Fixed Deposit ( FD )	NA NA	NA NA	NA NA
Debit Card Type	Domestic RuPay Classic Debit Card	Domestic RuPay Classic Debit Card	Domestic RuPay Classic Debit Card
Annual Fee	Free	Free	Free
Replacement of lost/stolen Debit Card	INR 150/instance	INR 150/instance	INR 150/instance
Issuance of Account Statement	Free Monthly Email Statement, Free Half-Yearly Physical Statement	Free Monthly Email Statement, Free Half-Yearly Physical Statement	Free Monthly Email Statement, Free Half-Yearly Physical Statement
Passbook Issuance	FREE	FREE	FREE
Cash Deposit - All branches	FREE	FREE	FREE
<b>PAYMENT SERVICES</b>			
Debit Card transactions (at other bank ATM): Financial txns + Non-Financial txns	Only 4 free withdrawals are allowed per month through ATM/RTGS/NEFT/IMPS/ Clearing/Branch/Transfer/Internet Debits/ Standing Instructions/EMI etc.  No further withdrawal transactions are permitted beyond above limit.	Only 4 free withdrawals are allowed per month through ATM/RTGS/NEFT/IMPS/ Clearing/Branch/Transfer/Internet Debits/ Standing Instructions/EMI etc.  No further withdrawal transactions are permitted beyond above limit.	Only 8 free withdrawals are allowed per month through ATM/RTGS/NEFT/IMPS/ Clearing/Branch/Transfer/Internet Debits/ Standing Instructions/EMI etc.  No further withdrawal transactions are permitted beyond above limit.
Debit Card transactions (at AUSFB ATM): Financial txns + Non-Financial txns			
Cash Withdrawal - All branches			
RTGS Payment - Branch			
RTGS Payment - Net Banking/Mobile Banking			
NEFT Payment - Branch			
NEFT Payment - Net Banking/Mobile Banking			
Payable at Par Cheque Usage			
Intra-Bank Fund Transfer - Branch			
Intra-Bank Fund Transfer - Net Banking/Mobile Banking			
IMPS Outward			
DD Payable at Bank Locations			
DD Payable at Bank Locations - Net Banking/Mobile Banking			
DD Payable at Correspondent bank Locations			
<b>ATM TRANSACTIONS IN INDIA</b>			
ATM decline due to insufficient funds	INR 25 per instance	INR 25 per instance	INR 25 per instance
<b>COLLECTION SERVICES</b>			
Intra-Bank Fund Transfer Collection	FREE	FREE	FREE
RTGS Collection	FREE	FREE	FREE
NEFT Collection	FREE	FREE	FREE
IMPS Inward	FREE	FREE	FREE
Cheque Collection - Local Clearing	FREE	FREE	FREE
Outstation cheque collection- bank location	FREE (INR 20 Courier Charge)	FREE (INR 20 Courier Charge)	FREE (INR 20 Courier Charge)
Outstation cheque collection- Correspondent bank location	INR 100 per instrument	INR 100 per instrument	INR 100 per instrument
Outstation cheque collection- other location	INR 100 per instrument	INR 100 per instrument	INR 100 per instrument
Cheque Return - Local Clearing	INR 50 per cheque	INR 50 per cheque	INR 50 per cheque
<b>DEBIT-cum-ATM CARD</b>			
PIN Regeneration	INR 50/instance	INR 50/instance	INR 50/instance
Charge slip retrieval	INR 250/instance	INR 250/instance	INR 250/instance
Cross Currency Mark-up	NA	NA	NA
<b>DOORSTEP BANKING SERVICES^</b>			
Pick-up or Delivery of Instruments	INR 100/visit	INR 100/visit	INR 100/visit
Cash Pick-up/Delivery	INR 250 per Txn upto 2 lacs	INR 250 per Txn upto 2 lacs	INR 250 per Txn upto 2 lacs
<b>MISCELLANEOUS SERVICES</b>			
Cheque Return - Insufficient Funds	INR 300 per cheque	INR 300 per cheque	INR 300 per cheque
ECS / NACH Return - Insufficient Funds	INR 200 per return	INR 200 per return	INR 200 per return
Dormancy Activation	Free	Free	Free
SMS Insta Alerts (Day end balance/transactions above a threshold/low balance)	INR 15 per quarter	INR 15 per quarter	INR 15 per quarter
Utility Bill payment - Net Banking/Mobile Banking	FREE	FREE	FREE
Issuance of Payable at par Cheque Book	Free 25 cheque leaves per Quarter	Free 25 cheque leaves per Quarter	Free 25 cheque leaves per Quarter
<b>ACCOUNT CLOSURE CHARGES</b>			
Within 21 days	FREE	FREE	FREE
After 21 days to 1 year	INR 100	FREE	FREE
After 1 year	FREE	FREE	FREE
<b>BASIC BANKING SERVICES</b>			
Account Opening	FREE	FREE	FREE
Mobile Banking Registration	FREE	FREE	FREE
Phone Banking Registration	FREE	FREE	FREE
Net Banking Registration	FREE	FREE	FREE
Nomination Facility	FREE	FREE	FREE

FREQUENT TRANSACTIONS

Any Branch Banking	FREE	FREE	FREE
Monthly Statement by post	NA	NA	NA
Issuance of adhoc account statement (at branch)	INR 20 per instance	INR 20 per instance	INR 20 per instance
Issuance of adhoc account statement (sent through courier)	INR 20 + INR 20 (courier charges)	INR 20 + INR 20 (courier charges)	INR 20 + INR 20 (courier charges)
Issuance of Duplicate Passbook	INR 20 per duplicate passbook	INR 20 per duplicate passbook	INR 20 per duplicate passbook
Standing Instruction maintenance - Branch	FREE	FREE	FREE
Standing Instruction maintenance - Net Banking	FREE	FREE	FREE
ECS Instruction	FREE	FREE	FREE
Balance Inquiry - Branch	FREE	FREE	FREE
Balance Inquiry - Mobile Banking	FREE	FREE	FREE
Balance Inquiry - Net Banking	FREE	FREE	FREE
Replacement of Debit Card, if received in damaged condition	FREE	FREE	FREE
E-commerce payment - Net Banking	FREE	FREE	FREE
Stop Payment of Cheques- Branch	INR 50 per instruction	INR 50 per instruction	INR 50 per instruction
Stop Payment of Cheques - Net Banking	FREE	FREE	FREE
Stop Payment of Cheques - Mobile Banking	FREE	FREE	FREE
Cancellation of DD payable at Bank Location	FREE	FREE	FREE
Cancellation of DD payable at Other Location	INR 50/instruction	INR 50/instruction	INR 50/instruction
DD Revalidation	FREE	FREE	FREE
Banker's Verification (Signature/Address/Photograph)	FREE	FREE	FREE
Retrieval of Cheque / Instruction	INR 50/cheque	INR 50/cheque	INR 50/cheque

#### Terms and Conditions:

- \*\* 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 holders. 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
- Alerts that have been mandated by RBI as well as alerts which are deemed appropriate by the Bank, will be sent free of charge
- Cat. C, D & E are branch categories basis location mapping as defined by the Bank
- 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, 'ATM' - Automatic Teller Machine, 'RTGS' - Real 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 years 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 Schedule of Charges document is effective 1st July 2019 and is applicable until further modified.