

SCHEDULE OF CHARGES FOR AU INSTITUTION & AU NRI SAVINGS ACCOUNTS



Parameter	AU INSTITUTION SAVINGS ACCOUNT	AU NRI SAVINGS ACCOUNT
AVERAGE MONTHLY BALANCE (AMB)		
Minimum Average Monthly Balance (AMB)	INR 0	INR 5,000
AMB MAINTAINED	AMB NON-MAINTENANCE CHARGE PER MONTH	
If Balance maintained is >=100% of the requirement	NA	NIL
If Balance maintained is >50% of the requirement	NA	5% of Balance Shortfall
If Balance maintained is <=50% of the requirement	NA	10% of Balance Shortfall
Maximum AMB non-maintenance charge	NA	INR 500 per month

Parameter	INSTITUTION 'PREMIUM' PACKAGE	INSTITUTION 'EXCLUSIVE' PACKAGE	NRE 'MAXIMUM' PACKAGE	NRO 'MAXIMUM' PACKAGE
PACKAGE ELIGIBILITY**				
Average Half Yearly Balance (AHB)	INR 0	INR 5,00,000	NA	NA
Or Fixed Deposit (FD)	INR 0	INR 15,00,000	NA	NA
Debit Card Type (Option of domestic or international card in VISA Cards)	Visa Platinum	Visa Platinum	Visa Platinum	RuPay Platinum
<u>At other bank ATM</u> Financial txns + Non-Financial txns	FREE Unlimited	FREE Unlimited	15 txns per Month. Thereafter, INR 20 for Financial txn and INR 8 for non-financial txn	15 txns per Month. Thereafter, INR 20 for Financial txn and INR 8 for non-financial txn
<u>At own bank ATM</u> Financial txns + Non-Financial txns	FREE Unlimited	FREE Unlimited	FREE Unlimited	FREE Unlimited
Debit Card Annual Fee (International/Domestic)	INR 150	FREE	INR 150	INR 150
Replacement of lost/stolen Debit Card	INR 150/instance	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	Free Monthly Email Statement, Free Half-Yearly Physical Statement
Passbook Issuance	FREE	FREE	FREE	FREE
Cash Deposit - All Branches	Free upto INR 5,00,000 per month, INR 3/- per thousand post free limit (min INR 50)	Free upto INR 5,00,000 per month, INR 3/- per thousand post free limit (min INR 50)	Not allowed	Free upto INR 5,00,000 per month, INR 3/- per thousand post free limit (min INR 50)
Cash Withdrawal - Base Branch	Free	Free	Free	Free
RTGS Payment - Branch	Free	Free	INR 20 Per Transaction upto INR 5,00,000 INR 45 Per Transaction above INR 5,00,000	INR 20 Per Transaction upto INR 5,00,000 INR 45 Per Transaction above INR 5,00,000
RTGS Payment - Net Banking/Mobile Banking	Free	Free	Free	Free
NEFT Payment - Branch	Free	Free	INR 2.5 upto INR 10K; INR 5 - INR 10,001 to INR 1 Lac; INR 10 - INR 1,00,001 to INR 2 Lac; INR 20 above INR 2 Lacs	INR 2.5 upto INR 10K; INR 5 - INR 10,001 to INR 1 Lac; INR 10 - INR 1,00,001 to INR 2 Lac; INR 20 above INR 2 Lacs
NEFT Payment - Net Banking/Mobile Banking	Free	Free	Free	Free
Payable at Par Cheque Usage	50 txns per month Free, INR 2 per txn thereafter	Free Unlimited	50 txns per month Free, INR 2 per txn thereafter	50 txns per month Free, INR 2 per txn thereafter
Cheque Return - Local Clearing	INR 50 per cheque	INR 50 per cheque	INR 50 per cheque	INR 50 per cheque
PAYMENT SERVICES				
Intra-Bank Fund Transfer - Branch	Free	Free	Free	Free
Intra-Bank Fund Transfer - Net Banking/Mobile Banking	Free	Free	Free	Free
IMPS Outward	Free	Free	Free	Free
DD Payable at Bank Locations	20 per month Free, INR 50 thereafter	Free Unlimited	15 per month Free, INR 50 thereafter	15 per month Free, INR 50 thereafter
DD Payable at Bank Locations - Net Banking/Mobile Banking	Free	Free	Free (Courier Charge of INR 20)	Free (Courier Charge of INR 20)
DD Payable at Correspondent bank Locations	10 per month Free, INR 2.5 / INR 1,000 thereafter (Min INR 50, Max INR 5,000)	Free	5 per month Free, INR 2.5 / INR 1,000 thereafter (Min INR 50, Max INR 5,000)	5 per month Free, INR 2.5 / INR 1,000 thereafter (Min INR 50, Max INR 5,000)
ATM TRANSACTIONS WITHIN / OUTSIDE INDIA				
ATM decline due to insufficient funds	INR 25 per instance	INR 25 per instance	INR 25 per instance	INR 25 per instance
COLLECTION SERVICES				
Intra-Bank Fund Transfer Collection	FREE	FREE	FREE	FREE
RTGS Collection	FREE	FREE	FREE	FREE
NEFT Collection	FREE	FREE	FREE	FREE
IMPS Inward	FREE	FREE	FREE	FREE
Cheque Collection - Local Clearing	FREE	FREE	FREE	FREE
Outstation cheque collection- bank location	FREE	FREE	FREE (INR 20 Courier Charge)	FREE (INR 20 Courier Charge)
Outstation cheque collection- Correspondent bank location	INR 100 per instrument	FREE	INR 100 per instrument	INR 100 per instrument
Outstation cheque collection- other location	INR 100 per instrument	FREE	INR 100 per instrument	INR 100 per instrument

FREQUENT TRANSACTIONS

DEBIT-cum-ATM CARD				
PIN Regeneration	INR 50/instance	INR 50/instance	INR 50/instance	INR 50/instance
Debit Card transactions at other bank ATMs Outside India (Cash withdrawal)	INR 100/instance	INR 100/instance	INR 100/instance	INR 100/instance
Debit Card transactions at non AUSFB ATM Outside India (Non Financial)	INR 25/instance	INR 25/instance	INR 25/instance	INR 25/instance
Charge slip retrieval	INR 250/instance	INR 250/instance	INR 250/instance	INR 250/instance
Cross Currency Mark-up	3.5%	3.5%	3.5%	3.5%
DOORSTEP BANKING SERVICES[^]				
Pick-up or Delivery of Instruments	5 Visits per month FREE thereafter INR 100/visit	10 Visits per month FREE thereafter INR 100/visit	INR 100/visit (Local)	INR 100/visit (Local)
Cash Pick-up/Delivery	2 Visits per month Free thereafter INR 250 per Txn	5 Visits per month Free thereafter INR 250 per Txn	Not Applicable	INR 250 per Txn (Local)
MISCELLANEOUS SERVICES				
Cheque Return - Insufficient Funds	INR 300 per cheque	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	INR 200 per return
Dormancy Activation	FREE	FREE	FREE	FREE
SMS Insta Alerts (Day end balance/transactions above a threshold/low balance)	INR 15/- per Quarter	INR 15/- per Quarter	FREE	FREE
Utility Bill payment - Net Banking/Mobile Banking	FREE	FREE	FREE	FREE
Issuance of Payable at par Cheque Book	Free 100 cheques per Quarter	FREE	Free 50 cheques per Quarter	Free 50 cheques per Quarter
ACCOUNT CLOSURE CHARGES				
Within 21 days	FREE	FREE	FREE	FREE
After 21 days to 1 year	INR 100	INR 100	INR 100	INR 100
After 1 year	FREE	FREE	FREE	FREE
BASIC BANKING SERVICES				
Account Opening	FREE	FREE	FREE	FREE
Mobile Banking Registration	FREE	FREE	FREE	FREE
Phone Banking Registration	FREE	FREE	FREE	FREE
Net Banking Registration	FREE	FREE	FREE	FREE
Nomination Facility	FREE	FREE	FREE	FREE
Payable at Par Cheque Book	FREE	FREE	FREE	FREE
Any Branch Banking	FREE	FREE	FREE	FREE
Monthly Statement by post	NA	NA	NA	NA
Issuance of adhoc account statement (at branch)	FREE	FREE	FREE	FREE
Issuance of adhoc account statement (sent through courier)	INR 20 (courier charges)	INR 20 (courier charges)	INR 20 (courier charges)	INR 20 (courier charges)
Issuance of Duplicate Passbook	INR 20 per duplicate passbook	INR 20 per duplicate passbook	INR 20 per duplicate passbook	INR 20 per duplicate passbook
Standing Instruction maintenance - Branch	FREE	FREE	FREE	FREE
Standing Instruction maintenance - Net Banking	FREE	FREE	FREE	FREE
ECS Instruction	FREE	FREE	FREE	FREE
Balance Inquiry - Branch	FREE	FREE	FREE	FREE
Balance Inquiry - Mobile Banking	FREE	FREE	FREE	FREE
Balance Inquiry - Net Banking	FREE	FREE	FREE	FREE
Replacement of Debit Card, if received in damaged condition	FREE	FREE	FREE	FREE
E-commerce payment - Net Banking	FREE	FREE	FREE	FREE
Stop Payment of Cheques- Branch	INR 50 per instruction	INR 50 per instruction	INR 50 per instruction	INR 50 per instruction
Stop Payment of Cheques - Net Banking	FREE	FREE	FREE	FREE
Stop Payment of Cheques - Mobile Banking	FREE	FREE	FREE	FREE
Cancellation of DD payable at Bank Location	FREE	FREE	FREE	FREE
Cancellation of DD payable at Other Location	INR 50/instruction	INR 50/instruction	INR 50/instruction	INR 50/instruction
DD Revalidation	FREE	FREE	FREE	FREE
Banker's Verification (Signature/Address/Photograph)	FREE	FREE	FREE	FREE
Retrieval of Cheque / Instruction	INR 50/cheque	INR 50/cheque	INR 50/cheque	INR 50/cheque

Terms and 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
- 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 for further details
- This Schedule of Charges document is effective 1st July 2020 and is applicable until further modified.