

SCHEDULE OF CHARGES FOR AU CURRENT ACCOUNT - BANKS



PARAMETERS	DETAILS
Average Monthly Balance (AMB) requirement	NIL
Monthly Non-Maintenance Charges	NIL
General Transactions/Services (Free in all mentioned packages)	- Cash Withdrawals (Across all branches) - Intra-Bank Fund Transfers through Branch & Net Banking (Payments/Collections) - Payments – RTGS, NEFT, IMPS, Demand Drafts (Payable at AUSFB locations) through Digital Channel - Collections - RTGS/NEFT/Local Clearing/Outstation Cheques (at AUSFB locations) - Stop Cheque through any channel

Parameters	AU Current Account - Banks
Cash Deposits	Free upto INR 10,00,000 per month Charges beyond free limits is INR 3/1000 (Min. INR 50/txn)
Outstation cheque collection -corresponding Bank location	Up to INR 5,000: INR 25/-, Above INR 5,000 and up to INR 10,000: INR 50/- , Above INR 10,000 and up to INR 1 Lac: INR 100/- , Above INR 1 Lac: INR 200/- . Courier Charges (INR 20) additional
Outstation cheque collection - other location	Up to INR 5,000: INR 25/-, Above INR 5,000 and up to INR 10,000: INR 50/- , Above INR 10,000 and up to INR 1 Lac: INR 100/- , Above INR 1 Lac: INR 200/- . Courier Charges (INR 20) additional
Demand Draft payable at AUSFB Locations (through Branch)	INR 2.5/1000 (Min. INR 50, Max. INR 5,000)
Cash Pick-up/Delivery^	Available on request (at select location)
Cheque Pick-up^	Available on request (at select location)
PAYMENT SERVICES	
RTGS at branch	50 transactions FREE per month. Thereafter, INR 20 per transaction
NEFT at branch	Upto INR 10,000: INR 2.5 per transaction. Above INR 10,000: INR 5 per transaction
PAP Cheque Book	Free 100 leaves p.m, thereafter INR 2/leaf
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 processing	Available on request
ECS / NACH Return (Insufficient Funds)	INR 300 / instance
Outward Cheque Return (Local)	INR 100 / Cheque
Outward Cheque Return (Outstation)	INR 100 / Cheque
Issuance of adhoc account statement (at branch)	FREE
Issuance of adhoc account statement (sent through courier)	INR 20 (courier charges)
DD Cancellation/ Revalidation	FREE
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 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. 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, '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 year 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 is effective 1st July, 2020 and is applicable until further modified.