

Name of the Bank : __AU Small Finance Bank_____

Rates at a Quick Glance

As on ___8th June 2024_____

Deposit Accounts						
Account	Nature	Rate of Interest		Minimum Balance		
		Normal	Senior Citizen	Urban	Core	
1	Savings Bank A/c					
	A. Domestic					
	a.					
	Savings variant	Ivy Savings Account		25,00,000	25,00,000	
		Kids Savings Account, Student Savings Account, Digital Savings Account & Basic Savings Bank Deposit Account, Institution Savings Account, Government Banking Savings Account	(a). For balances less than INR 1 Lac: 3.00% p.a.	Nil	Nil	
		Royale Savings Account	(b). For incremental balances from INR 1 Lac to less than INR 5 Lacs: 4.00% p.a.	1,00,000	1,00,000	
		Platinum Savings Account	(c). For incremental balances from INR 5 Lac to less than INR 10 Lacs: 5.00% p.a.	25,000	25,000	
		Women Savings Account, Senior Citizen Savings Account & Value Savings Account	(d). For incremental balances from INR 10 Lacs to less than INR 25 Lacs: 7.00% p.a.	10,000	5,000	
		Swadesh Savings Account	(e). For incremental balances from INR 25 Lacs to less than INR 1 Crore: 7.00% p.a.	10,000 AQB	10,000 AQB	
		Kisan Savings Account	(f). For incremental balances from INR 1 Crore to less than INR 5 Crores: 7.25% p.a.	2,000 AQB	2,000 AQB	
			(g). For incremental balances from INR 5 crore to less than INR 10 crores: 7.00% p.a.			
			(h) For incremental balances from 10 crore and above, please contact your branch or RM			
	B. Non Resident					
	a.	NRE and NRO				

		(NRE+NRO) Savings Account	(a). For balances less than INR 1 Lac: 3.00% p.a. (b). For incremental balances from INR 1 Lac to less than INR 5 Lacs: 4.00% p.a. (c). For incremental balances from INR 5 Lac to less than INR 10 Lacs: 5.00% p.a. (d). For incremental balances from INR 10 Lacs to less than INR 25 Lacs: 7.00% p.a. (e). For incremental balances from INR 25 Lacs to less than INR 1 Crore: 7.00% p.a. (f). For incremental balances from INR 1 Crore to less than INR 5 Crores: 7.25% p.a. (g). For incremental balances from INR 5 crore to less than INR 10 crores: 7.00% p.a. (h) For incremental balances from 10 crore and above, please contact your branch or RM	5,000	5,000
		(NRE+NRO) Platinum World Savings		1,00,000	1,00,000
		(NRE+NRO) Royale World Savings		5,00,000	5,00,000
		(NRE+NRO) Current Account		5,000	5,000
		* Applicable on select slabs			
2	Term Deposits				
	A.	Domestic	Rate of Interest		
		Term Deposits (All Maturities)	Less than 3 Crore (Callable)	1 Crore 1 thousand to less than 3 Crore (Non-Callable)	
		Domestic & NRE/NRO Retail Fixed Deposits			
		Tenure	Interest Rate		
			Regular	Senior citizen	Regular
		7 Days to 1 Month 15 Days	3.75%	4.25%	-
		1 Month 16 Days to 3 Months	5.50%	6.00%	-
		3 Months 1 Day to 6 Months	6.00%	6.50%	-
		6 Months 1 Day to 12 Months	7.25%	7.75%	-
		12 Months 1 Day to 15 Months	7.85%	8.35%	7.95%
		15 Months 1 Day to less than 18 Months	7.50%	8.00%	7.60%
		18 Months	8.00%	8.50%	8.10%
		18 Months 1 Day to 24 Months	7.75%	8.25%	7.85%
		24 Months 1 Day to 36 Months	7.50%	8.00%	7.60%
		36 Months 1 Day to 45 Months	7.50%	8.00%	-
		45 Months 1 Day to less than 60 Months	7.25%	7.75%	-

			60 Months to 120 Months		7.25%	7.75%	-
		Non-Resident Accounts (Retail Fixed Deposits)					
	a.	NRO (All Maturities)			For Amount < INR 3 Cr		
		Tenure			Interest Rates		
					Regular	Senior citizen	
		7 Days to 1 Month 15 Days			3.75%	4.25%	
		1 Month 16 Days to 3 Months			5.50%	6.00%	
		3 Months 1 Day to 6 Months			6.00%	6.50%	
		6 Months 1 Day to 12 Months			7.25%	7.75%	
		12 Months 1 Day to 15 Months			7.85%	8.35%	
		15 Months 1 Day to less than 18 Months			7.50%	8.00%	
		18 Months			8.00%	8.50%	
		18 Months 1 Day to 24 Months			7.75%	8.25%	
		24 Months 1 Day to 36 Months			7.50%	8.00%	
		36 Months 1 Day to 45 Months			7.50%	8.00%	
		45 Months 1 Day to less than 60 Months			7.25%	7.75%	
		60 Months to 120 Months			7.25%	7.75%	
	b.	NRE (All Maturities)			For Amount < INR 3 Cr		
		Tenure			Interest Rates		
					Regular	Senior citizen	
		12 Months 1 Day to 15 Months			7.85%	8.35%	
		15 Months 1 Day to less than 18 Months			7.50%	8.00%	
		18 Months			8.00%	8.50%	
		18 Months 1 Day to 24 Months			7.75%	8.25%	
		24 Months 1 Day to 36 Months			7.50%	8.00%	
		36 Months 1 Day to 45 Months			7.50%	8.00%	
		45 Months 1 Day to less than 60 Months			7.25%	7.75%	
		60 Months to 120 Months			7.25%	7.75%	
					Rate of Interest		
			1 year & above but < 2 years	2 years & above but < 3 years	3 years & above but < 4 years	4 years & above but < 5 years	For 5 years (Maximum)
	c.	FCNR(B)					
		i) USD	6.30%	5.25%	4.75%	4.55%	4.15%
		ii) GBP	5.85%	5.00%	4.25%	3.85%	3.55%
		iii) EUR	4.30%	3.25%	2.55%	2.00%	2.00%

Loans			
		Rate of Interest	Processing Charges
Housing Loan			
Housing Loan			

			Loan amount Rs. 2 lakhs to 500 lakhs	
1	Floating Category		11% to 22%	1.50% to 2%
	Up to 5 years			
	More than 5 Yrs & up to 10 Yrs			
	More than 10 Yrs			
	Fixed Category			
	Up to 5 years			
	More than 5 Yrs & up to 10 Yrs			
More than 10 Yrs				
Personal Loan				
2	a)	Personal Loan	Up to 30% p. a.	Up to 4% of loan amount subject to a minimum of Rs 2000/-
	b)	Consumer Durable Loan	Upto 40%	As Applicable
Vehicle Loan				
3	a.	Two Wheeler Loans New	Up to 28%	Up to 4% of Loan Amount
	b	Two Wheeler Loans Used		
	c	Three Wheeler New	Up to 25%	Up to 2% of Loan Amount
	d	Three Wheeler Used	Up to 28%	Up to 3% of Loan Amount
	e	Car New	Up to 17%	Up to 2% of Loan Amount
	f	Car Used	Up to 26%	Up to 3% of Loan Amount
	g	Commercial Vehicle & Const. Equipment New	Up to 18%	Up to 2% of Loan Amount
	h	Commercial Vehicle & Const. Equipment Used	Up to 26%	Up to 3% of Loan Amount
	i	Tractor/ Farm Equipment New	Up to 20%	Up to 2% of Loan Amount
	j	Tractor/ Farm Equipment Used	Up to 26%	Up to 3% of Loan Amount
4	Educational Loans		Up to 24%	Up to 2% of loan amount
Commercial Banking				
5	a	Business Banking/Agri Banking/NBFC	Up to 18%	Up to 3% of loan amount
	b	Real Estate Group (REG)	Up to 22%	Up to 2% of loan amount
	c	Financial Institutions Group	Up to 18%	Up to 2% of loan amount
Micro Business Loan				
6	a	MBL Secured (Secured by Collateral)	Upto 24% p.a.	Upto 2.50%of Loan Amount
	b	MBL (Secured by Credit Guarantee)		Upto 3% of loan amount
7	Unsecured Business Loans		Up to 22 % p. a.	Up to 2% of Loan amount
8	Gold Loan		Upto 24% p.a.	Up to 1% of Loan amount

Charges				
Fee Based Services				
Locker				
Annual Locker Rent in ₹				

1	Type	Metro / Urban / Semi Urban/Rural			
		A	B	C	D
	Small	2000	1800	1400	800
	Medium	2800	2400	2000	1400
	File	4000	3400	2800	1800
	Large	6000	5000	4000	2400
	Extra Large	10000	8000	6000	4000
Credit Cards					
2	Entrance Fees	Not applicable			
	Annual Fees	Zenith+ - ₹ 4999			
	Add on Card	NIL			
	Service charges on outstanding balance	NIL			
	Cash withdrawal fees	Zenith + - NIL			
	Hot listing charges	NIL			
	Other Charges	Card replacement fee - ₹ 100			
3	Debit Cards	Value Savings/Women Savings/Senior Citizen Savings/ Kids savings / Student Svaings/ Swadesh Savings / Kisan Savings /			
	NRI Debit Cards	NRI Savings(NRE)/NRI Current(NRE) - ₹ 200 - Annual fees/Replacement of lost/stolen card fees,			
	International Debit Card	Value Savings/Women Savings/Senior Citizen Savings/ Kids savings / Student Svaings/ Swadesh Savings / Kisan Savings /			
	NRI International Debit Card	NRI Savings(NRE)/NRI Current(NRE) - ₹ 200 - Annual fees/Replacement of lost/stolen card fees,			
4	Drafts / TT / MT				
	Value Savings/Women Savings/Senior Citizen Savings/ Kids savings /				
	Issue	NIL			
	Cancellation	NIL			
	NRI Savings Account (NRE and NRO)/NRI Current Account (NRE and NRO)/				
	Issue	NIL			
	Cancellation	₹ 100			
5	Outstation cheque collection				
	NRI Savings Account (NRE and NRO)	₹ 50 charged towards delivery fees			
	NRI Current Account (NRE and NRO)	₹ 50 charged towards delivery fees			
	Platinum World Savings Account (NRE and NRO)	₹ 50 charged towards delivery fees			
	Royale World Savings Account (NRE and NRO)	₹ 50 charged towards delivery fees			
6	NEFT Money Transfer	Inward = Nil	<p>Outward = Up to 1 Lakh : ₹ 2/ transaction, Above 1 Lakh: ₹ 10/ transaction in Women Savings, Value Savings, Senior citizen Savings, Kids Savings, Student Savings, Aarambh Savings, BSBDA, Digital Savings, Kisan Savings and Swadesh Savings Account. IVY, Royale and Platinum Savings Account are free</p> <p>Outward = Up to 1 Lakh : ₹ 2/ transaction, Above 1 Lakh: ₹ 10/ transaction in NRI Savings Account and NRI Current Account</p> <p>Royale World and Platinum World Savings Account are free</p>		

7	IMPS Money Transfer	Inward = Nil	Outward = 10/transaction in Women Savings, Value Savings, Senior citizen Savings, Kids Savings, Student Savings, Aarambh Savings, Digital Savings, Kisan Savings, Platinum Savings and Swadesh Savings Account. IVY, Royale Savings Account are free Outward = 10/transaction in Royale World, Platinum World Savings, NRI Savings Account, and NRI Current Account	
8	RTGS Money Transfer	Inward = Nil	Outward = ₹ 10/transaction in Women Savings, Value Savings, Senior citizen Savings, Kids Savings, Student Savings, Aarambh Savings, BSBDA, Digital Savings, Kisan Savings and Swadesh Savings Account. IVY, Royale and Platinum Savings Account are free Outward = ₹10/transaction in NRI Savings Account and NRI Current Account, Royale World and Platinum World Savings Account are free	
9	Cheque return charges	Outward Returns	Inward Returns	
	For Savings Accounts	INR 100/cheque , Ivy - Free	₹ 100/cheque, Ivy - Free, ₹ 500/cheque -NRI Savings, NRI Current, Royale World, and Platinum World	
	For Current, Overdraft Cash Credit Accounts	INR 100 per cheque	₹ 500 per instance	
	Dishonour of outstation / local bills & cheques			
10	Cheque Book Issue		NIL for all accounts	
11	No Dues Certificate		₹ 500 for duplicate No dues Certificate	

T&C Apply. Rates are subject to change at the sole discretion of AU Small Finance Bank.