

Schedule of Charges for MANGALAM CURRENT ACCOUNT

| PARAMETER | DETAILS |
|---|--|
| Average Monthly Balance (AMB) requirement | INR 10,000 (INR 5000 at Cat C,D & E branches) |
| Monthly Non-Maintenance Charges | INR 1500 |
| General Transactions / Services (Free in all mentioned packages) | - Cash Withdrawals (Across all branches) - Intra-Bank Fund Transfer/INR 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 AU bank within India - Stop Cheque through Net / Mobile / Phone Banking & ATM |

| Parameter | MANGALAM 'BASIC' PACKAGE | MANGALAM 'VALUE' PACKAGE | MANGALAM 'MAXIMUM' PACKAGE | MAGALAM 'PREMIUM' PACKAGE | MANGALAM 'EXCLUSIVE' PACKAGE | |
|---|---|---|---|---|---|---|
| PACKAGE ELIGIBILITY** | | | | | | |
| Average Half Yearly Balance (AHB) | INR 10,000 | INR 25,000 | INR 50,000 | INR 2,00,000 | INR 5,00,000 | |
| FREQUENT TRANSACTIONS | Cash Deposits | Free limit per month will be Higher of following 3 (Maximum INR 10 lacs) i) Minimum INR 3 lacs; or ii) 5 times of Current month AMB, or iii) 5 times of Previous month AMB Charges beyond free limits is INR 3/1000 (Min. INR 50) | Free limit per month will be Higher of following 3 (Maximum INR 25 lacs) i) Minimum INR 5 lacs; or ii) 8 times of Current month AMB, or iii) 8 times of Previous month AMB Charges beyond free limits is INR 3/1000 (Min. INR 50) | Free limit per month will be Higher of following 3 (Maximum INR 50 lacs) i) Minimum INR 7.5 lacs; or ii) 10 times of Current month AMB, or iii) 10 times of Previous month AMB Charges beyond free limits is INR 3/1000 (Min. INR 50) | Free limit per month will be Higher of following 3 (Maximum INR 100 lacs) i) Minimum INR 10 lacs; or ii) 12 times of Current month AMB, or iii) 12 times of Previous month AMB Charges beyond free limits is INR 3/1000 (Min. INR 50) | Free limit per month will be Higher of following 3 (Maximum INR 200 lacs) i) Minimum INR 25 lacs; or ii) 15 times of Current month AMB, or iii) 15 times of Previous month AMB Charges beyond free limits is INR 3/1000 (Min. INR 50) |
| | Outstation cheque collection - corresponding bank location | INR 5/instrument + Courier Charges (INR 20) | 5 instruments FREE, thereafter INR 5/instrument + Courier Charges (INR 20) | 10 instruments FREE, thereafter INR 5/instrument + Courier Charges (INR 20) | FREE | FREE |
| | Outstation cheque collection - other location | INR 10/instrument + Courier Charges (INR 20) | 5 instruments FREE, thereafter INR 10/instrument + Courier Charges (INR 20) | 10 instruments FREE, thereafter INR 10/instrument + Courier Charges (INR 20) | FREE | FREE |
| | Demand Draft payable at AUSFB Locations (through Branch) | 10 instruments Free p.m; thereafter INR 50/instrument | 25 instruments Free p.m; thereafter INR 50/instrument | 50 instruments Free p.m; thereafter INR 50/instrument | 75 instruments Free p.m; thereafter INR 50/instrument | FREE |
| | Demand Draft payable at correspondent bank locations | INR 2.5/1000 (Min INR 50, Max INR 5,000) | 5 instruments FREE, thereafter INR 2.5/1000 (Min INR 50, Max INR 5,000) | 10 instruments FREE, thereafter INR 2.5/1000 (Min INR 50, Max INR 5,000) | FREE | FREE |
| | Debit Card Type | Visa Business Gold | Visa Business Gold | Visa Business Platinum | Visa Business Platinum | Visa Business Platinum |
| | Cash Pick-up/Delivery* (all values in INR) | 400/txn upto < 2 Lacs 800/txn for 2 Lacs to < 5 Lacs 1500/txn for 5 Lacs to < 10 Lacs 3500/txn for 10 lacs to < 20 lacs Contact Branch for above 20 lacs | 400/txn upto < 2 Lacs 800/txn for 2 Lacs to < 5 Lacs 1500/txn for 5 Lacs to < 10 Lacs 3500/txn for 10 lacs to < 20 lacs Contact Branch for above 20 lacs | 400/txn upto < 2 Lacs 800/txn for 2 Lacs to < 5 Lacs 1500/txn for 5 Lacs to < 10 Lacs 3500/txn for 10 lacs to < 20 lacs Contact Branch for above 20 lacs | 5 txns FREE p.m thereafter 400/txn upto < 2 Lacs 800/txn for 2 Lacs to < 5 Lacs 1500/txn for 5 Lacs to < 10 Lacs 3500/txn for 10 lacs to < 20 lacs Contact Branch for above 20 lacs | 10 txns FREE p.m thereafter 400/txn upto < 2 Lacs 800/txn for 2 Lacs to < 5 Lacs 1500/txn for 5 Lacs to < 10 Lacs 3500/txn for 10 lacs to < 20 lacs Contact Branch for above 20 lacs |
| | Cheque Pick-up* | INR 100/visit | INR 100/visit | FREE | FREE | FREE |
| | PAYMENT SERVICES | | | | | |
| | RTGS at branch | INR 25 per txn | INR 25 per txn | FREE | FREE | FREE |
| NEFT at branch | Upto INR 10,000 - INR 2.5/txn Above INR 10,000 - INR 5/txn | Upto INR 10,000 - INR 2.5/txn Above INR 10,000 - INR 5/txn | Upto INR 10,000 - INR 2.5/txn Above INR 10,000 - INR 5/txn | FREE | FREE | |
| PAP Cheque Book | Free 100 leaves p.m, thereafter INR 2/leaf | Free 150 leaves p.m, thereafter INR 2/leaf | Free 200 leaves p.m, thereafter INR 2/leaf | Free 300 leaves p.m, thereafter INR 2/leaf | Free 500 leaves p.m, thereafter INR 2/leaf | |
| DEBIT-cum-ATM CARD | | | | | | |
| ATM Transactions - at Own bank ATM | Free Unlimited | Free Unlimited | Free Unlimited | Free Unlimited | Free Unlimited | |
| ATM Transactions - at other bank ATM | 5 free transactions. Thereafter, INR 20 per financial transaction and INR 8 per non-financial transaction | 10 free transactions. Thereafter, INR 20 per financial transaction and INR 8 per non-financial transaction | 15 free transactions. Thereafter, INR 20 per financial transaction and INR 8 per non-financial transaction | 20 free transactions. Thereafter, INR 20 per financial transaction and INR 8 per non-financial transaction | 50 free transactions. Thereafter, INR 20 per financial transaction and INR 8 per non-financial transaction | |
| PIN Regeneration | INR 50/instance | INR 50/instance | INR 50/instance | FREE | FREE | |
| ATM Declines due to insufficient funds | INR 25 per instance | INR 25 per instance | INR 25 per instance | INR 25 per instance | INR 25 per instance | |
| Card Replacement | INR 150/instance | INR 150/instance | INR 150/instance | INR 150/instance | INR 150/instance | |
| Charge Slip Retrieval | INR 150/instance | INR 150/instance | INR 150/instance | INR 150/instance | FREE | |
| Cross Currency Mark-up | 3.50% | 3.50% | 3.50% | 3.50% | 3.50% | |
| CHEQUE/ECS RETURN & OTHER CHARGES | | | | | | |
| Cheque issued and returned (Insufficient Funds) | Upto 2 returns - INR 350/instance 3rd return onwards – INR 750/instance | Upto 2 returns - INR 350/instance 3rd return onwards – INR 750/instance | Upto 2 returns - INR 350/instance 3rd return onwards – INR 750/instance | Upto 2 returns - INR 350/instance 3rd return onwards – INR 750/instance | Upto 2 returns - INR 350/instance 3rd return onwards – INR 750/instance | |
| ECS / NACH Return (Insufficient Funds) | INR 300/instance | INR 300/instance | INR 300/instance | INR 300/instance | INR 300/instance | |
| SMS Insta Alerts (Day end balance/transactions above a threshold/low balance) | INR 15 per quarter | FREE | FREE | FREE | FREE | |
| Outward Cheque Return (Local) | INR 100/cheque | INR 100/cheque | 1 FREE p.m thereafter INR 100/cheque | 5 FREE p.m thereafter INR 100/cheque | 10 FREE p.m thereafter INR 100/cheque | |
| Outward Cheque Return (Outstation) | INR 100/cheque | INR 100/cheque | INR 100/cheque | INR 100/cheque | INR 100/cheque | |
| Issuance of Duplicate Passbook | INR 50 per duplicate passbook | INR 50 per duplicate passbook | INR 50 per duplicate passbook | INR 50 per duplicate passbook | INR 50 per duplicate passbook | |
| Issuance of adhoc account statement (at branch) | FREE | FREE | FREE | FREE | FREE | |

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|--|---|---|---|--------------------------|--------------------------|
| Issuance of adhoc account statement (sent through courier) | INR 20 (courier charges) | INR 20 (courier charges) | INR 20 (courier charges) | INR 20 (courier charges) | INR 20 (courier charges) |
| DD Cancellation/ Revalidation | INR 100/instruction | INR 100/instruction | INR 100/instruction | INR 100/instruction | INR 100/instruction |
| Stop Payment of Cheques - Branch | INR 50 per cheque or range of cheques in series | INR 50 per cheque or range of cheques in series | INR 50 per cheque or range of cheques in series | FREE | 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 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 holdeINR. 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, 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 yearINR 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 document is effective 1st April 2019 for new accounts & is effective 1st May 2019 for existing accounts(opened till 31st March,2019) and is applicable until further modified.