

SCHEDULE OF CHARGES FOR PARYATAN CURRENT ACCOUNT



PARAMETERS	REQUIREMENTS
Minimum Average Monthly Balance (AMB)	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)	<ul style="list-style-type: none"> - Cash Withdrawals (Across all branches) - Intra-Bank Fund Transfers through Branch & Net Banking (Payments/Collections) - Payments - RTGS, NEFT, Demand Drafts (Payable at AUSFB locations) through Digital Channels - Collections - RTGS/NEFT/Local Clearing/Outstation Cheques (at AUSFB locations) - ATM Transactions - At any Bank within India - Stop Cheque through Net/Mobile/Phone Banking & ATM

Parameters	PARYATAN 'BASIC' PACKAGE	PARYATAN 'VALUE' PACKAGE	PARYATAN 'MAXIMUM' PACKAGE	PARYATAN 'PREMIUM' PACKAGE	PARYATAN '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 the 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/txn)	Free limit per month will be Higher of the 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/txn)	Free limit per month will be Higher of the 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/txn)	Free limit per month will be Higher of the 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/txn)	Free limit per month will be Higher of the 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/txn)
	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)	FREE	FREE	FREE	FREE	FREE
	Demand Draft payable at correspondent Bank locations	FREE	FREE	FREE	FREE	FREE
	Debit Card Type	International Visa Business Gold Debit Card	International Visa Business Gold Debit Card	International Visa Business Platinum Debit Card	International Visa Business Platinum Debit Card	International Visa Business Platinum Debit Card
	Cash Pick-up/Delivery* (all values in INR)	200/txn upto < 2 Lacs 400/txn for 2 Lacs to < 5 Lacs 600/txn for 5 Lacs to < 10 Lacs 800/txn for 10 Lacs to < 20 Lacs 1500/txn for 20 Lacs & above	200/txn upto < 2 Lacs 400/txn for 2 Lacs to < 5 Lacs 600/txn for 5 Lacs to < 10 Lacs 800/txn for 10 Lacs to < 20 Lacs 1500/txn for 20 Lacs & above	200/txn upto < 2 Lacs 400/txn for 2 Lacs to < 5 Lacs 600/txn for 5 Lacs to < 10 Lacs 800/txn for 10 Lacs to < 20 Lacs 1500/txn for 20 Lacs & above	5 txns FREE p.m thereafter 200/txn upto < 2 Lacs 400/txn for 2 Lacs to < 5 Lacs 600/txn for 5 Lacs to < 10 Lacs 800/txn for 10 Lacs to < 20 Lacs 1500/txn for 20 Lacs & above	10 txns FREE p.m thereafter 200/txn upto < 2 Lacs 400/txn for 2 Lacs to < 5 Lacs 600/txn for 5 Lacs to < 10 Lacs 800/txn for 10 Lacs to < 20 Lacs 1500/txn for 20 Lacs & above
	Cheque Pick-up*	INR 100/Visit	INR 100/Visit	FREE	FREE	FREE
	PAYMENT SERVICES					
	RTGS at branch	FREE	FREE	FREE	FREE	FREE
NEFT at branch	FREE	FREE	FREE	FREE	FREE	
PAP Cheque Book	FREE	FREE	FREE	FREE	FREE	
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	Free Unlimited	Free Unlimited	Free Unlimited	Free Unlimited	Free Unlimited	
ATM Transactions - Outside India	INR 120/txn - Cash Withdrawal INR 20/txn - Balance Inquiry	INR 120/txn - Cash Withdrawal INR 20/txn - Balance Inquiry	INR 120/txn - Cash Withdrawal INR 20/txn - Balance Inquiry	INR 120/txn - Cash Withdrawal INR 20/txn - Balance Inquiry	FREE	
PIN Regeneration	INR 50/instance	INR 50/instance	INR 50/instance	FREE	FREE	
ATM Declines due to insufficient funds	NIL	NIL	NIL	FREE	FREE	
Card Replacement	INR 100/instance	INR 100/instance	INR 100/instance	FREE	FREE	
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	
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 20 per duplicate passbook	INR 20 per duplicate passbook	INR 20 per duplicate passbook	INR 20 per duplicate passbook	INR 20 per duplicate passbook	
Issuance of adhoc account statement (at branch)	FREE	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)	INR 20 (courier charges)	
DD Cancellation/Revalidation	INR 100/instruction	INR 100/instruction	INR 100/instruction	FREE	FREE	
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 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.
- Other Free Services : Standing Instruction Maintenance, Dormancy Activation, Card Hotlisting, Replacement of Damaged Cards, Duplicate Statements, Balance Enquiry, Account Closure, SMS/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 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 2017 and is applicable until further modified