

Schedule of Charges for SHUBH LABH 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	SHUBH LABH 'BASIC' PACKAGE	SHUBH LABH 'VALUE' PACKAGE	SHUBH LABH 'MAXIMUM' PACKAGE	SHUBH LABH 'PREMIUM' PACKAGE	SHUBH LABH 'EXCLUSIVE' PACKAGE
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PACKAGE ELIGIBILITY**

Average Half Yearly Balance (AHB)	INR 10,000	INR 25,000	INR 50,000	INR 2,00,000	INR 5,00,000
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FREQUENT TRANSACTIONS	Cash Deposits	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)	Free limit per month will be Higher of following 3 (Maximum INR 300 lacs) i) Minimum INR 50 lacs; or ii) 20 times of Current month AMB, or iii) 20 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 500 lacs) i) Minimum INR 100 lacs; or ii) 25 times of Current month AMB, or iii) 25 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	10 free transactions. Thereafter, INR 20 per financial transaction and INR 8 per non-financial	15 free transactions. Thereafter, INR 20 per financial transaction and INR 8 per non-financial	20 free transactions. Thereafter, INR 20 per financial transaction and INR 8 per non-financial	50 free transactions. Thereafter, INR 20 per financial transaction and INR 8 per non-financial
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
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

^ABranch 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 INR. 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, 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' - 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 INR 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.