

SCHEDULE OF CHARGES FOR ABHI SAVINGS ACCOUNT



Minimum Average Monthly Balance (AMB) requirement	NIL
AMB non-maintenance charges per month	NIL

Parameters	ABHI SAVINGS ACCOUNT*	ABHI "MAX" SAVINGS ACCOUNT
PACKAGE ELIGIBILITY		
Average Half Yearly Balance (AHB)	NA	NA
Or Fixed Deposit (FD)	NA	NA
Debit Card Type	RuPay Classic Debit Card (virtual card)	RuPay Classic Debit Card
Debit Card Annual Fee	Virtual Debit Card : FREE	Virtual Debit Card : INR 150/- (2nd year onwards)
Issuance of Account Statement	Free Monthly Email Statement	Free Monthly Email Statement
Passbook Issuance	NA	INR 20 + taxes per passbook issued
Cash Deposit - All Branches	Free upto INR 50,000 per month, INR 3/- per thousand post free limit (min INR 50). All deposits in the account cannot exceed INR 2 Lacs in a financial year	Free upto INR 1,00,000 per month, INR 3/- per thousand post free limit (min INR 50)
Cash Withdrawal - All Branches	NA	Free
RTGS Payment - Branch	INR 25 Per Transaction upto INR 5,00,000 INR 50 Per Transaction above INR 5,00,000	INR 25 Per Transaction upto INR 5,00,000 INR 50 Per Transaction above INR 5,00,000
RTGS Payment - Net Banking/Mobile Banking	Free	Free
NEFT Payment - Branch	INR 2.5 upto INR 10K; INR 5 - INR 10,001 to INR 1 Lac; INR 15 - INR 1,00,001 to INR 2 Lac; INR 25 above INR 2 Lacs	INR 2.5 upto INR 10K; INR 5 - INR 10,001 to INR 1 Lac; INR 15 - INR 1,00,001 to INR 2 Lac; INR 25 above INR 2 Lacs
NEFT Payment - Net Banking/Mobile Banking	Free	Free
Payable at Par Cheque Usage	NA	5 txns per month FREE, INR 2 per txn thereafter
Cheque Return - Local Clearing	NA	INR 50 per cheque
PAYMENT SERVICES		
Intra-Bank Fund Transfer - Branch	Free	Free
Intra-Bank Fund Transfer - Net Banking/Mobile Banking	Free	Free
IMPS - Net Banking/Mobile Banking	Free	Free
DD Payable at Bank Locations	10 per month Free, INR 50 thereafter	10 per month Free, INR 50 thereafter
DD Payable at Bank Locations - Net Banking/Mobile Banking	Free (Courier Charge of INR 20)	Free (Courier Charge of INR 20)
DD Payable at Correspondent bank Locations	2 per month Free, INR 2.5 / INR 1,000 thereafter (Min INR 50, Max INR 5,000)	2 per month Free, INR 2.5 / INR 1,000 thereafter (Min INR 50, Max INR 5,000)
ATM TRANSACTIONS IN INDIA		
ATM decline due to insufficient funds	NA	INR 25 per instance
COLLECTION SERVICES		
Intra-Bank Fund Transfer Collection	FREE	FREE
RTGS Collection	FREE	FREE
NEFT Collection	FREE	FREE
IMPS Inward	FREE	FREE
Cheque Collection - Local Clearing	FREE	FREE
Outstation cheque collection- bank location	NA	INR 20 Courier Charge per cheque
Outstation cheque collection- Correspondent bank location	NA	INR 100 per instrument
Outstation cheque collection- other location	NA	INR 100 per instrument
DEBIT-cum-ATM CARD (virtual and/or physical card)		
ATM Transactions - Outside India	NA	NA
PIN Regeneration (sent through courier)	INR 50 / instance	INR 50 / instance
Charge slip retrieval	INR 250 / instance	INR 250 / instance
Cross Currency Mark-up	NA	NA
DOORSTEP BANKING SERVICES*		
Pick-up or Delivery of Instruments	NA	INR 100 / Visit I
Cash Pick-up/Delivery	NA	NR 250 per Txn
MISCELLANEOUS SERVICES		
Cheque Return - Insufficient Funds	NA	INR 300 per cheque
ECS / NACH Return - Insufficient Funds	INR 200 per return	INR 200 per return
Dormancy Activation	NA	INR 100

SMS Insta Alerts (Day end balance/transactions above a threshold/low balance)	INR 15 per quarter	INR 15 per quarter
Utility Bill payment - Net Banking/Mobile Banking	FREE	FREE
Issuance of Payable at par Cheque Book	NA	Free 25 leaves per quarter
ACCOUNT CLOSURE CHARGES		
Within 21 days	FREE	FREE
After 21 days to 1 year	INR 100	INR 100
After 1 year	NA (as this is a one year validity account)	FREE
BASIC BANKING SERVICES		
Account Opening Charges	FREE	FREE
Mobile Banking Registration	FREE	FREE
Phone Banking Registration	FREE	FREE
Net Banking Registration	FREE	FREE
Nomination Facility	FREE	FREE
Any Branch Banking	FREE	FREE
Monthly Statement by post	NA	NA
Issuance of adhoc account statement (at branch)	INR 10 per instance	INR 10 per instance
Issuance of adhoc account statement (sent through courier)	INR 20 + INR 20 (courier charges)	INR 20 + INR 20 (courier charges)
Issuance of Duplicate Passbook	NA	INR 20 per passbook
Standing Instruction maintenance - Branch	FREE	FREE
Standing Instruction maintenance - Net Banking	FREE	FREE
ECS InstructionBalance Inquiry - Branch	FREE	FREE
Balance Inquiry - Mobile Banking	FREE	FREE
Balance Inquiry - Net Banking	FREE	FREE
Replacement of Debit Card, if received in damaged condition	FREE	FREE
E-commerce payment - Net Banking	FREE	FREE
Stop Payment of Cheques- Branch	NA	INR 50 / instruction
Stop Payment of Cheques - Net Banking	NA	FREE
Stop Payment of Cheques - Mobile Banking	NA	FREE
Cancellation of DD payable at Bank Location	FREE	FREE
Cancellation of DD payable at Other Location	INR 50 / instruction	INR 50 / instruction
DD Revalidation	FREE	FREE
Banker's Verification (Signature/Address/Photograph)	FREE	FREE
Retrieval of Cheque / Instruction	NA	NA

Terms and Conditions:

- Charges mentioned are exclusive of GST and other applicable Cess. The taxes, including cess, are subject to change from time to time
- * Aggregate of all credit should not exceed 2 Lakh in a year and account balance at any point should not exceed 1 Lakh. Customer can transfer a maximum amount of 100,000 through online transfers. Customer won't be allowed to transfer funds through branch before the account is converted to Full KYC account
- 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/dorman
- Alerts that have been mandated by RBI as well as alerts which are deemed appropriate by the Bank, will be sent free of charge
- Abbreviations / short-forms used :** 'AUSFB' - AU Small Finance Bank Ltd., '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 Servicing
- 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 SOC document is effective 1st September 2018 for new accounts & is effective 1st October 2018 for existing accounts(opened till 31st August,2018) and is applicable until further modified.