

# SCHEDULE OF CHARGES FOR

# OD BUILDUP PROGRAM

(The below mentioned Schedule of Charge (SOCs) are effective 1st June 2017 & will be applicable until further modified)



FREQUENT TRANSACTIONS

Parameters	Details
General Transactions / Services (Free)	-Cash Withdrawals (Across all branches) - Intra-Bank Fund Transfers 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) - Stop Cheque through Net / Mobile / Phone Banking
Cash Deposits	Free limit per month will be upto 3 times of the sanctioned limit. 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)
Outstation cheque collection - other location	INR 10 / instrument + Courier Charges (INR 20)
Demand Draft payable at AUSFB Locations (through Branch)	10 instruments Free p.m; thereafter INR 50 / instrument
Demand Draft payable at correspondent bank locations	INR 2.5/1000 (Min INR 50, Max INR 5,000)
Cheque Pick-up^	INR 100 / Visit
<b>PAYMENT SERVICES</b>	
RTGS at branch	INR 25 per txn
NEFT at branch	Upto INR 10,000 - INR 2.5 / txn Above INR 10,000 - INR 5 / txn
PAP Cheque Book	Free 50 leaves p.m, thereafter INR 2/ leaf
<b>CHEQUE/ECS RETURN &amp; OTHER CHARGES</b>	
Cheque issued and returned (Insufficient Funds)	Upto 2 returns - INR 350 / instance 3rd return onwards - INR 750 / instance
ECS / NACH Return (Insufficient Funds)	INR 300 / Instance
Outward Cheque Return (Local)	INR 100 / Cheque
Outward Cheque Return (Outstation)	INR 100 / Cheque
Issuance of adhoc account statement (at branch)	FREE
Issuance of adhoc account statement (sent through courier)	INR 20 (courier charges)
DD Cancellation/ Revalidation	INR 100 / Instruction
Stop Payment of Cheques - Branch	INR 50 per cheque or range of cheques in series

## TERMS & CONDITIONS

- ^Branch cash deposit / withdrawal not considered.
- Charges mentioned are exclusive of applicable Tax and other applicable Cess. The applicable taxes and cess is subject to change from time to time
- 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
- 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** : Balance Enquiry, Account Closure, SMS/Email Alerts, Record retrieval
- **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
- The terms and conditions, as defined by AU Small Finance Bank, apply.
- Rates and other charges/fees as per the sanction letter, apply.