

# SCHEDULE OF CHARGES FOR BUSINESS BANKING CASH CREDIT/ OVERDRAFT/DROPLINE OVERDRAFT

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



Parameters	Details
Cash Deposits	Free limit per month will be up to 50% of average utilisation of limit in the last month. Charges beyond free limits will be INR 3/1000 (Min. INR 50/txn)
<b>PAYMENT SERVICES</b>	
RTGS at branch	FREE
NEFT at branch	FREE
PAP Cheque Book	Free 200 leaves p.m, thereafter INR 2/ leaf
Demand Draft payable at AUSFB Locations (through Branch)	50 instruments Free p.m; thereafter INR 50 / instrument
Demand Draft payable at correspondent bank locations	10 instruments FREE, thereafter INR 2.5/1000 (Min INR 50, Max INR 5,000)
<b>OUTSTATION CHEQUE COLLECTIONS</b>	
Outstation cheque collection -corresponding bank location	10 instruments FREE, thereafter INR 5 / instrument + Courier Charges (INR 20)
Outstation cheque collection - other location	10 instruments FREE, thereafter INR 10 / instrument + Courier Charges (INR 20)
<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
DD Cancellation/ Revalidation	INR 100 / Instruction
Stop Payment of Cheques - Branch	INR 50 per cheque or range of cheques in series

## TERMS & CONDITIONS

- Charges mentioned are exclusive of applicable Service 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
- 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, 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