

SCHEDULE OF CHARGES FOR AU VYAPAR 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) | <ul style="list-style-type: none"> - Cash Withdrawals (Across all branches) - Intra-Bank Fund Transfer through Branch & Net Banking (Payment / Collections) - Payments – RTGS, NEFT, IMPS, Demand Drafts (Payable at AUSFB locations) through Digital Channel - Collections - RTGS / NEFT / Local Clearing / Outstationed Cheques (at AUSFB locations) - ATM Transactions – At any bank within India - Stop Cheque through Net / Mobile / Phone Banking & ATM |

| Parameter | AU VYAPAR PACKAGE |
|-----------|-------------------|
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FREQUENT TRANSACTIONS

| PACKAGE ELIGIBILITY** | |
|---|--|
| Average Half Yearly Balance (AHB) | INR 2,00,000 |
| Cash Deposits | Free limit per month will be Higher of following i) Minimum INR 10 lacs; or ii) 12 times of Current month or Previous month AMB Maximum free limit INR 100 lacs Charges beyond free limits is INR 3/1000 (Min. INR 50) |
| Outstation cheque collection -corresponding bank location | FREE |
| Outstation cheque collection - other location | FREE |
| Demand Draft payable at AUSFB Locations (through Branch) | 75 instruments Free p.m; thereafter INR 50/instrument |
| Demand Draft payable at correspondent bank locations | FREE |
| Debit Card Type (Option of domestic or international card in VISA cards) | Visa Business Platinum |
| Cash Pick-up/Delivery^ (all values in INR) | 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 |
| Cheque Pick-up^ | FREE |
| PAYMENT SERVICES | |
| RTGS at branch | FREE |
| NEFT at branch | FREE |
| PAP Cheque Book | Free 300 leaves p.m, thereafter INR 2/leaf |
| DEBIT-cum-ATM CARD | |
| ATM Transactions - at own bank ATM | Free Unlimited |
| ATM Transactions - at other bank ATM | 20 free transactions. Thereafter, INR 20 per financial transaction and INR 8 per non-financial transaction |
| ATM Transactions - at other bank ATMs outside India - Financial | INR 100/instance |
| PIN Regeneration (Physical only) | FREE |
| ATM Decline Insufficient Fund (Within & Outside India) | INR 25/instance |
| ATM Transaction outside India - Non Financial | INR 25/instance |
| Card Replacement | INR 150/instance |
| Charge Slip Retrieval | INR 150/instance |
| Cross Currency Mark-up | 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 |
| ECS / NACH Return (Insufficient Funds) | INR 300/instance |
| SMS Insta Alerts (Day end balance/transactions above a threshold/low balance) | Free |
| Outward Cheque Return (Local) | 5 FREE p.m thereafter INR 100/cheque |
| Outward Cheque Return (Outstation) | INR 100/cheque |
| Issuance of Duplicate Passbook | INR 50 per duplicate passbook |
| 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 | FREE |

Terms and 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 Service Tax and other applicable Cess. The service tax including cess is 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. 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
- 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 : 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' - 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 year 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 is effective 1st July, 2020 and is applicable until further modified.