

SERVICE FEE RECKONER

A must read to help us build a strong and lasting relationship.

COLLECTION CURRENT ACCOUNT SERVICE FEES



For more details, log on to
www.au.bank.in



Hello,

I am the Collection Current Account Service Fee Reckoner, from **AU Small Finance Bank**. I may not be on the top of your mind for now, but I hold a whole lot of important information that will make your banking experience with us, exciting.

So please **spare a few minutes** of your precious time to go through what I have to say. I also request you to keep me handy with you for future reference.

The latest copy of applicable service fee is also available on our website,
<https://www.au.bank.in/service-fee>

ELIGIBILITY CRITERIA

Your **Collection Current Account** comes with amazing offers on maintaining required balances.



PARAMETERS

PARTICULARS

Minimum Average Monthly Balance (AMB)	Zero
Fees for Non-Maintenance of Balance	Nil

FREE SERVICES

As a privileged member of **Collection Current Account** you receive a host of benefits under this program at no cost whatsoever. Hurray!



PARAMETERS

1) Unlimited Digital Collections - RTGS, NEFT, IMPS	6) Issuance of Monthly and Half-Yearly E-mail Statement
2) Local and Outstation Cheque Collections at AU Small Finance Bank Locations	7) Issuance of adhoc account statement from Branch
3) Free Pick-up of instrument	8) Issuance of Duplicate Passbook
4) Intra-Bank Fund Transfer - Collections	9) SMS Insta Alert
5) Setup of Standing Instruction for Fund Transfer	

COLLECTION SERVICES



Understand the details of the fees on collection services on your account, with **Collection Current Account**.

PARAMETERS	PARTICULARS
Cash Deposit - All Branches	Free limit per month will be higher of following: i) Minimum INR 25 Lakhs; or ii) 15 times of previous month's AMB Maximum free limit per month is INR 200 Lakhs Charges beyond free limits is INR 4 / 1000 (Min. INR 50) <i>Free limit applicable in account opening month is Rs 25 Lakhs</i>
Deposit of Low Denomination Note (Currency Note of INR 50 & below) and Coins • Per Day	Low Denomination Notes Upto INR 10,000 : Nil Above INR 10,000 Thousand : 0.5% of the LDN deposited (Min Amount : Rs 50/-) Coins• Upto INR 100 : Nil Above INR 100 : 5% on entire amount of coins deposited to charged
Cash Pick-up^	On-call Service: Upto INR 2 Lacs - INR 750/- INR 2 Lacs to less than INR 5 lacs - INR 1100/ INR 5 Lacs to less than INR 10 lacs - INR 1800/- Above 10 lacs - Contact Branch Beat Service: Upto INR 2 Lacs- INR 2000/- pm INR 2 Lacs to less than 5 lacs- INR 5000/ pm INR 5 Lacs to less than INR 10 lacs - INR 14000/pm Above INR 10 lacs- Contact Branch

TRANSACTIONS AND DELIVERY FEES



With your **Collection Current Account** undertake transactions at nominal fees and experience a host of services, free of cost, with only delivery fees applicable.

PARAMETERS	PARTICULARS
Return handling charges for other bank Cheques deposited in your account but returned (Local / Outstation)	First 100 transactions free, INR 100 per transaction post free transactions
Outstation cheque collection - corresponding and other bank locations	INR 50 charged towards delivery fees
Issuance of adhoc a/c statement (sent through courier)	
Instruments / instruction ECS / NACH	1st Instance INR 500; thereafter INR 550

TERMS AND CONDITIONS



- ^Branch cash deposit / withdrawal not considered
- SMS Insta Alerts are sent for day end balance / transactions above a threshold / low balance
- Alerts that have been mandated by RBI as well as alerts which are deemed appropriate by the Bank, will be sent free of charge
- Penal Charges and non-maintenance charges are not applicable once the a/c becomes inoperative / dormant
- Other Free Services: Standing Instruction Maintenance, Dormancy Activation, Duplicate Statements, Balance Enquiry, Account Closure, E-mail Alerts, Record retrieval, Banker's verification (Address / Signature / Photo)
- Abbreviations / short-forms used: 'INR' - Indian Rupee, '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, 'NACH' - National Automated Clearing House
- A/cs not having a 'customer induced transaction' (ATM withdrawal, cheque deposit, online transactions, etc.) for a continued period of 2 years shall be treated as Dormant/ Inoperative a/c. The service charges levied by the bank or interest credited by the bank shall not be considered as a 'customer-induced transaction'
- The above fees are subject to revision with a prior intimation of 30 days to all account holders. Closure of account due to revision of fees will not be subject to account closure fees
- Charges mentioned are exclusive of GST. The applicable taxes / cesses are subject to change from time to time
- Services like Cheque book, Debit Card, UPI Payments, Demand Draft, Cash withdrawals and Payments through Net banking etc. will not be provided in this product
- The terms and conditions, as defined by AU Small Finance Bank, apply. Please refer www.au.bank.in for further details
- Doorstep banking service is available at select locations with sole discretion of AU Small Finance Bank. for beyond city limit services the actual service charge will be applicable to customer on case-to-case basis.
- Free limit - for new accounts cash deposit free limit basis AMB criteria will be applicable effective from m3 onwards e.g. : for accounts opened in January, cash deposit limit in April will be provided basis March Amb.
- This SOC document is effective 05th April 2026 and is applicable until further modified

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