

SERVICE FEE RECKONER

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



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



Hello,

I am the **Institution Current Account - Exclusive** Service Fee, from AU Small Finance Bank(AU SFB). I may not be on the top of your mind for now, but I provide 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 fees is also available on our website,
www.au.bank.in/schedule-charges**

ELIGIBILITY CRITERIA



Your **Institution Current Account - Exclusive** comes with amazing offers on maintaining required balances.

PARAMETERS	PARTICULARS
Minimum Average Monthly Balance**	NIL
Fees for Non-Maintenance of Balance per month	NA

FREE SERVICES



As a privileged member of the **AU Institution Current Account - Exclusive**, you receive a host of benefits at no cost whatsoever. Hurray!

PARAMETERS

1) Free up to INR 5 Lakhs per month cash deposit at any branch	8) Local Cheque Collections at AU SFB locations
2) Unlimited Digital Payments - RTGS, NEFT, IMPS, UPI, Intra Bank Fund Transfer	9) Issuance of Monthly and Half-Yearly E-mail Statement
3) 5 visits / month free for cash Pick-up or Delivery	10) 10 visits per month are free for Pick-up or Delivery of instruments
4) SMS Alert	11) Unlimited Debit Card Transactions at AU SFB and other banks within India
5) Unlimited DDs Payable at AUSFB Locations and at correspondent bank locations	12) Free cheque book
6) Unlimited Cash withdrawal at any AU SFB Branch	13) NEFT & RTGS carried out at branch
7) Stop Cheque through Net / Mobile / Phone Banking	

DEBIT CARD



An exclusive Debit Card, especially for you! Let's understand all you need to know about the fees on your AU Visa Platinum Debit Card, including the fees applicable on ATM transactions in and outside India.

PARAMETERS

PARTICULARS

Card	Visa Platinum
Transactions at other bank ATMs outside India	INR 150 / instance for financial transactions, INR 25 / instance for non-financial transactions
ATM declines due to insufficient funds (Within / Outside India)	INR 25 / instance at other Bank ATMs
Transactions at other bank ATM	Post 15 free transactions, INR 21 per financial transaction and INR 10 per non-financial transaction
PIN Generation	INR 50 / instance
Replacement of lost / stolen card	INR 200 / instance
Cross Currency Mark-up (When you use your debit card for international transactions, a certain mark-up fee is levied on the amount)	3.50%

PAYMENT AND COLLECTION SERVICES



Understand the details of the fees on payment and collection services on your **AU Institution Current Account - Exclusive.**

PARAMETERS	PARTICULARS
Cash Deposit - All branches	INR 4 / thousand post free limit (min. INR 50)
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 : 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
Pick-up or Delivery of Instruments	INR 100 / visit beyond free limit
Cash Pick-up / Delivery	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
Cancellation / Revalidation of DD	INR 100 / instrument

TRANSACTIONS



With the **AU Institution Current Account - Exclusive**, undertake a host of transactions at nominal fees.

PARAMETERS	PARTICULARS
Instrument / Instruction issued (such as an Inward cheque / ECS / NACH) from your account, returned due to insufficient funds	1st Instance INR 500; thereafter INR 550
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
Stop Payment of Cheques	INR 50 / instruction
Retrieval of Cheque / Instruction	INR 50 / cheque
Account Closure Fees	Nil

PARAMETERS	PARTICULARS
AEPS mini statement	First 5 transactions free, INR 3 / transaction post free transactions
Account closure charges	Within 21 days - free After 21 days to 1 year - INR 100 after 1 year - free

DELIVERY FEES



Experience a host of services, free of cost, with only delivery fees applicable.

PARAMETERS	PARTICULARS
Outstation cheque collection - corresponding and other bank locations	INR 50 charged towards delivery fees
DD Payable at AU SFB Locations - Net / Mobile Banking	
Issuance of adhoc account statement dispatched to your address through courier	



TERMS AND CONDITIONS

- Fees mentioned are exclusive of GST. The applicable taxes / cess are subject to change from time to time
- ^Branch Cash Deposit / withdrawal not considered
- As per RBI guidelines, Business / Commercial transactions are not permitted in the Savings Account
- 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
- Penal fees and non-maintenance fees are not applicable once the account becomes inoperative / dormant
- Urban and Core are branch categories basis location mapping as defined by the Bank
- Other Free Services: Standing Instruction Maintenance, ECS Instruction Maintenance, Card Hot listing, Replacement of Damaged Cards, Duplicate Statements, Balance Enquiry, E-mail Alerts, Banker's verification (Address / Signature / Photo), Nomination Facility, Utility Bill payment through Net Banking / Mobile Banking, Passbook Issuance, DD Revalidation, Charge Slip Retrieval, Pin Generation
- 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, 'DD' - Demand Draft, 'ECS' - Electronic Clearing System, 'SMS' - Short Message Service, 'Financial'-Fin
- 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.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 charges 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. eg: for accounts opened in January, cash deposit limit in April will be provided basis March AMB.
- This service document is effective 5th April 2026 and is applicable until further modified

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