SCHEDULE OF CHARGES FOR SHUBH SHURUAAT & AU SAMRIDDHI CURRENT ACCOUNT

AU SMALL FINANCE BANK
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Parameters	SHUBH SHURUAAT CURRENT ACCOUNT	AU SAMRIDDHI CURRENT ACCOUNT
	REQUIREMENTS	
Minimum Average Monthly Balance (AMB)	INR 10,000 (INR 5000 at Cat C, D & E branches) - waived for first year	INR 10,000 (INR 5000 at Cat C, D & E branches) - waived for first year
Monthly Non-Maintenance Charges	INR 1500	INR 1500
General Transactions/Services (Free in all mentioned packages)	- Cash Withdrawals (Across all branches) - Intra-Bank Fund Transfers through Branch & Net Banking (Payments/Collections) - Payments – RTGS, NEFT, Demand Drafts (Payable at AUSFB locations) through Digital Channels - Collections - RTGS/NEFT/Local Clearing/Outstation Cheques (at AUSFB locations) - ATM Transactions – At any Bank within India (please refer details below) - Stop Cheque through Net/Mobile/Phone Banking & ATM	

Parameters	SHUBH SHURUAAT 'BASIC' PACKAGE	AU SAMRIDDHI 'BASIC' PACKAGE
PACKAGE ELIGIBILITY**		
Average Half Yearly Balance (AHB)	INR 0	NA
FREQUENT TRANSACTIONS		
Cash Deposits	Free limit per month will be Higher of the following 3 (Maximum INR 10 Lacs) i) Minimum INR 3 Lacs; or ii) 5 times of Current month AMB,or iii) 5 times of Previous month AMB charges beyond free limits is INR 3/1000 (Min. INR 50)	Free limit per month will be Higher of the following 3 (Maximum INR 3 Lacs) i) Minimum INR 50,000; or ii) 5 times of Current month AMB,or iii) 5 times of Previous month AMB charges beyond free limits is INR 3/1000 (Min. INR 50)
Outstation cheque collection - corresponding Bank location	INR 5/instrument + Courier charges (INR 20)	INR 5/instrument + Courier charges (INR 20)
Outstation cheque collection - other location	INR 10/instrument + Courier charges (INR 20)	INR 10/instrument + Courier charges (INR 20)
Demand Draft payable at AUSFB Locations (through Branch)	10 instruments Free p.m; thereafter INR 50/instrument	5 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)	INR 2.5/1000 (Min. INR 50, Max. INR 5,000)
Debit Card Type	Visa Business Gold Debit Card	Visa Business Gold Debit card
Cash Pick-up/Delivery^ (all values in INR)	200/txn upto < 2 Lacs 400/txn for 2 Lacs to < 5 Lacs 600/txn for 5 Lacs to < 10 Lacs 800/txn for 10 Lacs to < 20 Lacs 1500/txn for 20 Lacs & above	200/txn upto < 2 Lacs 400/txn for 2 Lacs to < 5 Lacs 600/txn for 5 Lacs to < 10 Lacs 800/txn for 10 Lacs to < 20 Lacs 1500/txn for 20 Lacs & above
Cheque Pick-up^	INR 100/Visit	INR 100/Visit
PAYMENT SERVICES		
RTGS at branch	INR 25 per txn	INR 25 per txn
NEFT at branch	Upto INR 10,000 - INR 2.5/txn Above INR 10,000 - INR 5/txn	Upto INR 10,000 - INR 2.5/txn Above INR 10,000 - INR 5/txn
PAP Cheque Book	Free 100 leaves p.m; thereafter INR 2/leaf	Free 50 leaves p.m; thereafter INR 2/leaf
DEBIT-cum-ATM CARD		
Card Type	Visa Business Gold Debit Card	Visa Business Gold Debit card
ATM Transactions - at Own Bank ATM	Free Unlimited	Free Unlimited
ATM Transactions - at other Bank ATM	Free Unlimited	5 free transactions. Thereafter, INR 20 per financial transaction and INR 8 per non-financial transaction
PIN Regeneration	INR 50/instance	INR 50/instance
ATM Declines due to insufficient funds	NIL	INR 20 per transaction
Card Replacement	INR 100/instance	INR 100/instance
Charge Slip Retrieval	INR 150/instance	INR 150/instance
Cross-Currency Mark-up	3.50%	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	Upto 2 returns - INR 350/instance 3rd return onwards – INR 750/instance
ECS/NACH Return (Insufficient Funds)	INR 300/instance	INR 300/instance
Outward Cheque Return (Local)	INR 100/cheque	INR 100/cheque
Outward Cheque Return (Outstation)	INR 100/cheque	INR 100/cheque
Issuance of Duplicate Passbook	INR 20 per duplicate passbook	INR 20 per duplicate passbook
Issuance of adhoc account statement (at branch)	FREE	Rs 20 per instance
Issuance of adhoc account statement (sent through courier)	INR 20 (courier charges)	INR 20 (courier charges)
DD Cancellation/Revalidation	INR 100/instruction	INR 100/instruction
Stop Payment of Cheques - Branch	INR 50 per cheque or range of cheques in series	INR 50 per cheque or range of cheques in series

Terms & 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 GST. The applicable taxes/cess are 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 holders. 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.
- Alerts that have been mandated by RBI as well as alerts which are deemed appropriate by the Bank, will be sent free of charge.
- Cat. C, D & E are branch categories basis location mapping as defined by the Bank.
- Other Free Services : Standing Instruction Maintenance, Dormancy Activation, Card Hotlisting, Replacement of Damaged Cards, 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, '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 years 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 Schedule of Charges document is effective 1st July 2017 and is applicable until further modified