

SERVICE FEE RECKONER

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

FIXED DEPOSIT OVERDRAFT ACCOUNT - BANK



For more details, log on to
www.aubank.in



Hello,

I am the Fixed Deposit Overdraft 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 fees is also available on our website,
<https://www.aubank.in/service-fee>



CASH TRANSACTIONS

PARAMETERS	PARTICULARS
Cash Withdrawal at any AU SFB Branch	Free
Cash Deposit at any AU SFB Bank Branch	Free limit per month up to INR 5,00,000 Charges beyond free limits is INR 4/1000 (Min. INR 50)



REMITTANCES & PAYMENTS

PARAMETERS

1) NEFT /RTGS Collections & Payments(Digital)	Free
2) NEFT Payments at Branches	Free
3) RTGS Payments at Branch	Free
4) IMPS	Free
5) UPI/ Intra Bank Fund Transfer - Payments and Collections	Free



CHEQUE BOOK & DEMAND DRAFT (DD)

PARAMETERS

PARTICULARS

Issuance of Cheque Book	Unlimited Free
Local & Outstation Cheques Collections at AU SFB Locations	Free
Stop Payment of Cheques through Net / Mobile / Phone Banking / ATM	Free
Stop Payment of Cheques through Branches	Free
Instrument / Instruction issued such as Inward Cheque / ECS/ NACH from your account, returned due to Insufficient Funds	INR 500/instance
Return Handling Charges for Other bank cheques deposited in your account but could not be processed and hence returned (Local / Outstation)	Free 10 Cheque/month, thereafter INR 100/Cheque
Demand Draft payable at AU SFB locations and at correspondent bank locations	Free
DD Cancellation/ Revalidation	Rs 100 per instrument



OTHER CHARGES

PARAMETERS	PARTICULARS
SMS Insta Alerts	Free
Issuance of Monthly and Half Yearly Email Statement	Free
Outstation Cheque Collection - Corresponding & other Bank locations	INR 50 charged towards delivery fees
Issuance of subsequent Cheque Book	Free
Issuance of ad hoc account statement (sent through courier)	INR 50 charged towards delivery fees



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 charges will not be subject to account closure fees
- Penal fees and non-maintenance fees 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
- 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, Charge Slip Retrieval, Pin Generation
- 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, 'DD' - Demand Draft, 'ECS' - Electronic Clearing System, 'SMS' - Short Message Service, 'Fin' - Financial

- Accounts not having a 'customer induced transaction' (ATM withdrawal, cheque deposit, online transactions, 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 document is effective 1st September 2025 and is applicable until further modified

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