

BSBDA Savings Account

Account Opening

Service / Transaction Type	Charges (Excluding GST)	Waiver / Benefits
Account Closure - Individual / Join	Nil	NA
Minimum Average Monthly Balance	Nil	NA

Cards

Service / Transaction Type	Charges (Excluding GST)	Waiver / Benefits
Instakit Card Issuance	₹0	
Personalized Card Issuance	₹0	
Debit Card Maintenance Charges	₹0	
Debit Card Re-issuance / Add on Card - Insta card	₹200	
Debit Card Re-issuance / Add on Card - Personalised	₹200	
Debit card withdrawal (Financial) transactions at AU Bank ATM	₹23	4 Per month free transaction at AU Bank ATM
Debit card Non-Financial transactions at AU Bank ATM	Nil	Unlimited
Debit card withdrawal (Financial) transactions at Non-AU Bank ATM	₹23	4 Per month free transaction financial at other bank ATM
Debit card Non-Financial transactions at Non-AU Bank ATM	₹10	4 Per month free transaction financial at other bank ATM

Payments

Service / Transaction Type	Charges (Excluding GST)	Waiver / Benefits
ATM Decline due to insufficient funds within/outside India	₹25 / Transaction	NA

Cheque

Service / Transaction Type	Charges (Excluding GST)	Waiver / Benefits
CTS Cheque Issued Return/NACH Return/ECS (Inward) - Insufficient Funds	1 st transaction - INR 500; thereafter - INR 550	
CTS Cheque Issued Return/NACH Return/ECS (Inward) - Other Reasons	Nil	Unlimited
CTS Cheque Deposited Return (Outward) - Insufficient Funds	₹0	
CTS Cheque Deposited Return (Outward) - Other Reasons	₹200	NA
Standing Instruction Failure - Insufficient Funds	₹100 Per Instance	Effective from 1st January'25 NA
Instakit Cheque book (25 Leaves / Book)	NA	
Instakit Cheque book (100 Leaves / Book)	NA	
Issuance / Reissuance Cheque book (25 Leaves / Book)	NA	
Issuance / Reissuance Cheque book (100 Leaves / Book)	NA	
Stop Payment per Cheque	₹50	NA
Stop Payment - Cheque series	₹50	NA

Alerts & Notification

Service / Transaction Type	Charges (Excluding GST)	Waiver / Benefits
Subscription for SMS Alerts (on value added services)	30 ps per SMS. Max cap at ₹15 / qtr	NA

Charges will be debited in every succeeding month for eligible customers

Cash Transactions

Service / Transaction Type	Charges (Excluding GST)	Waiver / Benefits
Cash deposit transactions (home & non home branch)	Nil	Unlimited
Cash withdrawal transactions (home & non home branch)	Nil	Unlimited

Transfer

Service / Transaction Type	Charges (Excluding GST)	Waiver / Benefits
IMPS Transfer	Up to ₹10,000 : ₹2.5/TX ₹10,001 - ₹1 Lakh : ₹5/TX Above ₹1 Lakh : ₹15/TX	First 4 transaction free per month
RTGS Transfer	Above ₹2 Lakh : ₹10/TX	First 4 transaction free per month
NEFT Transfer	Upto ₹1,00,000 : ₹2/TX Above ₹1 Lakh : ₹10/TX	NA
Demand Draft Issuance	Nil	Unlimited
DD Cancellation / Duplicate Instrument issuance	₹100 /- per Instrument	
Revalidation	NA	

Terms and Conditions

*Fees mentioned are exclusive of GST. The applicable taxes/cess are subject to changes from time to time.

* NEFT and RTGS Initiated through online channels are not chargeable.

* The above fees are subject to revision with prior intimation of 30 days to account holders.

* Abbreviations/short-forms used 'INR' India Rupees, 'tx'-transaction,'p.m.', '<' -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' -Electronics Clearing System, 'SMS' - Short Message Service, 'Fin' -Financial.

*The terms and conditions as defined by AU Small Finance Bank apply, Please refer <https://www.aubank.in/>

- Standard charges applicable for all other services and products, not listed above

- Debit Card annual charges if applicable (inclusive of taxes) for first year is levied on debit card issuance date and on card anniversary date for subsequent years. These charges will be automatically deducted from your account on such dates.

- #For any debit card variant other than the one stated above, the applicable annual charges will be as per the respective card. For more information on fees, please refer to <https://www.au.bank.in/service-fee>.

*This Service Fees document is effective 05th April 2026 and is applicable until further modified.