

SCHEDULE OF CHARGES FOR AGRI BUSINESS LOAN



Parameters	Requirements
General Transactions/Services (Free in all mentioned packages)	- Cash Withdrawals (across all branches) - Intra Bank Fund Transfers through Branch & Net Banking (Payment & Collections) - Payments- RTGS, NEFT, Demand Drafts (Payable at AU SFB Locations) through digital channels - Collections- RTGS/NEFT/Local Clearing/Outstation Cheques (at AUSFB Locations) - ATM transactions- At any Bank within India - Stop Cheque through Net/ Mobile/Phone Banking/ATM

Parameters	Agri Business Loan
Cash Deposit	Cash Deposit
Cash Deposits	Free limit per month will be up to 50% of average utilization of limit in the last month. Charges beyond free limits will be INR 3/1000 (Min. INR 50/txn)
Payment Services	Payment Services
RTGS @ Branch	Free
NEFT @ Branch	Free
PAP Cheque Book	Free 200 leaves per month, thereafter INR 2/ leaf
Demand Draft payable at AU SFB Locations (through Branch)	50 instruments Free per month; thereafter INR 50 / instrument
Demand Draft payable at correspondent bank locations	10 instruments FREE, thereafter INR 2.5/1000 (Min INR 50, Max INR 5,000)
Out stationed Cheque Collections	Out stationed Cheque Collections
Outstation chq collection- corresponding bank location	10 instruments FREE, thereafter INR 5 / instrument + Courier Charges (INR 20)
Outstation collection - other location	10 instruments FREE, thereafter INR 10 / instrument + Courier Charges (INR 20)
Cheque/ECS Return & other charges	Cheque/ECS Return & other charges
Cheque issued and returned (Insufficient Funds)	Upto 2 returns - INR 350 / instance 3rd return onwards INR 750 / instance
ECS / NACH Return (Insufficient funds)	INR 300 / Instance
Outward Cheque Return (Local)	INR 100/Cheque
Outward Cheque Return (Outstation)	INR 100/Cheque
DD Cancellation/ Revalidation	INR 100/Instruction
Stop Payment of Cheque - Branch	INR 50 per cheque or range of cheques in series

Terms and Conditions:

- Charges are as applicable for the respective Agri Business product variants defined by AU Small Finance Bank.
- Charges mentioned are exclusive of GST. The applicable taxes/cess is subject to change from time to time.
- 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.
- Alerts that have been mandated by RBI as well as alerts which are deemed appropriate by the Bank, will be sent free of charge.
- 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.
- Bank do not levy any loan related and adhoc service charges/ inspection charges on priority sector loans up to Rs.25000
- The terms and conditions, as defined by AU Small Finance Bank, apply. Please refer www.aubank.in for further details.