

Name of the Bank : AU
Small Finance Bank
Rates at a Quick Glance
Effective from
12th December 2025

Deposit Accounts						
Nature			Rate of Interest		Minimum Balance	
Account			Normal	Senior Citizen	Urban	Core
1	Savings Bank A/c					
	Domestic					
	a.	Savings variant	Ivy Savings Account	(a). For balances less than INR 5 Lacs: 2.75% p.a. (b). For incremental balances from INR 5 Lacs to less than INR 10 Lacs: 3.50% p.a. (c). For incremental balances from INR 10 Lacs to less than INR 10 Crores: 6.50% p.a. (d). For incremental balances from INR 10 Crores to less than INR 25 Crores: 6.00% p.a. (e) For incremental balances above and equal to 25 crore, please contact your branch or RM	25,00,000 AQB	25,00,000 AQB
			Kids Savings Account, Student Savings Account, Digital Savings Account & Basic Savings Bank Deposit Account, Institution Savings Account, Government Banking Savings		Nil	Nil
			Eternity Savings Account		10,00,000 AMB	10,00,000 AMB
			Royale Savings Account		1,00,000 AMB	1,00,000 AMB
			Platinum Savings Account		25,000 AMB	25,000 AMB
			Women Savings Account, Senior Citizen Savings Account & Value Savings Account		10,000 AMB	5,000 AMB
			Swadesh Savings Account		5,000 AMB	5,000 AMB
			Kisan Savings Account		2,000 AQB	2,000 AQB
			Vikaas Savings Account		1,000 AMB	1,000 AMB
	A.					

1	B.	Non Resident		Rate of Interest		Minimum Balance	
		a.	NRE and NRO	Normal	Senior Citizen	Urban	Core
			(NRE+NRO) SavingsAccount	(a). For balances less than INR 5 Lacs: 2.75% p.a.		10,000	10,000
			(NRE+NRO) Platinum World Savings	(b). For incremental balances from INR 5 Lacs to less than INR 10 Lacs: 3.50% p.a. (c). For incremental balances from INR 10 Lacs to less than INR 10 Crores: 6.50% p.a.		1,00,000	1,00,000
			(NRE+NRO) Royale World Savings	(d). For incremental balances from INR 10 Crores to less than INR 25 Crores: 6.00% p.a.		5,00,000	5,00,000
			(NRE+NRO) Current Account	(e) For incremental balances above and equal to 25 crore, please contact your branch or RM		5,000	5,000
			* Applicable on select slabs				

2	A.	Term Deposits				
		Domestic		Rate of Interest		
		Term Deposits (All Maturities)		Less than 3 Crore (Callable)		1 Crore 1 thousand to less than 3 Crore (Non-Callable)
		Domestic & NRE/NRO Retail Fixed Deposits				
		Tenure		Interest Rate		
				Regular	Senior citizen	Regular
		7 Days to 1 Month 15 Days		3.50%	4.00%	-
		1 Month 16 Days to 3 Months		4.75%	5.25%	-
		3 Months 1 Day to 6 Months		5.25%	5.75%	-
		6 Months 1 Day to 12 Months		6.35%	6.85%	-
		12 Months 1 Day to 15 Months		6.90%	7.40%	7.00%
		15 Months 1 Day to 18 Months		6.90%	7.40%	7.00%
		18 Months 1 Day to 24 Months		6.90%	7.40%	7.00%
		24 Months 1 Day to 36 Months		7.10%	7.60%	7.20%
		36 Months 1 Day to 45 Months		7.00%	7.50%	-
	45 Months 1 Day to less than 60 Months		6.75%	7.25%	-	
	60 Months to 120 Months		6.75%	7.25%	-	

Loans			
		Rate of Interest	Processing Charges
Housing Loan			
1	Housing Loan	Loan amount Rs. 2 lakhs to 500 lakhs	
	Floating Category		
	Up to 5 years		
	More than 5 Yrs & up to 10		
	More than 10 Yrs		
	Fixed Category	11% to 22%	1.50% to 2%
	Up to 5 years		
	More than 5 Yrs & up to 10		
	More than 10 Yrs		
Personal Loan			
2	a) Personal Loan	Up to 30% p. a.	Up to 4% of loan amount subject to a minimum of Rs 2000/-
	b) Consumer Durable Loan	Upto 40%	As Applicable

3	Vehicle Loan		
	a.	Two Wheeler Loans New	Up to 4% of Loan Amount
	b	Two Wheeler Loans Used	Up to 28%
	c	Three Wheeler New	Up to 2% of Loan Amount
	d	Three Wheeler Used	Up to 3% of Loan Amount
	e	Car New	Up to 2% of Loan Amount
	f	Car Used	Up to 3% of Loan Amount
	g	Commercial Vehicle & Const. Equipment New	Up to 2% of Loan Amount
	h	Commercial Vehicle & Const. Equipment Used	Up to 3% of Loan Amount
	i	Tractor/ Farm Equipment New	Up to 2% of Loan Amount
	j	Tractor/ Farm Equipment Used	Up to 3% of Loan Amount
4	Educational Loans		Up to 24%

5	Commercial Banking		
	a	Business Banking/Agri	Up to 18%
	b	Real Estate Group (REG)	Up to 22%
	c	Financial Institutions Group	Up to 18%
6	Micro Business Loan		
	a	MBL Secured (Secured by Collateral)	Upto 24% p.a.
	b	MBL (Secured by Credit	Upto 2.50% of Loan Amount
7	Unsecured Business Loans		Up to 22 % p. a.
8	Gold Loan		Up to 24% p.a.

Charges						
Fee Based Services						
1	Locker					
	Annual Locker Rent in ₹					
	Type	Metro / Urban / Semi Urban/Rural				
		A	B	C	D	
	Small	2000	1800	1400	800	
	Medium	2800	2400	2000	1400	
	File	4000	3400	2800	1800	
	Large	6000	5000	4000	2400	
	Extra Large	10000	8000	6000	4000	

2	Credit Cards		
	Entrance Fees	Not applicable	
	Annual Fees	Zenith+ - ₹ 4999	
	Add on Card	NIL	
	Service charges on outstanding	NIL	
	Cash withdrawal fees	Zenith + - NIL	
	Hot listing charges	NIL	
	Other Charges	Card replacement fee - ₹ 100	

Debit Cards				
	Debit Cards		₹ 299	
3	NRI Debit Cards		₹ 299	
	International Debit Card		₹ 299	
	NRI International Debit Card		₹ 299	
4	Drafts / TT / MT			
	Value Savings/Women			
	Issue		NIL	
	Cancellation		₹ 100	
	NRI Savings Account (NRE			
	Issue		NIL	
	Cancellation		₹ 100	
5	Outstation cheque collection			
	NRI Savings Account (NRE		₹ 50 charged towards delivery fees	
	NRI Current Account (NRE		₹ 50 charged towards delivery fees	
	Platinum World Savings		₹ 50 charged towards delivery fees	
	Royale World Savings Account		₹ 50 charged towards delivery fees	
6	NEFT	Inward = Nil	Outward = Up to 1 Lakh : ₹ 2/ transaction, Above 1 Lakh: ₹ 10/ transaction	
7	IMPS	Inward = Nil	Up to 10,000: ₹ 2.5	
8	RTGS	Inward = Nil	Outward = ₹ 10/transaction	
	Cheque	Outward Returns	Inward Returns	
9	For	₹ 200 per cheque	₹ 500/cheque	
	For	₹ 100 per cheque	₹ 500 per instance	
	Dishonour			
10	Cheque Book Issue		NIL for all accounts	
11	No Dues Certificate		₹ 500 for duplicate No dues Certificate	

T&C Apply. Rates are subject to change at the sole discretion of AU Small Finance Bank.