

SERVICE FEE RECKONER

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

BASIC SAVINGS BANK DEPOSIT ACCOUNT



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



Hello,

I am the Basic Savings Bank Deposit Account (BSBDA) Service Fee Reckoner, from **AU Small Finance Bank (AUSFB)**. I hold a whole lot of important information that will make your banking experience wholesome and seamless.

Hence, please **spare a few minutes** to go through what I have to say. I also request you to keep me handy for future reference.

ELIGIBILITY CRITERIA

Your **Basic Savings Bank Deposit Account (BSBDA)** comes with amazing offers.



PARAMETERS	PARTICULARS
Minimum Average Monthly Balance (AMB)	NIL
Fees for Non-Maintenance of Balance	NA

FREE SERVICES



As a privileged member of **Basic Savings Bank Deposit Account, (BSBDA)**, you receive a host of benefits under this program for free. Hurray!

PARAMETERS

1) Unlimited RTGS, NEFT - Online	6) 4 free financial transactions per month and unlimited non-financial transactions at AU Bank ATMs
2) Debit Card Annual Fees	7) Passbook Issuance
3) Cash Deposit & Withdrawal at all Branches	8) Local Cheque Collections at AUSFB locations.
4) 4 free IMPS online transactions	9) Stop Cheque through Net / Mobile / Phone Banking
5) 4 free financial + 4 Non-financial transactions per month at non-AU Bank ATMs	10) Issuance of Monthly and Half-Yearly E-mail Statement

DEBIT CARD



An exclusive Debit Card, especially for you! Let's understand all the fees on your **Domestic RuPay Classic Debit Card**, including the fees applicable on ATM transactions in and outside India.

PARAMETERS

PARTICULARS

Card	Domestic RuPay Classic
Transactions at non-AU SFB ATM	Post free transactions, INR 23 for financial transaction and INR 10 for non-financial transactions
Transactions at AU SFB ATM	Post free transactions, INR 23 for financial transactions and Nil for non-financial transactions
Replacement of lost / stolen card	INR 200 / instance
ATM decline due to insufficient funds (Within India)	INR 25 / instance at other bank ATMs
Cross Currency Mark-up (When you use your Debit Card for international transactions, a certain mark-up fee is levied on the amount)	3.5%

PAYMENT AND COLLECTION SERVICES



Let us now understand fee details on payment and collection services for your **Basic Savings Bank Deposit Account (BSBDA)**.

PARAMETERS	PARTICULARS
Pick-up or Delivery of Instruments	INR 100 / visit
Cash Pick-up / Delivery^	On-Call Service: Upto INR 2 Lacs - INR 750/- INR 2 Lacs to less than INR 5 lacs - INR 1100/- INR 5 Lacs to less than INR 10 lacs - INR 1800/- Above 10 lacs - Contact Branch
Cancellation / Revalidation of DD	INR 100 / instrument
IMPS online	First 4 transactions free per month 5th transaction onwards: Up to INR 10,000: INR 2.50 >10,000 to 1,00,000: INR 5 >1,00,000: INR 15
NEFT outward (Branch)	First 4 transaction free; thereafter Upto 1 Lakh - INR 2/ transaction Above 1 Lakh - INR 10/ transaction
RTGS outward (Branch)	First 4 transaction free; thereafter INR 10/ transaction

TRANSACTIONS



With your **Basic Savings Bank Deposit Account**, undertake a host of transactions at nominal fees.

PARAMETERS	PARTICULARS
Instrument / Instruction issued (such as an Inward cheque / ECS / NACH) from your account, returned due to insufficient funds	INR 500 / instance
Standing Instructions failure due to insufficient funds	INR 100 / instance
Return handling charges for other banks Cheques deposited in your account but returned (Local / Outstation)	INR 200 / cheque
Stop Payment of Cheques - Branch	INR 50 / instruction
Retrieval of Cheque / Instruction	INR 50 / cheque
SMS Alerts*	30 ps. per SMS charge, max cap at INR 15/quarter (only non-mandatory SMS)
AEPS Mini Statement	Free
Account Closure Fees	NIL
Charges for statement print out at branches	INR 100/ Instance

DELIVERY FEES



Experience a host of services, free of cost, with only delivery fees applicable.

PARAMETERS	PARTICULARS
Outstation cheques collection - corresponding and other bank locations	INR 50 charged towards delivery fees
DD Payable at AU SFB locations - Net / Mobile Banking	
Issuance of Cheque Book	
Issuance of ad hoc account statement (sent through courier)	



TERMS AND CONDITIONS

- Charges 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 a/c
- The above fees are subject to revision with a prior intimation of 30 days to all a/c holder. Closure of a/c due to revision of fees will not be subject to a/c closure charges
- Penal Charges and non-maintenance charges are not applicable once the a/c becomes inoperative / dormant
- *Charge will be applicable on quarterly basis for customers who have subscribed for SMS alert facility. 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, Email 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, '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, 'DD' - Demand Draft, 'ECS' - Electronic Clearing System, 'SMS' - Short Message Service, 'Fin' - Financial
- A/cs 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 a/c. The service charges levied by the bank or interest credited by the bank shall not be considered as a 'customer-induced transaction'
- Doorstep banking facility is available at select locations only and will be offered at the sole discretion of AU Small Finance Bank. Incidental charges on these extended services shall be applicable
- The terms and conditions, as defined by AU Small Finance Bank, apply. Please refer www.aubank.in for further details
- This Service Fees document is effective 1st Oct 2025 and is applicable until further modified

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