

SERVICE FEE RECKONER

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

BASIC SAVINGS BANK DEPOSIT SMALL ACCOUNT



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



Hello,

I am the Basic Savings Bank Deposit Small Account Service Fee Reckoner, from **AU Small Finance Bank (AU SFB)**. I may not be on the top of your mind for now, but I provide 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>

ELIGIBILITY CRITERIA



Your **Basic Savings Bank Deposit Small Account** comes with amazing offers on maintaining required balances.

PARAMETERS	PARTICULARS
Minimum Average Monthly Balance (AMB)	NIL Balance at any point in time cannot exceed INR 50,000/-
Fees for Non-Maintenance of Balance	NA

Only 4 free withdrawals are allowed per month through Cash Withdrawal (Branch / ATM), NEFT / RTGS (Branch / Online), IMPS, Clearing, Fund Transfers, Internet Debits, Standing Instructions, EMI, POS Transactions, etc.

(Value of all withdrawals should not exceed INR 10,000 p.m.)

5th withdrawal onwards, the charge will be applicable as per nature and mode of that particular withdrawal as defined.

Value of all credits in the account during the financial year should not exceed INR 1,00,000

FREE SERVICES



As a privileged member of the **Basic Savings Bank Deposit Small Account**, you receive a host of benefits at no cost whatsoever. Hurray!

PARAMETERS

1) Debit Card Annual Fees	5) Passbook Issuance
2) Cash Deposit - All Branches (maximum limit of INR 1,00,000 during a FY)	6) Local Cheque Collections at AU SFB locations
3) Unlimited Online Payments - RTGS, NEFT, IMPS, UPI, Intra Bank Fund Transfer	7) Stop Cheque through Net / Mobile / Phone Banking
4) ATM decline due to insufficient funds is free at AU SFB ATMs	8) Issuance of Monthly and Half-Yearly E-mail Statement

DEBIT CARD



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

PARAMETERS

PARTICULARS

Card	Domestic RuPay Classic
Replacement of lost / stolen card	INR 200 per 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)	NA

PAYMENT AND COLLECTION SERVICES



Understand the details of the fees on payment and collection services on your **Basic Savings Bank Deposit Small Account**.

PARAMETERS	PARTICULARS
RTGS carried out at branch	INR 10 / transaction
NEFT carried out at branch	INR 2 / transaction
Pick-up or Delivery of Instruments	INR 100 / visit
Cash Pick-up / Delivery^	On-Call Service: Up to INR 50,000 - INR 750
Cancellation / Revalidation of DD	INR 100 / instrument

TRANSACTIONS



With the **Basic Savings Bank Deposit Small 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
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	Free
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 subsequent Cheque Book	
Issuance of ad hoc account statement dispatched to your address through courier	



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 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
- Penal fees and non-maintenance fees are not applicable once the account 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, E-mail Alerts, Banker's verification (Address / Signature / Photo), Nomination Facility, Utility Bill payment through Net Banking / Mobile Banking, Passbook Issuance, DD Revalidation, 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 transaction, 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'
- Doorstep banking service is available at selective location at sole discretion of AU Small Finance Bank
- The terms and conditions, as defined by AU Small Finance Bank, apply. Please refer www.aubank.in for further details
- This service document is effective 1st Oct 2025 and is applicable until further modified

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