

SERVICE FEE RECKONER

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

VIKAAS SAVINGS ACCOUNT



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



Hello,

I am the Vikaas Savings 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 hold 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 **Vikaas Savings Account** comes with amazing offers on maintaining required balances.



PARAMETERS	PARTICULARS
Average Monthly Balance (AMB)	INR 1000
Fees for Non-Maintenance of Balance per month	6% of shortfall, maximum of INR 50 per month (Nil in case customer has availed government scheme (PMJJBY, PMSBY or APY) or has received a credit of INR 5,000 in a month.)
Maximum credit amount allowed per month in account - INR 1,00,000	

FREE SERVICES



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

PARAMETERS

- | | |
|--|--|
| 1) Unlimited Cash Withdrawal at any AU SFB Branch | 6) Unlimited DDs payable at AU SFB locations and at correspondent bank locations |
| 2) 5 free financial transactions a month at AU SFB ATM. | 7) Stop Cheque through Net / Mobile / Phone Banking |
| 3) Unlimited Online Payments - RTGS, NEFT, UPI, Intra Bank Fund Transfer | 8) Local Cheque Collections at AU SFB locations |
| 4) Free cash deposit of up to 5 transactions or INR 50,000 per month whichever is earlier. | 9) Issuance of Monthly and Half-Yearly E-mail Statement |
| 5) ATM decline due to insufficient funds is free at AU SFB ATMs | 10) 5 free transactions a month at non-AU ATMs |

DEBIT CARD



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

PARAMETERS

PARTICULARS

Card	Rupay Classic
Transactions at non-AU SFB ATMs within India	Post free transactions, INR 23 for financial transactions and INR 10 for non - financial transactions
Annual Fees	INR 200
Transactions at AU SFB ATMs	Post free transactions, INR 23 for Financial transactions.
Transactions at other bank ATMs outside India	INR 100 / instance for financial transactions, INR 25 / instance for non-financial transactions
ATM declines due to insufficient funds (Within / Outside India)	INR 25 / instance for other Bank ATMs
Replacement of lost / stolen card	INR 200 / instance
Cross Currency Mark-up (When you use your Debit Card for international transactions, a certain mark-up fee is levied on the amount)	3.50%

PAYMENT AND COLLECTION SERVICES



Understand the details of the fees on payment and collection services on your **Vikaas Savings Account**.

PARAMETERS	PARTICULARS
Cash Deposit - All Branches	Free up to 5 transactions or INR 50,000 per month whichever is earlier. Post which INR 5/1000 (min INR 100).
RTGS carried out at branch	INR 10 / transaction
IMPS Online	Up to 10,000: INR 2.5 >10,000 to 1,00,000: INR 5 >1,00,000: INR 15
NEFT carried out at branch	Up to 1 Lakh : INR 2/ transaction Above 1 Lakh: INR 10/ transaction
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

TRANSACTIONS



With the **Vikaas Savings 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	First 5 transactions free, INR 3 / transaction post free transactions
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
- Maximum credit amount allowed per month in account - INR 1,00,000
- *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, 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
- 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 SOC document is effective 1st Oct 2025 and is applicable until further modified

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