AU SMALL FINANCE BANK

SERVICE FEE RECKONER

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

AARAMBH SAVINGS ACCOUNT

SIMPLIFIED BANKING IN 5 MINS

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

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Hello,

I am the Savings Account - Aarambh Savings 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 **Aarambh Savings Bank Deposit Account** 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 **Aarambh Savings Account**, you receive a host of benefits under this program for free. Hurray!

PARAMETERS	
1) 20 free financial transactions a month at AU SFB ATM.	6) Stop Cheque through Net / Mobile / Phone Banking
2) 5 free transactions a month at non-AU ATMs	7) Local Cheque Collections at AUSFB locations.
3) Unlimited cash withdrawal at any AU Bank Branch	8) ATM decline due to insufficient funds is free at AU Bank ATMs.
4) Unlimited Digital Payments - RTGS, NEFT, IMPS, UPI, Intra Bank Fund Transfer	9) Free cash deposit of up to 5 transactions or INR 2 lakh per month whichever is earlier.
5) Unlimited DDs payable at AU Bank locations and at correspondent bank locations	10) Issuance of Monthly and Half-Yearly Email Statement

DEBIT CARD

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

PARAMETERS	PARTICULARS
Card	Domestic RuPay Classic
Annual Fees	INR 149
Replacement of lost / stolen card	INR 200 / instance
Transactions at AU Bank ATMs within India	Post free transactions, INR 23 for financial transactions
Transactions at non-AU Bank ATMs within India	Post free transactions, INR 23 for financial transaction and INR 10 for non-financial transaction
Transactions at other bank ATMs outside India	INR 100 / instance for financial transactions, INR 25 / instance for non-financial transactions
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 **Aarambh Savings Bank Deposit Account.**

PARAMETERS	PARTICULARS
Cash Deposit - All Branches	Free up to 5 transactions or INR 2 lakh per month whichever is earlier. Post which INR 5/1000 (min INR 100).
RTGS carried out at branch	INR 10 / transaction
NEFT carried out at branch	Up to 1 Lakh: INR 2 / transaction Above 1 Lakh: INR 10 / transaction
Cancellation / Revalidation of DD	INR 100 / instrument

TRANSACTIONS

With your **Aarambh 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	Nil for M+6 months INR 100 / instance post M + 6 months (where M is the month of account opening)
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
AEPS Mini statement	First 5 transactions free, INR 3/ transaction post free transactions
SMS Alerts*	30 ps. per SMS charge, max cap at INR 15/quarter (only non-mandatory SMS)
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 subsequent 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 October 2025 and is applicable until further modified

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