

SCHEDULE OF CHARGES FOR ABHI SAVINGS ACCOUNT



Minimum Average Monthly Balance (AMB) requirement	NIL
AMB non-maintenance charges per month	NIL

FREQUENT TRANSACTIONS

PARAMETERS	ABHI SAVINGS ACCOUNT*
PACKAGE ELIGIBILITY	
Average Half Yearly Balance (AHB)	NA
Or Fixed Deposit (FD)	NA
Debit Card Type	RuPay Domestic Classic Debit Card (Virtual & Physical both)
Debit Card Annual Fee	Virtual Debit Card : FREE Physical Debit Card : INR 200
Issuance of Account Statement	Free Monthly Email Statement
Passbook Issuance	NA
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)
Cash Withdrawal - All Branches	NA
RTGS Payment - Branch	NA
RTGS Payment - Net Banking/Mobile Banking	FREE
NEFT Payment - Branch	NA
NEFT Payment - Net Banking/Mobile Banking	FREE
Payable at Par Cheque Usage	NA
Cheque Return - Local Clearing	NA
PAYMENT SERVICES	
Intra-Bank Fund Transfer - Branch	Free
Intra-Bank Fund Transfer - Net Banking/Mobile Banking	Free
IMPS - Net Banking/Mobile Banking	Free
DD Payable at Bank Locations	10 per month Free, INR 50 thereafter
DD Payable at Bank Locations - Net Banking/Mobile Banking	Free (Courier Charge of INR 20)
DD Payable at Correspondent bank Locations	2 per month Free, INR 2.5 / INR 1,000 thereafter (Min INR 50, Max INR 5,000)
ATM TRANSACTIONS IN INDIA	
ATM decline due to insufficient funds	NA
COLLECTION SERVICES	
Intra-Bank Fund Transfer Collection	FREE
RTGS Collection	FREE
NEFT Collection	FREE
IMPS Inward	FREE
Cheque Collection - Local Clearing	FREE
Outstation cheque collection- bank location	NA
Outstation cheque collection- Correspondent bank location	NA
Outstation cheque collection- other location	NA
DEBIT-cum-ATM CARD (virtual and/or physical card)	
ATM Transactions - Outside India	NA
PIN Regeneration (sent through courier)	INR 50 / instance
Charge slip retrieval	INR 250 / instance
Cross Currency Mark-up	NA

DOORSTEP BANKING SERVICES^	
Pick-up or Delivery of Instruments	NA
Cash Pick-up/Delivery	NA
MISCELLANEOUS SERVICES	
Cheque Return - Insufficient Funds	NA
ECS / NACH Return - Insufficient Funds	INR 200 per return
Dormancy Activation	NA
SMS Alerts*	30 ps. per SMS charge Max cap at INR 15/quarter (only non-mandatory SMS)
Utliity Bill payment - Net Banking/Mobile Banking	FREE
Issuance of Payable at par Cheque Book	NA
ACCOUNT CLOSURE CHARGES	
Account closure charges	NIL
BASIC BANKING SERVICES	
Account Opening Charges FREE	FREE
Mobile Banking Registration FREE	FREE
Phone Banking Registration FREE	FREE
Net Banking Registration FREE	FREE
Nomination Facility FREE	FREE
Any Branch Banking FREE	FREE
Monthly Statement by post NA	NA
Issuance of adhoc account statement (at branch)	INR 100 per instance
Issuance of adhoc account statement (sent through courier)	INR 20 + INR 20 (courier charges)
Issuance of Duplicate Passbook	NA
Standing Instruction maintenance - Branch	FREE
Standing Instruction maintenance - Net Banking	FREE
ECS Instruction	FREE
Balance Inquiry - Branch	FREE
Balance Inquiry - Mobile Banking	FREE
Balance Inquiry - Net Banking	FREE
Replacement of Debit Card, if received in damaged condition	INR 200
E-commerce payment - Net Banking	FREE
Stop Payment of Cheques- Branch	NA
Stop Payment of Cheques - Net Banking	NA
Stop Payment of Cheques - Mobile Banking	NA
Cancellation of DD payable at Bank Location	FREE
Cancellation of DD payable at Other Location	INR 50 / instruction
DD Revalidation	FREE
Banker's Verification (Signature/Address/Photograph)	FREE
Retrieval of Cheque / Instruction	NA

Terms and Conditions:

- Charges mentioned are exclusive of GST. The applicable taxes/cess are subject to change from time to time.
- *Aggregate of all credit should not exceed 2 Lakh in a year and account balance at any point should not exceed 1 Lakh. Customer can transfer a maximum amount of 100,000 through online transfers. Customer won't be allowed to transfer funds through branch before the account is converted to Full KYC account
- 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 Charges and non-maintenance charges are not applicable once the account becomes inoperative/dorman
- *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.
- You can transfer funds online via NEFT and IMPS. UPI facility is disabled for AU ABHI Account by default. To enable this facility, please visit nearest branch to convert your account to a Full KYC Account. Alternatively, use our Video Banking facility for servicing the request
- Abbreviations / short-forms used :** 'AUSFB' - AU Small Finance Bank Ltd., '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, 'PAP' - Payable at par, 'DD' - Demand Draft, 'ECS' - Electronic Clearing System, 'SMS' - Short Message Servic
- Accounts 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 Account. The service charges levied by the bank or interest credited by the bank shall not be considered as a 'customer-induced transaction'.
- The terms and conditions, as defined by AU Small Finance Bank, apply. Please refer www.aubank.in for further details.
- This Schedule of Charges document is effective 1st May 2025 and is applicable until further modified.