

Name of the Bank : AU Small Finance Bank
Rates at a Quick Glance
Effective from 21st May 2026

Deposit Accounts							
Nature			Rate of Interest		Minimum Balance		
			Normal	Senior Citizen	Urban	Core	
Account							
Savings Bank A/c							
1	A.	Domestic					
		a. Savings variant	Ivy Savings Account			25,00,000 AQB	25,00,000 AQB
			Kids Savings Account, Student Savings Account, Digital Savings Account & Basic Savings Bank Deposit Account, Institution Savings Account, Government Banking Savings Account, AU Lite Savings Account	(a). For balances less than INR 1 Lakh: 2.50% p.a. (b). For incremental balances from INR 1 Lakh to less than INR 3 Lakhs: 2.50% p.a. (c). For incremental balances from INR 3 Lakhs to less than INR 5 Lakhs: 2.75% p.a.		Nil	Nil
			Eternity Savings Account	(d). For incremental balances from INR 5 Lakhs to less than INR 10 Lakhs: 3.50% p.a.		10,00,000 AMB	10,00,000 AMB
			Royale Savings Account	(e). For incremental balances from INR 10 Lakhs to less than INR 25 Crores: 6.50% p.a.		1,00,000 AMB	1,00,000 AMB
			Platinum Savings Account	(f). For incremental balances from INR 25 Crores to less than INR 100 Crores: 6.75% p.a.		25,000 AMB	25,000 AMB
			Women Savings Account, Senior Citizen Savings Account & Value Savings Account	(g) For incremental balances above and equal to 100 crore, please contact your branch or RM		10,000 AMB	5,000 AMB
			Swadesh Savings Account			5,000 AMB	5,000 AMB
			Kisan Savings Account			2,000 AQB	2,000 AQB
			Vikaas Savings Account			1,000 AMB	1,000 AMB

Non Resident						
a. NRE and NRO			Rate of Interest		Minimum Balance	
			Normal	Senior Citizen	Urban	Core
1	B.	(NRE+NRO) Savings Account	(a). For balances less than INR 1 Lakh: 2.50% p.a. (b). For incremental balances from INR 1 Lakh to less than INR 3 Lakhs: 2.50% p.a. (c). For incremental balances from INR 3 Lakhs to less than INR 5 Lakhs: 2.75% p.a.		10,000	10,000
		(NRE+NRO) Platinum World Savings	(d). For incremental balances from INR 5 Lakhs to less than INR 10 Lakhs: 3.50% p.a. (e). For incremental balances from INR 10 Lakhs to less than INR 25 Crores: 6.50% p.a.		1,00,000	1,00,000
		(NRE+NRO) Royale World Savings	(f). For incremental balances from INR 25 Crores to less than INR 100 Crores: 6.75% p.a. (g) For incremental balances above and equal to 100 crore, please contact your branch or RM		5,00,000	5,00,000
		(NRE+NRO) Current Account		NA	5,000	5,000
* Applicable on select slabs						

Term Deposits					
A.	Domestic		Rate of Interest		
	Term Deposits (All Maturities)		Less than 3 Crore (Callable)	1 Crore 1 thousand to less than 3 Crore (Non-	
	Domestic & NRE/NRO Retail Fixed Deposits				
	Tenure	Interest Rate			
	Regular	Senior citizen	Regular		
	7 Days to 1 Month 15 Days	3.50%	4.00%	-	
	1 Month 16 Days to 3 Months	4.75%	5.25%	-	
	3 Months 1 Day to 6 Months	5.25%	5.75%	-	
	6 Months 1 Day to 12 Months	6.35%	6.85%	-	
	12 Months 1 Day to 15 Months	7.10%	7.60%	7.20%	
	15 Months 1 Day to 18 Months	7.00%	7.50%	7.10%	
	18 Months 1 Day to 24 Months	7.00%	7.50%	7.10%	
	24 Months 1 Day to 30 Months	7.10%	7.60%	7.20%	
	30 Months 1 day to 36 Months	7.25%	7.75%	7.35%	
	36 Months 1 Day to 45 Months	7.00%	7.50%	-	
	45 Months 1 Day to less than 60 Months	6.75%	7.25%	-	
	60 Months to 120 Months	6.75%	7.25%	-	
Non-Resident Accounts (Retail Fixed Deposits)					
	a.	NRO (All Maturities)		For Amount < INR 3 Cr	1 Crore 1 thousand to less than 3 Crore (Non-
		Interest Rates			
		Tenure	Regular	Regular	
		7 Days to 1 Month 15 Days	3.50%	-	
		1 Month 16 Days to 3 Months	4.75%	-	
		3 Months 1 Day to 6 Months	5.25%	-	
		6 Months 1 Day to 12 Months	6.35%	-	
		12 Months 1 Day to 15 Months	7.10%	7.20%	
		15 Months 1 Day to 18 Months	7.00%	7.10%	
		18 Months 1 Day to 24 Months	7.00%	7.10%	
		24 Months 1 Day to 30 Months	7.10%	7.20%	
		30 Months 1 Day to 36 Months	7.25%	7.35%	
		36 Months 1 Day to 45 Months	7.00%	-	
		45 Months 1 Day to less than 60 Months	6.75%	-	
		60 Months to 120 Months	6.75%	-	

	b.	NRE (All Maturities)	For Amount < INR 3 Cr				1 Crore 1 thousand to less than 3 Crore (Non-
		Tenure	Interest Rates				
			Regular		Regular		
		12 months	6.35%		-		
		12 Months 1 Day to 15 Months	7.10%		7.20%		
		15 Months 1 Day to 18 Months	7.00%		7.10%		
		18 Months 1 Day to 24 Months	7.00%		7.10%		
		24 Months 1 Day to 30 Months	7.10%		7.20%		
		30 Months 1 Day to 36 Months	7.25%		7.35%		
		36 Months 1 Day to 45 Months	7.00%		-		
		45 Months 1 Day to less than 60 Months	6.75%		-		
		60 Months to 120 Months	6.75%		-		
			Rate of Interest				
	FCNR (B)	1 year & above but < 2 years	2 years & above but < 3 years	3 years & above but < 4 years	4 years & above but < 5 years	For 5 years (Maximum)	
	< USD 5,00,000	5.10%	4.55%	4.30%	4.45%	4.45%	
	>= USD 500,000	5.15%	4.55%	4.30%	4.45%	4.45%	
	GBP	5.00%	4.80%	4.25%	3.50%	3.40%	
	EUR	3.00%	2.75%	2.00%	2.00%	2.00%	
	CAD	3.50%	3.30%	3.00%	3.00%	3.00%	

Loans			
		Rate of Interest	Processing Charges
Housing Loan			
	Housing Loan/LAP	HL- Loan amount Rs. 2 lakhs to 500 lakhs LAP - Loan amount Rs. 2 lakhs to 100 lakhs	
	Floating Category		
	Up to 5 years		
1	More than 5 Yrs & up to 10 Yrs		
	More than 10 Yrs	Up to 22%	Up to 2%
	Fixed Category		
	Up to 5 years		
	More than 5 Yrs & up to 10 Yrs		
	More than 10 Yrs		
Personal Loan			
2	a) Personal Loan	Up to 30% p. a.	Up to 4% of loan amount subject to a minimum of Rs 2000/-
	b) Consumer Durable Loan	Upto 40%	As Applicable

Vehicle Loan		
a.	Two Wheeler Loans New	Up to 28%
b	Two Wheeler Loans Used	Up to 4% of Loan Amount
c	Three Wheeler New	Up to 25%
d	Three Wheeler Used	Up to 28%
3	e Car New	Up to 17%
f	Car Used	Up to 26%
g	Commercial Vehicle & Const.	Up to 18%
h	Commercial Vehicle & Const.	Up to 26%
i	Tractor/ Farm Equipment New	Up to 20%
j	Tractor/ Farm Equipment Used	Up to 28%
4	Educational Loans	Up to 24%
Commercial Banking		
5	a Business Banking/Agri Banking/NBFC	Up to 18%
b	Real Estate Group (REG)	Up to 22%
c	Financial Institutions Group	Up to 18%
Micro Business Loan		
6	a MBL Secured (Secured by Collateral)	Up to 24% p.a.
b	MBL (Secured by Credit Guarantee)	Upto 2.50% of Loan Amount
7	Unsecured Business Loans	Up to 22 % p. a.
8	Gold Loan	Upto 24% p.a.

Charges					
Fee Based Services					
Locker					
Annual Locker Rent in ₹					
Type	Metro / Urban / Semi Urban/Rural				
	A	B	C	D	
1	Small	2000	1800	1400	800
	Medium	2800	2400	2000	1400
	File	4000	3400	2800	1800
	Large	6000	5000	4000	2400
	Extra Large	10000	8000	6000	4000

Credit Cards		
Annual Fees		
Altura Card		(Annual Fee) – 199
Altura+ Card		(Annual Fee) – 499
Vetta card		(Annual Fee) – 2,999
Zenith card		(Annual Fee) – 7,999
Zenith+ card		(Annual Fee) – 4,999
LIT Card		Lifetime free card (customizable card – fee as per customer selection)
Xcite Card		Annual Card Membership Fee - Rs. 249 + applicable taxes
Xcite Ace Card		Annual Card Membership Fee - Rs. 749 + applicable taxes
Xcite Ultra Card		Annual Card Membership Fee - Rs. 749 + applicable taxes
Business cashback card		(Monthly fee)- 99
Corporate credit card		(Annual fee)- 0
Ixigo		Lifetime free card
ABC Flex		Lifetime free card
ABC Nxt		Lifetime free card
ABC Pro		Rs.999 per annum
ABC Biz		Rs.49 monthly fee
Insta Pay Credit Card		Lifetime Free
AU KOSMO Credit card		Lifetime Free
AU CA Metal Credit Card		Lifetime Free
AU Traverse Credit Card		₹4,999 + applicable taxes
AU Purchase Credit Card		Lifetime Free
AU Fi MagniFi Credit Card		Lifetime Free
NOMO		Rs. 199 (One time joining Fee)
SPONT		Annual/Renewal Fee -Rs. 299
2 Other Charges		
Cash Advance Charges		2.5% of cash withdrawal amount or ₹500 whichever is higher. Zero cash withdrawal fee for Zenith+ and Traverse (NRI).
Interest Charges on Revolving Credit		Zenith+ Card: 1.99% per month (23.88% p.a.). AU CA: 2.99% per month (35.88% p.a.) All other AU Retail Cards: 3.75% per month (45% p.a.)
Late Payment Charges		15% of Total Amount Due (Minimum ₹10, Maximum ₹1300).
Overlimit Charges		2.5% of overlimit amount, subject to minimum ₹500.
Outstation Cheque Processing Charges		Rs. 25
Foreign Currency Markup Charges		Altura, Altura Plus, LIT, Business Cashback, AU KOSMO, AU SPONT & SwipeUp - Xcite Series of Cards: 3.49% Vetta: 2.99% ABC Pro, AU CA and Zenith: 1.99%, Zenith+, NOMO, Traverse (NRI): 0.99% ABC Flex, ABC Nxt, ABC Biz: 3.5%, ixigo AU: NIL
Card Transfer Charges		Rs. 199 + GST
EMI Conversion Charges		Xpress EMI: 1% of amount (Min ₹99 + GST) Instant EMI: ₹199 + GST per transaction.
Reward Redemption Fee		₹99 + GST per successful redemption.
Payment Return Charges		2% of Total Amount Due or Minimum ₹500, whichever is higher, for cheque/ECS/NACH/Autopay failure.
Statement Duplication Charges		₹100 per duplicated physical statement.
Outstation Cheque Processing		₹25 per cheque.
Xpress Loan/SmartLoan		Processing fee: 2% of loan amount. Pre-closure charges: 3% of balance principal.

Debit Cards		
Debit Cards		
AU ivy Debit Card		₹ 0
AU Eternity Debit Card		₹ 0
AU Royale Debit Card		₹ 1399 (₹ 499 for Savings Royale, No Fee for Royale Chartered Accountant, Royale Company Secretary, Royale NRE, Royale Salary & Royale Current Account)
AU Platinum Debit Card		₹ 499 (No Fee for Platinum Business Current Account)
AU Gold Debit Card		₹ 349
AU Swipe & Save		₹ 349 (No Fee for Platinum Salary Account. For Value Salary Account - 1st year free; 2nd year onwards ₹349)
AU RuPay Platinum Debit Card		₹ 499
AU RuPay Classic Debit Card		₹ 349
Other Charges		Card replacement fee - ₹ 300 (₹ 0 for ivy account, ₹ 280 for Shakti account) Cross Currency Mark-up Charges ivy - 0% Eternity - 0.90% Royale - 2.50% (1.50% for Royale Chartered Accountant, Royale Company Secretary) Other card variants - 3.50% GST applicable at 18% on all charges
Drafts / TT / MT		
4	Value Savings/Women Savings/Senior Citizen Savings/ Kids savings / Student Savings/ Swadesh Savings / Kisan Savings / Digital Savings - INR 200 - Annual fees/Replacement of lost/stolen card fees and Free for Royale Savings / IVY / BSBDA	
	Issue	NIL
	Cancellation	₹ 100
NRI Savings Account (NRE and NRO)/NRI Current Account (NRE and NRO)/ Platinum World Savings Account (NRE and NRO)/Royale World Savings Account (NRE and NRO)		
	Issue	NIL
	Cancellation	₹ 100

5	Outstation cheque collection			
	NRI Savings Account (NRE and NRO)		₹ 50 charged towards delivery fees	
	NRI Current Account (NRE and NRO)		₹ 50 charged towards delivery fees	
	Platinum World Savings Account (NRE and NRO)		₹ 50 charged towards delivery fees	
	Royale World Savings Account (NRE and		₹ 50 charged towards delivery fees	
6	NEFT Money Transfer	Inward = Nil	Outward = Up to 1 Lakh : ₹ 2/ transaction, Above 1 Lakh: ₹ 10/ transaction	
7	IMPS Money Transfer	Inward = Nil	Up to 10,000: ₹ 2.5 >10,000 to 1,00,000: ₹ 5 >1,00,000: ₹ 15	
8	RTGS Money Transfer	Inward = Nil	Outward = ₹ 10/transaction	
9	Cheque return charges	Outward Returns	Inward Returns	
	For Savings Accounts	₹ 200 per cheque	1st transaction - ₹ 500; thereafter - ₹ 550	
	For Current, Overdraft Cash	₹ 100 per cheque	₹ 500 per instance	
	Dishonour of outstation / local			
10	Cheque Book Issue		NIL for all accounts	
11	No Dues Certificate		₹ 500 for duplicate No dues Certificate	

T&C Apply. Rates are subject to change at the sole discretion of AU Small Finance Bank.