

Name of the Bank : AU Small Finance Bank
Rates at a Quick Glance
Effective from 23rd April 2026

Deposit Accounts							
Nature			Rate of Interest		Minimum Balance		
Account			Normal	Senior Citizen	Urban	Core	
1	A.	Savings Bank A/c					
		Domestic					
		a. Savings variant	Ivy 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. (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. (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	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		Nil	Nil	
			Eternity Savings Account		10,00,000 AMB	10,00,000 AMB	
			Royale Savings Account		1,00,000 AMB	1,00,000 AMB	
			Platinum Savings Account		25,000 AMB	25,000 AMB	
			Women Savings Account, Senior Citizen Savings Account & Value Savings Account		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	
1	B.	Non Resident		Rate of Interest		Minimum Balance	
		a. NRE and NRO		Normal	Senior Citizen	Urban	Core
		(NRE+NRO) SavingsAccount	(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. (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. (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		10,000	10,000	
		(NRE+NRO) Platinum World Savings			1,00,000	1,00,000	
		(NRE+NRO) Royale World Savings			5,00,000	5,00,000	
		(NRE+NRO) Current Account	NA	5,000	5,000		
	* Applicable on select slabs						

2	A.	Term Deposits				
		Domestic		Rate of Interest		
		Term Deposits (All Maturities)		Less than 3 Crore (Callable)		1 Crore 1 thousand to less than 3 Crore (Non-Callable)
		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-Callable)
		Tenure		Interest Rates		
			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%	-		

[illegible]

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

3	a.	Two Wheeler Loans New	Up to 28%	Up to 4% of Loan Amount
	b	Two Wheeler Loans Used		
	c	Three Wheeler New	Up to 25%	Up to 2% of Loan Amount
	d	Three Wheeler Used	Up to 28%	Up to 3% of Loan Amount
	e	Car New	Up to 17%	Up to 2% of Loan Amount
	f	Car Used	Up to 26%	Up to 3% of Loan Amount
	g.	Commercial Vehicle & Const.	Up to 18%	Up to 2% of Loan Amount
	h.	Commercial Vehicle & Const.	Up to 26%	Up to 3% of Loan Amount
	i	Tractor/ Farm Equipment New	Up to 20%	Up to 2% of Loan Amount
	j	Tractor/ Farm Equipment Used	Up to 28%	Up to 3% of Loan Amount
4	Educational Loans		Up to 24%	Up to 2% of loan amount
5	Commercial Banking			
	a	Business Banking/Agri Banking/NBFC	Up to 18%	Up to 3% of loan amount
	b	Real Estate Group (REG)	Up to 22%	Up to 2% of loan amount
	c	Financial Institutions Group	Up to 18%	Up to 2% of loan amount
6	Micro Business Loan			
	a	MBL Secured (Secured by Collateral)	Upto 24% p.a.	Upto 2.50%of Loan Amount
b	MBL (Secured by Credit Guarantee)	Upto 3% of loan amount		
7	Unsecured Business Loans		Up to 22 % p. a.	Up to 2% of Loan amount
8	Gold Loan		Upto 24% p.a.	Up to 1% of Loan amount

Charges					
Fee Based Services					
Locker					
Annual Locker Rent in ₹					
Type	Metro / Urban / Semi Urban/Rural				
	A	B	C	D	
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 Tranfer 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)
3	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.