

SCHEDULE OF CHARGES FOR EDUCATION LOAN



S. No.	Charges Parameters	Education Loan
1	Interest Rate	Up to 24%
2	Loan Processing Charges	Up to 2% of loan amount
3	Documentation Charges	Up to ₹ 5000
4	Administration Charges	Up to 1.75% of loan amount
5	Stamping Charges	As per State's Stamp Act
6	Overdue Interest	3% per month on outstanding amount
7	Prepayment/Fore closure charges	5% of principal outstanding, if paid before 12 months 3% of principal outstanding, if paid after 12 months
8	Collection Charges	₹ 600 per visit
9	Cheque/SI/ACH/ECS Return Charges	₹ 500
10	Statement of Account	₹ 500
11	Duplicate Amortisation/Repayment Schedule	₹ 500
12	Swap Charges (Replacement of PDC/Change of Bank)	₹ 1000
13	Change in Instalment date	₹ 500 plus difference period interest (if any)
14	Duplicate Copy of Property/ Loan Document	₹ 1000
15	Legal/Sarfaesi/Incidental Charges	At actuals
16	Replacement of Property /Asset/Collateral	₹ 2500
17	Asset verification charges	At actuals
18	Property Valuation Charges	₹ 1500 per property
19	Property Legal Charges	At actuals
20	Provisional/ Final Interest certificate	Nil
21	Conversion from Fixed to Floating or Floating to fixed or reduction of rate or change in structure	1% of principal outstanding
22	Cheque/Disbursement/Loan cancellation	₹ 1000 (within 7 days of cheque issue date) ₹ 1000 plus interest up to cancellation period
23	Cash Collection Charges (at the time Prepayment/foreclosure only)	₹ 5 per thousand for cash collection
24	Duplicate issue of No Dues Certificate	₹ 500
25	RCU Charges	₹ 750
26	Foreclosure Statement Charges	₹ 500
27	Tele Collection Charges	₹ 40

Note:

- Charges are as applicable for the respective Education Loan product variants as defined by AU Small Finance Bank.
- The above charges are subject to revision with prior intimation of 30 days to all account holders.
- GST and other Government taxes applicable as per prevailing rate will be charged over and above the fees and charges.
- Alerts that have been mandated by RBI as well as alerts which are deemed appropriate by the Bank, will be sent free of charge.
- Bank do not levy any loan related and adhoc service charges/inspection charges on priority sector loans up to ₹ 25000.
- The terms and conditions, as defined by AU Small Finance Bank, apply. Please refer www.aubank.in for further details.