



## SCHEDULE OF CHARGES FOR HOME LOANS

S. No.	Charges Parameters	Home Loan
1	Interest Rate	Up to 22%
2	Processing Fee	Up to 2% of loan amount
3	Administrative Charges	Up to 2% of loan amount
3	Stamping Charges	As per State's Stamp Act
4	Overdue Interest	3% per month on outstanding amount
5	Prepayment/Foreclosure charges	
5A	Fixed interest - Flexi Home Loan Scheme	In case of prepayment made through own sources: Nil charges subject to submission of documentary proof of funds from own sources
		Rest in all cases: 5% of principal outstanding, if paid before 12 months 3% of principal outstanding balance, if paid after 12 months
5B	Variable Interest Home Loan Scheme	If applicant/co-applicants are individual category: Nil charges
		If any one or more applicants are non- individual- 5% of principal outstanding, if paid before 12 months 3% of principal outstanding, if paid after 12 months
		In case of full repayment for Top Up loan, if any one or more applicants are non- individual- 5% of principal outstanding, if paid before 12 months 3% of principal outstanding, if paid after 12 months
6	Collection Charges	₹ 600 per visit
7	Cheque/SI/ACH/ECS Return charges	₹ 500
8	Statement of account	₹ 500
9	Foreclosure statement charge	₹ 500
10	Duplicate Amortisation/Repayment Schedule	₹ 500

11	Swap Charges (Replacement of PDC/Change of Bank)	₹ 1000
12	Change in Instalment date	₹ 500 plus difference period interest (if any)
13	Duplicate Copy of Property/ Loan Document	₹ 1000
14	Legal/Sarfaesi/Incidental Charges	At actuals
15	Replacement of Property /Asset/Collateral	₹ 2500
16	Asset verification charges	At actuals
17	Property Valuation Charges	₹ 1500 per property
18	Property Legal Charges	₹ 2500 per property
19	CERSAI Charges	Nil
20	RCU Charges	Nil
21	Provisional/ Final Interest certificate	Nil
22	Conversion from Fixed to Floating or Floating to fixed or reduction of rate or change in structure	1% of principal outstanding
23	Lender NOC/ Solvency Certificate	Minimum: ₹ 10000 & Maximum: ₹ 50000
24	ROC filling charges	At actuals
25	Cheque/Disbursement/Loan cancelation	₹ 1000 (within 7 days of cheque issue date)
		₹ 1000 plus interest up to cancelation period
26	Cash Collection Charges (Foreclosure/Prepayment)	₹ 5 per thousand for cash collection
27	Duplicate issue of No Dues Certificate	₹ 500
28	Tele Collection Charges	₹ 40

**Note:**

- 1- Schedule of charges shall be uploaded on AU Small Finance Bank Ltd website.
- 2- The above charges are maximum; for any less than above shall be approved with respective authority as per approval
- 3- GST and other government taxes applicable as per prevailing rate will be charged over and above the fees and charges.
- 4- Administrative Charges is applicable in PMAY-CLSS cases only and in PMAY-CLSS cases no Processing fee to be charged. Processing Fee is applicable in Non PMAY-CLSS cases only, in non PMAY-CLSS cases, No Administrative Charges to be charged.