

S.No.	Charges Parameters	Home Loan
1	Interest Rate	Up to 22%
2	Processing Fee/ Administrative Charges	Up to 2% of loan amount
3	Stamping Charges	As per State's Stamp Act
4	Stamping Expenses	₹ 100 (including GST)
5	Overdue Interest	3% per month on outstanding amount
6	Legal & Courier Charges	₹ 1100
7	Collection Charges	₹ 600 per visit
8	Cheque/SI/ACH/ECS Return charges	₹ 500
9	Statement of account	₹ 500
10	Foreclosure statement charge	₹ 500
11	Duplicate Amortization/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 Valuation report
19	Property Legal Charges	₹ 5500 per Legal report for Delhi NCR & Mumbai
		₹ 3000 per Legal report for Rest of States
20	Progress Report / Subsequent Valuation Report	₹ 750
21	Property Paper Retrieval for Verification/Inspection/For Lease Deed from Development Authority/Nagar Palika	₹ 1500
22	CERSAI Charges	₹ 100 + GST
23	RCU Charges	₹ 500 + GST
24	Provisional/ Final Interest certificate	Nil
25	Conversion from Fixed to Floating or Floating to fixed or reduction of rate or change in structure	1% of principal outstanding
26	Lender NOC/ Solvency Certificate	Minimum: ₹ 10000 & Maximum: ₹ 50000
27	ROC filling charges	At actuals
28	Cheque/Disbursement/Loan cancelation (per case)	₹ 1000 (within 7 days of cheque issue date)
		₹ 1000 plus interest up to cancelation period
29	Cash Collection Charges (Foreclosure/Prepayment) (If cash collection is more than Rs 20,000)	₹ 5 per thousand for cash collection
30	Duplicate issue of No Dues Certificate	₹ 500
31	Tele Collection Charges	₹ 40
32	Default Collection Charges (in case repayment mode not available with Bank)	₹ 250
33	Property Swapping Charges	₹ 7500 per property for Delhi NCR & Mumbai
		₹ 5000 per property for rest of states

34 – Prepayment/ Foreclosure Charges

Home Loan Scheme / LAP / Commercial Property Purchase	
Prepayment charges in Partial Prepayments	
If paid upto 6 months from last disbursement date	5% of Amount which is Partial Prepaid.
If paid after 6 months & upto 12 months from last disbursement date	No prepayment charge to be taken if total amount deposited in FY up to 25% of POS (starting of FY).
	5% of total amount partial prepaid in FY, if sum of all part prepayment crosses the limit of 25% of opening principal in starting of FY. i.e. Charges will be applicable on the total amount partially pre-paid in the same FY.
If paid after 12 months from last disbursement date	No prepayment charge to be taken if amount deposited up to 25 % of POS (starting of FY)
	3% of total amount partial prepaid in FY, if sum of all part prepayment crosses the limit of 25% of opening principal in starting of FY i.e. Charges will be applicable on the total amount partially pre-paid in the same FY.
Prepayment/ Foreclosure Charges in full closure	
If paid upto 12 months from last disbursement date	5% of balance Amount at the time of closure.
If paid after 12 months from last disbursement date	3% of balance Amount at the time of closure

*In case of Variable/ Floating rate of interest for Home Loan/ Personal purpose, prepayment charges would be NIL.

Note:

- Schedule of charges shall be uploaded on AU Small Finance Bank Ltd website.
- The above charges are maximum; for any less than above shall be approved with respective authority as per approval.
- GST and other government taxes applicable as per prevailing rate will be charged over and above the fees and charges.
- If customer makes part payment in tranches, then the tranche in which total part pre-payments done in FY crosses 25% of POS in the starting of the FY, then prepayment charges will be applicable on all the part payments done earlier in same FY.
- Administrative Charges is applicable in PMAY-CLSS cases only, 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.