



Schedule of Charges – Business Banking, Agri Banking, REG & NBFC

(Date: 01-05-2024)

S. No.	Parameters	Business Banking	Agri Banking	Real Estate Group (REG)	NBFC
1	Interest Rate	Up to 18%	Up to 18%	Up to 22%	Up to 18%
2	Loan Processing Charges	Up to 2% of loan amount	Up to 2% of loan amount	Up to 2% of loan amount	Up to 2% of loan amount
3	Renewal Fees	Up to 1% of loan amount	Up to 1% of loan amount	Up to 1% of loan amount	Up to 1% of loan amount
4	Stamping Charges	As per State's Stamp Act	As per State's Stamp Act	As per State's Stamp Act	As per State's Stamp Act
5	Documentation charges	At actuals	At actuals	At actuals	At actuals
6	Overdue Interest on Term Loan	2% per month on outstanding amount	2% per month on outstanding amount	3% per month on outstanding amount	2% per month on outstanding amount
7	Collection Charges	₹600	₹600	₹600	₹600
8	SI/NACH/ECS Return Charges	₹500 per instance	₹500 per instance	₹500 per instance	₹500 per instance
9	ADHOC limit set up charges	0.50% of Sanction limit; minimum Rs 5000	0.50% of Sanction limit; minimum Rs 5000	0.50% of Sanction limit; minimum Rs 5000	0.50% of Sanction limit; minimum Rs 5000
10	TOD limit set up charges	0.10% of Sanction limit; minimum Rs 1000	0.10% of Sanction limit; minimum Rs 1000	0.10% of Sanction limit; minimum Rs 1000	0.10% of Sanction limit; minimum Rs 1000
11	Swap Charges (Replacement of PDCs/Change of bank)	₹1000	₹1000	₹1000	₹1000
11 12	Prepayment / Foreclosure charges	4% of principal outstanding of term loan/Drawing Power for DLOD facility	4% of principal outstanding of term loan/Drawing Power for DLOD facility	3% of principal outstanding of term loan/Drawing Power for DLOD facility	5% of principal outstanding, if paid before 12 months; 3% of principal outstanding balance, if paid after 12 months
		4% of limit/s sanctioned of CC/overdraft facility	4% of limit/s sanctioned of CC/overdraft facility	3% of limit/s sanctioned	5% of limit/s sanctioned, if paid before 12 months; 3% of limit/s sanctioned, if paid after 12 months
		0% on 100% FD backed limit	0% on 100% FD backed limit	0% on 100% FD backed limit	0% on 100% FD backed limit
13	Issuance of Duplicate NOC	₹500	₹500	₹500	₹500
14	Lender NOC/Solvency Certificate	0.10% of Solvency Certificate amount Minimum: ₹ 10000, Maximum: ₹ 50000	0.10% of Solvency Certificate amount Minimum: ₹ 10000, Maximum: ₹ 50000	0.10% of Solvency Certificate amount Minimum: ₹ 10000, Maximum: ₹ 50000	0.10% of Solvency Certificate amount Minimum: ₹ 10000, Maximum: ₹ 50000
15	Statement of Account	₹500	₹500	₹500	₹500
16	Amortisation/Repayment Schedule	₹500	₹500	₹500	₹500

17	Bank Certificate (for Conduct of account, Loan details and Interest)	₹1000	₹1000	₹1000	₹1000
18	Foreclosure Statement Charges	₹500	₹500	₹500	₹500
19	Change in Instalment due date	₹500 + difference period interest (if any)	₹500 + difference period interest (if any)	₹500 + difference period interest (if any)	₹500 + difference period interest (if any)
20	Replacement in property/asset/collateral	₹2500	₹2500	₹2500	₹2500
21	Copy of property/ loan document	₹1000	₹1000	₹1000	₹1000
22	Asset verification charges	At actuals	At actuals	At actuals	At actuals
23	Property valuation charges	₹2500 per valuation or actual (whichever is higher)	₹2500 per valuation or actual (whichever is higher)	For Retail projects comprising of (G+1, G+2 and non-RERA Projects) - ₹6100	₹2500 per valuation or actual (whichever is higher)
24	Property legal charges	₹2500 to ₹ 6500 per legal (State wise)	₹2500 to ₹ 6500 per legal (State wise)	For Multi storey, High Rise Projects, Township, Group Housing Projects, Turnkey Projects (residential, commercial, Industrial and mixed used projects) – ₹500000 or at actuals, whichever is lower	₹2500 to ₹ 6500 per legal (State wise)
25	Legal / Sarfaesi/Incidental Charges	At actuals	At actuals	At actuals	At actuals
26	Cersai Charges	₹100 per asset	₹100 per asset	₹100 per asset	₹100 per asset
27	Equitable Mortgage Charges	As per state act	As per state act	As per state act	As per state act
28	Provisional/Final IT certificate	Nil	Nil	Nil	Nil
29	Rate reduction or Conversion from Fixed to Floating or Floating to fixed	0.50% of Sanctioned limit/drawing power	0.50% of Sanctioned limit/drawing power	1% of Sanctioned limit/drawing power	1% of Sanctioned limit/drawing power
30	Commitment Charges	1% of un-utilized amount in case average utilization of limits for the quarter is below 60%	1% of un-utilized amount in case average utilization of limits for the quarter is below 60%	NA	0.50% of un-utilized amount in case average utilization of limits for the quarter is below 60%

31	Stock Audit/LIE charges	At actuals	At actuals	NA	At actuals
32	ROC filling Charges	At actuals	At actuals	At actuals	At actuals
33	Cheque/DD /Disbursement /Loan Cancellation Charges	₹1000 plus interest up to cancellation period	₹1000 plus interest up to cancellation period	₹1000 plus interest up to cancellation period	₹1000 plus interest up to cancellation period
34	Cash Deposit Charges (at the time of Prepayment / Foreclosure only)	₹5 per thousand for cash collection	₹5 per thousand for cash collection	₹5 per thousand for cash collection	₹5 per thousand for cash collection

Penal Charges (Cash Credit/Overdraft/Dropline Overdraft /Other Fund Based accounts)

S. No.	Parameters	Business Banking	Agri Banking	Real Estate Group (REG)	NBFC
1	Overdue Charges*	₹ 65 per Lakh per Day	₹ 65 per Lakh per Day	₹ 65 per Lakh per Day	₹ 65 per Lakh per Day
2	Temporary Overdraft Charges (Post Expiry)*	₹ 10 per Lakh per Day	₹ 10 per Lakh per Day	₹ 10 per Lakh per Day	₹ 10 per Lakh per Day
3	Stock Statement Charges	₹ 50 per Lakh per instance	₹ 50 per Lakh per instance	NA	₹ 50 per Lakh per instance
4	Stock Audit Charges	₹ 50 per Lakh per instance	₹ 50 per Lakh per instance	NA	₹ 50 per Lakh per instance
5	Low Churning Charges (<50%)	₹ 100 per Lakh per month	₹ 100 per Lakh per month	NA	₹ 100 per Lakh per month
6	Low Churning Charges (50% to <75%)	₹ 50 per Lakh per month	₹ 50 per Lakh per month	NA	₹ 50 per Lakh per month
7	Current Account Non-Closure Charges	₹ 50 per Lakh per instance	₹ 50 per Lakh per instance	₹ 50 per Lakh per instance	₹ 50 per Lakh per instance
8	Security Pending Charges	₹ 100 per Lakh per month	₹ 100 per Lakh per month	₹ 100 per Lakh per month	₹ 100 per Lakh per month
9	Breach of sanction covenants Charges	₹ 50 per Lakh per instance	₹ 50 per Lakh per instance	NA	₹ 50 per Lakh per instance
10	Other non-compliance of terms Charges	₹ 100 per Lakh per instance	₹ 100 per Lakh per instance	₹ 100 per Lakh per instance	₹ 100 per Lakh per instance
11	Insurance Pending Charges	₹ 5000 per policy	₹ 5000 per policy	₹ 5000 per policy	₹ 5000 per policy

Note: All above penal charges are applicable per lakh (or every part thereof).

Transaction Charges (Cash Credit/Overdraft/Dropline Overdraft accounts)

S. No.	Parameters	Charges	
1	Cash Deposit (for CC/OD on disbursed limit and for DLOD on DP limit)	Working Capital Disbursed Limit	Free Limit
		Up to ₹ 1.00 Crore	70% of Limit
		Above ₹ 1.00 Crore and up to ₹ 5.00 Crore	60% of limit or ₹ 1.50 Cr (whichever is lower)
		Above ₹ 5.00 Crore	50% of limit or ₹ 2.00 Cr (whichever is lower)
		Charges beyond free limits will be ₹4/1000 (Minimum ₹50/transaction)	
2	PAP Cheque Book	Free 200 leaves per month, thereafter ₹2/leaf	
3	RTGS/NEFT/IMPS Charges	Free	

4	Demand Draft payable at AU SFB Locations (through branch)	50 instruments free per month, thereafter ₹50/instrument
5	Demand Draft Payable-Correspondent Bank Location	10 instruments free, thereafter ₹2.50/1000 (Minimum ₹50; Maximum ₹5000)
6	Outstation cheque collection-Corresponding Bank Location	10 instruments free, thereafter ₹5/instrument + courier charges
7	Local Cheque Issued and returned (Insufficient funds)	Up to 2 returns-₹500/instance, 3rd return onwards ₹750/instance
8	Outstation Cheque Issued and returned (Insufficient funds)	Up to 2 returns-₹500/instance, 3rd return onwards ₹750/instance
9	ECS/NACH return (Insufficient funds)	₹500/instance
10	Outward cheque return (Local)	₹100/cheque
11	Outward cheque return (Outstation)	₹100/cheque
12	DD cancellation/Revalidation	₹100/instrument
13	Stop payment of cheque-Branch	₹50 per cheque or range of cheque in series

* Normal Interest on overdue amount will continue to be charged at the applicable ROI of the loan.

Note:

Schedule of charges shall be uploaded on AU Small Finance Bank Ltd website.

- 1- The above charges are at maximum level, for any discount or waiver on above charges shall be approved by respective authority as per charges approval matrix. Rate of interest, commission and processing fee shall be applicable as per pricing matrix.
- 2- GST and other Government taxes applicable as per prevailing rate will be charged over and above the fees and charges.
- 3- Bank do not levy any loan related and adhoc service charges/inspection charges on priority sector loans up to ₹25000.