

Schedule of Charges – Business Banking, Agri Banking, REG, Emerging Enterprises & Financial Institution

(Date: 01-07-2024)

S. No.	Parameters	Business Banking	Agri Banking	Real Estate Group (REG)	Financial Institution	Emerging Enterprises
1	Interest Rate	Up to 18%	Up to 18%	Up to 22%	Up to 18%	Upto 22%
2	Loan Processing Charges	Up to 3% of loan amount	Up to 3% of loan amount	Up to 2% of loan amount	Up to 2% of loan amount	Upto 5% 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	Upto 3% 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	As per State's Stamp Act
5	Documentation charges	At actuals	At actuals	At actuals	At actuals	At actuals
6	Collection Charges	₹600	₹600	₹600	₹600	₹600
7	SI/NACH/ECS Return Charges	₹500 per instance	₹500 per instance	₹500 per instance	₹500 per instance	₹500 per instance
8	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	0.50% of Sanction limit; minimum Rs 5000
9	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	0.10% of Sanction limit; minimum Rs 1000
10	Swap Charges (Replacement of PDCs/Change of bank)	₹1000	₹1000	₹1000	₹1000	₹1000
11	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	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	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 and SCF Facilities	0% on 100% FD backed limit and SCF Facilities	0% on 100% FD backed limit	0% on 100% FD backed limit	0% on 100% FD backed limit
12	Issuance of Duplicate NOC	₹500	₹500	₹500	₹500	₹500
13	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	0.10% of Solvency Certificate amount Minimum: ₹ 10000, Maximum: ₹ 50000
14	Statement of Account	₹500	₹500	₹500	₹500	₹500
15	Amortisation/Repayment Schedule	₹500	₹500	₹500	₹500	₹500
16	Bank Certificate (for Conduct of account, Loan details and Interest)	₹1000	₹1000	₹1000	₹1000	₹1000

17	Foreclosure Statement Charges	₹500	₹500	₹500	₹500	₹500
18	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)	₹500 + difference period interest (if any)
19	Replacement in property/ asset/collateral	₹2500	₹2500	₹2500	₹2500	₹2500
20	Copy of property/ loan document	₹1000	₹1000	₹1000	₹1000	₹1000
21	Asset verification charges	At actuals	At actuals	At actuals	At actuals	At actuals
22	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)	₹2500 per valuation or actual (whichever is higher)
23	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)	₹2500 to ₹ 6500 per legal (State wise)
24	Legal / Sarfaesi/Incidental Charges	At actuals	At actuals	At actuals	At actuals	At actuals
25	Cersai Charges	₹100 per asset	₹100 per asset	₹100 per asset	₹100 per asset	₹100 per asset
26	Equitable Mortgage Charges	As per state act	As per state act	As per state act	As per state act	As per state act
27	Provisional/Final IT certificate	Nil	Nil	Nil	Nil	Nil
28	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	1% of Sanctioned limit/drawing power
29	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%	0.50% of un-utilized amount in case average utilization of limits for the quarter is below 60%
30	Stock Audit/LIE charges	At actuals	At actuals	NA	At actuals	At actuals
31	ROC filling Charges	At actuals	At actuals	At actuals	At actuals	At actuals
32	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	₹1000 plus interest up to cancellation period
33	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	₹5 per thousand for cash collection

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

S. No.	Parameters	Business Banking	Agri Banking	Real Estate Group (REG)	NBFC	Emerging Enterprises
1	Overdue Charges*	₹ 0.65 per thousand per Day	₹ 0.65 per thousand per Day	₹ 0.65 per thousand per Day	₹ 0.65 per thousand per Day	₹ 0.65 per thousand per Day
2	Term Loan Overdue Charges*	₹ 0.65 per thousand per Day	₹ 0.65 per thousand per Day	₹ 0.65 per thousand per Day	₹ 0.65 per thousand per Day	₹ 0.65 per thousand per Day
3	Temporary Overdraft Charges (Post Expiry)*	₹ 0.10 per thousand per Day	₹ 0.10 per thousand per Day	₹ 0.10 per thousand per Day	₹ 0.10 per thousand per Day	₹ 0.10 per thousand per Day
4	Stock Statement Charges	Upto ₹ 500 Lakhs Limit - ₹ 5000 ₹ 500 Lakhs to ₹ 1000 Lakhs Limit - ₹ 10000 Above ₹ 1000 Lakhs Limit - ₹ 25000	Upto ₹ 500 Lakhs Limit - ₹ 5000 ₹ 500 Lakhs to ₹ 1000 Lakhs Limit - ₹ 10000 Above ₹ 1000 Lakhs Limit - ₹ 25000	NA	Upto ₹ 500 Lakhs Limit - ₹ 5000 ₹ 500 Lakhs to ₹ 1000 Lakhs Limit - ₹ 10000 Above ₹ 1000 Lakhs Limit - ₹ 25000	Upto ₹ 500 Lakhs Limit - ₹ 5000 ₹ 500 Lakhs to ₹ 1000 Lakhs Limit - ₹ 10000 Above ₹ 1000 Lakhs Limit - ₹ 25000
5	Stock Audit Charges	₹ 25000	₹ 25000	NA	₹ 25000	₹ 25000
6	Low Churning Charges (<75%)	2% p.a. of Sanctioned Limit	2% p.a. of Sanctioned Limit	NA	2% p.a. of Sanctioned Limit	2% p.a. of Sanctioned Limit
7	Security Pending Charges	2% p.a. of Sanctioned Limit	2% p.a. of Sanctioned Limit	2% p.a. of Sanctioned Limit	2% p.a. of Sanctioned Limit	2% p.a. of Sanctioned Limit
8	Breach of sanction covenants Charges	2% p.a. of Sanctioned Limit	2% p.a. of Sanctioned Limit	NA	2% p.a. of Sanctioned Limit	2% p.a. of Sanctioned Limit
9	Other non-compliance of terms Charges	2% p.a. of Sanctioned Limit	2% p.a. of Sanctioned Limit	2% p.a. of Sanctioned Limit	2% p.a. of Sanctioned Limit	2% p.a. of Sanctioned Limit
10	Insurance Pending Charges	₹ 5000 per policy	₹ 5000 per policy	₹ 5000 per policy	₹ 5000 per policy	₹ 5000 per policy

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

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

S. No.	Parameters	Charges
1	Cash Deposit Charges in CC/OD/DLOD Account	Upto ₹ 10 Lakh – Nil Charges Beyond free limits charges 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.

AU SMALL FINANCE BANK LTD