



Schedule of Charges – Commercial Banking

(Date: 24-06-2022)

| 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 | 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 | Temporary Overdraft charges | Case ROI+2% | Case ROI+2% | Case ROI+2% | Case ROI+2% |
| 8 | Collection Charges | ₹600 | ₹600 | ₹600 | ₹600 |
| 9 | Charges Cheque/SI/ACH/ECS Return | ₹500 | ₹500 | ₹500 | ₹500 |
| 10 | Swap Charges (Replacement of PDCs/Change of bank) | ₹1000 | ₹1000 | ₹1000 | ₹1000 |
| 11 | Prepayment Interest/Foreclosure charges | 4% of principal outstanding of term loan/DLOD facility | 4% of principal outstanding of term loan/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 | 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 OD limit | 0% on 100% FD backed OD limit | 0% on 100% FD backed OD limit | 0% on 100% FD backed OD limit |
| 12 | Duplicate Issue of NOC | ₹500 | ₹500 | ₹500 | ₹500 |
| 13 | Lender NOC/Solvency Certificate | Minimum: ₹ 10000, Maximum: ₹ 50000 | Minimum: ₹ 10000, Maximum: ₹ 50000 | Minimum: ₹ 10000; Maximum: ₹ 50000 | Minimum: ₹ 10000; Maximum: ₹ 50000 |
| 14 | Statement of Account | ₹500 | ₹500 | ₹500 | ₹500 |
| 15 | Amortisation/Repayment Schedule | ₹500 | ₹500 | ₹500 | ₹500 |
| 16 | Bank Certificate (for Conduct of account, Loan details and Interest) | ₹1000 | ₹1000 | ₹1000 | ₹1000 |

| | | | | | |
|----|--|---|---|---|--|
| 17 | Foreclosure Statement Charges | ₹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) |
| 19 | Replacement in property/asset/collateral | ₹2500 | ₹2500 | ₹2500 | ₹2500 |
| 20 | Copy of property/ loan document | ₹1000 | ₹1000 | ₹1000 | ₹1000 |
| 21 | Asset verification charges | 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) | ₹6100-Small Projects (G+1, G+2) (CF linked cases); At actuals- Multi storey, High Rise projects, township, Group housing projects, Turnkey projects & other commercial and industrial projects | ₹2500 per valuation or actual (whichever is higher) |
| 23 | Property legal charges | ₹2500 per Legal or actual (whichever is higher) | ₹2500 per Legal or actual (whichever is higher) | ₹2500 per Legal or actual (whichever is higher) | ₹2500 per Legal or actual (whichever is higher) |
| 24 | TSR charges (broken period) for enhancement cases | ₹ 750 per property | ₹ 750 per property | ₹ 750 per property | ₹ 750 per property |
| 25 | Legal / Sarfaesi/Incidental Charges | At actuals | At actuals | At actuals | At actuals |
| 26 | Cersai Charges | ₹100 | ₹100 | ₹100 | ₹100 |
| 27 | LC/BG devolvement charges | ₹1000 | ₹1000 | ₹1000 | ₹1000 |
| 28 | LC/BG devolvement interest on devolved amount | 2% per month on devolved amount | 2% per month on devolved amount | 2% per month on devolved amount | 2% per month on devolved amount |
| 29 | Equitable Mortgage Charges | As per state act | As per state act | As per state act | As per state act |
| 30 | Provisional/Final IT certificate | Nil | Nil | Nil | Nil |
| 31 | Conversion from Fixed to Floating or Floating to fixed or reduction of rate or change in structure | 1% of principal outstanding | 1% of principal outstanding | 1% of principal outstanding | 1% of principal outstanding |
| 32 | Commitment Charges | 1% of un-utilized amount in case average utilization of | 1% of un-utilized amount in case average utilization of | 1% of un-utilized amount in case average utilization of | 0.50% of un-utilized amount in case average utilization of |

| | | | | | |
|----|--|---|---|---|---|
| | | limits for the quarter is below 60% | limits for the quarter is below 60% | limits for the quarter is below 60% | limits for the quarter is below 60% |
| 33 | Stock Audit charges | At actuals | At actuals | At actuals | At actuals |
| 34 | ROC filling Charges | At actuals | At actuals | At actuals | At actuals |
| 35 | Penal Interest (In case of noncompliance) | 2% over and above the existing rate of interest | 2% over and above the existing rate of interest | 2% over and above the existing rate of interest | 2% over and above the existing rate of interest |
| 36 | Cheque /Disbursement /Loan Cancellation | ₹1000 (within 7 days of cheque issue date) | ₹1000 (within 7 days of cheque issue date) | ₹1000 (within 7 days of cheque issue date) | ₹1000 (within 7 days of cheque issue date) |
| | | ₹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 |
| 37 | Cash Collection 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 |
| 38 | Tele Collection Charges | ₹40 | ₹40 | ₹40 | ₹40 |

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 ₹3/1000 (Minimum -₹50/transaction) | |
| 2 | PAP Cheque Book | Free 200 leaves per month, thereafter ₹2/leaf | |
| 3 | Demand Draft payable at AU SFB Locations (through branch) | 50 instruments free per month, thereafter ₹50/instrument | |
| 4 | Demand Draft Payable-Correspondent Bank Location | 10 instruments free, thereafter ₹2.50/1000 (Minimum ₹50; Maximum ₹5000) | |
| 5 | Outstation cheque collection-Corresponding Bank Location | 10 instruments free, thereafter ₹5/instrument + courier charges | |
| 6 | Local Cheque Issued and returned (Insufficient funds) | Up to 2 returns-₹350/instance, 3rd return onwards ₹750/instance | |
| 7 | Outstation Cheque Issued and returned (Insufficient funds) | Up to 2 returns-₹350/instance, 3rd return onwards ₹750/instance | |
| 8 | ECS/NACH return (Insufficient funds) | ₹300/instance | |
| 9 | Outward cheque return (Local) | ₹100/cheque | |
| 10 | Outward cheque return (Outstation) | ₹100/cheque | |
| 11 | DD cancellation/Revalidation | ₹100/instrument | |

| | | |
|----|-------------------------------|---|
| 12 | Stop payment of cheque-Branch | ₹50 per cheque or range of cheque in series |
|----|-------------------------------|---|

Note:

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

- 1- The above charges are standard, bank may apply charges either as per this schedule or as per bilaterally accepted terms between customer and the bank
- 2- Rate of interest, commission and processing fee shall be applicable as per pricing matrix.
- 3- GST and other Government taxes applicable as per prevailing rate will be charged over and above the fees and charges.
- 4- 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