

### Schedule of Charges for Personal Loan

S.No.	Parameters	Unsecured Loans
1	Interest Rate	Up to 30% p. a.
2	Loan Processing Charges	Up to 5% of Loan amount
3	Documentation Charges	Up to ₹ 2000
4	Stamping Charges	As per the state's Stamp Act
5	Overdue Interest	3% per month on outstanding amount
6	Prepayment/ Foreclosure charges	If paid before 12 months of the last disbursement date, then 5% of the balance amount at the time of closure. If paid after 12 months from the last disbursement date, then 3% of the balance amount at the time of closure.
7	Part Foreclosure	Not Allowed
8	Collection Charges	₹ 600 per visit
9	Cheque/ SI/ACH/ECS Return Charges	₹ 500
10	Issuance of Duplicate NOC	₹ 500
11	Statement of Account	₹ 500
12	Duplicate Amortization/Repayment Schedule	₹ 500
13	Swap Charges (Replacement of PDC/Change of Bank)	₹ 1,000
14	Foreclosure Statement Charges	₹ 500
15	Change in Instalment Due Date	₹ 500 plus difference period interest (if any)
16	Duplicate Copy of Property/Loan Document	₹ 1,000
17	Valuation Charges for Used/Refinance Vehicles	Not applicable
18	Special NOC without removing of Hypothecation	Not applicable
19	Legal/ Sarfeasi/Incidental Charges	At Actuals
20	Repossession Charges	NA
21	Tele Collection Charges	₹ 40
22	Cheque/Disbursement/Loan Cancellation	₹ 1000 (within 7 days of cheque issue date) ₹ 1000 plus interest up to cancellation period

23	Credit Life Insurance	<b>T &amp; C of insurance company would apply for customers taking credit life insurance</b>
24	Repayment Hierarchy	<b>Unsecured loans would get precedence in the repayment hierarchy in case of two or more loans to a same customer.</b>

**NOTE:**

- 1. Charges are as applicable for the respective Personal Loan product variants as defined by AU Small Finance Bank.**
- 2. GST and other government taxes applicable as per prevailing rate will be charged over and above the fees and charges.**