

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 4% of Loan amount
3	Cooling period for Loan Cancellation	3 working days from date of loan disbursement (No prepayment penalty applicable within cooling period)
4	Stamping Charges	As per State's Stamp Act
5	Interest on overdue EMI	At the contracted rate of Interest (Loan IRR)
	Penal Charges on EMI default	Rs 0.65 per Rs 1000 (or every part thereof) will be charged daily on overdue EMI
6	Foreclosure/Prepayment charges	Foreclosure/Prepayment charges will be allowed after 6 months only from date of Loan disbursement
	Foreclosure/Prepayment 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	EMI Return (Cheque/SI/ACH/ECS) Charges	₹ 500
10	Issuance of Duplicate NOC	₹ 500
11	Statement of Account through Branch	₹ 500 (No charges on AU 0101 Mobile/Internet Banking)
12	Duplicate Amortization/Repayment Schedule	₹ 500
13	Swap Charges (Replacement of Mandate/SI)	₹ 1,000
14	Foreclosure Statement Charges	₹ 500
15	Legal/ Sarfeasi/Incidental Charges	At Actuals
16	Tele Collection Charges	₹ 40
17	Credit Life Insurance	T & C of insurance company would be applicable for customers taking credit life insurance
18	Repayment Hierarchy	Unsecured loans would get precedence in the repayment hierarchy in case of two or more loans to same customer.

NOTE:

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