

## 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 subject to a minimum of Rs 2000/-
3	Cooling period for Loan Cancellation	3 working days from date of loan disbursement (customer can exit the loan by paying the principal and the proportionate APR without any penalty 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	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	Cash Collection Charges	Rs.5 per Rs. 1000, plus 18% GST for cash deposit above Rs. 20,000 for Prepayments and Foreclosures
16	Legal/ Sarfeasi/Incidental Charges	At Actuals

17	Tele Collection Charges	₹ 40
18	Credit Life Insurance	T & C of insurance company would be applicable for customers taking credit life insurance
19	Repayment Hierarchy	Unsecured loans would get precedence in the repayment hierarchy in case of two or more loans to same customer.

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.