

**Schedule of Charges for Unsecured Business Loans**

S.No.	Parameters	Unsecured Business Loans
1	Interest Rate	Up to 22 % p. a.
2	Loan Processing Charges	Up to 2% of Loan amount
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 Rajasthan Stamp Act
5	Interest on overdue EMI	At the contracted rate of Interest (Loan IRR)
	Penal Charges on EMI default (Term Loan/DLOD)	Rs 0.65 for every Rs 1000 (or every part thereof) per day Rs 0.10 for every Rs 1000 for Temporary OD (or every part thereof) per day
6	Foreclosure/Prepayment charges (DLOD)	3% + Accrued Interest (if any) as on date of closure
	Foreclosure/Prepayment charges (Term Loan)	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	NA
11	Statement of Account through Branch	NA
12	Duplicate Amortization/Repayment Schedule	NA
13	Swap Charges (Replacement of Mandate/SI)	NA
14	Foreclosure Statement Charges	₹ 500
15	Legal/ Sarfeasi/Incidental Charges	NA
16	Tele Collection Charges	₹ 40
17	Credit Life Insurance	NA
18	Repayment Hierarchy	NA
19	Cash Deposit Charges	Rs.5 per Rs. 1000, plus 18% GST for cash deposit above Rs. 20,000

**NOTE:**

- Charges are as applicable for the respective Unsecured Business Loan & Dropline Overdraft 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.