

Schedule of Charges for Secured Business Loans

S. No.	Charges Parameters	Applicable Charges*
1.	Interest Rate	Upto 24% p.a.
2.	Loan Processing Charges	Upto 2% of loan amount
3.	Stamping Charges	As per State's Stamp Act
4.	Stamping expenses	₹ 100 (including GST)
5.	Overdue Interest	3% per month on outstanding amount
6.	Prepayment / Foreclosure charges	Refer Annexure
7.	Collection Charges	₹ 600 per visit
8.	Cheque/SI/ACH/ECS Return Charges	₹ 500
9.	Statement of Account	₹ 500
10.	Duplicate Amortization / Repayment Schedule	₹ 500
11.	Swap Charges (Replacement of PDC or Change of Bank)	₹ 1,000
12.	Change in Instalment date	₹ 500 plus difference period interest (if any)
13.	Duplicate Copy of Property/ Loan Document	₹ 1,000
14.	Legal/Sarfaesi/Incidental Charges	At actuals
15.	Replacement of Property /Asset/Collateral	₹ 2,500
16.	Asset verification charges	At actuals
17.	Property Valuation Charges	₹ 1,500 per property
18.	Property Legal Charges	₹ 5,500 per property for Delhi, NCR & Mumbai
		₹ 3,000 per property for rest of states
19.	Property Swapping Charges	₹ 7,500 per property for Delhi, NCR & Mumbai
		₹ 5,000 per property for rest of states
20.	Property Paper Retrieval for Verification/Inspection/For Lease Deed from Development Authority/Nagar Palika	₹ 1,500
21.	Provisional / Final Interest certificate	Nil
22.	Conversion of Rate type (from Fixed to Floating or Floating to fixed) or reduction of rate or change in structure	1% of principal outstanding
23.	Lender NOC / Solvency Certificate	Minimum: ₹ 10,000 & Maximum: ₹ 50,000
24.	ROC filling charges	At actuals

25.	Cheque / Disbursement / Loan cancelation	₹ 1,000 (<i>within 7 days of cheque issue date</i>)
		₹ 1,000 plus interest up to cancelation period
26.	Cash Collection Charges (<i>at the time Prepayment/foreclosure only, If cash collection is more than Rs 20,000</i>)	₹ 5 per thousand for cash collection
27.	Duplicate issue of No Dues Certificate	₹ 500
28.	RCU Charges (as per applicability)	₹ 750
29.	Foreclosure Statement Charges	₹ 500
30.	Legal & Courier Charges	₹ 1,100
31.	Default collection charge	₹ 600
32.	Tele Collection charge	₹ 40

Annexure:

Prepayment Charges for Partial prepayment	
Slab	Applicable Charge*
a) If paid upto 6 months from last disbursement date	5% of Amount which is Partial Prepaid
b) If paid after 6 months & upto 12 months from last disbursement date	No prepayment charge to be taken if total amount deposited in FY up to 25% of POS (<i>starting of FY</i>)
	5% of total amount partial prepaid in FY, if sum of all part prepayment crosses the limit of 25% of opening principal in starting of FY. <i>i.e., Charges will be applicable on the total amount partially pre-paid in the same FY.</i>
c) If paid after 12 months from last disbursement date	No prepayment charge to be taken if amount deposited up to 25 % of POS (<i>starting of FY</i>)
	3% of total amount partial prepaid in FY, if sum of all part prepayment crosses the limit of 25% of opening principal in starting of FY. <i>i.e., Charges will be applicable on the total amount partially pre-paid in the same FY.</i>
Prepayment Foreclosure charges for Full closure	
a) If paid before 12 months from last disbursement date	5% of Balance amount at the time of closure
b) If paid after 12 months from last disbursement date	3% of Balance amount at the time of closure

Notes:

- Schedule of charges shall be uploaded on [AU Small Finance Bank Ltd'](#) website.
- 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.
- The above charges are at maximum level, for any discount or waiver on above charges shall be approved by respective authority as per charges approval matrix.
- GST and other Government taxes applicable as per prevailing rate will be charged over and above the fees

and charges.

5. Bank do not levy any loan related and adhoc service charges/inspection charges on priority sector loans up to ₹ 25,000.
6. If customer makes part payment in tranches, then the tranche in which total part pre-payments done in FY crosses 25% of POS in the starting of the FY, then prepayment charges will be applicable on all the part payments done earlier in same FY.
7. Minimum part payment amount should be equal to 3 EMIs.
8. No part payment is allowed in Partial disbursed cases and can be made only in full disbursed cases.
9. Default effect will be given on tenure only i.e., tenure will be reduced until written request to give impact on EMI is given by the customer.
10. Impact of part prepayment in both EMI & Tenure is not allowed. In exceptional cases, bank can ask for additional/updated documents from the customer along with the submission of supplementary agreement signed by all the customers in the loan with applicable stamp duty & charges.
11. The terms and conditions, as defined by AU Small Finance Bank, apply. Please refer www.aubank.in for Further details.

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