



SCHEDULE OF CHARGES FOR WHEELS PRODUCTS
(For Financial Year 2020-21)

(Date-06-11-2020)

S. No.	Parameters	Charges applicable as per product				
		Two- Wheeler	Three - Wheeler	Car	Commercial Vehicle & Const. Equipment	Tractor Finance
1	Interest Rate	Up to 30%	Up to 30%	Up to 30%	Up to 30%	Up to 30%
2	Interest Rate- Used Vehicle	Up to 30%	Up to 30%	Up to 30%	Up to 30%	Up to 30%
3	Loan Processing Charges	Up to 3% of Loan Amount, Min. ₹ 500	Up to 2% of Loan Amount	Up to 2% of Loan Amount	Up to 2% of Loan Amount	Up to 2% of Loan Amount
4	Documentation Charges	Up to ₹ 2000	Up to ₹ 2000	Up to ₹ 5000	Up to ₹ 5000	Up to ₹ 5000
5	Stamping Charges	As per State's Stamp Act	As per State's Stamp Act	As per State's Stamp Act	As per State's Stamp Act	As per State's Stamp Act
6	Overdue Interest	3% per month on outstanding amount	3% per month on outstanding amount	3% per month on outstanding amount	3% per month on outstanding amount	3% per month on outstanding amount
7	Prepayment/Fore-closure charges	5% of Balance amount, if paid before 12 months	5% of Balance amount, if paid before 12 months	5% of Balance amount, if paid before 12 months	5% of Balance amount, if paid before 12 months	5% of Balance amount, if paid before 12 months
		3% of Balance amount, if paid after 12 months	3% of Balance amount, if paid after 12 months	3% of Balance amount, if paid after 12 months	3% of Balance amount, if paid after 12 months	3% of Balance amount, if paid after 12 months
8	Part Foreclosure	Not allowed	Not allowed	Not allowed	Not allowed	Not allowed
9	Collection Charges	₹ 600 per visit	₹ 600 per visit	₹ 600 per visit	₹ 600 per visit	₹ 600 per visit
10	Cheque/SI/ACH/ECS Return Charges	₹ 500	₹ 500	₹ 500	₹ 500	₹ 500
11	Issuance of Duplicate NOC	₹ 500	₹ 500	₹ 500	₹ 500	₹ 500
12	Statement of Account	₹ 500	₹ 500	₹ 500	₹ 500	₹ 500
13	Duplicate Amortisation/Repayment Schedule	₹ 500	₹ 500	₹ 500	₹ 500	₹ 500

14	Swap Charges (Replacement of PDC/Change of Bank)	₹ 1000	₹ 1000	₹ 1000	₹ 1000	₹ 1000
15	Foreclosure statement charges	₹ 500	₹ 500	₹ 500	₹ 500	₹ 500
16	Change in Instalment date	₹ 500 plus difference period interest (if any)	₹ 500 plus difference period interest (if any)	₹ 500 plus difference period interest (if any)	₹ 500 plus difference period interest (if any)	₹ 500 plus difference period interest (if any)
17	Duplicate Copy of Property/ Loan Document	₹ 1000	₹ 1000	₹ 1000	₹ 1000	₹ 1000
18	Valuation Charges for Used/Refinance Vehicles	Not applicable	Up to ₹ 1000	Up to ₹ 1000	Up to ₹ 1000	Up to ₹ 1000
19	Special NOC without removing of Hypothecation	₹ 500	₹ 500	₹ 500	₹ 500	₹ 500
20	Vintage Model Fees (applicable if vehicle model is more than 10 years old in 4W & 6 years in 3W)	NA	1500	1500	1500	1500
21	Legal/Sarfaesi /Incidental Charges	At Actuals	At Actuals	At Actuals	At Actuals	At Actuals
22	Repossession Charges	Up to ₹ 6500	Up to ₹ 8000	Up to ₹ 10000	Up to ₹ 15000	Up to ₹ 15000
23	Tele Collection Charges	₹ 40	₹ 40	₹ 40	₹ 40	₹ 40
24	Cash Collection Charges (at the time of Prepayment/foreclosure only)	₹ 5 per thousand for cash collection	₹ 5 per thousand for cash collection	₹ 5 per thousand for cash collection	₹ 5 per thousand for cash collection	₹ 5 per thousand for cash collection
25	Cheque/Disbursement/Loan cancelation	₹ 1000 (within 7 days of cheque issue date)	₹ 1000 (within 7 days of cheque issue date)	₹ 1000 (within 7 days of cheque issue date)	₹ 1000 (within 7 days of cheque issue date)	₹ 1000 (within 7 days of cheque issue date)
		₹ 1000 plus interest up to cancelation period	₹ 1000 plus interest up to cancelation period	₹ 1000 plus interest up to cancelation period	₹ 1000 plus interest up to cancelation period	₹ 1000 plus interest up to cancelation period

Note:

- 1- Charges are as applicable for the respective Wheels product variants as defined by AU Small Finance Bank.
- 2- The above charges are subject to revision with prior intimation of 30 days to all account holders.
- 3- GST and other Government taxes applicable as per prevailing rate will be charged over and above the fees and charges.
- 4- Alerts that have been mandated by RBI as well as alerts which are deemed appropriate by the Bank, will be sent free of charge.
- 5- Bank do not levy any loan related and adhoc service charges/inspection charges on priority sector loans up to ₹ 25000.
- 6- The terms and conditions, as defined by AU Small Finance Bank, apply. Please refer www.aubank.in for further details