

AU Small Finance Bank Limited

Gold Loan - Schedule of Charges

Effective 1st May 2024

Gold Loan - Schedule of Charges



Sr. No.	Charge Parameter	Charge Details
1	Maximum Interest Rate	24%
2	Minimum Interest Rate	9.5% (or as approved by ALCO)
3	Loan processing Fees (Fresh Loan)	Up to 1% of Loan amount
4	Documentation Fees	NA
5	Stamping Fees	As Per State Laws
6	Stamping Expenses	INR 20 (Inclusive GST) per INR 100 of stamp duty
7	Appraisal Fees	Loan Upto INR 3 Lakhs – INR 250/- Above INR 3 Lacks INR 500/-
8	Penal Charges	36% per annum on overdue amount
9	Part Payment Fees	Up to 6 Months - 1% of amount paid. Post 6 Months - NIL
10	Prepayment / Foreclosure Fees	Up to 6 Months - 1% of Prepaid Amount Post 6 Months - NIL
11	Foreclosure Statement Fees	INR 500
12	One Time Notice Fees	INR 800/- For sending legal/auction Notices
13	Auction Fees	INR 600 and any other charges incurred by the Bank will be charged on actuals in addition to INR 600/-
14	Cheque / SI / ACH Return Fees	INR 500
15	Swap Fees (Replacement of PDCs / Change of Bank)	INR 1,000
16	Issuance of Duplicate NOC	INR 500
17	Statement of Accounts	INR 500
18	Duplicate Amortization / Repayment Schedule	INR 500
19	Collection Fees	INR 600 per visit
20	Tele Collection Fees	INR 40
21	Duplicate Loan Document	NA
22	Legal / Sarfesai / Incidental Fees	At Actual
23	Replacement of property / Asset / Collateral	NA
24	Conversion from Fixed to Floating or Floating to Fixed or Reduction of Rate or Change of Structure	NA
25	Cheque Cancellation (Stale, change in Favouring etc.)	INR 1,000 (within 7 days of cheque issue date)
		INR 1,000 plus interest up to cancellation period
26	Lender NOC / Solvency Certificate	NA

AU SFB all rights reserved. This document is the Property of AU SFB, and no part of this document may be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopying or recording or in any manner whatsoever without explicit consent of AU SFB. Any violation shall be treated as violation of terms of employment and appropriate action shall be taken accordingly.

Gold Loan - Schedule of Charges

27	Cash Collection Charges (If cash deposited is more than INR 20,000 for foreclosure / Prepayment)	INR 5 per thousand
28	Renewal/Enhancement Processing Fees	INR 500

Note:

- No prepayment charges / Penal Charges for Facility amount up to 25000 / -with end use agriculture purpose.
- In case of Variable/Floating rate of interest for Gold Loan, prepayment charges would be NIL.
- Schedule of charges shall be uploaded on AU Small Finance Bank Ltd. website.
- Fees are as applicable for the respective Gold Loan product variants as defined by AU Small Finance Bank.
- The above charges are subject to revision with prior intimation of 30 days to all account holders.
- GST and other Government taxes applicable as per prevailing rate will be charged over and above the fees and charges.
- Alerts that have been mandated by RBI as well as alerts which are deemed appropriate by AU Bank, will be sent free of charge.
- The Terms and Conditions, as defined by AU Small Finance Bank, apply. Please refer www.aubank.in for further details.