



AU Small Finance Bank Limited

Schedule of Charges - Gold Loan

Effective 1st July 2024

Sr. No.	Charge Parameter	Charge Details
1	Minimum Interest Rate	9.5% (or as approved by ALCO)
2	Maximum Interest Rate	24%
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	Valuation / Appraisal Fees	Loan Upto INR 3 Lakhs – INR 250/- Above INR 3 Lacks INR 500/-
8	Penal Charges	Rs. 0.65/- per INR 1000/- (or every part thereof) per day will be levied on the amounts outstanding on account of overdue Amounts/EMI's/Instalments/Interest.
9	Interest on Overdue Amounts /EMI /Instalments/Interest	At the contracted Rate of Interest (ROI)
10	Part / Pre-Payment / 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 issuance date)
		INR 1,000 plus interest up to cancellation period
26	Lender NOC / Solvency Certificate	NA
27	Cash Collection Charges (If cash deposited is more than INR 20,000 for foreclosure / Part / Pre-Payment)	INR 5 per thousand
28	Renewal/Enhancement Processing Fees	INR 500
29	Insurance Premium	At Actuals, if applicable

Notes:

1. No Part Payment / Pre-Payment Charges / Fore-Closure Charges / Penal Charges for Facility amount up to INR 25000 with end use Agriculture Purpose.
2. In case of Variable/Floating Rate of Interest for Gold Loan, prepayment charges would be NIL.
3. Fees are as applicable for the respective Gold Loan product variants as defined by AU Small Finance Bank.
4. The above charges are subject to revision with prior intimation of 30 days to all account holders.
5. GST and other Government taxes applicable as per prevailing rate will be charged over and above the given fees and charges.
6. Alerts that have been mandated by RBI as well as alerts which are deemed appropriate by AU Bank, will be sent free of charge.
7. Schedule of charges will be available on AU Small Finance Bank Ltd. website.
8. The Terms and Conditions, as defined by AU Small Finance Bank Limited, apply. Please refer www.aubank.in for further details.