



**Schedule of Charges – Farm Credit Term Loan- (Small and Marginal Farmer)**  
**(Effective 1<sup>st</sup> May, 2024)**

S. No.	Parameters	Small and Marginal Farmer
1	Interest Rate	Minimum: 9% p.a., Maximum: 36% p.a.
2	Loan Processing Charges	Up to 5% of loan amount
3	Stamping Charges	As per State's Stamp Act
4	Documentation charges (If any)	At actuals
5	Overdue Interest	Overdue Interest 2% per month on outstanding amount over and above Interest Rate
6	Collection Charges	₹ 600 per visit
7	Charges Cheque/SI/ACH/ECS Return	₹ 500
8	Swap Charges (Replacement of PDCs/Change of bank)	₹ 1000
9	Prepayment Interest/ Foreclosure charges	4% of principal outstanding
10	Duplicate Issue of NOC/No Dues Certificate	₹ 500
11	Statement of Account	₹ 500
12	Amortisation/Repayment Schedule	₹ 500
13	Bank Certificate (for Conduct of account, Loan details and Interest)	₹ 1000
14	Foreclosure Statement Charges	₹ 500
15	Change in Instalment due date	₹ 500 + difference period interest (if any)
16	Replacement/Swapping of property/ asset/ collateral	₹ 2500
17	Copy of property/ Loan document	₹ 1000
18	Property Paper Retrieval for Verification/Inspection/For Lease Deed from Development Authority/Nagar Palika	₹ 1500
19	Asset verification charges	Nil
20	Property valuation charges (If applicable)	₹ 1500 per valuation or actual (whichever is higher)
21	Property legal charges (If applicable)	₹ 1500 per Legal or actual (whichever is higher)
22	TSR charges (broken period) for enhancement cases	₹ 750 per property
23	Legal / SARFAESI/Incidental Charges	At actuals
24	CERSAI Charges	₹ 100 or as per CERSAI site
25	Equitable/Registered Mortgage Charges	As per state act
26	Provisional/Final Interest certificate	Nil

27	Conversion from Fixed to Floating or Floating to fixed or reduction of rate or change in structure	1% of principal outstanding
28	ROC filling Charges (as per applicability)	At actuals
29	Penal Interest (In case of non-compliance)	2% over and above the existing rate of interest
30	Cheque /Disbursement /Loan Cancelation	₹1000 (within 7 days of cheque issue date)
31	RCU Charges (as per applicability)	₹ 750
32	Cash Collection Charges	Nil

**Note:**

SOC would be as per Board approved Policy on Fixing of Service Charges. Schedule of charges shall be uploaded on AU Small Finance Bank Ltd website.

- 1- 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.
- 2- GST and other Government taxes applicable as per prevailing rate will be charged over and above the mentioned fees and charges.
- 3- Bank do not levy any loan related and adhoc service charges/inspection charges on priority sector loans up to ₹25000.

AU SMALL FINANCE BANK LTD