



Schedule of Charges – Farm Credit Term Loan - Small and Marginal Farmer
(Effective 1st April 2024)

Sr. No.	Parameters	Applicable Charges
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	Interest on overdue EMI	At the contracted rate of Interest (Loan IRR)
5	Penal Charges on EMI default	₹ 0.65 per ₹ 1,000 (or every part thereof) will be charged daily
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	Documentation charges (If any)	At actuals
17	Replacement/Swapping of property/ asset/ collateral	₹ 2500
18	Copy of property/ Loan document	₹ 1000
19	Property Paper Retrieval for Verification/Inspection/For Lease Deed from Development Authority/Nagar Palika	₹ 1500
20	Asset verification charges	Nil
21	Property valuation charges (If applicable)	₹ 1500 per valuation or actual (whichever is higher)
22	Property legal charges (If applicable)	₹ 1500 per Legal or actual (whichever is higher)
23	TSR charges (broken period) for enhancement cases	₹ 750 per property
24	Legal / SARFAESI/Incidental Charges	At actuals
25	CERSAI Charges	₹ 100 or as per CERSAI site
26	Equitable/Registered Mortgage Charges	As per state act

27	Provisional/Final Interest certificate	Nil
28	Conversion from Fixed to Floating or Floating to fixed or reduction of rate or change in structure	1% of principal outstanding
29	ROC filling Charges (as per applicability)	At actuals
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:

- 1- Schedule of charges (SOC) would be as per Board approved Policy on Fixing of Service Charges.
- 2- Schedule of charges shall be uploaded on AU Small Finance Bank Ltd website (<https://www.aubank.in/service-fee>).
- 3- 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.
- 4- GST and other Government taxes applicable as per prevailing rate will be charged over and above the mentioned fees and charges.
- 5- Bank do not levy any loan related and adhoc service charges/inspection charges on priority sector loans up to ₹25000.
- 6- 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.