

SCHEDULE OF CHARGES FOR AGRI BUSINESS LOAN



S. No.	Charges Parameters	Agri Business Loan
1	Interest Rate	Up to 22%
2	Loan Processing Charges	Up to 2% of loan amount
3	Renewal Fees	Up to 1% of loan amount
4	Stamping Charges	As per State's Stamp Act
5	Overdue Interest	3% per month on outstanding amount
6	Collection Charges	₹ 600
7	Charges Cheque/SI/ACH/ECS Return	₹ 500
8	Swap Charges (Replacement of PDCs/Change of bank)	₹ 1000
9	Prepayment Interest/ Foreclosure charges	5% of principal outstanding, if paid before 12 months 3% of principal outstanding, if paid after 12 months
10	Duplicate Issue of NOC	₹ 500
11	Lender NOC/Solvency Certificate	Minimum: ₹ 10000, Maximum: ₹ 50000
12	Statement of Account	₹ 500
13	Amortisation/Repayment Schedule	₹ 500
14	Foreclosure Statement Charges	₹ 500
15	Change in Instalment due date	₹ 500 + difference period interest (if any)
16	Replacement in property/asset/collateral	₹ 2500
17	Duplicate copy of property/ loan document	₹ 1000
18	Property valuation charges	₹ 1500 per property
19	Property legal charges	₹ 2500 per property
20	Legal / Sarfaesi/Incidental Charges	At actuals
21	Cersai Charges	Nil
22	Equitable Mortgage Charges	As per state act
23	Provisional/ Final IT certificate	Nil
24	Conversion from Fixed to Floating or Floating to fixed or reduction of rate or change in structure	1% of principal outstanding
25	ROC filling Charges	At actuals
26	Penal Interest (In case of noncompliance e.g. Non-submission of insurance /stock statement/churning with other bank for more than 30% /renewal overdue/any other condition not complied as per the sanction)	2% over and above the existing rate of interest
27	Cheque /Disbursement/Loan Cancellation	₹ 1000 (within 7 days of cheque issue date) ₹ 1000 plus interest up to cancellation period
28	Cash Collection Charges (at the time of Prepayment / Foreclosure only)	₹ 5 per thousand for cash collection
29	Tele Collection Charges	₹ 40
30	Asset Verification Charges	At actuals
31	Technical Fee (for additional property or property situated outside geographic limit or for pre-technical)	₹ 2500

Terms & Conditions:

- Charges are as applicable for the respective Agri Business Loan product variants defined by AU Small Finance Bank.
- Charges mentioned are exclusive of GST. The applicable taxes/cess is subject to change from time to time.
- The above charges are subject to revision with a prior intimation of 30 days to all account holders.
- Bank do not levy any loan related and adhoc service charges/ inspection charges on priority sector loans up to ₹ 25000.
- Alerts that have been mandated by RBI as well as alerts which are deemed appropriate by the 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.