

SCHEDULE OF CHARGES FOR HOME LOAN



S. No.	Charges Parameters	Home Loan
1	Interest Rate	Up to 22%
2	Loan Processing Charges	Up to 2% of loan amount
3	Stamping Charges	As per State's Stamp Act
4	Overdue Interest	3% per month on outstanding amount
5	Administration Charges	Up to 1.75% of loan amount
6	Prepayment/Fore closure charges	
6A	Fixed Interest - Flexi Home Loan Scheme	In case of prepayment made through own sources: Nil charges subject to submission of documentary proof of funds from own sources
		Rest in all cases: 5% of principal outstanding, if paid before 12 months 3% of principal outstanding, if paid after 12 months
6B	Variable Interest Home Loan Scheme	If applicant/co-applicants are individual category: Nil charges
		If any one or more applicants are non-individual: 5% of principal outstanding, if paid before 12 months 3% of principal outstanding, if paid after 12 months
		In case of full repayment for top up loan, if any one or more applicants are non-individual: 5% of principal outstanding, if paid before 12 months 3% of principal outstanding, if paid after 12 months
7	Collection Charges	₹ 600 per visit
8	Cheque/SI/ACH/ECS Return charges	₹ 500
9	Statement of account	₹ 500
10	Duplicate Amortisation/Repayment Schedule	₹ 500
11	Swap Charges (Replacement of PDC/Change of Bank)	₹ 1000
12	Change in Instalment date	₹ 500 plus difference period interest (if any)
13	Duplicate Copy of Property/Loan Document	₹ 1000
14	Legal/Sarfaesi/Incidental Charges	At actuals
15	Replacement of Property/Asset/Collateral	₹ 2500
16	Asset Verification Charges	At actuals
17	Property Valuation Charges	₹ 1500 per property
18	Property Legal Charges	₹ 2500 per property
19	Provisional/ Final Interest Certificate	Nil
20	Conversion from Fixed to Floating or Floating to fixed or reduction of rate or change in structure	1% of principal outstanding
21	Lender NOC/ Solvency Certificate	Minimum: ₹ 10000, Maximum: ₹ 50000
22	ROC filling charges	At actuals
23	Cheque/Disbursement/Loan Cancellation	₹ 1000 (within 7 days of cheque issue date)
		₹ 1000 plus interest up to cancellation period
24	Cash Collection Charges (Foreclosure/Prepayment)	₹ 5 per thousand for cash collection
25	Duplicate issue of No Dues Certificate	₹ 500
26	Tele Collection Charges	₹ 40

Note:

- Charges are as applicable for the respective Home Loan product variants as defined by AU Small Finance Bank.
- For individual floating rate loans, full pre-payment of loan with Nil charge.
- Rates and charges are depending on purpose and profile of customer and discretion of bank, above mentioned rates and charges are upper limits applicable to products.
- GST and other government taxes applicable as per prevailing rate will be charged over and above the fees and charges.
- Bank do not levy any loan related and adhoc service charges/ inspection charges on priority sector loans up to ₹ 25000.
- The above charges are subject to revision with prior intimation of 30 days to all account holders.
- 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.