

SCHEDULE OF CHARGES FOR Secured Business Loan



| S. No. | Charges Parameters | SBL Retail & SBL HVT |
|--------|--|---|
| 1 | Interest Rate | Up to 24% |
| 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 | Prepayment/Fore closure charges | 5% of principal outstanding, if paid before 12 months 3% of principal outstanding, if paid after 12 months |
| 6 | Collection Charges | ₹ 600 per visit |
| 7 | Cheque/SI/ACH/ECS Return Charges | ₹ 500 |
| 8 | Statement of Account | ₹ 500 |
| 9 | Duplicate Amortisation/Repayment Schedule | ₹ 500 |
| 10 | Swap Charges (Replacement of PDC/Change of Bank) | ₹ 1000 |
| 11 | Change in Instalment date | ₹ 500 plus difference period interest (if any) |
| 12 | Duplicate Copy of Property/ Loan Document | ₹ 1000 |
| 13 | Legal/Sarfaesi/Incidental Charges | At actuals |
| 14 | Replacement of Property /Asset/Collateral | ₹ 2500 |
| 15 | Asset Verification Charges | At actuals |
| 16 | Property Valuation Charges | ₹ 1500 per report |
| 17 | Property Legal Charges | At actuals |
| 18 | Provisional/ Final Interest certificate | Nil |
| 19 | Conversion from Fixed to Floating or Floating to fixed or reduction of rate or change in structure | 1% of principal outstanding |
| 20 | Lender NOC/ Solvency Certificate | Minimum: ₹ 10000, Maximum: ₹ 50000 |
| 21 | ROC filling charges | At actuals |
| 22 | Cheque/Disbursement/Loan cancellation | ₹ 1000 (within 7 days of cheque issue date) ₹ 1000 plus interest up to cancellation period |
| 23 | Cash Collection Charges (at the time Prepayment/foreclosure only) | ₹ 5 per thousand for cash collection |
| 24 | Duplicate issue of No Dues Certificate | ₹ 500 |
| 25 | RCU Charges | ₹ 750 |
| 26 | Foreclosure Statement Charges | ₹ 500 |
| 27 | Tele Collection Charges | ₹ 40 |

- Note:**
- Charges are as applicable for the respective SBL Retail & SBL HVT product variants as defined by AU Small Finance Bank.
 - The above charges are subject to revision with prior intimation of 30 days to all account holders.
 - GST and other Government taxes applicable as per prevailing rate will be charged over and above the fees and charges.
 - Alerts that have been mandated by RBI as well as alerts which are deemed appropriate by the Bank, will be sent free of charge.
 - Bank do not levy any loan related and adhoc service charges/inspection charges on priority sector loans up to ₹ 25000.
 - The terms and conditions, as defined by AU Small Finance Bank, apply. Please refer www.aubank.in for further details.