

### Schedule of Charges for Consumer Durable Loan

Type of Charge	Charges
Processing Fees	As Applicable
Cheque/NACH/SI / E-mandate Bounce Charges	Rs 500
Interest on overdue EMI	At the contracted rate of Interest (Loan IRR)
Penal Charges on EMI default	Rs 0.65 per Rs 1000 (or every part thereof) will be charged daily on overdue EMI
Prepayment Interest/Foreclosure charges	Nil
Swap Charges in case customer changes the repayment mode or account	Rs 1000
Statement of Account Charge	Rs 500
Duplicate Amortization/Repayment Schedule	Rs 500
Cash Collection Charges	Rs 5 per thousand for cash collection
Collection charges	Rs 600 per visit
Tele Collection Charges	Rs 40
Legal Charges	At Actual
Fee refundable if loan not sanctioned/ disbursed	NA
Interest rate	Upto 40%
Foreclosure Statement charges	Rs 500
Duplicate NOC	Rs 500
Change in Instalment due date	Rs 500 + difference period interest (if any)

NOTE:

- Charges are as applicable for the respective Consumer Durable loan product variants as defined by AU Small Finance Bank Ltd.

2. GST and other government taxes applicable as per prevailing rate will be charged over and above the fees and charges.
3. Any Change in charges are Subject to the discretion of AUSFB from time to time