

Home Loan SOC:

S.No.	Charges Parameters	Home Loan
1	Interest Rate	Up to 22%
2	Processing Fee/ Administrative Charges	Up to 2% of loan amount
3	Stamping Charges	As per State's Stamp Act
4	Stamping Expenses	₹ 100 (including GST)
5	Overdue Interest	3% per month on outstanding amount
6	Legal & Courier Charges	₹ 1100
7	Collection Charges	₹ 600 per visit
8	Cheque/SI/ACH/ECS Return charges	₹ 500
9	Statement of account	₹ 500
10	Foreclosure statement charge	₹ 500
11	Duplicate Amortization/Repayment Schedule	₹ 500
12	Swap Charges (Replacement of PDC/Change of Bank)	₹ 1000
13	Change in Instalment date	₹ 500 plus difference period interest (if any)
14	Duplicate Copy of Property/ Loan Document	₹ 1000
15	Legal/Sarfaesi/Incidental Charges	At actuals
16	Replacement of Property/Asset/Collateral	₹ 2500
17	Asset verification charges	At actuals
18	Property Valuation Charges	₹ 1500 per Valuation report
19	Property Legal Charges	₹ 5500 per Legal report for Delhi NCR & Mumbai
		₹ 3000 per Legal report for Rest of States
20	Progress Report / Subsequent Valuation Report	₹ 750
21	Property Paper Retrieval for Verification/Inspection/For Lease Deed from Development Authority/Nagar Palika	₹ 1500
22	CERSAI Charges	₹ 100 + GST
23	RCU Charges	₹ 500 + GST
24	Provisional/ Final Interest certificate	Nil
25	Conversion from Fixed to Floating or Floating to fixed or reduction of rate or change in structure	1% of principal outstanding
26	Lender NOC/ Solvency Certificate	Minimum: ₹ 10000 & Maximum: ₹ 50000
27	ROC filling charges	At actuals
28	Cheque/Disbursement/Loan cancelation (per case)	₹ 1000 (within 7 days of cheque issue date)
		₹ 1000 plus interest up to cancelation period

29	Cash Collection Charges (Foreclosure/Prepayment) (If cash collection is more than Rs 20,000)	₹ 5 per thousand for cash collection
30	Duplicate issue of No Dues Certificate	₹ 500
31	Tele Collection Charges	₹ 40
32	Default Collection Charges (in case repayment mode not available with Bank)	₹ 250
33	Property Swapping Charges	₹ 7500 per property for Delhi NCR & Mumbai
		₹ 5000 per property for rest of states

34 – Prepayment/ Foreclosure Charges

Home Loan Scheme / LAP / Commercial Property Purchase	
Prepayment charges in Partial Prepayments	
If paid upto 6 months from last disbursement date	5% of Amount which is Partial Prepaid.
If paid after 6 months & upto 12 months from last disbursement date	No prepayment charge to be taken if total amount deposited in FY up to 25% of POS (starting of FY).
	5% of total amount partial prepaid in FY, if sum of all part prepayment crosses the limit of 25% of opening principal in starting of FY. i.e. Charges will be applicable on the total amount partially prepaid in the same FY.
If paid after 12 months from last disbursement date	No prepayment charge to be taken if amount deposited up to 25 % of POS (starting of FY)
	3% of total amount partial prepaid in FY, if sum of all part prepayment crosses the limit of 25% of opening principal in starting of FY i.e. Charges will be applicable on the total amount partially prepaid in the same FY.
Prepayment/ Foreclosure Charges in full closure	
If paid upto 12 months from last disbursement date	5% of balance Amount at the time of closure.
If paid after 12 months from last disbursement date	3% of balance Amount at the time of closure

*In case of Variable/ Floating rate of interest for Home Loan/ Personal purpose, prepayment charges would be NIL.

Note:

- Schedule of charges shall be uploaded on AU Small Finance Bank Ltd website.
- The above charges are maximum; for any less than above shall be approved with respective authority as per approval.
- GST and other government taxes applicable as per prevailing rate will be charged over and above the fees and charges.
- If customer makes part payment in tranches, then the tranche in which total part pre-payments done in FY crosses 25% of POS in the starting of the FY, then prepayment charges will be applicable on all the part payments done earlier in same FY.
- Administrative Charges is applicable in PMAY-CLSS cases only, in PMAY-CLSS cases, No Processing fee to be charged. Processing Fee is applicable in Non PMAY-CLSS cases only, in non PMAY-CLSS cases, No Administrative Charges to be charged.