

Schedule of Charges - CM SVA Nidhi Scheme Rajasthan

S. No.	Charges Parameters	Applicable Charges
1	Rate of Interest	19%
2	Processing Fee	NIL
3	Guarantee Fee	Will be paid by Govt. of Rajasthan
4	Prepayment Charges	NIL
5	Inspection Charges	NIL
6	Stamp Duty Charges	NIL (waived off by Govt. of Rajasthan)
7	Legal & Courier Charges	NIL
8	Tele-calling Charges	₹ 40/-
9	Collection Charges	₹ 200/- per visit
10	Interest on overdue EMI	At the contracted rate of Interest (Loan IRR)
11	Penal Charges	PSL Category: NIL for loans up to ₹50,000
12	Cheque/SI/ACH/ECS Return Charges	₹ 500/-
13	Statement of Account	₹ 200/- (No Charges on AU0101 Mobile Banking/Internet Banking)
14	Foreclosure Charges	NA
15	Part Payment	NA
16	Insurance Charges	NA
17	Conversion charges for switching from floating to fixed interest and vice- versa	NA
18	Margin Money	NIL

NOTE:

- Schedule of charges shall be uploaded on AU Small Finance Bank Ltd. website: <https://www.aubank.in/service-fee>
- Under the credit guarantee scheme, charges (*if any*) stipulated by respective regulatory body shall prevail over the above-mentioned & will be applicable with immediate effects.
- The above charges are standard, bank may apply charges either as per this schedule or as per bilaterally accepted terms between customer and the bank.
- The above charges are at maximum level, for any discount or waiver on the above charges shall be approved by respective authority as per charges approval matrix.
- 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 ₹50,000.
- The terms and conditions, as defined by AU Small Finance Bank, apply. Please refer www.aubank.in for Further details