

Schedule of Charges - Education Loan

S. No.	Charges Parameters	Applicable Charges
1.	Interest Rate	Upto 24% p.a.
2.	Loan Processing Charges	Upto 2.00% of Loan Amount
3.	Documentation Charges	Upto ₹ 5,000
4.	Administration Charges	Upto 1.75% of Loan Amount
5.	Stamping Charges	As per State's Stamp Act
6.	Interest on overdue EMI	At the contracted rate of Interest (<i>Loan IRR</i>)
7.	Penal Charges on EMI default	₹ 0.65 per ₹ 1,000 (or every part thereof) will be charged daily on overdue EMI
8.	Prepayment / Foreclosure charges	5% of principal outstanding, if paid before 12 months
		3% of principal outstanding, if paid after 12 months
9.	Collection Charges	₹ 600 per visit
10.	Cheque/SI/ACH/ECS Return Charges	₹ 500
11.	Statement of Account	₹ 500
12.	Duplicate Amortization / Repayment Schedule	₹ 500
13.	Repayment Instrument Swap Charges (Replacement of PDC or Change of Bank)	₹ 1,000
14.	Change in Instalment date	₹ 500 plus difference period interest (<i>if any</i>)
15.	Duplicate Copy of Property/ Loan Document	₹ 1,000
16.	Legal / SARFAESI / Incidental Charges	At Actuals
17.	Asset Verification Charges	At Actuals
18.	Property Valuation Charges	₹ 1,500 per property
19.	Property Legal Charges	At Actuals
20.	Provisional / Final Interest certificate	Nil
21.	Conversion of Rate type (<i>from Fixed to Floating or Floating to fixed</i>) or reduction of rate or change in structure	1% of principal outstanding
22.	Cheque / Disbursement / Loan cancelation	₹ 1,000 (<i>within 7 days of cheque issue date</i>)
		₹ 1,000 plus interest up to cancelation period
23.	Cash Collection Charges (<i>at the time Prepayment / foreclosure only</i>)	₹ 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 charge	₹ 40

Note:

- Charges are as applicable for the respective Education Loan 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 ₹ 25,000.
- The terms and conditions, as defined by AU Small Finance Bank, apply. Please refer www.aubank.in for further details.