

SCHEDULE OF CHARGES FOR AGRI BUSINESS LOAN



S.No.	Charges Parameters	Agri Business Loan
1	Interest Rate	Up to 22%
2	Loan Processing Charges	Upto 2% of Loan amount
3	Renewal Fees	Not Applicable
4	Documentation Charges	Upto Rs 5000
5	Stamping Charges	As per State's Stamp Act
6	Overdue Interest	36% on outstanding amount
7	Collection Charges	Rs 200
8	Charges Cheque/SI/ACH/ECS Return	Rs 500
9	Swap Charges (Replacement of PDCs/Change of bank)	Rs 1000
10	Prepayment Interest/ Foreclosure charges	5% of Principal Outstanding, if paid before 12 Months 3% of Principal Outstanding balance, if paid after 12 Months
11	Duplicate Issue of NOC	Rs 500
12	Solvency Certificate	Min:10,000, Max 50000
13	Statement of Account	Rs 500
14	Amortisation/Repayment Schedule	Rs 500
15	Part foreclosure charges	5% of Principal Outstanding, if paid before 12 Months 3% of Principal Outstanding, if paid after 12 Months
16	Foreclosure statement charges	Rs 500
17	Change in Instalment due date	Rs 100 + difference period interest (if any)
18	Change in property/asset/collateral	Rs 2500
19	Copy of Any Property/ Loan Document	Rs 1000
20	Property Valuation Charges	Rs 1500/- per property
21	Property legal charges	Rs. 2500/- per property
22	Legal / Incidental Charges	At Actuals
23	CERSAI Charges	Nil
24	Equitable Mortgage Charges	As per state act
25	Provisional/ Final IT certificate	NIL
26	Conversion from Fixed to Floating or Floating to fixed or reduction of rate or change in structure	1% of Outstanding Principal
27	ROC filling Charges	As per Actuals
28	Penal Interest (In case of noncompliance e.g. Non-submission of insurance/stock statement/churning with other bank for more than 30% /renewal overdue/any other condition not complied as per the sanction)	2% over and above the existing ROI
29	Cheque cancelation (stale, change in favouring etc)	1. If customer's request within 7 days of cheque date: Rs. 1000/- (cancelation Charges). 2. If customer's request after 7 days of cheque date: Rs. 1000/- (cancelation Charges) & Interest till date of request
30	Technical Fee (for additional property or property situated outside geographic limit or for pre-technical)	Rs 2500

Terms and Conditions:

- Charges are as applicable for the respective Agri Business Loan product variants defined by AU Small Finance Bank.
- Charges mentioned are exclusive of GST. The applicable taxes/cess is subject to change from time to time.
- The above charges are subject to revision with a prior intimation of **30 days** to all account holders. Closure of account due to revision of charges will not be subject to account closure charges.
- Bank do not levy any loan related and adhoc service charges/ inspection charges on priority sector loans up to Rs.25000
- Alerts that have been mandated by RBI as well as alerts which are deemed appropriate by the Bank, will be sent free of charge.
- The terms and conditions, as defined by AU Small Finance Bank, apply. Please refer www.aubank.in for further details.