

SERVICE FEE RECKONER

A must read to help us build a strong and lasting relationship.

GOLD LOAN



For more details, log on to
www.aubank.in



Hello,

I am the 'Gold Loan' Service Fee Reckoner, from **AU Small Finance Bank**. I may not be on the top of your mind for now, but I hold a whole lot of important information that will make your banking experience with us, exciting.

So please **spare a few minutes** of your precious time to go through what I have to say. I also request you to keep me handy with you for future reference.

**The latest copy of applicable service fees is also available on our website,
<https://www.aubank.in/service-fee>**

ONE TIME FEES

As a privileged member of AU 'Gold Loan' you incur minimal first-time Fees.



PARAMETERS	CHARGES
Processing Fees (Fresh Loan)	Up to 1% of Loan Amount
Documentation Fees	NA
Stamping Fees	As per State Laws
Stamping Expenses	INR 20 per INR 100 of stamp duty
Appraisal Fees	INR 250 for Loan up to INR 3 Lakhs else INR 500
Penal Charges	Rs. 0.65/- for every Rs. 1000/- (or every part thereof) per day on overdue EMIs/Installments/Interest/ Outstanding Amounts till the time entire overdue EMIs/Installments/Interest/ Outstanding Amounts are not paid.
Interest on Overdue Amounts/ EMI / Installments/Interest	As per the existing Rate of Interest as applicable on the Facility for the amounts outstanding on account of overdue EMI's/ Installments / Principal Outstanding (POS) shall be charged as per the contracted Rate of Interest as applicable on the Facility for the Amounts Outstanding on account of overdue EMIs/Installments/Interest.



ONGOING FEES

Your 'Gold Loan' will incur following fees during the tenure.

PARAMETERS	CHARGES
Maximum Interest Rates	Up to 24% p.a.
Minimum Interest Rates	9.5% p.a.
Part Payment Fees	Up to 6 Months - 1% of amount paid. Post 6 Months - NIL
Renewal/Enhancement Processing Fees	INR 500



PAYMENT AND FORECLOSURE FEES

Understand the details of the closure fees on your 'Gold Loan'

PARAMETERS	CHARGES
Prepayment / Foreclosure Fees	1) Up to 6 Months - 1% of prepaid amount 2) Post 6 Months - NIL
Foreclosure Statement Fees	INR 500



NOTICE AND AUCTION FEES

In the incidence of your inability to pay back the loan or dues, following are the fees applicable.

PARAMETERS	CHARGES
One-time Notice Fees	INR 800
Auction Fees	INR 600 and any other charges incurred by the Bank will be charged on actuals in addition to INR 600/-.



OTHER FEES

Avail other services at a nominal fee as applicable on your account.

PARAMETERS	CHARGES
Cheque / SI / ACH / ECS Return Fees	INR 500
Swap Fees (Replacement of PDCs / Change of bank)	INR 1,000
Issuance of Duplicate NOC	INR 500
Statement of Accounts	INR 500
Duplicate Amortization / Repayment Schedule	INR 500
Collection Fees	INR 600 per visit
Tele Collection Fees	INR 40
Duplicate Loan document	NA
Legal / Sarfesai / Incidental Charges Fees	At Actual
Replacement of property / Asset / Collateral	NA
Conversion from Fixed to Floating or Floating to Fixed or Reduction of Rate or Change of Structure	NA
Cheque Cancellation (Stale, change in Favouring etc.)	INR 1,000 (within 7 days of cheque issue date) INR 1,000 plus interest up to cancellation period
Lender NOC / Solvency Certificate	NA
Cash Collection Charges (If cash deposited is more than INR 20,000 for Foreclosure / Prepayment)	INR 5 per thousand



TERMS AND CONDITIONS

- Fees are as applicable for the respective Gold Loan product variants as defined by AU Small Finance Bank.
- The above fees 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.
- The terms and conditions, as defined by AU Small Finance Bank, apply.
- This Service Fee document is effective 1st April 2024 and is applicable until further modified
- In case of Variable/Floating rate of interest for Gold Loan prepayment charges would be NIL.
- Penal / Prepayment Charges are not applicable to Agri Loans less than Rs. 25,000 (Rupees Twenty Five Thousand Only).

For more details, log on to
www.aubank.in