S.No.	Charges Parameters	Home Loan/Non-Home Loan
1	Interest Rate	Minimum: Repo Rate/ EBR Maximum: 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	Interest on overdue EMI	At the contracted rate of interest
6	Penal Charges on EMI default	₹ 0.65 per ₹ 1,000 (or every part thereof) will be charged daily on overdue EMI
7	Legal & Courier Charges	₹ 1100
8	Collection Charges	₹ 600 per visit
9	Cheque/SI/ACH/ECS Return charges	₹ 500
10	Statement of account	₹ 500
11	Foreclosure statement charge	₹ 500
12	Duplicate Amortization/Repayment Schedule	₹ 500
13	Swap Charges (Replacement of PDC/Change of Bank)	₹ 1000
14	Change in Instalment date	₹ 500 plus difference period interest (if any)
15	Duplicate Copy of Property/ Loan Document	₹ 1000
16	Replacement of Property/Asset/Collateral	₹ 2500
17	Asset verification charges	At actuals
18	Property Valuation Charges	₹ 1,500 per property for Andhra Pradesh, Karnataka, Tamil Nadu, Telangana, Pondicherry
		₹ 2,500 per property for other States
19	Property Legal Charges	₹ 5500 per collateral for Delhi, NCR and Mumbai
		₹ 1800 per collateral for Andhra Pradesh, Karnataka, Tamil Nadu, Telangana, Pondicherry
		₹ 4000 per collateral for Rajasthan
		₹ 3500 per collateral for other states/locations
20	Progress Report / Subsequent Valuation Report	₹ 750
21	Property Paper Retrieval for Verification/Inspection/For Lease Deed from Development	₹ 1500

<table>
<tr><td></td><td>Authority/Nagar Palika</td><td></td></tr>
<tr><td>22</td><td>CERSAI Charges</td><td>₹50 for loan amt up to ₹5 lakhs and ₹100 for loan amt above ₹5 lakhs or as per the charges levied by CERSAI.</td></tr>
<tr><td>23</td><td>Provisional/ Final Interest certificate</td><td>Nil</td></tr>
<tr><td>24</td><td>Conversion from Fixed to Floating or Floating to fixed or reduction of rate or change in structure</td><td>1% of principal outstanding</td></tr>
<tr><td>25</td><td>Lender NOC/ Solvency Certificate</td><td>Minimum: ₹ 10000 &
Maximum: ₹ 50000</td></tr>
<tr><td>26</td><td>ROC filling charges</td><td>At actuals</td></tr>
<tr><td rowspan="2">27</td><td rowspan="2">Cheque/Disbursement/Loan cancellation (per case)</td><td>• If cancelled within 7 days of disbursement, charges are nil.</td></tr>
<tr><td>• If cancelled after 7 days of disbursement but within cancellation period (30 days or before 1st EMI date whichever is earlier), a cancellation fee of ₹2,500 + GST will be applicable</td></tr>
<tr><td>28</td><td>Cash Collection Charges (Foreclosure/Prepayment) (If cash collection is more than Rs 20,000)</td><td>₹ 5 per thousand for cash collection</td></tr>
<tr><td>29</td><td>Duplicate issue of No Dues Certificate</td><td>₹ 500</td></tr>
<tr><td>30</td><td>Tele Collection Charges</td><td>₹ 40</td></tr>
<tr><td>31</td><td>Default Collection Charges (in case repayment mode not available with Bank)</td><td>₹ 250</td></tr>
<tr><td rowspan="2">32</td><td rowspan="2">Property Swapping Charges</td><td>₹ 7500 per property for Delhi NCR
& Mumbai</td></tr>
<tr><td>₹ 5000 per property for rest of states</td></tr>
<tr><td>33</td><td>Legal/SARFAESI/Incidental Charges</td><td><table>
<tr><th>Type of Litigation</th><th>Charges</th></tr>
<tr><td>Arbitration</td><td>Upto Rs 5100</td></tr>
<tr><td>Execution of Arbitration Awards</td><td>Upto Rs 6800</td></tr>
<tr><td>Complaint U/s 138 (NI Act)/25 (PASS Act)</td><td>Upto Rs 6800</td></tr>
<tr><td>Issue of Notice U/s 13(2) of SARFAESI Act</td><td>Upto Rs 11100</td></tr>
<tr><td>Enforcement Action U/s 14 SARFAESI Act</td><td>Upto Rs 17000</td></tr>
<tr><td>Any Other Legal Action taken by or against Bank</td><td>At Actuals</td></tr>
</table>
*Litigation applicable as per product</td></tr>
</table>

34 – **Prepayment/ Foreclosure Charges**

Home Loan Scheme/Non-Home Loan	
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	4% 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.
No pre-payment charges will be levied over Variable/ Floating rate loans granted for business purpose to Individuals and MSEs. (Applicable for Loans Sanctioned on or after 1st January 2026)
* Partial & Full closure Charges will be applicable as above or as mentioned in sanction letter.

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.
- The above charges are also applicable to existing AHL product of erstwhile Fincare effective 1st May 2026.
- 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.
- **For PMAY-CLSS / ISS Loans:** Administrative Fees will be applicable. Processing Fees will not be charged.
- **For Non-PMAY-CLSS / ISS Loans:** Processing Fees will be applicable. Administrative Fees will not be charged.
- All of the above fees and charges are subject to change as per the Bank's discretion from time to time. Changes in fees and charges are updated on the bank's website (www.au.bank.in).
- The charges as applicable on the date of levy and reflecting in the Schedule of Charges of the Bank shall be applicable and binding.