## Schedule of Charges – LAP/CPP

| S. No. | Charges Parameters | Applicable Charges* |
|---|---|---|
| 1. | **Interest Rate** | Minimum: Repo Rate / EBR<br>Maximum: Upto 24% p.a. |
| 2. | **Loan Processing Charges** | Upto 2.50% 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 *(Loan IRR)* |
| 6. | **Penal Charges on EMI default** | ₹ 0.65 per ₹ 1,000 (or every part thereof) will be charged daily on overdue EMI |
| 7. | **Prepayment / Foreclosure charges** | Refer Annexure |
| 8. | **Collection Charges** | ₹ 600 per visit |
| 9. | **Cheque/SI/ACH/ECS Return Charges** | ₹ 500 |
| 10. | **Statement of Account** | ₹ 500 |
| 11. | **Duplicate Amortization / Repayment Schedule** | ₹ 500 |
| 12. | **Repayment Instrument Swap Charges** *(Replacement of PDC or Change of Bank)* | ₹ 1,000 |
| 13. | **Change in Instalment date** | ₹ 500 plus difference period interest *(if any)* |
| 14. | **Duplicate Copy of Property/ Loan Document** | ₹ 1,000 |
| 15. | **Asset Verification Charges*** | At Actuals |
| 16. | **Property Valuation Charges*** | ₹ 1,500 per property for AP, KR, TN, TEL, PNY |
| | | ₹ 2,500 per property for other states |
| 17. | **Property Legal Charges*** | ₹ 5,500 per collateral for Delhi, NCR & Mumbai |
| | | ₹ 1,800 per collateral for AP, KR, TN, TEL, PNY |
| | | ₹ 4000 per collateral for Rajasthan |
| | | ₹ 3,500 per collateral for other states |
| 18. | **Property Swapping Charges*** | ₹ 7,500 per collateral for Delhi, NCR & Mumbai |
| | | ₹ 5,000 per collateral for rest of states |
| 19. | **Property Paper Retrieval for Verification / Inspection / For Lease Deed from Development Authority / Nagar Palika*** | ₹ 1,500 |
| 20. | **Provisional / Final Interest certificate** | NIL |

AU SFB all rights reserved. This document is constitute Property of AU SFB, and no part of this document may be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopying or recording or in any manner whatsoever without explicit consent of AU SFB. Any violation shall be treated as violation of terms of employment and appropriate action shall be taken accordingly.

| S. No. | Charges Parameters | Applicable Charges* |
|---|---|---|
| **21.** | **Conversion of Rate type** *(from Fixed to Floating or Floating to fixed)* **or reduction of rate or change in structure** | 1% of principal outstanding |
| **22.** | **Lender NOC / Solvency Certificate** | Minimum: ₹ 10,000 & Maximum: ₹ 50,000 |
| **23.** | **ROC filling charges** | At actuals |
| **24.** | **Cheque / Disbursement / Loan cancellation** | • If cancelled within 7 days of disbursement, charges are nil.<br>• 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. |
| **25.** | **Cash Collection Charges** *(at the time Prepayment / foreclosure only, if cash collection is more than ₹ 20,000)* | ₹ 5 per thousand for cash collection |
| **26.** | **Duplicate issue of No Dues Certificate** | ₹ 500 |
| **27.** | **Foreclosure Statement Charges** | ₹ 500 |
| **28.** | **Legal & Courier Charges** | ₹ 1,100 |
| **29.** | **Default collection charge** | ₹ 600 |
| **30.** | **Tele Collection charge** | ₹ 40 |
| **31.** | **Legal / SARFAESI / Incidental Charges*** | |
| a) | Arbitration | Upto ₹ 5,100 |
| b) | Execution of Arbitration Awards | Upto ₹ 6,800 |
| c) | Complaint U/s 138 (NI Act)/25 (PASS Act) | Upto ₹ 6,800 |
| d) | Issue of Notice U/s 13(2) of SARFAESI Act | Upto ₹ 11,100 |
| e) | Enforcement Action U/s 14 SARFAESI Act | Upto ₹ 17,000 |
| f) | Any Other Legal Action taken by or against Bank | At Actuals |
| **32.** | **CERSAI Charges** | ₹50 for loan amt up to ₹5 lakhs and ₹100 for loan amt above ₹5 lakhs or as per the charges levied by CERSAI |

** Chargeable based applicability*

AU SFB all rights reserved. This document is constitute Property of AU SFB, and no part of this document may be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopying or recording or in any manner whatsoever without explicit consent of AU SFB. Any violation shall be treated as violation of terms of employment and appropriate action shall be taken accordingly.

## Annexure:

| Prepayment Charges for **Partial prepayment**# | |
|---|---|
| **Slab** | **Applicable Charge*** |
| a) If paid upto 6 months from last disbursement date | 5% of Amount which is Partial Prepaid |
| b) 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 pre-paid in the same FY* |
| c) 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)* |
| | 4% 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 pre-paid in the same FY* |
| Prepayment Foreclosure charges for **Full closure**# | |
| a) If paid before 12 months from last disbursement date | 5% of Balance amount at the time of closure |
| b) If paid after 12 months from last disbursement date | 4% of Balance amount at the time of closure |

**# 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.

**Notes:**

1. All 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).
2. 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.
3. The above charges are at maximum level, for any discount or waiver on above charges shall be approved by respective authorities as per charges approval matrix.
4. The above charges are also applicable to:
   - Existing SBL, MBL and LAP product of erstwhile Fincare effective 1st May 2026
   - Also, for the erstwhile MBL Product (Secured by collateral) of AU Small Finance Bank, these charges shall be applicable.
5. GST and other Government taxes applicable as per prevailing rate will be charged over and above the fees and charges.
6. Part payment will be applied over the principal outstanding, post adjustment of due EMI and Charges, if any.
7. Bank do not levy any loan related and ad hoc service charges/inspection charges on priority sector loans up to ₹ 25,000.
8. 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 start of the FY, then prepayment charges will be applicable on all the part

AU SFB all rights reserved. This document is constitute Property of AU SFB, and no part of this document may be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopying or recording or in any manner whatsoever without explicit consent of AU SFB. Any violation shall be treated as violation of terms of employment and appropriate action shall be taken accordingly.

payments done earlier in same FY.

9. Minimum part-payment amount should be equal to 3 EMIs.
10. No part payment is allowed in Partial disbursed cases and can be made only in full disbursed cases.
11. Default effect will be given on tenure only i.e., tenure will be reduced until written instructions to give impact on EMI is given by the customer.
12. Impact of part prepayment in both EMI & Tenure is not allowed. In exceptional cases, bank can ask for additional/updated documents from the customer along with the submission of supplementary agreement signed by all the customers in the loan with applicable stamp duty & charges.
13. The terms and conditions, as defined by AU Small Finance Bank, apply. Please refer www.au.bank.in for Further details.

AU SFB all rights reserved. This document is constitute Property of AU SFB, and no part of this document may be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopying or recording or in any manner whatsoever without explicit consent of AU SFB. Any violation shall be treated as violation of terms of employment and appropriate action shall be taken accordingly.

## ODAP:

| ODAP Charges | | |
|---|---|---|
| **S. No.** | **Parameters** | **Charges** |
| 1 | Overdue Charges* | ₹ 0.65 per thousand per Day |
| 2 | Term Loan Overdue Charges* | ₹ 0.65 per thousand per Day |
| 3 | Temporary Overdraft*<br>Charges (Post Expiry) | ₹ 0.10 per thousand per Day |
| 4 | Any Other Legal Action taken by or against Bank | At Actuals |
| 5 | Prepayment / Foreclosure charges | 6% of Sanctioned limit if closed within 12 months of disbursement.<br>After 12 months of disbursement – 3% of Sanctioned limit |
| 6 | Renewal Fees | Nil |
| 7 | Stamp Duty & other Statutory Charges | As per applicable State laws |

Note:
* All above penal charges are applicable per thousand (or every part thereof).
* Normal Interest on overdue amount will continue to be charged at the applicable ROI of the loan.

**Note:**
Schedule of charges shall be uploaded on AU Small Finance Bank Ltd website.
1. The above charges are at maximum level, for any discount or waiver on above charges shall be approved by respective authority as per charges approval matrix. Rate of interest, commission and processing fee shall be applicable as per pricing matrix.
2. GST and other Government taxes applicable as per prevailing rate will be charged over and above the fees and charges.
3. Prepayment/Foreclosure charges are not applicable in below cases irrespective of source of fund-
   a. Term Loan sanctioned to Individual on Floating Rate for other than business purposes
   b. Facilities sanctioned/renewed to Individual or Micro or Small Enterprises (MSE) on Floating rate on or after 1st Jan 2026 subject to production of valid Udhyam Registration Certificate (URC) validating entity falling under Micro & Small MSE at the time of closure request.
4. Bank do not levy any loan related and adhoc service charges/inspection charges on priority sector loans up to ₹25000.

- -

AU SFB all rights reserved. This document is constitute Property of AU SFB, and no part of this document may be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopying or recording or in any manner whatsoever without explicit consent of AU SFB. Any violation shall be treated as violation of terms of employment and appropriate action shall be taken accordingly.