



AU Small Finance Bank Limited
Corporate Office-BKC, Mumbai-400 070

Circular No: Product/ IND/25-26/1st Jan'26/01

Date: 01/01/2026

Schedule of charges for Wheels Product (Vehicle Loans)
(For Financial Year 2025-26)

S. No.	Parameters	Charges applicable as per product				
		Two- Wheeler	Three - Wheeler	Car	Commercial Vehicle & Const. Equipment	Tractor/ Farm Equipment
1	Loan Processing Charges – New Vehicles	Up to 4% of Loan Amount	Up to 2% of Loan Amount	Up to 2% of Loan Amount	Up to 2% of Loan Amount	Up to 2% of Loan Amount
2	Loan Processing Charges – Used Vehicles	Up to 4% of Loan Amount	Up to 3% of Loan Amount	Up to 3% of Loan Amount	Up to 3% of Loan Amount	Up to 3% of Loan Amount
3	Documentation Charges	Up to ₹ 3000	Up to ₹ 2000	Up to ₹ 5000	Up to ₹ 5000	Up to ₹ 5000
4	Interest on overdue installment	At the contracted rate of Interest (Loan IRR)	At the contracted rate of Interest (Loan IRR)	At the contracted rate of Interest (Loan IRR)	At the contracted rate of Interest (Loan IRR)	At the contracted rate of Interest (Loan IRR)
5	Penal Charges on installment default	Rs 0.65 per Rs 1000 (or every part thereof) will be charged daily on overdue installment	Rs 0.65 per Rs 1000 (or every part thereof) will be charged daily on overdue installment	Rs 0.65 per Rs 1000 (or every part thereof) will be charged daily on overdue installment	Rs 0.65 per Rs 1000 (or every part thereof) will be charged daily on overdue installment	Rs 0.65 per Rs 1000 (or every part thereof) will be charged daily on overdue installment
6	Pre-payment / Fore-closure charges	5% of Balance amount, if paid before 12 months	5% of Balance amount, if paid before 12 months	5% of Balance amount, if paid before 12 months	5% of Balance amount, if paid before 12 months	5% of Balance amount, if paid before 12 months
		4% of Balance amount, if paid after 12 months	4% of Balance amount, if paid after 12 months	4% of Balance amount, if paid after 12 months	4% of Balance amount, if paid after 12 months	4% of Balance amount, if paid after 12 months
		No pre-payment charges will be levied over Floating rate loans granted for business purpose to Individuals and MSEs. (For loans sanctioned after 1st January'26)				
7	Collection Charges	₹ 600 per visit	₹ 600 per visit	₹ 600 per visit	₹ 600 per visit	₹ 600 per visit
8	Cheque/SI/ACH/ECS Return Charges	₹ 500	₹ 500	₹ 500	₹ 500	₹ 500
9	Issuance of Duplicate NOC	₹ 500	₹ 500	₹ 500	₹ 500	₹ 500
10	Statement of Account	₹ 500	₹ 500	₹ 500	₹ 500	₹ 500

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		Two- Wheeler	Three - Wheeler	Car	Commercial Vehicle & Const. Equipment	Tractor/ Farm Equipment
11	Duplicate Amortisation/Repayment Schedule	₹ 500	₹ 500	₹ 500	₹ 500	₹ 500
12	Swap Charges (Replacement of PDC/Change of Bank)	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000
13	Stamp Duty	As per State's Stamp Act	As per State's Stamp Act	As per State's Stamp Act	As per State's Stamp Act	As per State's Stamp Act
14	Stamping expenses*	₹ 100	₹ 200	₹ 200	₹ 200	₹ 200
15	Foreclosure statement charges	₹ 500	₹ 500	₹ 500	₹ 500	₹ 500
16	Change in Instalment date	₹ 500 plus difference period interest (if any)	₹ 500 plus difference period interest (if any)	₹ 500 plus difference period interest (if any)	₹ 500 plus difference period interest (if any)	₹ 500 plus difference period interest (if any)
17	Duplicate Copy of Property/ Loan Document	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000
18	Valuation Charges for Used/Refinance Vehicles	Not applicable	Up to ₹ 1000	Up to ₹ 1000	Up to ₹ 1000	Up to ₹ 1000
19	Special NOC without removing of Hypothecation	₹ 500	₹ 500	₹ 500	₹ 500	₹ 500
20	Vintage Model Fees (applicable if vehicle model is more than 10 years old in 4W & 6 years in 3W) (including GST)	NA	₹ 1,500	₹ 1,500	₹ 1,500	₹ 1,500
21	Legal/Sarfaesi /Incidental Charges	-				
21.a	Arbitration	Up to ₹ 5,100				
21.b	Execution of Arbitration Awards	Up to ₹ 6,800				
21.c	Complaint U/s 138 (NI Act)/25 (PASS Act)	Up to ₹ 6,800				
21.d	Issue of Notice U/s 13(2) of SARFAESI Act	Up to ₹ 11,100				

S. No.	Parameters	Charges applicable as per product				
		Two- Wheeler	Three - Wheeler	Car	Commercial Vehicle & Const. Equipment	Tractor/ Farm Equipment
21.e	Enforcement Action U/s 14 SARFAESI Act	Up to ₹ 17,000				
21.f	Any Other Legal Action taken by or against Bank	At Actuals				
22	Repossession Charges	Up to ₹ 6500	Up to ₹ 8000	Up to ₹ 10000	Up to ₹ 15000	Up to ₹ 15000
23	Tele Collection Charges	₹ 40	₹ 40	₹ 40	₹ 40	₹ 40
24	Ledger Folio charge (including GST)	Up to ₹ 3000	Up to ₹ 3000	Up to ₹ 3000	Up to ₹ 3000	Up to ₹ 3000
25	Legal & Courier Charges	₹ 1,100	₹ 1,100	₹ 1,100	₹ 1,100	₹ 1,100
26	Default collection charge	₹ 600	₹ 600	₹ 600	₹ 600	₹ 600
27	RC charge	At Actuals	₹ 250	₹ 250	₹ 250	₹ 250
28	RTO charge	At Actuals	At Actuals	At Actuals	At Actuals	At Actuals
29	Repo Charges and Other Related Charges	At Actuals	At Actuals	At Actuals	At Actuals	At Actuals
30	Vehicle Shifting Charges	At Actuals	At Actuals	At Actuals	At Actuals	At Actuals
31	ROC filling Charges	₹ 2,000	₹ 2,000	₹ 2,000	₹ 2,000	₹ 2,000
32	SPDC waiver charge	₹ 1,500	NA	NA	NA	NA
33	PDD charge	₹ 700	NA	NA	NA	NA
34	Charges for switching of loans from floating to fixed rate and vice versa	1% of Balance Amount	1% of Balance Amount	1% of Balance Amount	1% of Balance Amount	1% of Balance Amount
35	Cash Collection Charges on more than Rs 20,000/- (at the time of Prepayment/foreclosure only)	₹ 5 per thousand for cash collection	₹ 5 per thousand for cash collection	₹ 5 per thousand for cash collection	₹ 5 per thousand for cash collection	₹ 5 per thousand for cash collection
36	Cheque/Disbursement/Loan cancelation	₹ 1000 (within 7 days of cheque issue date)	₹ 1000 (within 7 days of cheque issue date)	₹ 1000 (within 7 days of cheque issue date)	₹ 1000 (within 7 days of cheque issue date)	₹ 1000 (within 7 days of cheque issue date)
		₹ 1000 plus interest up to cancelation period	₹ 1000 plus interest up to cancelation period	₹ 1000 plus interest up to cancelation period	₹ 1000 plus interest up to cancelation period	₹ 1000 plus interest up to cancelation period

*If stamp duty is purchased by Bank on behalf of customer.

Interest Rates

1	Interest Rate	Up to 28%	Up to 25%	Up to 17%	Up to 18%	Up to 20%
2	Interest Rate- Used Vehicle	Up to 28%	Up to 28%	Up to 26%	Up to 26%	Up to 28%

Note:

1. Charges are as applicable for the respective Wheels product variants as defined by AU Small Finance Bank.
2. The above charges are subject to revision with prior intimation of 30 days to all account holders.
3. GST and other Government taxes applicable as per prevailing rate will be charged over and above the fees and charges.
4. Alerts that have been mandated by RBI as well as alerts which are deemed appropriate by the Bank, will be sent free of charge.
5. Bank do not levy any loan related and adhoc service charges/inspection charges on priority sector loans up to ₹ 25000.
6. On delay in ROC charge filing within stipulated period, additional expenses/fees at actuals shall be levied.
7. In case of floating rate, wheels loans offered for 'Other than Business' purposes to individual borrowers with or without co-obligant(s), No prepayment/foreclosure charges shall be levied.
8. The terms and conditions, as defined by AU Small Finance Bank, apply. Please refer www.au.bank.in for further details.
9. The charges are revised with effect from 1st January 2026.