BADLAAV
HUMSE HAI

Schedule of Charges for IGUCCY

S. No.	Charges Parameters	Applicable Charges
1	Interest Rate	10% (Borne by state govt)
2	Processing Fee	NA
3	CGTMSE Guarantee Fee	Borne by state government.
4	Prepayment Charges	NIL
5	Inspection Charges	NIL
6	Stamp Duty Charges	Waived off as per stamp duty act of applicable state
7	Legal & Courier Charges	NIL
8	Tele-calling Charges	NIL
9	Collection Charges	NIL
10	Interest on overdue EMI	At the contracted rate of Interest (Loan IRR)
11	Penal Charges	PSL Category: NIL for loans up to ₹50,000
12	Bouncing Charges	NIL
13	Foreclosure Charges	NA
14	Insurance Charges	NA
15	Conversion charges for switching from floating to fixed interest and vice- versa	NA
16	Margin Money	NIL

NOTE:

1. Schedule of charges shall be uploaded on AU Small Finance Bank Ltd. website: https://www.aubank.in/service-fee
2. Under the credit guarantee scheme, charges *(if any)* stipulated by respective regulatory body shall prevail over the above mentioned & will be applicable with immediate effects.
3. 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.
4. 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.
5. GST and other Government taxes applicable as per prevailing rate will be charged over and above the fees and charges.
6. Bank do not levy any loan related and adhoc service charges/inspection charges on priority sector loans up to ₹50,000.
7. The terms and conditions, as defined by AU Small Finance Bank, apply. Please refer **www.aubank.in** for Further details.
8. Service fees applicable for IGUCCY Scheme effective from 1st December 21.