BADLAAV
HUMSE HAI

AU SMALL FINANCE BANK

Schedule of Charges for PM Vishwakarma Yojna

S. No.	Charges Parameters	Applicable Charges
1	Interest Rate	13% p.a.
2	Loan Processing Charges	Up to 3% of loan amount
3	Stamp Duty	upfront as per State's Stamp Act
4	Interest on overdue EMI	At the contracted rate of Interest (Loan IRR)
5	Penal Charges on EMI default	₹ 0.65 per ₹ 1,000 (or every part thereof) will be charged daily on overdue EMI
6	Collection Charges	₹ 600/- per visit
7	Cheque/SI/ACH/ECS Return Charges	₹ 500/-
8	Statement of Account	₹ 500/-
9	Duplicate Amortization / Repayment Schedule	₹ 500/-
10	Swap Charges (Replacement of PDC or Change of Bank)	₹ 1,000
11	Change in Instalment date	₹ 500 plus difference period interest (if any)
12	Credit Visit Charges	₹ 100 for 5 KM, ₹ 150 for 5-10 KM ₹ 300 for 10+ KM
13	Provisional / Final Interest certificate	Nil
14	Conversion of Rate type *(from Fixed to Floating or Floating to fixed)* or reduction of rate or change in structure	NA
15	NOC charges	NIL
16	Cash Collection Charges *(at the time* Prepayment/ foreclosure only, If cash collection is more than ₹ 20,000)	₹ 5 per thousand for cash collection
17	Duplicate issue of No Dues Certificate	₹ 500/-
18	Foreclosure Statement Charges	₹ 500/-
19	Legal & Courier Charges	Actuals
20	Tele Collection Charges	₹ 40/-
21	Prepayment Charges: Partial Closure charges (If paid up to 6 months from last disbursement date)	5% of amount which is partial prepaid
22	Prepayment Charges: Partial Closure charges (After 6 months from last disbursement date)	Nil
23	Prepayment Charges: Full Closure (If paid up to 6 months from last disbursement date)	5% of balance amount at the time of closure
24	Prepayment Charges: Full Closure (After 6 months from last disbursement date)	Nil

Notes:

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. 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.
8. Minimum part payment amount should be equal to 3 EMIs.
9. No part payment is allowed in Partial disbursed cases and can be made only in full disbursed cases.
10. Default effect will be given on tenure only i.e., tenure will be reduced until written request to give impact on EMI is given by the customer.
11. 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.
12. The terms and conditions, as defined by AU Small Finance Bank, apply. Please refer **www.aubank.in** for Further details.
13. Service fees applicable for PM Vishwakarma Scheme effective from 1st October 24.