

### Schedule of Charges for PMSVA Nidhi

| S. No. | Charges Parameters                                                               | Applicable Charges                                          |
|--------|----------------------------------------------------------------------------------|-------------------------------------------------------------|
| 1      | Rate Of Interest                                                                 | 19.75%                                                      |
| 2      | Processing Fee                                                                   | NA                                                          |
| 3      | Guarantee Fee                                                                    | NIL                                                         |
| 4      | Prepayment Charges                                                               | NIL                                                         |
| 5      | Inspection Charges                                                               | NIL                                                         |
| 6      | Stamp Duty Charges                                                               | Borne by borrower 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:**

- Schedule of charges shall be uploaded on AU Small Finance Bank Ltd. website: <https://www.aubank.in/service-fee>
- 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.
- 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.
- 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.
- GST and other Government taxes applicable as per prevailing rate will be charged over and above the fees and charges.
- Bank do not levy any loan related and adhoc service charges/inspection charges on priority sector loans up to ₹ 50,000.
- The terms and conditions, as defined by AU Small Finance Bank, apply. Please refer [www.aubank.in](http://www.aubank.in) for Further details.
- Service fees applicable for PM SVANidhi Scheme effective from 1<sup>st</sup> September 20