



LAP – Schedule of Charges
(Effective from 1st April 2024)

PARTICULARS	CHARGES
Documentation Charges:	Up to INR 10,000/- + GST
Processing Fee (% to the Loan Sanctioned):	Up to 2.5% + GST
Stamp Duty on Loan Documents and Security Document:	Actuals (as per statutory provisions prevailing in the concerned State in which the loan/security is being availed)
Life Insurance Premium for Borrower	If opted by the Borrower Voluntarily, As per the guidelines of the Insurer.
CERSAI Charges	INR 50 + GST up to 5 Lakhs Loan Amount INR 100+ GST for Amount >5 Lakhs
Bounce and Late payment charges	up to INR 500 + GST
Pre-Closure Charges	5% + GST on Principal Outstanding for up to 1 Year old account 3% + GST on Principal Outstanding for more than 1 Year old account
All other Charges, Fees, Prepayment Penalty, Pre-closure Charges, Penal Charges etc. as per the conditions in the Sanction Letter to be issued by USFB shall also be applicable.	



Dealer Finance – Schedule of Charges
(Effective from 12th Mar 2024)

<u>Type</u>	<u>Charges</u>
<u>Processing Fees</u>	<u>Upto 2% pa</u>
<u>Renewal Fees</u>	<u>Upto 2% pa</u>
<u>CERSAI Charges</u>	<u>Rs. 50 (Up to 5L Loan Amount)</u> <u>Rs 100 (More than 5L Loan Amount)</u> <u>(Only when applicable)</u>
<u>Stamp Duty</u>	<u>The stamp duty will be as per the pricing specified for State (where the account is booked).</u>
<u>Bounce Charges</u>	<u>₹500/-</u>
<u>Late Payment Charges</u>	<u>2.50% p.m. on the overdue amount</u>

- GST and other Government taxes will be applicable as per prevailing rate and same will be charged over and above the fees and charges.

WC – Schedule of Charges
(Effective from 1st April 2024)

A. Charges Details

S.No	Charge	Charge Description	Charge (Rs) (ex. taxes)	Remarks & Logics
1	Bounce Charge	Charges if any of the instrument is returned due to any reason	500	Implemented on bank level with direct cost incorporating direct repayment channels & indirect cost of customer visits & collections overhead
2	ROC filing	Charges for filing ROC for companies who are borrowers	At actuals	These charges are at actuals which are computed at the time of event and are charged to the borrower without any margin
3	Stock Audit	Applicable only if specifically mentioned in Sanction conditions. For conducting audit of the stock which customer possess.	At actuals	These charges are at actuals which are computed at the time of event and are charged to the borrower without any margin
4	CERSAI (upto 5 Lakh)	CERSAI Charges	50	Standard charges paid to CERSAI as per the slab and no margin taken from borrower
5	CERSAI (Above 5 Lakh)	CERSAI Charges	100	Standard charges paid to CERSAI as per the slab and no margin taken from borrower
6	Stamp Duty Charges	Charges for stamp duty paid on documents as per the Stamp Duty Act	At Actuals	These charges are at actuals which are computed at the time of event and are paid directly by the borrower without any margin
7	Mortgage Registration and related charges	All costs related to creation and registration of the property/ assets offered as collateral mortgage, release of mortgage	At Actuals	These charges are at actuals which are computed at the time of event and are paid directly by the borrower without any margin
8	Legal/SARFESI/ Incidental Charges	Cost incurred for legal proceedings on delinquent customer	As per Actual	These charges are at actuals which are computed at the time of event and are charged to the borrower without any margin
9	Replacement of Collateral	Amount to be charged if customer wishes to replace an existing collateral	3000	1. Direct cost includes vendor's retrieval charges. Legal and Technical charges (for new property). 2. Branch and ops team involvement for

				retrieving the files and making the necessary changes.
10	Copy of property/loan document	Charges for issuing the copy of property or loan documents	1000	1. Direct cost includes vendor's documents retrieval charges. 2. Branch and ops team involvement for retrieving the files and making the necessary changes.
11	Documentation Charges (Login Fees)	Charges levied at the time of login of the customer.	5000	1. Direct cost includes FCU, CPV vendor charges along with credit bureau. 2. The indirect cost includes of the charges incurred on House, Collateral, Buyer and business place visits by various internal teams.
12	Cash deposit	Charges for depositing over and above available cash deposit limit. It usually varies customer to customer as per limit availed.	2.5	As per approved Branch Banking Schedule of charges. Direct Cost involves vendor charges & indirect cost of maintain cash at branches along with personnel charges. Available cash deposit limit is 70% of limit amount or 3.5 Cr which ever lower and above that Rs 2.5 will be charges on per Rs 1000 cash deposit.
13	Outward cheque return	Charges if an outward cheque is returned	200	As per approved Branch Banking Schedule of charges
14	Stop payment of a cheque	Charges if the customer wishes to stop the payment of any cheque which is being issued by the customer	100	As per approved Branch Banking Schedule of charges
15	Cash withdrawal charges	Charges applicable for excessive cash withdrawal by the borrower.	10	As per approved branch banking Schedule of charges. Cash vault maintenance is required to be done so as to proper serving of the customer's requirements. Fixed 10 Rs per transaction
16	Cheque return-inward-financial	Charges levied if Cheque is returned and reporting is to be done to credit bureau	500	As per approved Branch Banking Schedule of charges. Required for maintaining account conduct and it leads to renewal of the borrower wherein necessary steps are to be carried out involving multiple visits to be borrower & business, credit teams. Inward Cheque return is also reported to credit bureau as per the norms
17	Cheque book 10 leaves	For issuance of Cheque Book	30	Direct cost of stationary & indirect cost of personnel & ops. 30/cheque book(no charge upto 20 cheque book per quarter and Rs 30 per cheque book will levy above threshold)

18	Cheque book 25 leaves	For issuance of Cheque Book	75	Direct cost of stationary & indirect cost of personnel & ops. 75/cheque book(no charge upto 8 cheque book per quarter and Rs 75 per cheque book will levy above threshold)
19	Cheque book 50 leaves	For issuance of Cheque Book	150	Direct cost of stationary & indirect cost of personnel & ops. 150/cheque book (no charge upto 4 cheque book per quarter and Rs 150 per cheque book will levy above threshold)
20	Cheque book 100 leaves	For issuance of Cheque Book	300	Direct cost of stationary & indirect cost of personnel & ops. 300/cheque book (No charge upto 2 cheque book per quarter and Rs 300 per cheque book will levy above threshold)
21	Swap (replacement of PDC/Change of Bank)	Change of PDC post disbursement of a case	1000	1. Direct cost includes vendor's retrieval charges. 2. Branch and ops team involvement for retrieving the files and making the necessary changes.
22	Duplicate issue of NOC	Charges to issue to the No objection certificate to a customer	500	1. Direct cost includes vendor's retrieval charges. 2. Branch and ops team involvement for retrieving the files and making the necessary changes.
23	Amortization chart	Charges to issue an amortization certificate by the branch	500	Direct cost of stationary & indirect cost of personnel & ops
24	Commitment Charges	Charges on the unutilized amount of the OD given to the customer as per average quarterly utilization	2%	Charge is levied to ensure that customer is utilizing the limit since non utilization impacts the banking conduct of the borrower and is a key parameter for renewals. 2% p.a. on unutilized amount if utilization is below 50% (quarterly)
25	Loan / disbursement cancellation- BT	Charges if loan is disbursed but customer insist on cancelling the same. 1000 (till 7 day) + Interest (Above 7 days)	1000	Direct cost of stationary & indirect cost of personnel & ops
26	Amendments to BG- per amendment	Any Financial or Non-Financial amendment	1000	Direct cost of stationary & indirect cost of personnel & ops
27	Invocation of BG- per invocation	If BG is invoked and same is converted to a Fund based facility.	3000	Direct cost of stationary & indirect cost of personnel & ops. Capital Provisioning is required for the time when the BT was proposed and thus is required to be covered.
28	Property legal charges	Charges levied per property for legal vetting at the time of assessment	2500	1. Direct cost includes Legal vendor's charges. 2. Branch and ops team involvement for carrying out the activity Charges will be per legal or at actual (whichever is higher)

29	Property valuation charges	Charges levied per property for valuation at the time of assessment	2500	<p>1. Direct cost includes Technical vendor's charges.</p> <p>2. Branch and ops team involvement for carrying out the activity</p> <p>Charges will be per valuation or at actual (whichever is higher)</p>
30	Penal charge (Non-compliance)	Charges applicable on the customer as per the sanction terms & conditions.	2%	<p>Penal charges to the borrower for non-compliance for any of the sanction terms and condition like non closure of other bank's account, low churning, overdue interest, EMI all of which leads to improper banking conduct & default. 2% p.a. applicable monthly to be charged manually from the month of non-compliance-</p> <ul style="list-style-type: none"> - On limit amount for other than interest overdue non compliance - Overdue Interest amount for interest overdue non-compliance.
31	Bank Guarantee Cancellation	If bank guarantee is to be cancelled before expiry	1000	Direct cost of stationary & indirect cost of personnel & ops
32	BT Failure Charges	Charges levied if balance transfer is failed for any technical/ non-technical reason	2%	Direct cost of stationary & indirect cost of personnel & ops. Capital Provisioning is required for the time when the BT was proposed and thus is required to be covered. 2% p.a. of the outstanding limit will be charged
33	Prepayment/Foreclosure Charges	charges to be borne by the customer to close the limit prior to due date	4%	Upto 4% PA of limit sanctioned loan amount for OD & DLOD and & Outstanding for TL
34	BG- Interest on Bank Guarantee invocation	Interest rate applicable on the OD facility post invocation of a BG	24%	Invocation of BG leads to payment by the bank to the beneficiary due to default by the borrower on the guarantee given. Non fund based is limit is converted to fund based and borrower is to repay the amount which bank had to pay to the beneficiary. OD/ TL/ CA will be opened for the borrower at 24% p.a. RoI.
35	Collection Charges	Charges applicable on a customer is EMI/Interest is collected by bank official	100	No Charge to be levied to the borrower on the first instance of visit during the loan tenor. For subsequent visits, amount to be charged to the borrower.

❖ **Charges wherein no amount is charged to borrower-**

S.No	Charge	Charge Description	Charge (Rs) (ex. taxes)	Remarks & Logics
1	DD Revalidation	Charges for revalidation of any DD issued to the customer	0	Not Charging any amount to the customer for better customer services

2	SOA	Charges for Statement of Account if asked by customer at branch	0	Not Charging any amount to the customer for better customer services
3	Bank Certificate (Conduct of A/C, loan details etc.)	Charges if customer request a certificate about the conduct of the customer with us.	0	Not Charging any amount to the customer for better customer services
4	DD cancellation	Charges for cancellation of any DD issued to the customer	0	Not Charging any amount to the customer for better customer services
5	Stop payment instruction per series	To stop the payment of the any instruction given	0	Not Charging any amount to the customer for better customer services
6	Standing instructions	Setting up of SI at the request of the borrowed	0	Not Charging any amount to the customer for better customer services
7	Standing instructions rejection/Failure	If SI is rejected due to any reason by the FI	0	Not Charging any amount to the customer for better customer services. Bounce charges applicable as per instance Chargeable for insufficient funds.
8	DD Issuance	Issuance of the DD to the borrower	0	Not Charging any amount to the customer for better customer services
9	DD issuance-duplicate	Issuance of the duplicate DD at the request of the borrower	0	Not Charging any amount to the customer for better customer services
10	Foreclosure statement	Charges to issue and quote the amount which will be applicable if account is foreclosed at a given time	0	Not Charging any amount to the customer for better customer services
11	Conversion in RoI regime	Charges applicable to the borrower if borrower requests for conversion of RoI regime from fixed to floating and vice versa	0	Not Charging any amount to the customer for better customer services

NOTES:

- Waiver for any above levied charge and charges which can be further levied shall reside with Business Head MSME or NBM- WC.
- Any other charge deemed applicable shall be applied only after the approval of Business Head MSME or NBM- WC.
- Charges levied manually can be edited at the front-end user as per the deviation/ waiver received from approving authority.