



LAP- Schedule of Charges

(Effective from 1st April, 2025)

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 per Collateral (Wherever Applicable)	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
Part Pre-Payment	5% + tax on payment amount
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 1st April, 2025)

TYPE	CHARGES
Processing Fees	Upto 2% p.a.
Renewal Fees	Upto 2% p.a.
CERSAI Charges per collateral	Rs. 50 (Up to 5L Loan Amount) Rs 100 (More than 5L Loan Amount) (wherever applicable)
Stamp Duty	The stamp duty will be as per the pricing specified for State (where the account is booked)
Bounce Charges	₹500/-
Late Payment Charges	2.50% p.m. on the overdue amount
Pre-Closure Charges	4% on Sanctioned Limit

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

MSME Working Capital Loans

S. No	Charge Description	Charge (Rs) (ex. taxes)
1	DD Revalidation	NIL
2	SOA	NIL
3	Bank Certificate (Conduct of A/C, loan details etc.)	NIL
4	DD cancellation	NIL
5	Stop payment instruction per series	NIL
6	Standing instructions	NIL
7	Standing instructions rejection/Failure	NIL
8	DD Issuance	NIL
9	DD issuance-duplicate	NIL
10	Foreclosure statement	NIL
11	Conversion in RoI regime	NIL
12	Bounce Charge	500
13	CERSAI (upto 5 Lakh)	50
14	CERSAI (Above 5 Lakh)	100
15	Replacement of Collateral	3000
16	Copy of property/loan document	1000
17	Documentation Charges (Login Fees)	5000
18	Cash deposit ¹	2.5 per Rs 1000
19	Outward cheque return	200
20	Stop payment of a cheque	100
21	Cash withdrawal charges	10
22	Cheque return-inward- financial	500
23	Cheque Book ²	3 Per leaf
24	Swap (replacement of PDC/Change of Bank)	1000
25	Duplicate issue of NOC	500
26	Amortization chart	500
27	Commitment Charges	2%
28	Loan / disbursement cancellation- Balance Transfer ³	1000
29	Amendments to BG- per amendment	1000
30	Invocation of BG- per invocation	3000
31	Property legal charges	2500

1. 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.
2. No charges will be levied for 200 cheque leaves per quarter
3. Rs 1000 (till 7 day) + Interest (Above 7 days)
4. 2% p.a. applicable monthly to be charged manually from the month of non-compliance. On limit amount for other than interest overdue non-compliance. Overdue Interest amount for interest overdue non-compliance.
5. Micro & small Enterprises as defined in MSMED Act 2006 are exempted irrespective of the limits/out standings. Not applicable if a loan is taken over by other banks/FIs.



32	Property valuation charges	2500
33	Penal charge (Non-compliance) ⁴	2% PA
34	Bank Guarantee Cancellation	1000
35	BT Failure Charges	2% p.a.
36	Prepayment/Foreclosure Charges ⁵	4 % p.a.
37	BG- Interest on bank Guarantee Invocation	24% p.a.
38	Collection Charges	100
39	ROC Filing	At Actuals
40	Stock Audit	At Actuals
41	Stamp Duty Charges	At Actuals
42	Mortgage Registration & Related Charges	At Actuals
43	Legal/SARFESI/Incidental Charges	At Actuals

Note:

1. 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
2. Rate of interest, commission and processing fee shall be applicable as per pricing matrix
3. GST and other Government taxes applicable as per prevailing rate will be charged over and above the fees and charges