



Utkarsh Small Finance Bank
Aapki Ummeed Ka Khaata

RETAIL ASSETS - SCHEDULE OF CHARGES

S No.	Products
1	MSME Secured Loan
2	Housing Loan
3	MSME Unsecured Loan
4	Utkarsh Smart Business

Particular	Charges			
	Loan Priced at Fixed rate of Interest		Loan Priced at Floating rate of Interest	
Login fee	Upto ₹10000 plus taxes (Non-refundable) as applicable. To be Adjusted in Processing Fees for all Disbursed Proposals			
Processing Fee	Upto 2% of Loan Amount plus applicable taxes			
Pre Closure Charges	i. Not Applicable in case of Micro & Small Enterprises (MSE) for Loan Amount up to Rs. 50 lakh. ii. For Loan Amount greater than 50 Lakh and MSE borrower category, below matrix to be followed iii. Applicable to all loans where borrower is an Individual		i. Not Applicable for Loans availed by MSE borrowers. ii. Not Applicable for Individual Borrowers where purpose of loan is other than business. iii. For Loans other than specified above, below matrix to be followed	
	Date of Loan closure from Date of Disbursement	Charges	Date of Loan closure from Date of last Disbursement	Charges
	Upto 6 Months	6% of outstanding loan (Principal Amount) and	Upto 6 Months	6% of outstanding loan and applicable taxes

		applicable taxes		
	During 07 to 24 months	4% of outstanding loan (Principal Amount) and applicable taxes	During 07 to 24 months	4% of outstanding loan and applicable taxes
	During 25 months to 36 months	3% of outstanding loan (Principal Amount) and applicable taxes	During 25 months to 36 months	3% of outstanding loan and applicable taxes
	More than 36 months	2% of outstanding loan (Principal Amount) and applicable taxes	More than 36 months	2% of outstanding loan and applicable taxes
Part Prepayment Charges	i. Not Applicable in case of Micro & Small Enterprises (MSE) for Loan Amount up to Rs. 50 lakh.		i. Not Applicable for Loans availed by MSE borrowers. li. Not Applicable for Individual Borrowers where purpose of loan is other than business.	

	ii. For Loan Amount greater than 50 Lakh and MSE borrower category below matrix to be followed iii. Applicable to all loans where borrower is an Individual	iii. For Loans other than specified above below matrix to be followed
	4% of the Pre-Payment amount towards principal plus applicable taxes	
Cheque /NACH/ SI Bouncing Charges	₹ 300 plus applicable taxes	
Penal Charges on Overdue EMI	2% per month on the Overdue EMI for overdue period plus applicable taxes	
Foreclosure (FC) Statement Charges	₹ 500 plus applicable taxes	
Documentation Handling Charges (CERSAI, Cibil)	₹500 plus taxes as applicable for individual customers ₹1500 plus taxes as applicable for non-individual customers	

report, Courier Charges etc.)	
DD Cancellation and Reprinting Charges at the time of disbursement	0.25% of the DD amount or ₹1000 whichever is lower plus applicable taxes
Legal/Valuation Charges	As per actuals
ROC Filling Charges	As per actuals
Stamp Charges	As per actuals
Duplicate issuance of No dues Certificate / NOC	₹ 250 plus applicable taxes
Swap Charges (Cheque/Instrument/Bank)	₹ 500/ plus applicable taxes- per occasion of swapping of the PDCs/ECS mandate/NACH/ Standing instruction mandate
Statement of Account (SOA) issuance Charges	₹ 250/- per instance per set plus applicable taxes
Change in Instalment date	₹ 500 plus applicable taxes. (Difference period interest (if any)to be paid upfront or to be adjusted in subsequent EMI)
Rate Regime change charges (from Floating rate type to Fixed rate type or vice versa)	0.50% of Principal Loan Amount subject to minimum of ₹ 5000/- per instance plus applicable taxes
Charges for subsequent set of Photocopy of loan agreement/ documents	₹ 1000/- per instance per set plus applicable taxes

Replacement of Property / Asset / Collateral	₹4000 plus taxes as applicable, additionally legal and technical charges and expense for release of mortgage on the last property and creation of mortgage on the new property to be borne by customer, Credit concurrence must be obtained.
Photo Copy of Property papers	₹ 500 plus applicable taxes and statutory levies and charges
Property Paper Retrieval for Verification/Inspection/For Lease Deed from Development Authority/Nagar Palika*	₹ 2000 plus applicable taxes.
Duplicate Amortization / Repayment schedule issuance charge	₹500/ plus applicable taxes- Per Instance
Duplicate copy of List of Documents (LOD)	₹ 500 plus applicable taxes.

MSME Secured Loan – LAP Retail, BL Secured +, Utkarsh Lease Secure, LAP PRIME, BL Advantage, LAP Advantage, LAP Low LTV, Combo Loan, Loan for Purchase of Commercial Property (LPCP), LAP BT Multiplier, Utkarsh Elite and all other LAP Products.

2. Product: Housing Loan

Particular	Charges	
	Loan Priced at Fixed rate of Interest	Loan Priced at Floating rate of Interest
Login fee	Upto ₹10000 plus taxes (Non-refundable) as applicable. To be Adjusted in Processing Fees for all Disbursed Proposals	
Processing Fee	Upto 2% of Sanctioned amount and applicable taxes	
Pre Closure Charges on HL Products (Excluding HL Plus)	2% plus applicable taxes on principal outstanding	Nil
Part Prepayment Charges on HL Products (Excluding HL Plus)	1% of the Pre-Payment amount towards principal and applicable taxes	Nil
Part Prepayment Charges on HL Plus Product	i. To all loans where borrower is an Individual, below matrix to be followed	i. Not Applicable for Individual Borrowers where purpose of loan is other than business. ii. For Loans other than specified above, below matrix to be followed
	4% of the Pre-Payment amount towards principal and applicable taxes	
Pre Closure Charges on HL Plus Product	i. Applicable to all loans and all loan purpose as per below mentioned matrix.	i. Not Applicable for Individual Borrowers where purpose of loan is other than business. ii. For Loans other than specified above, below matrix to be followed

Particular	Charges			
	Loan Priced at Fixed rate of Interest		Loan Priced at Floating rate of Interest	
	Date of Loan closure from Date of Disbursement	Charges	Date of Loan closure from Date of last Disbursement	Charges
	Upto 6 Months	6% of outstanding loan (Principal Amount) and applicable taxes	Upto 6 Months	6% of outstanding loan and applicable taxes
	During 07 to 24 months	4% of outstanding loan (Principal Amount) and applicable taxes	During 07 to 24 months	4% of outstanding loan and applicable taxes
				3% of outstanding loan and applicable taxes

Particular	Charges			
	Loan Priced at Fixed rate of Interest		Loan Priced at Floating rate of Interest	
	During 25 months to 36 months	3% of outstanding loan (Principal Amount) and applicable taxes	During 25 months to 36 months	
	More than 36 months	2% of outstanding loan (Principal Amount) and applicable taxes	More than 36 months	2% of outstanding loan and applicable taxes
Cheque /NACH/ SI Bouncing Charges	₹ 300 plus applicable taxes			
Penal Charges on Overdue EMI	2% per month on the Overdue EMI for overdue period plus applicable taxes			
Legal/Valuation Charges	As per actuals			
Stamp Charges	As per actuals			

Particular	Charges	
	Loan Priced at Fixed rate of Interest	Loan Priced at Floating rate of Interest
Duplicate issuance of No dues Certificate / NOC	₹ 250 plus applicable taxes	
Swap Charges (Cheque/Instrument/Bank)	₹ 500/ plus applicable taxes- per occasion of swapping of the PDCs/ECS mandate/NACH/ Standing instruction mandate	
Statement of Account (SOA) issuance Charges	₹ 250/- per instance per set plus applicable taxes	
Change in Instalment date	₹ 500 plus applicable taxes. (Difference period interest (if any) to be paid upfront or to be adjusted in subsequent EMI)	
Rate Regime change charges (from Floating rate type to Fixed rate type or vice versa)	0.50% of Principal Loan Amount subject to minimum of ₹ 5000/- per instance per set plus applicable taxes	
Charges for subsequent set of Photocopy of loan agreement/ documents where requested by Borrower	₹ 1000/- per instance per set plus applicable	
Replacement of Property / Asset / Collateral	₹4000 plus taxes as applicable, additionally legal and technical charges and expense for release of mortgage on the last property and creation of mortgage on the new property to be borne by customer, Credit concurrence must be obtained.	
Photo Copy of Property papers	₹ 500 plus applicable taxes	

Particular	Charges	
	Loan Priced at Fixed rate of Interest	Loan Priced at Floating rate of Interest
Duplicate Interest and Principal Certificate	₹ 250 plus applicable taxes	
Rate of Interest reduction fee	₹2500 plus taxes as applicable The "Interest rate reduction charges" are not levied for the regular reduction of the interest rate due to the fluctuation in the linked External/ Internal benchmark rates in floating rate loans. The 'Interest rate reduction charges' are levied in other circumstances in both fixed and floating rate loans such as when the Interest rate reduction is exercised due to negotiation with customer during the loan tenure	
Duplicate Amortization / Repayment schedule issuance charge	₹500/ plus applicable taxes- Per Instance	
Foreclosure (FC) Statement Charges	₹ 500 plus applicable taxes - Per Instance	
DD Cancellation and Reprinting Charges at the time of disbursement	0.25% of the DD amount or ₹1000 whichever is lower plus applicable taxes	
Documentation Handling Charges (CERSAI, Cibil report, Courier Charges etc.)	₹500 plus taxes as applicable for individual customers	

Particular	Charges	
	Loan Priced at Fixed rate of Interest	Loan Priced at Floating rate of Interest
Progress Report/Subsequent Valuation Report		₹500 plus taxes as applicable
Property Paper Retrieval for Verification/Inspection/For Lease Deed from Development Authority/Nagar Palika*		₹ 2000 plus applicable taxes.
Duplicate copy of List of Documents (LOD)		₹ 500 plus applicable taxes.

Housing Loan – All Housing Loan Products including HL Plus

3. MSME Unsecured Loan

Particular	Charges	
	Loan Priced at Fixed rate of Interest	
Login fee	NA	
Processing Fee	Upto 2% of Loan Amount and applicable taxes (GST)	
Pre Closure Charges	i. Not Applicable in case of Micro & Small Enterprises (MSE) for Loan Amount up to Rs. 50 lakh. ii. For Loan Amount greater than 50 Lakh and MSE borrower category below matrix to be followed iii. Applicable to all loans where borrower is an Individual	
	Date of Loan closure from Date of Disbursement	Charges
	Upto 6 Months	6% of outstanding loan (Principal Amount) and applicable taxes
	During 07 to 24 months	4% of outstanding loan (Principal Amount) and applicable taxes
	During 25 months to 36 months	3% of outstanding loan (Principal Amount) and applicable taxes
	More than 36 months	2% of outstanding loan (Principal Amount) and applicable taxes

Particular	Charges
	Loan Priced at Fixed rate of Interest
Part Prepayment Charges	i. Not Applicable in case of Micro & Small Enterprises (MSE) for Loan Amount up to Rs. 50 lakh. ii. For Loan Amount greater than 50 Lakh and MSE borrower category, below matrix to be followed iii. All loans where borrower is an Individual, below matrix to be followed
	4% of the Pre-Payment amount towards principal and applicable taxes
Cheque /NACH/ SI Bouncing Charges	₹ 300 plus applicable taxes
Penal Charges on Overdue EMI	2% per month on the Overdue EMI for overdue period plus applicable taxes
Foreclosure (FC) Statement Charges	₹ 500 plus applicable taxes
Documentation Handling Charges (Cibil report, Courier Charges etc.)	₹500 plus taxes as applicable for individual customers ₹1500 plus taxes as applicable for non-individual customers
Stamp Charges	As per actuals
Duplicate issuance of No dues Certificate / NOC	₹ 250 plus applicable taxes
Swap Charges (Cheque/Instrument/Bank)	₹ 500/ plus applicable taxes- per occasion of swapping of the PDCs/ECS mandate/NACH/ Standing instruction mandate
Statement of Account (SOA) issuance Charges	₹ 250/- per instance per set plus applicable taxes

Particular	Charges
	Loan Priced at Fixed rate of Interest
Charges for subsequent set of Photocopy of loan agreement/ documents where requested by Borrower	₹ 1000/- per instance per set plus taxes as applicable
DD Cancellation and Reprinting Charges at the time of disbursement	0.25% of the DD amount or ₹1000 whichever is lower plus applicable taxes
Change in Instalment date	₹ 500 plus applicable taxes. (Difference period interest (if any) to be paid upfront or to be adjusted in subsequent EMI)
Duplicate Amortization / Repayment schedule issuance charge	₹500/ plus applicable taxes- per instance

MSME Unsecured Loan – BL and BL +

4. Utkarsh Smart Business

Particular	Charges			
	Loan Priced at Fixed rate of Interest		Loan Priced at Floating rate of Interest	
Login fee	Upto ₹10000 plus taxes as applicable			
Processing Fee	Upto 1% of Sanctioned Limit/Loan Amount plus applicable taxes			
Pre Closure Charges (For DLOD & Term Loan)	i. Not Applicable in case of Micro & Small Enterprises (MSE) for Loan Amount up to Rs. 50 lakh. ii. For Loan Amount greater than 50 Lakh and MSE borrower category below matrix to be followed		i. Not Applicable for Loans availed by MSE borrowers. ii. For Loans other than specified above, below matrix to be followed	
	Date of Loan closure from Date of Disbursement	Charges	Date of Loan closure from Date of last Disbursement	Charges

Particular	Charges			
	Loan Priced at Fixed rate of Interest		Loan Priced at Floating rate of Interest	
	Upto 6 Months	6% of outstanding loan (Principal Amount) and applicable taxes	Upto 6 Months	6% of outstanding loan and applicable taxes
	During 07 to 24 months	4% of outstanding loan (Principal Amount) and applicable taxes	During 07 to 24 months	4% of outstanding loan and applicable taxes
				3% of outstanding loan and applicable taxes

Particular	Charges			
	Loan Priced at Fixed rate of Interest		Loan Priced at Floating rate of Interest	
	During 25 months to 36 months	3% of outstanding loan (Principal Amount) and applicable taxes	During 25 months to 36 months	
	More than 36 months	2% of outstanding loan (Principal Amount) and applicable taxes	More than 36 months	2% of outstanding loan and applicable taxes

Particular	Charges	
	Loan Priced at Fixed rate of Interest	Loan Priced at Floating rate of Interest
Pre Closure Charges (For OD Account)	Not Applicable	<p>i. Not Applicable for Loans availed by MSE borrowers.</p> <p>li. In case of non MSE, A foreclosure or Prepayment penalty of 2% of the facility amount to be levied to the borrower in case of closure of the facility by Takeover by other Banks/FIs.</p> <p>In case borrower is pre closing the OD facility from own sources, then no pre-closure charges will be levied. Also in case OD facility is being closed at the time of Renewal (Before renewal due date but not before 30 days from the date of renewal due date) then No Pre-Closure charges will be applied</p>
Part Prepayment Charges (For DLOD & Term Loan)	<p>i. Not Applicable in case of Micro & Small Enterprises (MSE) for Loan Amount up to Rs. 50 lakh.</p> <p>li. For Loan Amount greater than 50 Lakh and MSE borrower category below matrix to be followed</p>	<p>i. Not Applicable for Loans availed by MSE borrowers.</p> <p>li. For Loans other than specified above below matrix to be followed</p>
	4% of the Pre-Payment amount towards principal and applicable taxes	

Particular	Charges	
	Loan Priced at Fixed rate of Interest	Loan Priced at Floating rate of Interest
Cheque /NACH/ SI Bouncing Charges in case of TL repayment	₹ 300 plus applicable taxes	
Commitment Fee	2% per annum, if average utilisation of the sanctioned limit is less than 60% in any quarter plus applicable taxes	
Cheque Deposited and Returned (outward) charges	Rs. 200 Per Cheque plus applicable taxes	
Cheque Return (Inward) charges	Rs. 300 Per Cheque plus applicable taxes	
Penal Charges	The Penal Charges will be charged @ 2% per month (along with applicable taxes) for each instance of interest amount not being served on due date. The Borrower will be given 10 days to serve the Interest debited failing which Penal Charges will be charged. The Penal Charges will be charged on the unpaid interest amount till the time Interest is serviced by the borrower	
	The Penal Charges will be charged @ 2% per month on the total utilized amount along with applicable taxes in case of delay in Renewal of the Credit facility. The Penal Charges will be charged for the period the credit facility is not renewed in the bank system. Bank will keep charging contracted ROI on the utilized portion as per the normal process as well.	
	The Penal Charges will be charged @ 2% per annum on the total utilized amount along with applicable taxes for any Non-Compliance to the Agreed Terms and conditions of the sanctioned facility. The Penal Charges will be charged till compliance of the terms and conditions is done by the borrower. Bank will keep charging contracted ROI on the utilized portion as per the normal process as well.	

Particular	Charges	
	Loan Priced at Fixed rate of Interest	Loan Priced at Floating rate of Interest
Legal/Valuation Charges		As per Actuals
Stamp Charges		As per Actuals
Renewal Fees	Upto 1% of Sanctioned Limit/Loan Amount plus applicable taxes	
Duplicate issuance of No dues Certificate / NOC		₹ 250 plus applicable taxes
Duplicate Amortization Schedule for TL		₹ 500/- per instance per set plus applicable taxes
ROC filing charges		As per Actuals
Rate Regime change charges (from Floating rate type to Fixed rate type or vice versa) (For DLOD & TL)	0.50% of Principal Loan Amount subject to minimum of ₹ 5000/- per instance plus applicable taxes	

Particular	Charges	
	Loan Priced at Fixed rate of Interest	Loan Priced at Floating rate of Interest
Charges for subsequent set of Photocopy of loan agreement/ documents where requested by Borrower	₹ 1000/- per instance per set plus applicable taxes	
Replacement of Property / Asset / Collateral	₹4000 plus taxes as applicable, additionally legal and technical charges and expense for release of mortgage on the last property and creation of mortgage on the new property to be borne by customer, Credit concurrence must be obtained.	
Cheque Book	free (100 leaves / quarter)	
Additional Cheque Book	₹ 100 plus applicable taxes for 100 leaf cheque book	
Cash Withdrawal limit at branch (number of transactions / month)	₹ 150 plus applicable taxes	
Cash Withdrawal limit at branch (Amount / month)	Unlimited	

Particular	Charges	
	Loan Priced at Fixed rate of Interest	Loan Priced at Floating rate of Interest
Charges beyond withdrawal limit (number of transactions / month)		₹ 15 / transaction (plus applicable taxes)
Branch Cash deposit limit in a month		60% (plus applicable taxes) of the overdraft limit approved
Cash deposit at branch - Charges beyond free limit		₹2 /1000 (plus applicable taxes)
DD (PO) issuance		₹100 (plus applicable taxes)
Duplicate DD (PO) issuance		₹100 (plus applicable taxes)
Cancellation of DD (PO)		₹75 (plus applicable taxes)
Duplicate account statement		₹100 (plus applicable taxes)
Stop payment instructions per cheque		₹100 (plus applicable taxes)

Particular	Charges	
	Loan Priced at Fixed rate of Interest	Loan Priced at Floating rate of Interest
Documentation Handling Charges (CERSAI, Cibil report, Courier Charges etc.)	₹500 plus taxes as applicable for individual customers ₹1000 plus taxes as applicable for non-individual customers	
Swap Charges (Cheque/Instrument/ Bank)	₹ 500/ plus applicable taxes- per occasion of swapping of the PDCs/ECS mandate/NACH/ Standing instruction mandate	
Foreclosure (FC) Statement Charges for DLOD & Term Loan	₹ 500 plus applicable taxes per instances	
DD Cancellation and Reprinting Charges at the time of Disbursement	0.25% of the DD amount or ₹1000 whichever is lower plus applicable taxes	
Change in Instalment date	₹ 500 plus applicable taxes. (Difference period interest (if any) to be paid upfront or to be adjusted in subsequent EMI)	
Photo Copy of Property papers	₹ 500 plus applicable taxes	

Particular	Charges	
	Loan Priced at Fixed rate of Interest	Loan Priced at Floating rate of Interest
Property Paper Retrieval for Verification/Inspection/For Lease Deed from Development Authority/Nagar Palika*		₹ 2000 plus applicable taxes.
Duplicate copy of List of Documents (LOD)		₹ 500 plus applicable taxes.

Utkarsh Smart Business – Utkarsh Smart Business, Overdraft Under CGS Of CGTMSE