



Wholesale Lending NBFC Product:

Sr. No. (pl ensure that the running serial numbers are reflected here)	Particulars of charges	Charges (Amount in Rupees(₹)/percentage)
•	Processing Fee	As approved by the sanctioning authority and advised to the customer in the Sanction Letter
•	Documentation Charges (Upfront – one time)	15,000-30000 plus applicable GST
•	Monitoring Visit Charges (Annual)	15,000-30000 per annum plus applicable GST
	Penal Charges Penal will be levied in case of 1. In case of any delay in the repayment of principal instalments or payment of interest, charges or other monies due on the facility. 2. Non-Submission or Delayed submission of Asset Quality Report (AQR) or	1. The Penal Charge will be calculated @ 2% per month on the overdue amount (principal/interest or any other amount) for the Overdue period plus Applicable GST until compliance. 2. Penal charges @ 2% p.a shall be charged on the outstanding amount for the defaulted / delayed period (calculated from due date till the date of



	<p>Book Debts or Receivables Hypothecated to USFB within 45 days from end of the quarter starting post the date of LUC submission</p> <p>3. Delay in submission of audited financials as on 31st March of every year post 30 days from the due date allowed as per regulatory timelines.</p> <p>4. For deterioration in stipulated operational and financial credit covenants as per sanctioned terms approved by the sanctioning authority (such as GNPA/NNPA, Capital Adequacy Ratio and Leverage (TOL/ATNW)) within 45 days from the end of each due date.</p> <p>5. External Rating falls by one notch from existing rating of the borrower</p> <p>6. Any other covenant stipulated post mutual</p>	<p>compliance) plus Applicable GST until compliance.</p> <p>3. Penal charges @ 2% p.a shall be charged on the outstanding amount for audited financials for the defaulted / delayed period for the defaulted / delayed period (calculated from due date till the date of compliance) plus Applicable GST until compliance.</p> <p>4. Penal charges @ 1% p.a shall be charged on the outstanding amount for the defaulted / delayed period (calculated from due date till the date of compliance) plus Applicable GST until compliance.</p> <p>5. The Bank has the right to recall the facility or levy Penal charges @ 2% p.a on the outstanding amount. plus Applicable GST until compliance. (calculated from noncompliance date till the date of compliance)</p> <p>6. Penal Charges to be decided as per sanctioning authority basis the covenant testing/compliance plus Applicable GST until compliance.</p>
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	discussion between the customer and the Bank	
.	Pre Closure / Pre Payment Charges	2% of the principal amount of loan prepaid plus Applicable GST until compliance.
.	Legal / Mortgage Charges / Stamp Duty	As per Actuals

ii)FIG Suvidha Overdraft

Sr. No.	Particulars of charges	Charges (Amount in Rupees(₹)/percentage)
(pl ensure that the running serial numbers are reflected here)		
	Processing fees	As approved by the sanctioning authority and advised to the customer in the Sanction Letter
	Documentation	As per Bank policy
	Charges & other Charges	
	Renewal Fee	To be decided during annual renewal
	Prepayment	Not applicable being overdraft facility. However borrower has to give atleast 30 days' notice for any prepayment of the limit.



Penal Charges: 1.Security / Collateral Related Creation of security - <ul style="list-style-type: none"> • Pledge (of securities) formalities not completed on time by the borrower. • MCA Charge not created due to delay from the borrower 	2 % of the utilized amount
2.Closure of credit facilities – OD	as per bank policy
3. Non submission of renewal documents as specified in terms and conditions. Any other terms and condition of sanction.	₹10,000/- per month for irregular periods.
4. Irregular due to delay in interest servicing Irregular due to EMI default EMI default on a specific date	2% p.a. shall be charged on the outstanding amount plus applicable GST for the defaulted / delayed period (calculated from due date till the date of payment).
5. In case of any delay in the repayment of principal instalments or payment of interest, charges, or other monies due on the facility.	2% on defaulted amounts of interest shall be levied from the due date till such time the overdue amount is paid and compounded on quarterly rests, on June 30, September 30, December 31, and March 31 of each year.
6. Delay in submission of audited financials as on 31 st March of every year	2% p.a. plus applicable GST shall be levied from 30 th November of the respective year.



7.Leverage of the Company (Total Outside Liabilities/ Networth) financial credit covenants as per sanctioned terms to be maintained till the currency of USFBL Loan.	2% p.a. plus applicable GST shall be levied from the date of default of any of these covenants till the date of compliance.
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Wholesale Lending Non NBFC Product Working Capital Accounts - Overdraft/Dropline Overdraft Limit/Term Loan

Sr. No. (Pls ensure that the running serial numbers are reflected here)	Particulars of charges	Charges (Amount in ₹/%ge) - to be update on website
1	Security / Collateral Related	1. For mortgage creation – One-time charge of ₹ 25,000/- for cases upto 5 crores ₹ 50,000/- for cases more than 5 crores 2. MCA Charge - One-time charge of Rs.10,000/-
2	I. Insurance not submitted within 30 days from date of first disbursement/limits setup/takeover II. Non submission of renewal documents as specified in terms and conditions III. Any other Pre/Post disbursement conditions & any sanction covenants terms.	I. Insurance not submitted within 30 days from date of first disbursement/limits setup/takeover - ₹ 2,000/- per month II. Non submission of renewal documents as specified in terms and conditions - ₹ 5,000/- per month III. Any other Pre/Post disbursement conditions & any sanction covenants terms - ₹ 2,000/- per month
3	Penal Charge on delay in repayment of principal instalments or interest / EMI for Term Loan	The Penal Charge will be calculated @ 2% per month on the overdue amount for the Overdue period along with the Applicable taxes.



4	Irregular due to delay in interest servicing in case of OD facility	<ol style="list-style-type: none">1. 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.2. 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.3. 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.
5	Delay in submission of audited financials as on 31st March of every year post 30 days from the due date allowed as per regulatory timelines	Penal charges @ 2% per annum shall be charged on the outstanding amount for audited financials for the defaulted / delayed period for the defaulted / delayed period (calculated from due date till the date of compliance.



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6	Leverage of the Company (Total Outside Liabilities/ Networth) < ___X to be maintained till the currency of USFBL Loan. The same to be tested on half yearly basis	Penal charges @ 1% per annum shall be charged on the outstanding amount for the defaulted / delayed period (calculated from due date till the date of compliance)
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Charges of INR_25,000/- plus taxes for the issuance of Solvency Certificate.

Schedule of charges of Micro Loan, Secured Loan and Unsecured loan through Business Correspondent

Schedule of charges of Micro Loan: - All products of Micro Loan

S.No.	Particulars of charges	Charges (Amount in Rupees(₹)/percentage)
1.	Rate of Interest	26 % per annum
2.	Processing fee	1% of loan amount plus applicable GST., No processing fee up to loan amount Rs. 25,000/-
3.	Late Payment	No late payment and penal charges, in case of delay payment collect only delay interest amount on principle portion of EMI.
4.	Pre Closure	NIL
5.	Insurance	On Actual Basis

Schedule of Charges of Secured Loan (Utthan, Vriddhi, LAP and Housing Loan): -

S.No	Particulars of charges	Charges (Amount in Rupees(₹)/percentage)
1	Rate of Interest	14% - 24%
2	Processing Fee	1% to 4% plus applicable GST
3	Pre-Closure charge	Up to 4% plus applicable GST
4	Part Pre-Payment Charge	Up to 4% plus applicable GST



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5	Cheque /NACH/ SI Bouncing Charges	Rs 250 to Rs 600 per bounce plus applicable GST
6	Login Fees (in ₹)	Up to Rs 10,000 plus Applicable GST
7	Legal & Technical Charges (in ₹)	On Actual Basis*
8	Insurance Charges	On Actual Basis*
9	Issue of Duplicate Interest & Principle Certificate (in ₹)	Rs 250 plus applicable GST
10	Duplicate No Dues Certificate / NOC (in ₹)	Rs 250 plus applicable GST
11	Charges for Credit Bureau Report (in ₹)	Rs 50 plus applicable GST

*Adjustable with Login Fee.

Schedule of Charges of Unsecured Loan (MSME Unsecured Business Loan, Residential Roof Top Solar Panel Loan, Personal Loan and Unsecured Business Loan to individual)

Product: - MSME Unsecured Business Loan

S.No	Particulars of charges	Charges (Amount in Rupees(₹)/percentage)
1	Rate of Interest	22% - 26%
2	Processing Fee	2.0 % of loan amount plus applicable GST
3	Pre-Closure charge	NIL
4	Part Pre-Payment Charge	NIL
5	Cheque /NACH/ SI Bouncing Charges (in ₹)	500 per bounce plus applicable GST
6	Login Fees (in ₹)	500 plus applicable GST
7	Legal & Technical Charges (in ₹)	On Actual Basis
8	Insurance Charges	On Actual Basis
9	Issue of Duplicate Interest & Principle Certificate (in ₹)	NIL
10	Duplicate No Dues Certificate / NOC (in ₹)	NIL
11	Charges for Credit Bureau Report (in ₹)	NIL

Product: - Personal Loan

S.No	Particulars of charges	Charges (Amount in Rupees(₹)/percentage)
1	Rate of Interest	14.99% - 29.99%



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2	Processing Fee	0.5%- 4.5% of loan amount plus applicable GST
3	Pre-Closure charge	0-6 months -Not Allowed 7 to 12 months- Up to 6% of the O/s principal amount > 12 months - Up to 4% of the O/s principal Amount plus applicable GST
4	Part Pre-Payment Charge	Not Allowed
5	Cheque /NACH/ SI Bouncing Charges (in ₹)	450 per bounce plus applicable GST
6	Login Fees (in ₹)	NIL
7	Legal & Technical Charges (in ₹)	NIL
8	Insurance Charges	On Actual Basis
9	Issue of Duplicate Interest & Principle Certificate (in ₹)	NIL
10	Duplicate No Dues Certificate / NOC (in ₹)	NIL
11	Charges for Credit Bureau Report (in ₹)	NIL

Product: - Residential Rooftop Solar Panel Loan

S.No	Particulars of charges	Charges (Amount in Rupees(₹)/percentage)
1	Rate of Interest	14% - 21%
2	Processing Fee	1.5%- 2.5% of loan amount plus applicable GST
3	Pre-Closure charge	NIL
4	Part Pre-Payment Charge	NIL
5	Cheque /NACH/ SI Bouncing Charges (in ₹)	300 per bounce plus applicable GST
6	Login Fees (in ₹)	NIL
7	Legal & Technical Charges (in ₹)	Nil
8	Insurance Charges	On Actual Basis
9	Issue of Duplicate Interest & Principle Certificate (in ₹)	NIL
10	Duplicate No Dues Certificate / NOC (in ₹)	NIL
11	Charges for Credit Bureau Report (in ₹)	NIL

Product: - Unsecured Business Loan to Individual



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S.No	Particulars of charges	Charges (Amount in Rupees(₹)/percentage)
1	Rate of Interest	25% - 30%
2	Processing Fee	1.5% to 2.5 % of loan amount plus applicable GST
3	Pre-Closure charge	4% of the O/s principal amount
4	Part Pre-Payment Charge	NIL
5	Cheque /NACH/ SI Bouncing Charges (in ₹)	600 per bounce plus applicable GST
6	Login Fees (in ₹)	500 plus applicable GST
7	Legal & Technical Charges (in ₹)	On Actual Basis
8	Insurance Charges	On Actual Basis
9	Issue of Duplicate Interest & Principle Certificate (in ₹)	250 plus applicable GST
10	Duplicate No Dues Certificate / NOC (in ₹)	250 plus applicable GST
11	Charges for Credit Bureau Report (in ₹)	50 plus applicable GST