

Annexure 3 – Wholesale Banking Product

Wholesale Lending NBFC Product:

i. Term Loan:

Sr. No.	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)	15,000-30,000 plus applicable GST
•	Monitoring Visit Charges (Annual)	15,000-30000 per annum plus applicable GST
	<p align="center">Penal Charges</p> <p align="center">Penal will be levied in case of</p> <ol style="list-style-type: none"> 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 Book Debts or Receivables Hypothecated to USFB within 45 days from end of the quarter starting post the date of LUC submission 	<ol style="list-style-type: none"> 1. The Penal Charge will be calculated @ 2% per month on the overdue amount (principal/interest or any other amount) for the Overdue period along with Applicable taxes until compliance. 2. Penal charges @ 2% p.a plus Applicable GST shall be charged on the outstanding amount for the defaulted / delayed period (calculated from due date till the date of compliance).

	<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 discussion between the customer and the Bank</p>	<p>3. Penal charges @ 2% p.a plus applicable GST 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).</p> <p>4. Penal charges @ 1% p.a. plus Applicable GST shall be charged on the outstanding amount for the defaulted / delayed period (calculated from due date till the date of compliance).</p> <p>5. The Bank has the right to recall the facility or levy Penal charges @ 2% p.a on the outstanding amount. (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.</p>
--	---	--

	Pre Closure / Pre Payment Charges	2% of the principal amount of loan prepaid plus applicable GST
	Legal / Mortgage Charges / Stamp Duty	As per Actuals

ii)FIG Suvidha Overdraft

Sr. No.	Particulars of charges	Charges (Amount Rupees₹)/percentage
	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"> • Hypothecation (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 along with applicable taxes 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.	Default charges 2% shall be levied on the outstanding principal in addition to normal interest 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	Penal charges @ 2% over the documented rate shall be levied 30 th November of respective year.

<p>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. The same to be tested on half yearly basis</p>	<p>2. Penal charges @ 2% over the documented rate shall be levied from the date of default of any of these covenants till the date of compliance.</p>
---	---

Wholesale Lending Non NBFC Product Working Capital Accounts - Overdraft/Dropline Overdraft Limit/Term Loan

Sr. No.	Particulars of charges	Charges (Amount in ₹/%) - to be update on website
1	Security / Collateral Related	<p>1. For mortgage creation –</p> <p>One-time charge of ₹ 25,000/- for cases upto 5 crores ₹ 50,000/- for cases more than 5 crores</p> <p>2. MCA Charge - One-time charge of Rs.10,000/-</p>
2	<p>I. Insurance not submitted within 30 days from date of first disbursement/limits setup/takeover</p> <p>II. Non submission of renewal documents as specified in terms and conditions</p> <p>III. Any other Pre/Post disbursement conditions & any sanction covenants terms.</p>	<p>I. Insurance not submitted within 30 days from date of first disbursement/limits setup/takeover - ₹ 2,000/- per month</p> <p>II. Non submission of renewal documents as specified in terms and conditions - ₹ 5,000/- per month</p> <p>III. Any other Pre/Post disbursement conditions & any sanction covenants terms - ₹ 2,000/- per month</p>



3	<p>Penal Charge on delay in repayment of principal instalments or interest / EMI for Term Loan</p>	<p>The Penal Charge will be calculated @ 2% per month on the overdue amount for the Overdue period along with the Applicable taxes.</p>
---	---	---

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).

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)
----------	--	---

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 for Micro Loan: - All products of Micro Loan

S.No.	Particulars of charges	Charges (Amount in Rupees(₹)/percentage)
1.	Rate of Interest w.e.f- 1 st Jan 2025	26 % per annum
2.	Processing fee w.e.f- 1 st Jan 2025	1.5 % of loan amount plus applicable GST., No processing fee up to loan amount Rs. 50,000/-
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.	Credit Life Insurance	Actuals amount, (as mentioned in following table) deducted from disbursement amount.

Disbursement Amount	12 Months	18 Months	24 Months
20000	300	375	500
25000	375	469	625
30000	450	563	750
35000	525	656	875
40000	600	750	1000
45000	675	844	1125
50000	750	938	1250
55000	825	1031	1375
60000	900	1125	1500
65000	975	1219	1625

70000	1050	1313	1750
75000	1125	1406	1875

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
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

*Login fees adjustable with legal and technical charges.

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 w.e.f. 17 th Dec 2024	14.99% - 28%
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

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



Utkarsh Small Finance Bank

Aapki Ummeed Ka Khaata