

**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 <sup>st</sup> Jan 2026	26 % per annum
2.	Processing fee w.e.f- 1 <sup>st</sup> Jan 2026	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): -**



**Utkarsh Small Finance Bank**  
Aapki Ummeed Ka Khaata

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**



**Utkarsh Small Finance Bank**  
Aapki Ummeed Ka Khaata

S.No	Particulars of charges	Charges (Amount in Rupees(₹)/percentage)
1	Rate of Interest w.e.f. 17 <sup>th</sup> 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