UJJIVAN SMALL FINANCE BANK
Build a Better Life

Effective Date: 24-March-2026

Schedule of Charges

Charges	Description
Processing Fees	• Up to ₹ 1 Lacs - ₹ 600 • > ₹ 1 Lacs to ₹ 2.5 Lacs - ₹ 1100 • > ₹ 2.5 Lacs to ₹ 5 Lacs - ₹ 1300 • > ₹ 5 Lacs to ₹ 15 Lacs - ₹ 1500 • > ₹ 15 Lacs to ₹ 25 Lacs - ₹ 2000 • > ₹ 25 Lacs - ₹ 3000 Note: GST will be applicable
Renewal Fees	• For all loan schemes except gold overdraft: 50% of processing fee will be charged as per particular loan amount slab. (GST applicable) • For gold overdraft scheme: 1% of the sanctioned limit + GST
Stamp Duty	• As per state laws
Valuation Charges	• Loan Amount up to ₹ 5 Lacs: ₹ 300 + GST • Loan Amount > ₹ 5 Lacs: ₹ 600 + GST
Cheque/SI/NACH bounce charges	• ₹ 500 + GST
Penal Charges	• 2.5% per month on overdue amount
Non-utilization of Overdraft Limit	• 1% + GST on the shortfall amount from minimum utilization norm of scheme, Calculation will be based on quarterly average utilization (starts from 4th month)

Pre - Closure Charges (Applicable from the date of disbursement and on the principal outstanding amount on the date of pre-closure)	For 6 Month Tenure	For 12 Month Tenure	For 24 Month Tenure	For 36 Month and Above Tenure
	2% - if the loan is pre-closed within 30 days	2% - if the loan is pre-closed within 30 days.	2% - if the loan is pre-closed within 30 days.	2% - if the loan is pre-closed within 30 days.
	1% - if the loan is pre-closed within 31- 60 days.	1% - if the loan is pre-closed within 31- 90 days.	1.5% - if the loan is preclosed within 31- 90 days.	1.5% - if the loan is preclosed within 31- 90 days.

		0.50% - if the loan is preclosed within 61- 90 days.	0.50% - if the loan is preclosed within 91- 180 days.	1% - if the loan is pre-closed within 91-180 days.	1% - if the loan is pre-closed within 91-180 days.
				0.5% - if the loan is preclosed within 181 - 365 days.	0.5% - if the loan is preclosed within 181 - 365 days.
					0.25% - if the loan is preclosed > 1 year - 2 years.

Overdraft Scheme: Pre- closure charges (Applicable from the date of disbursement)	Closed within 180 Days	2% on utilized limit will be charged post disbursement
		1% on utilized limit will be charged post renewal
	Closed after 180 Days	NIL

Legal/ Sarfesai/ Incidental Charges	At Actual
Auction Notice Charges & Auction processing charges	At Actual
Safe Keeping Charges	In case collateral not collected by customer within 30 days from closure date or full repayment date, ₹ 500 + GST per month will be charged.