ujjivan SMALL FINANCE BANK
Build a Better Life

SCHEDULE OF CHARGES –MID PREMIUM TWO-WHEELER LOANS

Dated:27th July 2026

PARTICULARS	Two-Wheeler Loans
Processing Fee	Up to 5% of loan amount + GST or ₹ 10,000[inclusive of GST] whichever is lower (w.e.f 27th July 2026)
Document charges	Up to ₹ 4300 plus GST (w.e.f. 27th July 2026)
Stamp charges	At actuals
Credit Life Insurance	As applicable
EMI bounce charges	₹ 500 plus GST
Late payment fee	2.25% p.m on EMI overdue amount capped at ₹1000 (w.e.f 13th Feb 2026)
Pre-closure charges	• 2% of principal outstanding amount + tax [if loan is pre-closed on/before 12 months from date of disbursement] • 1% of principal outstanding amount + tax [if loan is preclosed after 12 months from date of disbursement]. • In both scenarios maximum capping is at Rs.3000[inclusive of tax]
Loan cancellation charges	• Nil (However client would be charged interest for the interim period between date of loan disbursement to loan cancellation and Processing fee, Documentation charges &Stamp duty will be charged)
Legal processing & incidental charges	At actuals + GST
Other charges	Interest certificate - ₹ 50+ GST
	Loan Account Statement - ₹ 50+ GST
	Duplicate NOC - ₹ 500+GST
	Amortization schedule - ₹ 100+GST

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