



**Loan Against Property - Schedule Of Charges**

**Effective from 1<sup>st</sup> January, 2026**

PARTICULARS	CHARGES
Documentation Charges:	Up to INR 10,000/- + GST
Processing Fee (% to the Loan Sanctioned):	Up to 2.5% + GST
Stamp Duty on Loan Documents and Security Document:	Actuals (as per statutory provisions prevailing in the concerned State in which the loan/security is being availed)
Life Insurance Premium for Borrower	If opted by the Borrower Voluntarily, As per the guidelines of the Insurer.
CERSAI Charges per Collateral (Wherever Applicable)	INR 50 + GST up to 5 Lakhs Loan Amount INR 100+ GST for Amount >5 Lakhs
Bounce and Late payment charges	up to INR 500 + GST
All other Charges, Fees, Prepayment Penalty, Pre-closure Charges, Penal Charges etc. as per the conditions in the Sanction Letter to be issued by USFB shall also be applicable.	



**Supply Chain Finance- Schedule Of Charges**

**Effective from 1<sup>st</sup> January, 2026**

Type	Charges
Processing Fees	Upto 2% p.a.
Renewal Fees	Upto 2% p.a.
CERSAI Charges per collateral	Rs. 50 (Up to 5L Loan Amount) Rs 100 (More than 5 lakh loan amount)- wherever applicable
Stamp Duty	The stamp duty will be as per the pricing specified for state (where the account is booked)
Bounce Charges	₹500/-
Late Payment Charges	2.5% p.m. on the overdue amount
Pre-Closure Charges	4% on Sanctioned Limit

- All other Charges, Fees, Prepayment Penalty, Pre-closure Charges etc. as per the conditions in the Sanction Letter to be issued by USFB shall also be applicable.
- GST and other Government taxes will be applicable as per prevailing rate and same will be charged over and above the fees and charges



**Working Capital - Schedule Of Charges**

**Effective from 1<sup>st</sup> January, 2026**

S.No	Charge	Charge (Rs) (ex. taxes)
1	Bounce Charge	500
2	ROC filing	At actuals
3	Stock Audit	At actuals
4	CERSAI (upto 5 Lakh)	50 per collateral (wherever applicable)
5	CERSAI (Above 5 Lakh)	100 per collateral (wherever applicable)
6	Stamp Duty Charges	At Actuals
7	Mortgage Registration and related charges	At Actuals
8	Legal/SARFESI/ Incidental Charges	As per Actual
9	Replacement of Collateral	3000
10	Copy of property/loan document	1000
11	Documentation Charges (Login Fees)	5000
12	Cash deposit <sup>2</sup>	2.5
13	Outward cheque return	200
14	Stop payment of a cheque	100
15	Cash withdrawal charges	10
16	Cheque return-inward- financial	500
17	Cheque book 10 leaves	30
18	Cheque book 25 leaves	75
19	Cheque book 50 leaves	150
20	Cheque book 100 leaves <sup>3</sup>	300
21	Swap (replacement of PDC/Change of Bank)	1000
22	Duplicate issue of NOC	500
23	Amortization chart	500
24	Commitment Charges	2%
25	Loan / disbursement cancellation- BT <sup>4</sup>	1000
26	Amendments to BG- per amendment	1000
27	Invocation of BG- per invocation	3000
28	Property legal charges	2500
29	Property valuation charges	2500
30	Penal charge (Noncompliance) <sup>5</sup>	2%
31	Bank Guarantee Cancellation	1000
32	BT Failure Charges	2%
33	Prepayment/Foreclosure Charges	4%
34	BG- Interest on Bank Guarantee invocation	24%
35	Collection Charges	100

1. All other Charges, Fees, Prepayment Penalty, Pre-closure Charges etc. as per the conditions in the Sanction Letter to be issued by USFB shall also be applicable.
2. Available cash deposit limit is 70% of limit amount or 3.5 Cr which ever lower and above that Rs 2.5 will be charges on per Rs 1000 cash deposit.
3. No charges will be levied for 200 cheque leaves per quarter



4. Rs 1000 (till 7 day) + Interest (Above 7 days)
5. 2% p.a. applicable monthly to be charged manually from the month of non-compliance. On limit amount for other than interest overdue noncompliance. Overdue Interest amount for interest overdue non-compliance.

**Charges wherein no amount is charged to borrower-**

S.No	Charge	Charge (Rs) (ex. taxes)
1	DD Revalidation	0
2	SOA	0
3	Bank Certificate (Conduct of A/C, loan details etc.)	0
4	DD cancellation	0
5	Stop payment instruction per series	0
6	Standing instructions	0
7	Standing instructions rejection/Failure	0
8	DD Issuance	0
9	DD issuance-duplicate	0
10	Foreclosure statement	0
11	Conversion in RoI regime	0

**NOTES:**

- Waiver for any above levied charge and charges which can be further levied shall reside with Business Head MSME or NBM- WC.
- Any other charge deemed applicable shall be applied only after the approval of Business Head MSME or NBM- WC.
- Charges levied manually can be edited at the front-end user as per the deviation/ waiver received from approving authority.