

SOC - Retail Asset Product

Sr. No.	Product Group	Product
I.	Retail Assets	i. Micro Enterprise Loan
		ii. Small Business Loan
		iii. Business Loan
		iv. Enterprise Loan
		v. Smart Enterprise Loan
		vi. BL Secured +
		vii. Utkarsh Biz Secure
		viii. Utkarsh Ummeed
		ix. LAP Retail
		x. LAP Prime
		xi. Personal Loan
		xii. Staff Personal Loan
		xiii. Guaranteed Emergency Credit Line (GECL) Scheme for the existing clients of Utkarsh Small Finance Bank Limited
		xiv. Loan for Purchase of Commercial Property
		xv. Utkarsh Lease Secure
		xvi. Utkarsh Smart Business
		xvii. LAP Low LTV
		xviii. LAP Advantage
		xix. LAP BT Multiplier
		xx. BL Advantage
II.	Housing Loans	i. Utkarsh Grih Saral
		ii. Utkarsh Grih Suvidha
		iii. Utkarsh Grih Unnati
		iv. Utkarsh Grih Pride
		v. Utkarsh Grih Aadhar
		vi. Utkarsh Grih Sudhar
		vii. Grih Pragati
		viii. Home Loan Plus
		ix. Utkarsh Awas Loan
		x. Employee Housing Scheme

Note:

1. The schedule of charges will be applicable to all future product launches under **Retail Assets** and **Housing Loans** product groups.

2. Product and Process Management Committee of the bank will approve any future addition of charges in schedule of charges table.

I. Retail Assets (RA) Schedule of Charges:

S. No	Charge Name	Charges						
i.	Processing Fee*	Upto 2% of Loan Amount + Applicable taxes						
ii.	Account Maintenance Fee (For on MSME Loans up to ₹ 5 Lakh)	Upto 2% of Loan Amount + applicable taxes						
iii.	<p>Pre Closure Charges (Loan Priced at Fixed Rate of Interest)</p> <p>Nil Pre Closure Charges for Loans to MSE Priced at Floating Rate of Interest subject to loan is closed from Own source of funds.</p> <p>For all Other Floating Rate Loans for Business Purpose, Pre Closure Charges will be levied as per given matrix.</p>	<table border="1"> <thead> <tr> <th>Pre-Closed by</th> <th>Pre Closure Charges</th> </tr> </thead> <tbody> <tr> <td>Upto 6 Months</td> <td>6% of outstanding Principal portion of the loan and applicable taxes</td> </tr> <tr> <td>During 07 to 24 months</td> <td>4% of outstanding Principal portion of the loan and applicable taxes</td> </tr> </tbody> </table>	Pre-Closed by	Pre Closure Charges	Upto 6 Months	6% of outstanding Principal portion of the loan and applicable taxes	During 07 to 24 months	4% of outstanding Principal portion of the loan and applicable taxes
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iv.	<p data-bbox="308 1144 665 1249">Part Prepayment Charges (Loan Priced at Fixed Rate of Interest)</p> <p data-bbox="308 1281 665 1491">Nil Pre Payment Charges for Loans to MSE Priced at Floating Rate of Interest subject to loan is closed from Own source of funds.</p> <p data-bbox="308 1596 665 1774">For all Other Floating Rate Loans for Business Purpose, Pre Payment Charges will be levied as mentioned in this section.</p>	<p data-bbox="690 1144 1429 1249">Nil Pre Payment Charges for Fixed ROI loans upto ₹ 50 Lakh to Micro and Small Enterprises (MSE). subject to loan is closed from Own source of funds.</p> <p data-bbox="690 1354 1429 1491">Pre Payment charges (+ Applicable taxes) of 4% of the Pre Payment Amount towards Principal applicable for Fixed ROI Loans >₹ 50 Lakh to Micro and Small Enterprises and all other RA Loans Priced at Fixed ROI.</p> <p data-bbox="690 1564 1429 1701">*For Utkarsh Lease Secure, Pre Payment charge will be 2% of the pre payment amount towards Principal portion and Applicable tax instead of the above mentioned Pre Payment charge.</p>				

v.	Cheque /NACH/ SI Bouncing Charges	₹ 300 + Applicable taxes
vi.	Penal Interest on Overdue EMI	2% per month on the Overdue EMI for the Overdue Period
vii.	Legal/Valuation Charges	As per actuals
viii.	Duplicate Interest and Principal Certificate issuance Charge	₹ 250 + Applicable taxes
ix.	Duplicate No dues Certificate / NOC issuance Charges	₹ 250 + Applicable taxes
x.	Swap Charges (Cheque/Instrument)	₹ 500/- per occasion of swapping of the ECS mandate/NACH/ Standing instruction mandate+ Applicable taxes
xi.	Duplicate statement issuance Charges	₹ 250/- per instance per set + Applicable taxes
xii.	Charges for subsequent set of Photocopy of loan agreement/ documents where requested by Borrower	₹ 250/- per instance per set + Applicable taxes
xiii.	Conversion of Fixed Rate Loan to Floating Rate Loan & Vice Versa	₹ 10,000/- per instance
xiv.	Escrow Account maintenance charge	One time charge of upto ₹ 1 Lakh (Maximum)

*Nil Processing Fee for MSME loans upto ₹ 5 Lakh.

Waiver Matrix for Charges/ Fee for Retail Assets Loan Products

i.	Waiver up to 50% of the Standard Charges / Processing Fee/ Account Maintenance Fee/Penal Interest	BH-MSME
ii.	Waiver up to 100% of the Standard Charges/ Processing Fee/ Account Maintenance Fee//Penal Interest	Head Assets

II. Utkarsh Smart Business (Revolving Credit Facility) Schedule of Charges:

S. No	Charge Name	Charges
i.	Processing Fee*	Upto 1% of Loan Amount + Applicable taxes

ii.	Pre Closure Charges (Applicable to Overdraft)	<p>Nil Pre Closure Charges for Overdraft to MSE Priced at Floating Rate of Interest subject to loan is closed from Own source of funds.</p> <p>For all other Overdraft facility Pre Closure charges will be:</p> <p>2% of the facility amount and applicable taxes</p>										
iii.	<p>Pre Closure Charges (Loan Priced at Fixed Rate of Interest)</p> <p>Nil Pre Closure Charges for Loans to MSE Priced at Floating Rate of Interest subject to loan is closed from Own source of funds.</p> <p>For all Other Floating Rate Loans for Business Purpose, Pre Closure Charges will be levied as per given matrix.</p>	<p>Applicable to DLOD & Term Loan</p> <p>Nil Pre Closure Charges for Fixed ROI loans upto ₹ 50 Lakh to Micro and Small Enterprises (MSE) subject to loan is closed from Own source of funds.</p> <p>Below matrix is applicable for Fixed ROI Loans >₹ 50 Lakh to Micro and Small Enterprises and all other Loans priced at Fixed ROI.</p> <table border="1" data-bbox="690 909 1414 1507"> <thead> <tr> <th>Pre-Closed by</th> <th>Pre Closure Charges</th> </tr> </thead> <tbody> <tr> <td>Upto 6 Months</td> <td>6% of outstanding Principal portion of the loan and applicable taxes</td> </tr> <tr> <td>During 07 to 24 months</td> <td>4% of outstanding Principal portion of the loan and applicable taxes</td> </tr> <tr> <td>During 25 months to 36 months</td> <td>3% of outstanding Principal portion of the loan and applicable taxes</td> </tr> <tr> <td>More than 36 months</td> <td>2% of outstanding Principal portion of the loan and applicable taxes</td> </tr> </tbody> </table>	Pre-Closed by	Pre Closure Charges	Upto 6 Months	6% of outstanding Principal portion of the loan and applicable taxes	During 07 to 24 months	4% of outstanding Principal portion of the loan and applicable taxes	During 25 months to 36 months	3% of outstanding Principal portion of the loan and applicable taxes	More than 36 months	2% of outstanding Principal portion of the loan and applicable taxes
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	<p>Floating Rate of Interest subject to loan is closed from Own source of funds.</p> <p>For all Other Floating Rate Loans for Business Purpose, Pre Payment Charges will be levied as mentioned in this section.</p>	<p>Pre Payment charges (+ Applicable taxes) of 4% of the Pre Payment Amount towards Principal applicable for Fixed ROI Loans >₹ 50 Lakh to Micro and Small Enterprises and all other Loans Priced at Fixed ROI.</p>
v.	Cheque /NACH/ SI Bouncing Charges (Inward Bounce)	₹ 300 + Applicable taxes
vi.	Cheque /NACH/ SI Bouncing Charges (Outward Bounce)	₹ 200 + Applicable taxes
vii.	Penal Interest on Overdue EMI	24% per Annum the Overdue EMI/Amount for the Overdue Period
viii.	Legal/Valuation Charges	As per actuals
ix.	Duplicate Interest and Principal Certificate issuance Charge	₹ 250 + Applicable taxes
x.	Duplicate No dues Certificate / NOC issuance Charges	₹ 250 + Applicable taxes
xi.	Duplicate statement issuance Charges	₹ 250/- per instance per set + Applicable taxes
xii.	Charges for subsequent set of Photocopy of loan agreement/ documents where requested by Borrower	₹ 250/- per instance per set + Applicable taxes
xiii.	Conversion of Fixed Rate Loan to Floating Rate Loan & Vice Versa	₹ 10,000/- per instance
xiv.	Commitment Fee	A minimum commitment fee of 2% per Annum to be charged to the Borrower in case Average Utilisation for

		any Quarter is less than 60% of the sanctioned limit for the Quarter. The Commitment fee of 2% per Annum to be charged on the Unutilized portion of the facility for the default period.
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Waiver Matrix for Charges/ Fee for Utkarsh Smart Business

i.	Waiver up to 50% of the Standard Charges / Processing Fee/ Account Maintenance Fee/Penal Interest	BH-MSME
ii.	Waiver up to 100% of the Standard Charges/ Processing Fee/ Account Maintenance Fee//Penal Interest	Head Assets

III. Housing Loans Schedule of Charges:

S.No.	Charge Name	Charges
i.	Processing Fees	Upto 1% of Loan Amount + applicable taxes
ii.	Legal and Technical Charge	As per actuals
iii.	Cheque /NACH/ SI Bouncing Charges	₹ 300 + Applicable taxes
iv.	Pre Closure / Pre Payment Charges (Loan Priced at Fixed Rate of Interest)	2% + Applicable taxes on principal outstanding of Home Loan Products where end use is Housing 4% + Applicable taxes on principal outstanding of Non Home Loan Products (Home Loan Plus) where end use is not Housing
v.	Pre Closure / Pre Payment Charges (Loan Priced at Floating Rate of Interest)	Nil subject to Borrower being Individual and purpose of loan is Housing. For all other Loans priced at Floating ROI, Pre Closure/Pre Payment charges mentioned above will be applicable.
vi.	Penal Interest on Overdue EMI	2% per month on the Overdue EMI
vii.	List of Documents Charges	₹ 100 + Applicable taxes
viii.	Photo Copy of Property papers	₹ 500 + Applicable taxes

ix.	Duplicate Interest and Principal Certificate issuance Charge	₹ 250 + Applicable taxes
x.	Duplicate No dues Certificate / NOC issuance Charges	₹ 250 + Applicable taxes
xi.	Swap Charges (Cheque/Instrument)	₹ 500/- per occasion of swapping of the ECS mandate/NACH/ Standing instruction mandate+ Applicable taxes
xii.	Duplicate statement issuance Charges	₹ 250/- per instance per set + Applicable taxes
xiii.	Charges for subsequent set of Photocopy of loan agreement/ documents where requested by Borrower	₹ 250/- per instance per set + Applicable taxes
Xiv	Conversion of Fixed Rate Loan to Floating Rate Loan & Vice Versa	₹ 10,000/- per instance

Waiver Matrix for Charges/Processing Fee for HL Products

i.	Waiver up to 50% of the Standard Charges / Processing Fee/ Penal Interest	NSM-HL
ii.	Waiver up to 100% of the Standard Charges/ Processing Fee/Penal Interest	Head Assets/Head-Mortgage