



MSME Working Capital Loans

S. No	Charge Description	Charge (Rs) (ex. taxes)
1	DD Revalidation	NIL
2	SOA	NIL
3	Bank Certificate (Conduct of A/C, loan details etc.)	NIL
4	DD cancellation	NIL
5	Stop payment instruction per series	NIL
6	Standing instructions	NIL
7	Standing instructions rejection/Failure	NIL
8	DD Issuance	NIL
9	DD issuance-duplicate	NIL
10	Foreclosure statement	NIL
11	Conversion in RoI regime	NIL
12	Bounce Charge	500
13	CERSAI (upto 5 Lakh)	50
14	CERSAI (Above 5 Lakh)	100
15	Replacement of Collateral	3000
16	Copy of property/loan document	1000
17	Documentation Charges (Login Fees)	5000
18	Cash deposit ¹	2.5 per Rs 1000
19	Outward cheque return	200
20	Stop payment of a cheque	100
21	Cash withdrawal charges	10
22	Cheque return-inward- financial	500
23	Cheque Book ²	3 Per leaf
24	Swap (replacement of PDC/Change of Bank)	1000
25	Duplicate issue of NOC	500
26	Amortization chart	500
27	Commitment Charges	2%
28	Loan / disbursement cancellation- Balance Transfer ³	1000
29	Amendments to BG- per amendment	1000
30	Invocation of BG- per invocation	3000
31	Property legal charges	2500
32	Property valuation charges	2500

¹ 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.

² No charges will be levied for 200 cheque leaves per quarter.

³ Rs 1000 (till 7 day) + Interest (Above 7 days)



S. No	Charge Description	Charge (Rs) (ex. taxes)
33	Penal charge (Non-compliance) ⁴	2% PA
34	Bank Guarantee Cancellation	1000
35	BT Failure Charges	2% PA
36	Prepayment/Foreclosure Charges ⁵	4% PA
37	BG- Interest on Bank Guarantee invocation	24% PA
38	Collection Charges	100
39	ROC filing	At actuals
40	Stock Audit	At actuals
41	Stamp Duty Charges	At Actuals
42	Mortgage Registration and related charges	At Actuals
43	Legal/SARFESI/ Incidental Charges	At Actuals

Note:

Schedule of charges shall be uploaded on Ujjivan Small Finance Bank Ltd' website.

1. The above charges are standard, bank may apply charges either as per this schedule or as per bilaterally accepted terms between customer and the bank
2. Rate of interest, commission and processing fee shall be applicable as per pricing matrix.
3. GST and other Government taxes applicable as per prevailing rate will be charged over and above the fees and charges.

⁴ 2% p.a. applicable monthly to be charged manually from the month of non-compliance. On limit amount for other than interest overdue non-compliance. Overdue Interest amount for interest overdue non-compliance.

⁵ Micro & small Enterprises as defined in MSME Act 2006 are exempted irrespective of the limits/out standings. Not applicable if a loan is taken over by other banks/Fis.