



SCHEDULE OF CHARGES – MSME LOANS

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	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
Pre-Closure Charges	5% + GST on Principal Outstanding for up to 1 Year old account 3% + GST on Principal Outstanding for more than 1 Year old account
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.	