

ग्राहकों के लिए नोटिस- सेवा प्रभारों में संशोधन

Notice to customers – Revision in Service Charges

ग्राहकों को एतद्वारा सूचित किया जाता है कि बैंक ने **बैंकिंग सेवाओं पर लागू कुछ सेवा प्रभारों** में संशोधन किया है। संशोधित सेवा प्रभार **20.10.2026** से प्रभावी होंगे।

बैंक की आंतरिक नीतियों तथा लागू विनियामक दिशानिर्देशों के अनुरूप, सेवा प्रभारों में किए गए उक्त संशोधनों को सक्षम प्राधिकारी द्वारा अनुमोदित किया गया है।

ग्राहकों को सलाह दी जाती है कि वे संशोधित सेवा प्रभारों की जानकारी प्राप्त कर लें, जिसका विवरण बैंक की शाखाओं तथा बैंक की वेबसाइट पर उपलब्ध है।

यह नोटिस ग्राहकों को पूर्व सूचना उपलब्ध कराने तथा उन्हें उचित निर्णय लेने में सहायता करने के उद्देश्य से प्रदर्शित की जा रही है।

ग्राहकों से अनुरोध है कि कृपया इसे नोट करें। कृपया उचित प्रभारों के लिए हमारी वेबसाइट **www.unionbankofindia.bank.in** पर "Rates & Charges➔ Fees & Services➔ Notice on Revision in Service Charges for Inland Rupee Advances " पर जाएँ।

अधिक जानकारी के लिए कृपया हमारी नजदीकी शाखा से संपर्क करें।

Customers are hereby informed that the Bank has revised certain **Service Charges applicable to Banking services**. The revised charges shall come into effect from **20.10.2026**.

The revision of service charges have been approved by competent authority in accordance with Bank's internal policies and applicable regulatory guidelines.

Customers are advised to acquaint themselves with the revised charges, which are available at Branch, on the Bank's website.

This notice is being displayed to provide customers with advance information and to facilitate informed decision-making.

Customers are requested to take a note. Please visit our website **www.unionbankofindia.bank.in** for service charges under the section - "Rates & Charges➔ Fees & Services➔ Notice on Revision in Service Charges for Inland Rupee Advances "

For details, please contact our nearest Branch.

हस्ताक्षरित Sd/-

शाखा प्रबंधक/ Branch Manager

शाखा/ Branch

दिनांक/Date: 19.09.2026

Classification: Internal

Details of Revision in Service Charges on Domestic Rupee Advances

Sr. No.	Nature of Service Charge	Existing Charges	Revised Charges																																																										
1.	Processing Charges	a) Gold Loan under Union Krishi Kamdhenu Gold Loan Scheme (UKKGL) scheme:<table><tr><th>Limit Slab</th><th>Existing</th></tr><tr><td>Upto To ₹0.50 Lakh (L)</td><td>NIL</td></tr><tr><td>>₹ 0.50 L to ₹ 1.00 L</td><td>100</td></tr><tr><td>> ₹1.00 L to ₹ 5.00 L</td><td>300</td></tr><tr><td>>₹ 5.00 L to ₹ 10.00 L</td><td>500</td></tr><tr><td>>₹ 10.00 L to ₹ 20.00 L</td><td>600</td></tr><tr><td>> ₹ 20.00 L</td><td>1000</td></tr></table> b) Gold loan-Union Swarna Sakthi Loan (USSL) scheme:<table><tr><th>Limit Slab</th><th>Existing</th></tr><tr><td>Up to ₹0.25 Lakh (L)</td><td>NIL</td></tr><tr><td>>₹0.25 L to ₹0.50 L</td><td>100</td></tr><tr><td>> ₹0.50 L to ₹1.00 L</td><td>100</td></tr><tr><td>> ₹1.00 L to ₹5.00 L</td><td>300</td></tr><tr><td>> ₹5.00 L to ₹10.00 L</td><td>500</td></tr><tr><td>> ₹10.00 L to ₹20.00 L</td><td>600</td></tr><tr><td>> ₹20.00 L</td><td>1000</td></tr></table>	Limit Slab	Existing	Upto To ₹0.50 Lakh (L)	NIL	>₹ 0.50 L to ₹ 1.00 L	100	> ₹1.00 L to ₹ 5.00 L	300	>₹ 5.00 L to ₹ 10.00 L	500	>₹ 10.00 L to ₹ 20.00 L	600	> ₹ 20.00 L	1000	Limit Slab	Existing	Up to ₹0.25 Lakh (L)	NIL	>₹0.25 L to ₹0.50 L	100	> ₹0.50 L to ₹1.00 L	100	> ₹1.00 L to ₹5.00 L	300	> ₹5.00 L to ₹10.00 L	500	> ₹10.00 L to ₹20.00 L	600	> ₹20.00 L	1000	a) Gold Loan under Union Krishi Kamdhenu Gold Loan Scheme (UKKGL) scheme:<table><tr><th>Limit Slab</th><th>Existing</th></tr><tr><td>Upto To ₹0.50 Lakh (L)</td><td>NIL</td></tr><tr><td>>₹ 0.50 L to ₹ 1.00 L</td><td>250</td></tr><tr><td>> ₹1.00 L to ₹ 5.00 L</td><td>500</td></tr><tr><td>>₹ 5.00 L to ₹ 10.00 L</td><td>1000</td></tr><tr><td>>₹ 10.00 L to ₹ 20.00 L</td><td>1500</td></tr><tr><td>> ₹ 20.00 L</td><td>2500</td></tr></table> b) Gold loan-Union Swarna Sakthi Loan (USSL) scheme:<table><tr><th>Limit Slab</th><th>Existing</th></tr><tr><td>Up to ₹0.25 Lakh (L)</td><td>NIL</td></tr><tr><td>>₹0.25 L to ₹0.50 L</td><td>250</td></tr><tr><td>> ₹0.50 L to ₹1.00 L</td><td>250</td></tr><tr><td>> ₹1.00 L to ₹5.00 L</td><td>1000</td></tr><tr><td>> ₹5.00 L to ₹10.00 L</td><td>0.20% of Loan amount max. of Rs.2,000</td></tr><tr><td>> ₹10.00 L to ₹20.00 L</td><td>0.20% of loan amount max. of Rs.4,000</td></tr></table>	Limit Slab	Existing	Upto To ₹0.50 Lakh (L)	NIL	>₹ 0.50 L to ₹ 1.00 L	250	> ₹1.00 L to ₹ 5.00 L	500	>₹ 5.00 L to ₹ 10.00 L	1000	>₹ 10.00 L to ₹ 20.00 L	1500	> ₹ 20.00 L	2500	Limit Slab	Existing	Up to ₹0.25 Lakh (L)	NIL	>₹0.25 L to ₹0.50 L	250	> ₹0.50 L to ₹1.00 L	250	> ₹1.00 L to ₹5.00 L	1000	> ₹5.00 L to ₹10.00 L	0.20% of Loan amount max. of Rs.2,000	> ₹10.00 L to ₹20.00 L	0.20% of loan amount max. of Rs.4,000
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			> ₹20.00 lakhs to ₹30.00 lakhs	0.20% of loan amount max. of Rs.6,000																										
			Above Rs 30.00 lakhs	0.20% of loan amount max. of Rs.10,000																										
		c) Union MSME Gold Loan Plus (UMGLP) scheme:	c) Union MSME Gold Loan Plus (UMGLP) scheme:																											
		<table><tr><th>Limit</th><th>Amount</th></tr><tr><td>>₹ 0.50 L to ₹ 1.00 Lakh (L)</td><td>100</td></tr><tr><td>>₹ 1.00 L to ₹ 5.00 L</td><td>300</td></tr><tr><td>>₹ 5.00 L to ₹ 10.00 L</td><td>500</td></tr><tr><td>>₹ 10.00 L to ₹ 20.00 L</td><td>600</td></tr><tr><td>> ₹ 20.00 L</td><td>1000</td></tr></table>	Limit	Amount	>₹ 0.50 L to ₹ 1.00 Lakh (L)	100	>₹ 1.00 L to ₹ 5.00 L	300	>₹ 5.00 L to ₹ 10.00 L	500	>₹ 10.00 L to ₹ 20.00 L	600	> ₹ 20.00 L	1000	<table><tr><th>Limit</th><th>Amount</th></tr><tr><td>>₹ 0.50 L to ₹ 1.00 Lakh (L)</td><td>100</td></tr><tr><td>>₹ 1.00 L to ₹ 5.00 L</td><td>300</td></tr><tr><td>>₹ 5.00 L to ₹ 10.00 L</td><td>500</td></tr><tr><td>>₹ 10.00 L to ₹ 20.00 L</td><td>600</td></tr><tr><td>> ₹ 20.00 L to ₹ 30.00 L</td><td>0.20% of the Loan amount with a maximum of Rs.6,000.00</td></tr><tr><td>> ₹ 30.00 L</td><td>0.20% of the Loan amount with a maximum of Rs.10,000.00</td></tr></table>		Limit	Amount	>₹ 0.50 L to ₹ 1.00 Lakh (L)	100	>₹ 1.00 L to ₹ 5.00 L	300	>₹ 5.00 L to ₹ 10.00 L	500	>₹ 10.00 L to ₹ 20.00 L	600	> ₹ 20.00 L to ₹ 30.00 L	0.20% of the Loan amount with a maximum of Rs.6,000.00	> ₹ 30.00 L	0.20% of the Loan amount with a maximum of Rs.10,000.00
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Sr. No.	Nature of Service Charge	Existing Charges		Revised Charges																													
2.	Inspection Charges	<table><tr><th>Limit</th><th>Amount</th></tr><tr><td>Upto ₹5 Lakh (L)</td><td>₹150/- per quarter</td></tr><tr><td>Above ₹5 L to ₹50.00 L</td><td>₹500/- per quarter</td></tr><tr><td>Above ₹50 L to ₹2.00 Cr</td><td>₹1000/- per quarter</td></tr><tr><td>Above ₹2.00 Cr to ₹5 Cr</td><td>₹2500/- per quarter</td></tr><tr><td>Above ₹ 5.00 Cr</td><td>₹4000/- per quarter</td></tr></table> a. Over and above these charges, out of pocket expenses will be recovered on actual incurred basis. b. No inspection charges on advances under retail lending schemes (unless otherwise specified in the scheme) and on crop loans (UGC/KCC) upto ₹3 lakhs and gold loans upto ₹20 Lakhs for agriculture/non agriculture purposes and loans against deposits.		Limit	Amount	Upto ₹5 Lakh (L)	₹150/- per quarter	Above ₹5 L to ₹50.00 L	₹500/- per quarter	Above ₹50 L to ₹2.00 Cr	₹1000/- per quarter	Above ₹2.00 Cr to ₹5 Cr	₹2500/- per quarter	Above ₹ 5.00 Cr	₹4000/- per quarter	<table><tr><th>Limit</th><th>Amount</th></tr><tr><td>Upto ₹5 Lakh (L)</td><td>Nil</td></tr><tr><td>Above ₹5 L to ₹ 50.00 L</td><td>₹500/- per quarter</td></tr><tr><td>Above ₹50 L to ₹2.00 Cr</td><td>₹1000/- per quarter</td></tr><tr><td>Above ₹ 2.00 Cr to ₹5.00 Cr</td><td>₹2500/- per quarter</td></tr><tr><td>Above ₹ 5.00 Cr to ₹ 10.00 Cr</td><td>₹4000/- per quarter</td></tr><tr><td>Above ₹ 10.00 Cr to ₹ 50.00 Cr</td><td>₹10000/- per quarter</td></tr><tr><td>Above ₹ 50.00 Cr</td><td>₹25000/- per quarter</td></tr></table> a. Over and above these charges, out of pocket expenses will be recovered on actual incurred basis. b. No inspection charges on advances under retail lending schemes (unless otherwise specified in the scheme) and on crop loans (UGC/KCC) upto ₹3 lakhs and loans against deposits.		Limit	Amount	Upto ₹5 Lakh (L)	Nil	Above ₹5 L to ₹ 50.00 L	₹500/- per quarter	Above ₹50 L to ₹2.00 Cr	₹1000/- per quarter	Above ₹ 2.00 Cr to ₹5.00 Cr	₹2500/- per quarter	Above ₹ 5.00 Cr to ₹ 10.00 Cr	₹4000/- per quarter	Above ₹ 10.00 Cr to ₹ 50.00 Cr	₹10000/- per quarter	Above ₹ 50.00 Cr	₹25000/- per quarter
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3.	Documentation charges: (fund based) also applicable on adhoc limits/single transaction limits	<table><tr><th>Limit</th><th>Amount</th></tr><tr><td>₹ 2 Lakh (L) to ₹ 10 L</td><td>₹1250</td></tr><tr><td>₹10 L to ₹25.00 L</td><td>₹2500/-</td></tr></table>		Limit	Amount	₹ 2 Lakh (L) to ₹ 10 L	₹1250	₹10 L to ₹25.00 L	₹2500/-	<table><tr><th>Limit</th><th>Amount</th></tr><tr><td>Above ₹ 0.50 Lakh (L) to ₹20 L</td><td>₹1000/-</td></tr></table>		Limit	Amount	Above ₹ 0.50 Lakh (L) to ₹20 L	₹1000/-																		
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Sr. No.	Nature of Service Charge	Existing Charges		Revised Charges	
		Above ₹25 L to ₹1 Cr	₹5000/-	Above ₹20 L to ₹25.00 L	₹2500/-
		Above ₹1 Cr to ₹10 Cr	0.10% subject to maximum 20000/- (other than actual expenditure, if any & applicable stamp duty)	Above ₹25 L to ₹1 Cr	₹5000/-
		Above ₹10 Cr	0.02% subject to maximum ₹35000/- (other than actual expenditure, if any & applicable stamp duty)	Above ₹1 Cr to ₹10 Cr	0.10% subject to maximum 20000/- (other than actual expenditure, if any & applicable stamp duty)
				Above ₹10 Cr to ₹50 Cr	0.10% subject to maximum 50000/- (other than actual expenditure, if any & applicable stamp duty)
				Above ₹50 Cr	0.02% subject to maximum 100000/- (other than actual expenditure, if any & applicable stamp duty)
		Actual charges in case of charges paid to Security Trustee.		Actual charges in case of charges paid to Security Trustee.	

Sr. No.	Nature of Service Charge	Existing Charges	Revised Charges												
4.	Charges on Review of TL/DPGL/Demand loan (including schematic loans)	Incase no enhancement/restructuring /reschedulement is involved Upto ₹ 50 Lakh- Nil Above ₹50 lakh- 0.10% subject to max ₹ 5,00,000/-	Incase no enhancement/restructuring /reschedulement is involved <table><tr><th>Limit</th><th>Amount</th></tr><tr><td>Upto ₹50 Lakh (L)</td><td>Nil</td></tr><tr><td>Above ₹50 L to ₹1.00 Cr</td><td>0.10%</td></tr><tr><td>Above ₹1 Cr to ₹5 Cr</td><td>0.10%</td></tr><tr><td>Above ₹5 Cr to ₹50 Cr</td><td>0.10%</td></tr><tr><td>Above ₹50 Cr</td><td>0.10% subject to maximum 10,00,000/-</td></tr></table> <u>During Implementation Phase:</u> Above ₹50 Cr- 0.20% maximum ₹20 Lakhs <u>During operation phase:</u> Above ₹50 Cr- 0.10% maximum ₹10 Lakhs	Limit	Amount	Upto ₹50 Lakh (L)	Nil	Above ₹50 L to ₹1.00 Cr	0.10%	Above ₹1 Cr to ₹5 Cr	0.10%	Above ₹5 Cr to ₹50 Cr	0.10%	Above ₹50 Cr	0.10% subject to maximum 10,00,000/-
Limit	Amount														
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Above ₹50 Cr	0.10% subject to maximum 10,00,000/-														
5.	Credit Information Report Charges	Consumer report-₹100/- Commercial report-₹500/- (These charges are not applicable for retail loans and other loans upto ₹25.00 lakhs. The maximum aggregate charge for generating CIC reports should not exceed ₹5000/- per borrower per annum. Charge should not be recovered for obtaining multiple reports of same entity	Consumer report-₹250/- Commercial report-₹1000/- (These charges are not applicable for retail loans and other loans upto ₹25.00 lakh. The maximum aggregate charge for generating CIC reports should not exceed ₹ 5000/- per borrower per annum. Charge should not be recovered for obtaining multiple reports of same												

Sr. No.	Nature of Service Charge	Existing Charges	Revised Charges																						
		during particular review/renewal process. These charges are subject to periodical changes as per change in charges by CICs. Separate guidelines will be issued in case of any changes).	entity during particular review/renewal process. These charges are subject to periodical changes as per change in charges by CICs. Separate guidelines will be issued in case of any changes).																						
6.	Charges for issuance of Solvency certificate	<table><tr><th>Limit</th><th>Amount</th></tr><tr><td>Upto ₹1 Lakh (L)</td><td>₹250/- per certificate</td></tr><tr><td>₹ 1 L to ₹10.00 L</td><td>₹1000/- per certificate</td></tr><tr><td>₹10 L to ₹1 Cr</td><td>₹5000/- per certificate</td></tr><tr><td>₹1 Cr to ₹5 Cr</td><td>₹10000/- per certificate</td></tr><tr><td>Above ₹5 Cr</td><td>₹25000/- per certificate</td></tr></table>	Limit	Amount	Upto ₹1 Lakh (L)	₹250/- per certificate	₹ 1 L to ₹10.00 L	₹1000/- per certificate	₹10 L to ₹1 Cr	₹5000/- per certificate	₹1 Cr to ₹5 Cr	₹10000/- per certificate	Above ₹5 Cr	₹25000/- per certificate	<table><tr><th>Limit</th><th>Amount</th></tr><tr><td>Upto ₹10 Lakh (L)</td><td>₹1500/- per certificate</td></tr><tr><td>₹10 L to ₹1 Cr</td><td>₹10000/- per certificate</td></tr><tr><td>₹1 Cr to ₹5 Cr</td><td>₹20000/- per certificate</td></tr><tr><td>Above ₹5 Cr</td><td>₹30000/- per certificate</td></tr></table>	Limit	Amount	Upto ₹10 Lakh (L)	₹1500/- per certificate	₹10 L to ₹1 Cr	₹10000/- per certificate	₹1 Cr to ₹5 Cr	₹20000/- per certificate	Above ₹5 Cr	₹30000/- per certificate
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7.	Commitment charges	Charges: 0.50% p.a. It would be applicable to all borrowal accounts where total limits (Fund based working capital plus non fund based plus term loan) is ₹5.00 Cr and above	<u>Commitment charges:</u> <table><tr><th>Utilization</th><th>% of charges</th></tr><tr><td>70% or more</td><td>No charges</td></tr><tr><td>50% or more to <70%</td><td>0.50% p.a.</td></tr><tr><td><50%</td><td>1.00% p.a.</td></tr></table>	Utilization	% of charges	70% or more	No charges	50% or more to <70%	0.50% p.a.	<50%	1.00% p.a.														
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70% or more	No charges																								
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<50%	1.00% p.a.																								

Sr. No.	Nature of Service Charge	Existing Charges	Revised Charges
8.	Registration of Charges (ROC): Registration / Modification / Satisfaction	Each transaction - actual+ ₹500/-	Each transaction - actual+₹1000/-
9.	Extension/deferment of Date of Commencement of Commercial Operations (DCCO)	In the existing service charges, the charges are part of miscellaneous request.	a) 0.10% of the loan amount (Subject to Max. 25 lacs in case of sole/multiple banking/in case of our bank is a lead bank). b) 0.10% of the loan amount (Subject to Max. 10 lacs in case of our bank is member bank in the consortium). (Charges will applicable irrespective of such approval is obtained with regular renewal or standalone basis as it entails higher risk.) (In case of consequent shifting/deferment of instalments along with DCCO deferment/extension, no separate charge to be recovered for shifting/deferment of instalments).
10.	Charges for Allocation of limits at Various Branches	Presently: Nil	₹10000/- p.a. for each branch other than base branch
11.	Processing charges: Union Home loan scheme	0.50% of the loan amount subject to maximum ₹15000/-	0.50% of the loan amount Minimum ₹2500/-and maximum ₹20000/-
12.	Processing charges: Union Vehicle loan scheme	Flat-₹500/- for 2-wheeler Flat-₹1000/- for 4-wheeler	Flat-₹1000/- for 2 wheeler Flat-₹2000/- for 4 wheeler

Sr. No.	Nature of Service Charge	Existing Charges	Revised Charges
13.	Processing charges: Union Cash loan scheme	0.10% of loan amount subject to minimum ₹100/-	0.25% of loan amount subject to minimum ₹250/-
14.	Processing charges: Union Personal loan scheme	1.00% of loan amount subject to minimum ₹500/- and maximum ₹7500/-	1.00% of loan amount subject to minimum ₹1000/- and maximum ₹10000/-
15.	Processing charges: Union Roof top solar-Processing fees	0.50% of loan amount subject to maximum ₹15000/-	Nil
16.	Other Charges	Details given below	Details given below

Existing Parameter	Existing Charges	Revised Parameter	Revised charges
i) Modification in limits/sanction terms per occasion including sanctioning new line of credit by earmarking existing limit	Corporate clients & Non-corporate clients Upto Rs. 10.00 L - Rs.2500/- above Rs.10 L -1.00 Cr - ₹15000	i) Modification in limits/sanction terms per occasion including sanctioning new line of credit by earmarking existing limit	For Non-corporate clients: (no change) Upto Rs. 10.00 L - Rs.2500/- above Rs.10 L -1.00 Cr - ₹15000
ii) Revalidation of limits		ii) Revalidation of limits	
iii) sanction/rollover of FCL	above Rs.1 Cr -10 Cr ₹25000	iii) sanction/rollover of FCL	above Rs.1 Cr -10 Cr ₹25000
iv) Issuance of comfort letter for buyers' credit	above Rs.10- 50 Cr- ₹1.00 L	iv) Issuance of comfort letter for buyers' credit	above Rs.10- 50 Cr- ₹1.00 L
v) Interest concession		v) Interest concession	
vi) Reduction in commission/other service charges	above Rs.50 Cr -Rs.5.00 L		above Rs.50 Cr - Rs.5.00 L

Existing Parameter	Existing Charges	Revised Parameter	Revised charges
vii) Reduction in margin/collateral coverage viii) Waiver of personal/corporate guarantee ix) waiver of any other sanction stipulation x) Issuance of NOC xi) Extension of COD (Covered separately) xii) Any other Misc. request		vi) Reduction in commission/other service charges vii) Reduction in margin/collateral coverage viii) Waiver of personal/corporate guarantee ix) waiver of any other sanction stipulation x) Issuance of NOC xi) Substitution of Collateral Security/Personal guarantee xii) Release of personal guarantee/collateral security during the tenor of the loan. xiii) Permission for extending Corporate guarantee xiv) Change in project/Items of Machinery	For Corporate Clients: Upto Rs. 10.00 L - Rs.5000/- above Rs.10 L -1.00 Cr - ₹25000/- above Rs.1 Cr -10 Cr ₹40000/- above Rs.10 Cr- 50 Cr- ₹1.50 L above Rs.50 Cr - Rs.10.00 L

Existing Parameter	Existing Charges	Revised Parameter	Revised charges
		xv) Approval for Mergers & Acquisitions xvi) Any other Misc. request	

Note: It is to further inform that all the other existing service charges on Domestic Rupee Advances as published on the Corporate Website of the Bank shall remain unchanged.