

Ujjivan Bank Personal Loan

Personal Loan – Other Salary Account

Type	Charges
Processing Fees	<ul style="list-style-type: none"> ▶ 2.0% of the loan amount, plus taxes as applicable. Minimum amount will be ₹ 2000. If the customer opts for self-service channel then a ₹ 1000/ rebate will be given to them.
Late Payment Charges and Overdue Interest	<ul style="list-style-type: none"> ▶ ₹250 for every instance of ECS/ACH/Cheque bounce, plus taxes as applicable. ▶ In case of delayed repayment of full/part of an EMI, Penal interest of 2.50% p.m. on the overdue amount will be applicable for number of days of delay from due date) ▶ A grace period of 3 days will be given to customer starting from the due date for making the payment of EMI. If the customer makes the payment with in grace period then bounce charges and penal interest will not be applied, If he fails to make payment with in the grace period then the penal interest from the date of bounce will be applied.
Stamp Duty	<ul style="list-style-type: none"> ▶ Applicants will bear all Stamp Duties on Agreements, Declarations and any other documents as required as per the Stamp Duty rates in force in the state in case of physical documents.
Part Pre-Payment	<ul style="list-style-type: none"> ▶ NOT ALLOWED ▶ Any amount paid in advance of the due date will be treated as a part of the future EMI(s)
Pre Closure Charges	<ul style="list-style-type: none"> ▶ Before completion of 12 EMIs- 2% on principal outstanding, plus taxes as applicable ▶ After completion of 12 EMIs- 1% of the principal outstanding, plus taxes as applicable
Credit Bureau Charges	<ul style="list-style-type: none"> ▶ Rs. 35 + taxes as applicable
Loan Credit Shield	<ul style="list-style-type: none"> ▶ The Applicant will have to obtain a life insurance cover with a term equal to the tenure of the loan rounded off to the next full year. ▶ Ujjivan will have tie up with third party to make the life insurance facility available to the customers. Terms & condition will be as per agreement between Ujjivan and the insurance provider. ▶ The entire premium of the life insurance will be borne by the Applicant and will be deducted by netting off the loan at the time of disbursement. Concurrence of the borrower will be placed on record.
Change in Repayment Account	<ul style="list-style-type: none"> ▶ A fee of ₹ 250 Plus charges will be applicable if the customer wish to change the repayment account. ▶ A new ACH/ E-mandate of new bank account will be obtained from customer if he changes the existing account.

Personal Loan – Ujjivan Salary Account

Charge	Amount
Processing Fees	1.50% + GST
Pre Closure Charges	2% if pre-closed before 12 EMI payments and 1% if closed after 12 EMI payments; mandatory pre-closure upon quitting the organization
Cheque Bounce/ ACH fail/ Standing Instruction fail charges	Rs 250/+ GST per instance
Penal Interest Charges	2.5% per month (30% p.a) for the EMI from delayed payment, chargeable after grace period of 3 days
Duplicate Repayment Schedule Charges	Rs. 100 + GST
Duplicate Account Statement Charges	Rs. 100 + GST
Change in PDC	Rs. 250 + GST
Repayment Account Change	Rs. 100 + GST
Document Charges – Bureau	Rs. 35 + GST
Insurance Fee	Defined in the rate sheet
Pre-closure statement through branch channel	Rs. 500 + GST
Pre-closure statement through IB/MB	No Charges