



**Schedule of Charges – Home Loans**

Type	Amount
<b>Pre- sanction charges</b>	
CLADUM Charges (Credit, Legal, Administrative, Documentation, Upkeep and Maintenance charges)	2.0% of the loan amount + GST (In-Formal Products) 2.0% of the loan amount + GST (All Home Improvement Loans) 1.5% of the loan amount + GST (Semi-Formal Products) 1% of the loan amount + GST (SF – above ₹25Lakh loans) 0.75% of the loan amount + GST (Bank Credit Salary Scheme) 0.75% - 1% of the loan amount + GST (for BT under BT + Top-Up Scheme) 1% of the loan amount + GST (for Top-Up under BT + Top- Up Scheme)
Processing fee	₹3350 + GST – Semiformal ₹3350+GST – Informal & all HIL loans
<b>Post-sanction charges</b>	
Stamp duty and registration cost	On actuals to be paid to registration department
<b>Post-disbursement charges</b>	
Part - payment charges	No part-payment penalty will be levied for a Home Loan part-payment.
Bounce and Late Payment Charges (till 31 <sup>st</sup> March 2024)	₹250 for ECS/ACH/Cheque Bounce, taxes as applicable Penal Interest of 2.5% p.m. (30 p.a) on the overdue amount (Principle + Interest) will be applicable on number of days delay from the due date.
Bounce Charges (from 1 <sup>st</sup> April 2024)	₹500 + GST for every instance of ECS/NACH/Cheque Bounce/SI Failures
Penal Charges (from 1 <sup>st</sup> April 2024)	2.5% + GST per month on the overdue amount
Foreclosure Charges (applicable only under Fixed Rate of Interest period)	<ul style="list-style-type: none"><li>• NIL – if the customer is closing the Home Loan with his/her own money – this own money can be obtained in any mode – retirement funds, own savings, Deposits, sale of property etc. In this case, the cheque/DD for the closure amount shall be obtained in the name of the applicant/co-applicant.</li><li>• 3% - if the customer is going to transfer the loan to some other bank/FI/HFC/NBFC etc. In this case, the cheque might come from the name of other bank.</li><li>• NIL in case of Floating Rate of Interest period</li></ul>
<b>Other charges</b>	
CERSAI	For loan amount less than ₹5,00,000-₹50 (taxes extra) and loan amount greater than ₹5,00,000-₹100 (taxes extra)
More than once annually, duplicate statement issuance charge.	₹100/- per instance



Type	Amount															
Duplicate amortization schedule issuance charge	₹100/- per instance															
Issuance of photocopies of title documents	₹750/-per instance															
Life insurance	<p>The borrower has the option of taking the insurance cover from Ujjivan. The customer has the option to choose the policy tenure, maximum up to the loan tenure rounded off for the next full year. Sum Assured can be up to the loan amount. The cover offered under life insurance is reducing Sum Assured i.e the Sum Assured remains constant for the first policy year and reducing thereafter.</p> <p>In case the customer opts for the insurance, the entire insurance premium has to be borne by the borrower. For the premium payment, the borrower can choose to pay the insurance premium either directly at the branch or through netting off the loan.</p>															
Property Insurance	<p>Ujjivan is also offering Property Insurance and borrower has an option of insuring their collateral property with Ujjivan. In case of property insurance, Residential property can be covered up to the maximum of loan tenure rounded off for the next full year whereas for mixed use (residential cum commercial use) property coverage offered is for 1 year. Sum Assured for individual property will be building value (excluding value of land) and for apartment it will be the market value of the property.</p>															
Loan Cancellation Charges	<table border="1"><thead><tr><th>S.NO</th><th>Segment</th><th>Cancellation Charges</th></tr></thead><tbody><tr><td>1</td><td>Semi-Formal (&lt;25Lakh Loans)</td><td>1.5%</td></tr><tr><td>2</td><td>Semi-Formal (&gt;25Lakh Loans)</td><td>1%</td></tr><tr><td>3</td><td>Informal</td><td>2%</td></tr><tr><td>4</td><td>HEL/Commercial Purchase</td><td>2%</td></tr></tbody></table>	S.NO	Segment	Cancellation Charges	1	Semi-Formal (<25Lakh Loans)	1.5%	2	Semi-Formal (>25Lakh Loans)	1%	3	Informal	2%	4	HEL/Commercial Purchase	2%
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1	Semi-Formal (<25Lakh Loans)	1.5%														
2	Semi-Formal (>25Lakh Loans)	1%														
3	Informal	2%														
4	HEL/Commercial Purchase	2%														



**Schedule of Charges – Home Equity Loan/Commercial Purchase Loans**

Type	Amount
Pre- sanction charges	
CLADUM Charges (Credit, Legal, Administrative, Documentation, Upkeep and Maintenance charges)	2.0% of the loan amount + GST 1% of the loan amount + GST (under BT + Top-Up Scheme)
Processing fee	₹3350 + GST
Post-sanction charges	
Stamp duty and registration cost	On actuals to be paid to registration department
Post-disbursement charges	
Part - payment charges	No Charges For Part Pre-Payment Up To 20% Of OSP Once In A Year of EMI blocks 1-12, 13-24 so on. Anything In Excess Of 20% Will Attract Charges Of 3% Plus Taxes
Bounce and Late Payment Charges (till 31 <sup>st</sup> March 2024)	₹250 for ECS/ACH/Cheque Bounce, taxes as applicable Penal Interest of 2.5% p.m. (30 p.a) on the overdue amount (Principle + Interest) will be applicable on number of days delay from the due date.
Bounce Charges (from 1 <sup>st</sup> April 2024)	₹500 + GST for every instance of ECS/NACH/Cheque Bounce/SI Failures
Penal Charges (from 1 <sup>st</sup> April 2024)	2.5% + GST per month on the overdue amount
Foreclosure Charges (applicable only under Fixed Rate of Interest period)	For all Fixed rate loans: <ul style="list-style-type: none"><li>• If vintage of the loan is greater than 12 months – 4% + GST</li><li>• If vintage of the loan is lesser than or equal to 12 months – 4% + GST</li></ul> For all Floating rate loans: If customer is Salaried: NIL Charges If customer is Self-Employed: <ul style="list-style-type: none"><li>• If vintage of the loan is greater than 12 months – 4% + GST</li><li>• If vintage of the loan is lesser than or equal to 12 months – 4% + GST</li></ul>
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CERSAI	For loan amount less than ₹5,00,000-₹50 (taxes extra) and loan amount greater than ₹5,00,000-₹100 (taxes extra)
More than once annually, duplicate statement issuance charge.	₹100/- per instance
Duplicate amortization schedule issuance charge	₹100/- per instance
Issuance of photocopies of title documents	₹750/-per instance



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Life insurance	<p>The borrower has the option of taking the insurance cover from Ujjivan. The customer has the option to choose the policy tenure, maximum up to the loan tenure rounded off for the next full year. Sum Assured can be up to the loan amount. The cover offered under life insurance is reducing Sum Assured i.e the Sum Assured remains constant for the first policy year and reducing thereafter.</p> <p>In case the customer opts for the insurance, the entire insurance premium has to be borne by the borrower. For the premium payment, the borrower can choose to pay the insurance premium either directly at the branch or through netting off the loan.</p>															
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Waiver of any charges will be considered as a deviation and needs to be approved by the relevant authority as per deviation matrix defined.