



UJJIVAN BANK PERSONAL LOAN

Personal Loan – Other Salary Account

Service Charges

Type	Charges
Processing Fees	<ul style="list-style-type: none">▶ For loan amount up to ₹2 lakhs: 2.0% of the loan amount, plus taxes as applicable.▶ ₹2 lakhs to ₹5 lakhs: 1.0% of the loan amount, plus taxes as applicable.▶ ₹5 lakhs to ₹10 lakhs: 0.8% of the loan amount, plus taxes as applicable.▶ The minimum amount will be ₹ 2000.
Credit Bureau Charges	<ul style="list-style-type: none">▶ ₹ 35 + taxes
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 a 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 within the grace period then bounce charges and penal interest will not be applied, If he fails to make payment within 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">▶ Zero charges; No cap on the number of EMIs completed▶ Balance Transfer is allowed with zero pre-closure charges
Loan Credit Shield	<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.</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>
Change in Repayment Account	<ul style="list-style-type: none">▶ A fee of ₹ 250 Plus charges will be applicable if the customer wishes to change the repayment account to other Bank account▶ A new ACH/ E-mandate of new bank account will be obtained from the customer if he changes the existing account▶ There will not be any charges if customer changes to Ujjivan Salary/Saving account, A signed check, and SI consent letter to be collected in this case

Personal Loan – Ujjivan Salary Account

Service Charges

Type	Charges
Processing Fees	<ul style="list-style-type: none"> ▶ For loan amount up to ₹2 lakhs: 1.5% of the loan amount, plus taxes as applicable. ▶ ₹2 lakhs to ₹5 lakhs: 1.0% of the loan amount, plus taxes as applicable. ▶ ₹5 lakhs to ₹10 lakhs: 0.8% of the loan amount, plus taxes as applicable. ▶ The minimum amount will be ₹ 1500.
Credit Bureau Charges	<ul style="list-style-type: none"> ▶ ₹ 35 + taxes
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 a 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 within the grace period then bounce charges and penal interest will not be applied, If he fails to make payment within the grace period, then the penal interest from the date of bounce will be applied.
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Change in Repayment Account	<ul style="list-style-type: none"> ▶ A fee of ₹ 250 Plus charges will be applicable if the customer wishes to change the repayment account to other Bank account ▶ A new SI of new bank account will be obtained from the customer if he changes the existing account
Duplicate Repayment Schedule Charges	<ul style="list-style-type: none"> ▶ ₹100 + GST
Duplicate Account Statement Charges	<ul style="list-style-type: none"> ▶ ₹100 + GST
Change in PDC	<ul style="list-style-type: none"> ▶ ₹250 + GST
Pre-closure statement through branch channel	<ul style="list-style-type: none"> ▶ ₹500 + GST
Pre-closure statement through IB/MB	<ul style="list-style-type: none"> ▶ No Charges