

4. Schedule of Charges

Apart from the interest rate charges, other charges such as CLADUM Charges, stamp duty, registration, insurance (life and property), foreclosure etc. will be levied on the customer. The following is a list of other charges which will be levied:

Type	Charges
Pre- sanction charges	
CLADUM Charges – Home Loans ¹⁵ (Credit, Legal, Administrative, Documentation, Upkeep and Maintenance charges)	<ul style="list-style-type: none"> • 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% 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)
CLADUM Charges – Non-Home Loans (Credit, Legal, Administrative, Documentation, Upkeep and Maintenance charges)	<ul style="list-style-type: none"> • 2.0% of the loan amount + GST
Processing fee	₹3350 + GST – All Loan Products of Housing Vertical
Post-sanction charges	
Stamp duty and registration cost	On actuals to be paid to registration department
Post-disbursement charges	
Bounce and Late Payment Charges	₹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.
Part - payment charges – Home Loan	No part-payment penalty will be levied for a Home Loan part-payment.
Foreclosure Charges – Home Loan (applicable only under Fixed Rate of Interest period)	<ul style="list-style-type: none"> • 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. • 3% - if the customer is going to transfer the loan to some other bank/FI/HFC/NBFC etc. In this case,

¹⁵ CLADUM Charges for the BT portion of the loan shall be paid upfront before disbursement. This will not be deducted from the disbursement amount

Type	Charges
	<p>the cheque might come from the name of another bank.</p> <ul style="list-style-type: none"> • NIL in case of Floating Rate of Interest period
Part-Payment Charges – Non-Home Loan	<ul style="list-style-type: none"> • No charges for Part Payment up to 20% of OSP once in a year. Anything in excess of 20% will attract charges of 3% plus taxes. • One year will be decided based on EMI schedule such as EMI 1 - EMI 12; EMI 13 – EMI 24; EMI 25 – EMI 36 etc
Foreclosure Charges – Non-Home Loan	<ul style="list-style-type: none"> • Any foreclosure within 12 months from the date of disbursement will attract 5% Foreclosure charges + GST • Any foreclosure after 12 months from the date of disbursement will attract 4% foreclosure charges + GST
Other charges	
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
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> <p>For cases which are processed for a tenure where the insurance bearer's age at the time of maturity of the loan is 75 years, 5 years waiver can be approved by RBM as our USFBs Third Party Insurance is applicable only till age of 70 at the time of maturity of the loan. Only 5 cases per month across India can have such deviation approvals.</p> <p>For insurance to be applicable to any customer, the maximum age at the time of application of the loan shall not exceed 60 years.</p>

Type	Charges
Property Insurance	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.
Loan Cancellation Charges	Up to 2% as mentioned in DD/Loan cancellation Policy in Annexure of this document or in the Process Guide – Housing

Waiver of charges will be considered as a deviation and needs to be approved by the relevant authority as per deviation matrix defined in the Financial Delegation of Authority Policy of the Bank owned by Finance Team.