



Schedule of Charges for Micro Mortgages

Type of Charge	Amount
Login Fees	Rs. 2000 + GST
Processing Fees	2% of Loan Amount + GST for Micro Home Improvement Loan & Micro Business Loan 2.5% of Loan Amount + GST for Micro Loan Against Property
Stamp Duty	As per State governing Law
Registration Charges	On Actuals to be paid directly to respective Registration Department
CERSAI	For all loan less than Rs. 5 Lakhs – Rs. 50 +GST For all loans more than Rs. 5 Lakhs – Rs. 100 + GST
Part-Payment Charges	Up to 20% of OSP once in year – No Charges From 20% up to 50% of OSP – 2% +GST Above 50% of Part Payment Not Allowed and to be moved to foreclosure process
Foreclosure Charges	For Micro Home Improvement Loan 0-24 MOB – 2% of OSP +GST 24+ MOB – 1% of OSP + GST For Micro Business Loan & Micro Loan Against Property 0-24 MOB – 3% +GST 24+ MOB – 2% + GST
Bounce and Late Payment Charges	Rs. 500 + GST of every instance of ECS/NACH/SI/Cheque failures
Penal Charges	2.5% + GST per month of Overdue Amount
Life Insurance	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. 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.