

Schedule of Charges – Micro Mortgages

Dated: 24/04/2026

Type of Charge	Details
Login Fees	Rs. 2000 + GST
Processing Fees	2% of Loan Amount + GST for Micro Home Improvement Loan & Micro Business Loan & Micro Mortgages Balance Transfer 2.5% of Loan Amount + GST for Micro Loan against Property 1% of Loan Amount + GST for Top up facility
CERSAI	For all loans 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 in a 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 to 24 MOB – 2% of OSP + GST 24+ MOB – 1% of OSP + GST For all other product variants 0 to 24 MOB – 3% of OSP + GST 24+ MOB – 2% of OSP + GST
Bounce Charges	Rs. 500 + GST of every instance of SI/NACH/Cheque failures
Penal Charges	2.5% per month of overdue amount
Credit Linked Life Insurance	The Borrower has the option of taking the insurance cover from Ujjivan. 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 of the insurance, the entire premium has to be borne by the borrower. For the premium payment, the borrower can choose to pay the insurance premium either directly or through deducting from loan amount