



UMMEED HOUSING FINANCE PRIVATE LIMITED

Regd. Off.: 318, DLF Magnolias, Sector-42, Golf Course Road, Gurugram – 122002, Haryana
Corp. Off.: Unit No.809-815, 8th Floor, Tower-A, Emaar Digital Greens, Golf Course Extn. Road, Sector 61, Gurugram-122102
CIN: U65922HR2016PTC057984

INFORMATION ON RATE OF INTEREST FOR VARIOUS TYPES OF LOANS (Updated as of 5th Jul-2022)

(A) Housing Loans: Rate of Interest on Percentage per annum basis

S. No.	Type of Customer	Range of Interest rate
1	Salaried	11.99%-17.49%
2	Self Employed	12.49%-17.99%

(B) Loan Against Property/Business Loan (on Residential Property)

S. No.	Type of Customer	Range of Interest rate
1	Salaried	15.99%-19.99%
2	Self Employed	16.99%-20.99%

(C) Loan Against Property/Business Loan (on Commercial Property)

S. No.	Type of Customer	Range of Interest rate
1	Salaried	15.99%-19.99%
2	Self Employed	16.99%-20.99%

(D) Small Ticket Business Loan (on Residential / Commercial Property)

S. No.	Type of Customer	Range of Interest rate
1	Salaried	18.00%-28.00%
2	Self Employed	18.00%-28.00%

Note-

1. All rates above 13.99% are at Fixed Rate of Interest.
2. Ummeed Reference Rate (URR) is the basis on which its floating rate loans are linked stands at 20.25% (with effect from 5th July-2022).
3. Methodology and approach for gradation of risk adopted by Ummeed Housing Finance Private Limited:

The rate of interest charged by the Company are primarily based its cost of funds and further will be determined as per interest rate model of the company after taking into account of type of loan, inherent credit and default risk in the products, tenor of loan, loan to value ratio, margin and risk premium, avenues for liquidity, market trend, interest rate in the market for similar lending activity, availability of refinance, competitor's offerings, creditworthiness of the counterparty, quality of security, financial appraisal, income segment, location, mode of repayment etc.



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The Company may charge different rate of interest for same product and tenor during the same period from different categories of borrowers, based on customer profile and qualification, stability in earning and employment and repayment ability, overall customer yield, risk premium, nature and value of collateral/ security, past relationship with customer, past repayment track and record of customer, external ratings of customers, etc.

4. Tariff Sheet-Schedule of Charges (common fees and charges including penal interest):

Particulars	Home Loan	Non-Home Loan (Loan against Property, Business Loan & Small Ticket Business Loan)
Copy of Welcome Letter & Amortization Schedule	NIL	NIL
Commitment Fee (at the time of Login the file) – <i>non-refundable</i>	Not to exceed Rs.10,000/-	Not to exceed Rs.10,000/-
Processing Fee	Up to 1%	Up to 2%
Document & Service Charges	Up to 3% of Sanction Amount	Up to 4% of Sanction Amount
CERSAI Charge	Up to Rs.750/- or as applicable	Up to Rs.750/- or as applicable
Loan Cancellation Charges	Rs.5000/- or 1% of Sanction amount whichever is higher	Rs.5000/- or 1% of Sanction amount whichever is higher
PDC/ECS/ACH Bounced Charges	Rs.600/- per bounce	Rs.600/- per bounce
Penal Charges for delay in deposit (applicable on Outstanding EMI/PEMI Due)	2.50% per month	2.50% per month
Switching Fee (Applicable on Outstanding Principal Amount)	Up to 0.5% of the POS or Rs.10,000/- whichever is lower.	Up to 0.5% of the POS or Rs.10,000/- whichever is lower.
Repayment Swap Charges	Rs.500/-	Rs.500/-
Statement of Accounts/Duplicate NOC/Foreclosure Letter)	Rs.500/- per statement	Rs.500/- per statement
Retrieval of copy of documents	Rs.1000/-	Rs.1000/-
List of Documents -Duplicate Copy	Rs. 500/-	Rs. 500/-
Pre-Closure Charges (Fixed Rate of Interest) by Individual Borrowers	NIL Charges - In case of closure through own funds 5% on Principal Outstanding - In case pre-closure of loan is through borrowing from other Bank / HFC / NBFC / any other Financial Institution	5% on Principal Outstanding.



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Pre-Closure Charges (Fixed Rate of Interest) by Non-Individual Borrowers	5% on Principal Outstanding.	5% on Principal Outstanding.
Pre-Closure Charges (Floating Rate of Interest) by Individual Borrowers	NIL	NIL
Pre-Closure Charges (Floating Rate of Interest) by Non-Individual Borrowers	5% on Principal Outstanding.	5% on Principal Outstanding.
Part Payment Charges (Fixed Rate of Interest) by Individual Borrowers	NIL	5% on Principal Outstanding
Part Payment Charges (Fixed Rate of Interest) by Non-Individual Borrowers	5% on Part Payment Amount	5% on Part Payment Amount
Part Payment Charges (Floating Rate of Interest) by Individual Borrowers	NIL	NIL
Part Payment Charges (Floating Rate of Interest) by Non-Individual Borrowers	5% on Part Payment Amount	5% on Part Payment Amount
Collection Charges	Rs.500/- per collection from the customer's residence/office	Rs.500/- per collection from the customer's residence/office
Differential Interest (any interest accrued due to gap in applicable ROI and existing rate of interest of any loan)	Refund or charged at any time suitable to customer or Ummeed Housing Finance	Refund or charged at any time suitable to customer or Ummeed Housing Finance
Document Custodian Fee (To be charged at the time of loan closure)	Rs.200 per month (after first 60 days)	Rs.200 per month (after first 60 days)
Property Swapping Charges	NA	Rs.3000
Applicable Taxes will be charged over and above the charges mentioned above in the Tariff Sheet		

Note:

- Fee/Charges mentioned above are excluding applicable taxes and charges, while making payment applicable service tax and other statutory charges to be added as notified by statutory/government bodies.
- We share credit performance details of your loan account with credit information bureau of India limited (CIBIL) and with other bureau agencies.