

INFORMATION ON RATE OF INTEREST FOR VARIOUS TYPES OF LOANS
(Updated as of 16th March 2023)

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

S. No.	Type of Customer	Range of Interest rate
1	Salaried	9.49%-22.0%
2	Self Employed	9.99%-25%

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

S. No.	Type of Customer	Range of Interest rate
1	Salaried	11.50%-23.00%
2	Self Employed	11.00%-25.00%

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

S. No.	Type of Customer	Range of Interest rate
1	Salaried	12.25%-21.00%
2	Self Employed	12.00%-22.00%

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

S. No.	Type of Customer	Range of Interest rate
	Self Employed	16.5% - 28%

Note-

- All rates above 15.5% are at a Fixed Rate of Interest.**
- Ummeed Reference Rate (URR) is the basis on which its floating rate loans are linked stands at 20.75%.**
- 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.

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):

Tariff Sheet-Schedule of Charges			
Particulars	Home Loan	Non-Home Loan (Loan against Property)	Non-Home Loan (Business Loan & Small Ticket Business Loan)
Copy of Welcome Letter & Amortization Schedule	NIL.		
Commitment Fee (at the time of Login the file) – <i>non-refundable</i>	Not to exceed Rs.10,000/-.		
Processing Fee	Up to 1%.	Up to 2%.	Up to 2%.
Document & Service Charges	Up to 3% of Sanction Amount.	Up to 4% of Sanction Amount.	Up to 4% of Sanction Amount.
CERSAI Charge	Up to Rs.750/- or as applicable.		
Loan Cancellation Charges	Rs.5,000/- or 1% of Sanction amount whichever is higher.		
PDC/ECS/ACH Bounced Charges	Rs.600/- per bounce.		
Penal Charges for delay in deposit (applicable on Outstanding EMI/PEMI Due)	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.		
Repayment Swap Charges	Rs.500/-.		
Duplicate NOC	Rs.500/-.		
Statement of Accounts/ Foreclosure Letter)	Rs.1,500/- per statement.		
Retrieval of copy of documents	Rs.1,500/-.		
List of Documents -Duplicate Copy	Rs.1,500/-.		
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.	5% on Principal Outstanding.
Pre-Closure Charges (Fixed Rate of Interest) by Non-Individual Borrowers	5% on Principal Outstanding.	5% on Principal Outstanding.	5% on Principal Outstanding.
Pre-Closure Charges (Floating Rate of Interest) by Individual Borrowers	NIL	NIL	5% on Principal Outstanding.
Pre-Closure Charges (Floating Rate of Interest) by Non-Individual Borrowers	5% on Principal Outstanding.	5% on Principal Outstanding.	5% on Principal Outstanding.
Part Payment Charges (Fixed Rate of Interest) by Individual Borrowers	NIL	5% on Principal Outstanding.	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.	5% on Part Payment Amount.
Part Payment Charges (Floating Rate of Interest) by Individual Borrowers	NIL	NIL	5% on Part Payment Amount.



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Part Payment Charges (Floating Rate of Interest) by Non-Individual Borrowers	5% on Part Payment Amount.	5% on Part Payment Amount.	5% on Part Payment Amount.
Collection Charges	Rs.500/- per collection from the customer's residence/office.		
Differential Interest	Will be applicable on cases (retention cases), which are getting closed within 12 months of ROI repricing, if any. In such cases the customer at the time of closure needs to pay the differential interest amount along with the foreclosure charges, wherever applicable.		
Document Custodian Fee (To be charged at the time of loan closure)	Rs.200/- per month (after first 60 days of loan disbursement).		
Property Swapping Charges	NA.		
Applicable Taxes will be charged over and above the charges mentioned above in the Tariff Sheet			

Note:

- a. 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.
- b. We share credit performance details of your loan account with credit information bureau of India limited (CIBIL) and with other bureau agencies.