

INFORMATION ON RATE OF INTEREST FOR VARIOUS TYPES OF LOANS

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

S. No.	Type of Customer	Range of Interest rate
1	Salaried	10% - 20%
2	Self Employed	10% - 22%

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

S. No.	Type of Customer	Range of Interest rate
1	Salaried	10% - 23%
2	Self Employed	10% - 24%

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

S. No.	Type of Customer	Range of Interest rate
1	Self Employed	15% - 28%

Note-

1. Ummeed Reference Rate (URR) is the basis on which its floating rate loans are linked stands at 20.85%.
2. 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.

Schedule of Charges (To be considered as integral part of KFS, MITC and Loan Agreement).				
Particulars	Home Loan	Non-Home Loan (Loan against Property)	Non-Home Loan (Business Loan)	Non-Home Loan (Small Ticket Business Loan)
IMD Fee (at the time of Login of the file) – <i>non-refundable</i>	Up to Rs.2,500/- + GST	Up to Rs.3,500/- +GST	Up to Rs.3,500/- +GST	Up to Rs.3,000/-+ GST
Processing Fee	Up to 3.0% of Sanction Amount + GST			
Commitment Fee for BT-In Cases	Up to Rs 10,000/-+ GST			
Conversion Charges (HL to Non-HL)	1% of Principal Outstanding + GST			
Mandatory Filing Fee/charges incurred in compliance with regulatory or statutory directions, levied by or through statutory/regulatory bodies (i.e., NeSL, CKYCR, CERSAI)	Actual amount, up to Rs 500/- plus GST			
Cheque/ECS/NACH Bounce Charges	Rs. 1,000/- per bounce			
Penal Charges for delay in deposit (applicable on Outstanding EMI/PEMI Due)	2.50% per month. (Penal charges shall be levied only after a grace period of five (5) days from the due date / date of bounce, in case the dues remain unpaid)			
ROI Switching Fee (Rate Type/Reduction)	Up to 0.5% of the POS or Rs.10, 000/- whichever is lower.			
Repayment Account Swap Charges	Rs.500/-+ GST			
Duplicate NOC	Rs.500/-+ GST			
Statement of Accounts (SOA) in Hard Copy	First copy free per financial year; thereafter Rs.500/- per statement + GST			
Foreclosure Letter	Rs. 1,000/- per statement + GST			
Retrieval of copy of Property documents	Rs.1,500/- + GST			
List of Documents -Duplicate Copy	Rs. 500/- per request + GST			
Statutory Charges (including Registration Charges, MOD/ MODT charges, Lien marking)	At actuals, as applicable in the respective state(s)			
Stamp Paper Procurement Charges	At actuals, as applicable in the respective state(s) and as charged by authorized service providers + GST			
Stamp Paper Amount	At actuals, as applicable in the respective state(s)			
Construction Progress Visit Charges	Up to Rs. 1,000/-+ GST per visit			
Post Disbursal Document (PDD) Submission Delay	Rs. 1,000/-+GST per month of delay in submission, (subject to maximum Rs. 6,000/-)			
Legal & Recovery Charges including SARFAESI actions				
Issuance of Dunning Notice	Rs.500/-+GST			
Issuance of Demand Notice	Rs.1,000/-+GST			
Legal Proceedings under NI/ PASA Act	Rs.5,000/-+GST			
Issuance of Demand Notice U/S 13(2) of SARFAESI Act	Rs.8,000/-+GST			
Issuance of reply under U/S 13(3) of SARFAESI Act	Rs.2,500/-+GST			
Issuance of Notice U/S 13(4) of SARFAESI Act issued	Rs.8,000/-+GST			

Filing application under Section 14 of SARFAESI Act	Rs.12,000/-+GST
For taking physical possession of asset	At actuals, as applicable in the respective state(s) + GST
Auction proceedings (including repossessed asset auction charges)	Rs. 15,000/- per occasion, plus actual expenses, plus GST
Filing and Contesting suit or legal matter	Minimum Rs. 50,000/- per case, or at actuals if higher, plus GST

Pre-Closure or Part Payment Charges							
Particulars	Home Loan (HL)		Non-Home Loan (LAP) End Use is Personal		Non-Home Loan (BL, STBL) End Use is Business		
	Fixed	Floating	Fixed	Floating	Fixed	Floating (Effective for cases sanctioned till 31/12/2025)	Floating (Effective for cases sanctioned from 01/01/2026)
Individual Borrower (Own Source)	Nil	Nil	5% + Taxes	Nil	5% + Taxes	5% + Taxes	Nil for loans with sanctioned amount up to Rs. 50 lakhs; 5% + Taxes (to be calculated on outstanding amount) for loans with sanctioned amount above Rs. 50 Lakhs
Individual Borrower (Balance Transfer)	5% + Taxes	Nil	5% + Taxes	Nil	5% + Taxes	5% + Taxes	Nil for loans with sanctioned amount up to Rs. 50 lakhs; 5% + Taxes (to be calculated on outstanding amount) for loans with sanctioned amount above Rs. 50 Lakhs
Non-individual Borrower (Company, Firm, etc.) (Non-Micro and Non-Small Enterprises)	5% + Taxes	Nil	5% + Taxes	Nil	5% + Taxes	5% + Taxes	5% + Taxes
Non-individual Borrower (Company, Firm, etc.) (Micro and Small Enterprises)	5% + Taxes	Nil	5% + Taxes	Nil	5% + Taxes	5% + Taxes	Nil for sanctioned amount - up to Rs. 50 lakhs; 5% + Taxes (to be calculated on outstanding amount) for loans with sanctioned amount above Rs. 50 Lakhs

Notes:

- a) Applicable taxes (GST or other statutory levies) will be charged over and above the charges mentioned in this Tariff Sheet. All charges stated above are exclusive of applicable taxes unless otherwise specified.
- b) Credit performance details of your loan account will be shared with Credit Information Companies (CICs), i.e., authorized credit bureaus/agencies.
- c) In cases of loan accounts with dual/ special rate (combination of fixed and floating rate) loans, aforesaid Pre-Closure or Part Payment Charges will depend on whether the loan is on floating rate at the time of pre-payment.
- d) **P+C / Construction / Extension Loans – In case of Plot + Construction (P+C) / Construction / Extension loans, if construction is not completed within 36 months from first disbursement and the loan is reclassified as Non-Housing Loan, conversion charges of 1% of principal outstanding (plus applicable GST) shall be levied. .**
- e) Tenure of the loan will start from the date of commencement of EMI.