



Schedule of Charges – Group Loans

Particulars	Charges																							
Processing Fee	1.2% of loan amount* *Applicable to loans above INR 25,000 *Excluding applicable GST																							
Insurance	If opted by the Borrower Voluntarily, charges will be applicable as per the guidelines of the Insurer. <table border="1"><thead><tr><th>Product</th><th>Tenure (Months)</th><th>Member</th><th>Rates (In INR)*</th></tr></thead><tbody><tr><td rowspan="6">Group Loan</td><td>6</td><td>Borrower / Spouse</td><td>2.81 – 3.42</td></tr><tr><td>12</td><td>Borrower / Spouse</td><td>5.61 - 6.83</td></tr><tr><td>18</td><td>Borrower / Spouse</td><td>8.41 – 10.24</td></tr><tr><td>24</td><td>Borrower / Spouse</td><td>11.21 – 13.65</td></tr><tr><td>30</td><td>Borrower / Spouse</td><td>13.09 – 17.02</td></tr><tr><td>36</td><td>Borrower / Spouse</td><td>16.81 – 20.47</td></tr></tbody></table> *Premium Rates are for INR 1000 Sum Assured. Sum Assured will be 105% of loan amount.	Product	Tenure (Months)	Member	Rates (In INR)*	Group Loan	6	Borrower / Spouse	2.81 – 3.42	12	Borrower / Spouse	5.61 - 6.83	18	Borrower / Spouse	8.41 – 10.24	24	Borrower / Spouse	11.21 – 13.65	30	Borrower / Spouse	13.09 – 17.02	36	Borrower / Spouse	16.81 – 20.47
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