



**Schedule of Charges – Individual Loans**

Particulars	Charges														
Processing Fee	2% of loan amount (excluding applicable GST)														
Franking Charge/Stamp duty	As per State Laws														
Late Payment Charge	INR 100 per late EMI (including applicable GST)														
Pre-closure charges	2% of the principal outstanding (inclusive of applicable GST) No Pre-closure charge if a customer pre-closes loan after paying 75% of Loan amount Not applicable for HIL/OM-HIL														
Insurance	If opted by the customer voluntarily, charges will be applicable as per the guidelines of the Insurer.														
	<b>Insurance Rates in INR (Up to 2 lakhs without GST)</b>														
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* Premium Rates are for INR 1000 Sum Assured. Sum Assured will be 105% of loan amount. In case loan amount is less than 2 Lakhs, maximum sum assured is 2 Lakhs. In case loan amount is in between 2 Lakhs to 3 Lakhs, maximum sum assured is 3 Lakhs															