



Schedule of Charges – Group Loans

Particulars	Charges (as on 1 st Apr'25)						
Processing Fee	1.2% of loan amount or INR 1100 whichever is lower*						
	*Applicable to loans above INR 50,000						
	*Excluding applicable GST						
Insurance	If opted by the Borrower voluntarily, charges will be applicable as per the guidelines of the Insurer.						
	Premium rates insurer wise:						
	HDFC Life Insurance Company Limited:						
	Group Loan: Rates (In INR) *						
	Term	6	12	18	24	30	36
	Customer	2.81	5.61	8.41	11.21	13.99	16.81
	Spouse	3.42	6.83	10.24	13.65	17.02	20.47
	Aditya Birla Sun Life Insurance Limited:						
	Group Loan: Rates (In INR) *						
	Term	6	12	18	24	30	36
	Customer	2.81	5.61	8.41	11.21	13.99	16.81
	Spouse	3.42	6.83	10.24	13.65	17.02	20.47
	Max Life Insurance Limited:						
	Group Loan: Rates (In INR) *						
	Term	6	12	18	24	30	36
	Customer	2.81	5.61	8.41	11.21	13.99	16.81
	Spouse	3.42	6.83	10.24	13.65	17.02	20.47
	Bajaj Allianz Life Insurance Company Limited						
	Group Loan: Rates (In INR) *						
	Term	6	12	18	24	30	36
	Customer	2.81	5.61	8.41	11.21	13.99	16.81
	Spouse	3.42	6.83	10.24	13.65	17.02	20.47
	*Premium Rates are for INR 1000 Sum Assured. Sum Assured options are 75%, 95% and 105% of loan amount.						