



Schedule of Charges – Group Loans

Particulars	Charges (as on 17 th June'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	<p>If opted by the Borrower voluntarily, charges will be applicable as per the guidelines of the Insurer.</p> <p><u>Premium rates insurer wise:</u></p> <p>HDFC Life Insurance Company Limited:</p> <table><tr><th colspan="7">Group Loan: Rates (In INR) *</th></tr><tr><th>Term</th><th>6</th><th>12</th><th>18</th><th>24</th><th>30</th><th>36</th></tr><tr><td>Customer</td><td>3.20</td><td>5.90</td><td>8.86</td><td>11.81</td><td>14.75</td><td>17.71</td></tr><tr><td>Spouse</td><td>3.89</td><td>7.19</td><td>11.18</td><td>14.91</td><td>18.69</td><td>22.37</td></tr></table> <p>Aditya Birla Sun Life Insurance Limited:</p> <table><tr><th colspan="7">Group Loan: Rates (In INR) *</th></tr><tr><th>Term</th><th>6</th><th>12</th><th>18</th><th>24</th><th>30</th><th>36</th></tr><tr><td>Customer</td><td>3.20</td><td>5.90</td><td>8.86</td><td>11.81</td><td>14.75</td><td>17.71</td></tr><tr><td>Spouse</td><td>3.89</td><td>7.19</td><td>11.18</td><td>14.91</td><td>18.69</td><td>22.37</td></tr></table> <p>Bajaj Allianz Life Insurance Company Limited</p> <table><tr><th colspan="7">Group Loan: Rates (In INR) *</th></tr><tr><th>Term</th><th>6</th><th>12</th><th>18</th><th>24</th><th>30</th><th>36</th></tr><tr><td>Customer</td><td>3.20</td><td>5.90</td><td>8.86</td><td>11.81</td><td>14.75</td><td>17.71</td></tr><tr><td>Spouse</td><td>3.89</td><td>7.19</td><td>11.18</td><td>14.91</td><td>18.69</td><td>22.37</td></tr></table> <p> *Premium Rates are for INR 1000 Sum Assured</p> <p>A comprehensive product suitability questionnaire is introduced to ensure a thorough assessment of product suitability to cover their expenses under uncertain circumstances.</p>	Group Loan: Rates (In INR) *							Term	6	12	18	24	30	36	Customer	3.20	5.90	8.86	11.81	14.75	17.71	Spouse	3.89	7.19	11.18	14.91	18.69	22.37	Group Loan: Rates (In INR) *							Term	6	12	18	24	30	36	Customer	3.20	5.90	8.86	11.81	14.75	17.71	Spouse	3.89	7.19	11.18	14.91	18.69	22.37	Group Loan: Rates (In INR) *							Term	6	12	18	24	30	36	Customer	3.20	5.90	8.86	11.81	14.75	17.71	Spouse	3.89	7.19	11.18	14.91	18.69	22.37
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