



Schedule of Charges – Individual Loans

Particulars	Charges (as on 2nd July 2025)
Processing Fee	2% of loan amount (excluding applicable GST)
Franking Charge/Stamp duty	As per State Laws
Late Payment Charge	INR 300 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

Insurance

If opted by the customer voluntarily, charges will be applicable as per the guidelines of the Insurer.

Premium rates insurer wise:

HDFC Life Insurance Company Limited

Insurance Rates in INR (Up to 2 lakhs without GST)*						
Term	6	12	18	24	30	36
Borrower/ Co-borrower	2.44	4.88	7.29	9.65	12.16	14.60
Insurance Rates in INR (>2lakhs with GST)*						
Term	6	12	18	24	30	36
Borrower/ Co-borrower	2.88	5.76	8.61	11.39	14.35	17.23

Aditya Birla Sun Life Insurance Limited:

Insurance Rates in INR (Up to 2 lakhs without GST)*						
Term	6	12	18	24	30	36
Borrower/ Co-borrower	2.44	4.88	7.29	9.65	12.16	14.60
Insurance Rates in INR (>2lakhs with GST)*						
Term	6	12	18	24	30	36
Borrower/ Co-borrower	2.88	5.76	8.61	11.39	14.35	17.23

Max Life Insurance Limited:

Insurance Rates in INR (Up to 2 lakhs without GST)*						
Term	6	12	18	24	30	36
Borrower/ Co-borrower	2.44	4.88	7.29	9.65	12.16	14.60
Insurance Rates in INR (>2lakhs with GST)*						
Term	6	12	18	24	30	36
Borrower/ Co-borrower	2.88	5.76	8.61	11.39	14.35	17.23

Bajaj Allianz Life Insurance Company Limited

Insurance Rates in INR (Up to 2 lakhs without GST)*						
Term	6	12	18	24	30	36
Borrower/ Co-borrower	2.44	4.88	7.29	9.65	12.16	14.60
Insurance Rates in INR (>2lakhs with GST)*						
Term	6	12	18	24	30	36
Borrower/ Co-borrower	2.88	5.76	8.61	11.39	14.35	17.23

* 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

