ujjivan SMALL FINANCE BANK
Build a Better Life

**Schedule of Charges – Group Loans**

<table>
<tr><th>Particulars</th><th>Charges (as on 1st Oct'26)</th></tr>
<tr><td>Processing Fee</td><td>1.5% of loan amount or INR 1,400 whichever is lower (Excluding GST). Nil for loans up to INR 50,000</td></tr>
<tr><td>Insurance</td><td>If opted by the Borrower voluntarily, charges will be applicable as per the guidelines of the Insurer.<br><br>Premium rates insurer wise:<br><br>HDFC Life Insurance Company Limited:
<table>
<tr><th colspan="7">Group Loan: Rates (In INR) *</th></tr>
<tr><td>Term</td><td>6</td><td>12</td><td>18</td><td>24</td><td>30</td><td>36</td></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>
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Aditya Birla Sun Life Insurance Limited:
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Bajaj Allianz Life Insurance Company Limited
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*Premium Rates are for INR 1000 Sum Assured<br><br>A comprehensive product suitability questionnaire is introduced to ensure a thorough assessment of product suitability to cover their expenses under uncertain circumstances.</td></tr>
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