



Schedule of Charges – Group Loans

Particulars	Charges (as on 30 th May'26)																																																																																																																						
Processing Fee	1.2% of total loan amount (+GST) or INR 1,100 (+GST) whichever is lower for loans above INR 50,000. Nil for loans up to INR 50,000.																																																																																																																						
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 style="text-align: center;">HDFC Life Insurance Company Limited:</p> <table border="1" style="width: 100%; text-align: center;"> <thead> <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> </thead> <tbody> <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> </tbody> </table> <p style="text-align: center;">Aditya Birla Sun Life Insurance Limited:</p> <table border="1" style="width: 100%; text-align: center;"> <thead> <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> </thead> <tbody> <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> </tbody> </table> <p style="text-align: center;">Axis Max Life Insurance Limited:</p> <table border="1" style="width: 100%; text-align: center;"> <thead> <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> </thead> <tbody> <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> </tbody> </table> <p style="text-align: center;">ICICI Prudential Life Insurance:</p> <table border="1" style="width: 100%; text-align: center;"> <thead> <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> </thead> <tbody> <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> </tbody> </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	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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