



Schedule of Charges – Individual Loans

Particulars	Charges (as on 1 st Oct 2024)																																																																																				
Processing Fee	2% of loan amount (excluding applicable GST)																																																																																				
Franking Charge/Stamp duty	As per State Laws																																																																																				
Late Payment Charge	INR 100 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	<p>If opted by the customer voluntarily, charges will be applicable as per the guidelines of the Insurer.</p> <p>Premium rates insurer wise:</p> <p style="text-align: center;">HDFC Life Insurance Company Limited</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="7">Insurance Rates in INR (Up to 2 lakhs without GST)*</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>Borrower/ Co-borrower</td> <td>2.44</td> <td>4.88</td> <td>7.29</td> <td>9.65</td> <td>12.16</td> <td>14.60</td> </tr> </tbody> </table> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="7">Insurance Rates in INR (>2lakhs with GST)*</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>Borrower/ Co-borrower</td> <td>2.88</td> <td>5.76</td> <td>8.61</td> <td>11.39</td> <td>14.35</td> <td>17.23</td> </tr> </tbody> </table> <p style="text-align: center;">Aditya Birla Sun Life Insurance Limited:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="7">Insurance Rates in INR (Up to 2 lakhs without GST)*</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>Borrower/ Co-borrower</td> <td>2.44</td> <td>4.88</td> <td>7.29</td> <td>9.65</td> <td>12.16</td> <td>14.60</td> </tr> </tbody> </table> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="7">Insurance Rates in INR (>2lakhs with GST)*</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>Borrower/ Co-borrower</td> <td>2.88</td> <td>5.76</td> <td>8.61</td> <td>11.39</td> <td>14.35</td> <td>17.23</td> </tr> </tbody> </table>	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	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
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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

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Term	6	12	18	24	30	36
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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