

UJJIVAN SMALL FINANCE BANK Build a Better Life

Schedule of Charges – Group Loans

Particulars	Charges (as on 1st Oct'24)						
Processing	1.2% of loan amount or INR 1100 whichever is lower*						
Fee	*Applicable to loans above INR 25,000						
	*Excluding applicable G	ST					
Insurance	If opted by the Borrower voluntarily, charges will be applicable as per the guidelines of the						
	Insurer.						
	Dramium rates insurer wise.						
	Premium rates insurer wise: HDFC Life Insurance Company Limited:						
	Group Loan: Rates (In INR)*						
	Term	6	12	18	24	30	36
	Customer	2.81	5.61	8.41	11.21	13.99	16.81
	Spouse	3.42	6.83	10.24	13.65	17.02	20.47
	Aditya Birla Sun Life Insurance Limited:						
	Group Loan: Rates (In INR)* Term 6 12 18 24 30						26
	Term Customer	2.81	5.61	8.41	24 11.21	30 13.99	36 16.81
	Spouse	3.42	6.83	10.24	13.65	17.02	20.47
	Spouse	3.42	0.03	10.24	13.03	17.02	20.47
	Max Life Insurance Limited: Group Loan: Rates (In INR)*						
	Term	6	12	18	24	30	36
	Customer	2.81	5.61	8.41	11.21	13.99	16.81
	Spouse	3.42	6.83	10.24	13.65	17.02	20.47
	Bajaj Allianz Life Insurance Company Limited						
	Group Loan: Rates (In INR)*						
	Term	6	12	18	24	30	36
	Customer	2.81	5.61	8.41	11.21	13.99	16.81
	Spouse	3.42	6.83	10.24	13.65	17.02	20.47
	*Premium Rates are for INR 1000 Sum Assured. Sum Assured options are 75%, 95% and 105% of loan amount.						
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