

Home Credit Assure - Rate Sheet

**Home Credit Assure : Residential Property (ONLY for Self Employed)**

Home Credit Assure : Declining Sum Insured

Age	Home Credit Assurance - Declining Sum Insured																													
	Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5		
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
<b>Sum Insured - Declining Sum Insured</b>																														
20-25	0.339%	0.742%	1.062%	1.359%	1.626%	1.779%	1.886%	1.966%	2.028%	2.078%	2.116%	2.148%	2.176%	2.199%	2.219%	2.237%	2.251%	2.265%	2.276%	2.285%	2.294%	2.303%	2.310%	2.317%	2.322%	2.331%	2.335%	2.340%	2.342%	
26-30	0.353%	0.774%	1.109%	1.428%	1.717%	1.820%	1.932%	2.014%	2.078%	2.130%	2.171%	2.205%	2.233%	2.256%	2.278%	2.297%	2.310%	2.324%	2.335%	2.347%	2.356%	2.372%	2.379%	2.386%	2.390%	2.395%	2.399%	2.404%	2.406%	
31-35	0.380%	0.829%	1.192%	1.530%	1.836%	2.023%	2.153%	2.251%	2.326%	2.388%	2.436%	2.475%	2.509%	2.536%	2.561%	2.582%	2.600%	2.616%	2.630%	2.641%	2.652%	2.664%	2.671%	2.680%	2.693%	2.703%	2.712%	2.720%	2.729%	2.738%
36-40	0.390%	0.863%	1.269%	1.672%	2.059%	2.319%	2.502%	2.641%	2.746%	2.830%	2.899%	2.953%	3.001%	3.040%	3.074%	3.104%	3.129%	3.152%	3.172%	3.188%	3.204%	3.218%	3.229%	3.241%	3.250%	3.259%	3.268%	3.275%	3.282%	3.289%
41-45	0.538%	1.198%	1.814%	2.445%	3.079%	3.551%	3.689%	4.137%	4.331%	4.484%	4.609%	4.710%	4.796%	4.869%	4.931%	4.983%	5.031%	5.070%	5.106%	5.138%	5.166%	5.191%	5.214%	5.234%	5.250%	5.268%	5.282%	5.296%	5.307%	5.319%
<b>Sum Insured - Principal Outstanding Basis</b>																														
46-50	0.445%	0.915%	1.470%	1.954%	2.370%	2.754%	3.052%	3.370%	3.714%	4.044%	4.340%	4.626%	4.900%	5.169%	5.430%	5.686%	5.930%	6.175%	6.410%	6.645%	6.870%	7.095%	7.310%	7.525%	7.730%	7.935%	8.130%	8.325%	8.510%	8.695%

**Home Credit Assure : Declining Sum Insured (ONLY for Self Employed)**

Home Credit Assure : Commercial Property

Pricing Inclusive of Service Tax as applicable

### Example

Mr. Kumar a salaried home loan customer, aged 26 years takes a loan for 10 lacs, for a period of 10 years then the premium he would pay would be (Rs 27,430 i.e. 10 lacs multiplied by 2.743%). At renewal the customer is aged 31 years and would like to renew for another 5 years then the premium he would pay at renewal would be (Rs 32,180 i.e. 10 lacs multiplied by 3.218%).

**Self Employed Customers are eligible for a 1.5% discount on the premium.**

Loss of Job section will not be applicable to them.