

SCHEDULE OF CHARGES | RETAIL, CONSUMER & MICRO-BUSINESS (RCMB) - PHYSICAL
A. RETAIL UNSECURED

(Personal Instalment Loan / Personal Loan, Business Instalment Loan / Business Loan, Short Term Unsecured Loan, Corporate Employee Solution Business – Personal Loan)

1. PERSONAL INSTALLMENT LOAN (PIL)
Indicative range of Rate of Interest

Note:

- 'Broken Period Interest' shall be charged and collected, wherever applicable

10% p.a. to 28% p.a.

PENAL CHARGES | PIL
Particulars of Charges
Details

Penal charges (charges levied for non-payment of overdue amount)

3% p.m. (36% p.a.) on the overdue amount for the delayed period

Penal charges for non-compliance with material terms and conditions (covenants / stipulated conditions) mentioned in the Sanction Letter / Loan Agreement, wherever applicable

2% p.a. on the outstanding loan amount till the date of compliance

Cheque return/bounce charges / ECS/SI/NACH failure charges

Rs. 1,000 per instance

Mandate cancellation charges

Rs. 450 (*per instance*) will be levied in case customer cancels an active mandate instruction for recurring repayment(s) and no new mandate is registered

OTHER CHARGES | PIL
Particulars of Charges
Details

Processing fees

Up to 4% of the loan sanctioned amount

Foreclosure charges

For Term Loan:

Upto 4% of the principal outstanding amount

For Flexi Loan:

Upto 4% of the total withdrawable amount

Conditions: Foreclosure is allowed only after 12 months from the date of disbursal of loan.

RCMB-PHY/VER-1.2/MAY 2025/ABC

Aditya Birla Capital Limited

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	<i>Foreclosure charges shall not be levied in the cases of floating rate term loan sanctioned, for purposes other than business, to individual borrowers with or without co-obligant(s).</i>
Part Pre-payment charges	<p><u>For Term Loan:</u></p> <p>a) NIL charges – if part pre-payment is equal to 20% of principal outstanding amount</p> <p>b) Upto 4% on remaining loan amount – if part pre-payment is greater than 20% of principal outstanding amount</p> <p>Conditions:</p> <p>a) No pre-payment is allowed in first 12 months from the date of disbursement</p> <p>b) Part pre-payment amount should be equal to OR greater than total of 3 EMIs</p> <p><u>For Flexi Loan:</u></p> <p>a) No charges for payments through mobile app/portal.</p> <p>b) Part pre-payment of loan facility toward limit reduction is not available</p> <p><i>Part prepayment charges shall not be levied in the cases of floating rate term loan sanctioned, for purposes other than business, to individual borrowers with or without co-obligant(s).</i></p>
Loan cancellation charges	Upto 4% of loan amount disbursed
Duplicate No Due Certificate issuance charges	Rs. 500 per instance
Charge For Exchanging PDCs, Security Cheques (Per Set) / ECS / NACH re-registration charges	Rs. 750 per instance
Loan Re-schedulement charges per instance (on request from applicants, approval to be at sole discretion of ABCL)	Rs. 5,000 per instance
Annual Maintenance Charges	For Flexi Loan: upto 0.25% on total withdrawable amount irrespective of utilisation on the date of levy of such charges
CIBIL/Credit report retrieval fee	Rs. 50 per instance for Consumer and Rs. 500 per instance for commercial CIBIL/Credit Report
Cheque Re-issuance charges	Rs. 500 per instance
Stamp Duty	As per actuals, where applicable
Legal and other statutory charges	As per actual, wherever applicable

Filing Financial information with Information Utility (NeSL)	As per actual, wherever applicable
Insurance Premium	As per actuals, where applicable

Note: GST at applicable rates, shall be levied as per the prevailing law for Banking & Financial services sector including NBFC

2. BUSINESS INSTALLMENT LOAN (BIL) (including DOCTOR LOAN (DL))	
Indicative range of Rate of Interest <i>Note:</i> - 'Broken Period Interest' shall be charged and collected, wherever applicable	DL 14% p.a. to 18% p.a. BIL 15% p.a. to 28% p.a.
PENAL CHARGES BIL, DL	
Particulars of Charges	Details
Penal charges (charges levied for non-payment of dues)	3% p.m. (36% p.a.) on the overdue amount for the delayed period
Penal charges for non-compliance with material terms and conditions (covenants / stipulated conditions) mentioned in the Sanction Letter / Loan Agreement, wherever applicable	2% p.a. on the outstanding loan amount till the date of compliance
Cheque return/bounce charges / ECS/SI/NACH failure charges	Rs. 1,000 per instance
Mandate cancellation charges (One-time levied in case customer cancels an active mandate instruction for recurring repayment(s) and no new mandate is registered)	Rs. 450
OTHER CHARGES BIL	
Particulars of Charges	Details
Processing fees	Upto 2.75% of the loan sanctioned amount (Non-refundable)
Credit Administration Charges (CAC)	CAC of 0.2%
Foreclosure charges	For Term Loan: Upto 5% of the Principal outstanding For Flexi Loan: Upto 5% of the withdrawable amount

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	Foreclosure is allowed only after 12 months from the date of Loan disbursal
Part Pre-payment Charges	<p>For Term Loan: Up to 5% will be charged on the part pre-payment amount, subject to following:</p> <ul style="list-style-type: none"> - Total of 20% of the Principal outstanding will be allowed for part pre-payment twice during the tenor of loan (5% charges should be taken on this part payment as well) - Part pre-payment amount shall be equal to or greater than total of 3 EMIs - No pre-payment shall be allowed in first 12 months from the date of disbursement <p>For Flexi Loan:</p> <ul style="list-style-type: none"> - No charges for part pre-payments through mobile app/portal - Part pre-payment of loan facility toward limit reduction is not available <p><i>Part prepayment charges shall not be levied in the cases of floating rate term loan sanctioned, for purposes other than business, to individual borrowers with or without co-obligant(s).</i></p>
Loan cancellation charges	<p>Rs. 2,000</p> <ul style="list-style-type: none"> - Cancellation allowed within 7 days from the date of disbursal - The applicable processing fee to be retained before reversing the funds
Fee for Hybrid Facilities	<p>For Hybrid TL & Hybrid OD Rs. 4999/- for Loan Amount less than 10 Lakhs Rs. 9999/- for Loan Amount more than equal to 10 Lakhs Will be deducted upfront from the loan amount</p>
Statement of Account/ Repayment Schedule / any other document/statement (Excluding Foreclosure / Pre-closure statement)	For Physical copy Rs. 500 per request
Duplicate No Due Certificate issuance charges	Rs. 1,000 per instance
No-Objection Certificate issuance charges	Rs. 500 per instance
Charge For Exchanging PDCs, Security Cheques (Per Set) / ECS / NACH re-registration charges	Rs. 750 per instance

EMI cycle change date	Rs. 750 per instance <i>Note: Interest accrued (from original EMI date to revised EMI date), if any, on account of EMI date change shall be applicable and payable upfront over and above the EMI change date charges</i>
Loan Re-schedulement charges (on request from applicants, approval To be at sole discretion of ABCL)	Rs. 7,500 per instance
Annual Maintenance Charges	<u>For Flexi Loan:</u> Up to 0.50% AMC (annual maintenance charges that will be deducted at the beginning of each year on total withdrawable limit) irrespective of utilisation on the date of levy of such charges
Cheque Re-issuance charges	Rs. 500 per instance
Stamp Duty	As per actuals, where applicable
Legal and other statutory charges	As per actual, wherever applicable
Filing Financial information with Information Utility (NeSL)	As per actual, wherever applicable
Insurance Premium	As per actuals, where applicable

Note: GST at applicable rates, shall be levied as per the prevailing law for Banking & Financial services sector including NBFC

3. SHORT TERM UNSECURED LOAN (STUL)

Indicative range of Rate of Interest	18% p.a. to 32% p.a.
<i>Note:</i> - 'Broken Period Interest' shall be charged and collected, wherever applicable	
PENAL CHARGES STUL	
Particulars of Charges	Details
Penal charges (charges levied for non-payment of overdue amount)	3% p.m. (36% p.a.) on the overdue amount for the delayed period
Penal charges for non-compliance with material terms and conditions (covenants / stipulated conditions) mentioned in the Sanction Letter / Loan Agreement, wherever applicable	2% p.a. on the outstanding loan amount till the date of compliance
Cheque return/bounce charges / ECS/SI/NACH failure charges	Rs. 1,000 per instance
Mandate Cancellation Charges (One-time levied in case customer cancels an active mandate instruction for recurring repayment(s) and no new mandate is registered)	Rs. 450
OTHER CHARGES STUL	
Particulars of Charges	Details
Processing fees	Upto 3.50% of the loan sanctioned amount (Non-refundable)
Credit Administration Charges (CAC)	CAC of 0.2%
Foreclosure charges / Pre-payment	For Term Loan: Upto 5% of the Principal outstanding For Flexi Loan: Upto 5% of the withdrawable amount Foreclosure is allowed only after 12 months from the date of Loan disbursal
Part Pre-payment Charges	For Term Loan: Up to 5% will be charged on the part pre-payment amount, subject to following: - Total of 20% of the Principal outstanding will be allowed for part pre-payment twice during the tenor of loan (5% charges should be taken on this part payment as well)

	<ul style="list-style-type: none"> - Part pre-payment amount shall be equal to or greater than total of 3 EMIs - No pre-payment shall be allowed in first 12 months from the date of disbursement <p>For Flexi Loan:</p> <ul style="list-style-type: none"> - No charges for part pre-payments through mobile app/portal - Part pre-payment of loan facility toward limit reduction is not available <p><i>Part prepayment charges shall not be levied in the cases of floating rate term loan sanctioned, for purposes other than business, to individual borrowers with or without co-obligant(s).</i></p>
Loan cancellation charges	<p>Rs. 2,000</p> <ul style="list-style-type: none"> - Cancellation allowed within 7 days from the date of disbursal - The applicable processing fee to be retained before reversing the funds
Statement of Account/ Repayment Schedule / any other document/statement (Excluding Foreclosure / Pre-closure statement)	For Physical copy Rs 500 per request
Fee for Hybrid Facilities	<p>For Hybrid TL & Hybrid OD</p> <p>Rs. 4999/- for Loan Amount less than 10 Lakhs</p> <p>Rs. 9999/- for Loan Amount more than equal to 10 Lakhs</p> <p>Will be deducted upfront from the loan amount</p>
Duplicate No Due Certificate issuance charges	Rs. 1,000 per instance
No-Objection Certificate issuance charges	Rs. 500/- per instance
Charge For Exchanging PDCs, Security Cheques (Per Set) / ECS / NACH re-registration charges	Rs. 750 per instance
EMI cycle change date	<p>Rs. 750 per instance</p> <p><i>Note: Interest accrued (from original EMI date to revised EMI date), if any, on account of EMI date change shall be applicable and payable upfront over and above the EMI change date charges</i></p>
Loan Re-schedulement charges (on request from applicants, approval be at sole discretion of ABCL)	Rs. 7,500 per instance

Annual Maintenance Charges	For Flexi Loan: Up to 0.50% AMC (annual maintenance charges that will be deducted at the beginning of each year on total withdrawable limit) irrespective of utilisation on the date of levy of such charges
Cheque Re-issuance charges	Rs. 500 per instance
Stamp Duty	As per actuals, where applicable
Legal and other statutory charges	As per actual, wherever applicable
Filing Financial information with Information Utility (NeSL)	As per actual, wherever applicable
Insurance Premium	As per actual, wherever applicable

Note: GST at applicable rates, shall be levied as per the prevailing law for Banking & Financial services sector including NBFC

4. CORPORATE EMPLOYEE SOLUTION BUSINESS (CESB) (Personal loan)	
Indicative range of Rate of Interest	10% p.a. to 29% p.a.
Note: - 'Broken Period Interest' shall be charged and collected, wherever applicable	
PENAL CHARGES	
Particulars of Charges	Details
Penal charges (charges levied for non-payment of overdue amount)	3% p.m. (36% p.a.) on the overdue amount for the delayed period
Penal charges for non-compliance with material terms and conditions (covenants / stipulated conditions) mentioned in the Sanction Letter / Loan Agreement, wherever applicable	2% p.a. on the outstanding loan amount till the date of compliance
Penal charges for Cheque return/ bounce charges / ECS/SI/NACH failure charges	Rs. 1,000 per instance
Penal charges for mandate cancellation charges	Rs. 450 (<i>per instance</i>) will be levied in case customer cancels an active mandate instruction for recurring repayment(s) and no new mandate is registered
OTHER CHARGES	
Particulars of Charges	Details
Processing fees	Upto 2% of the loan sanctioned amount
Foreclosure charges	For Term Loan: 0% to 4% of the Principal outstanding For Flexi Loan: 0% to 4% of the withdrawable amount Conditions: Foreclosure is allowed only after 12 months from the date of Loan disbursal. <i>Foreclosure charges shall not be levied in the cases of floating rate term loan sanctioned, for purposes other than business, to individual borrowers with or without co-obligant(s).</i>
Part Pre-payment Charges	For Term Loan: 0% to 4% on remaining loan amount

	<p>Conditions:</p> <p>a) No pre-payment is allowed in first 12 months from the date of disbursement</p> <p>b) Part pre-payment amount should be equal to OR greater than total of 3 EMIs</p> <p>For Flexi Loan:</p> <p>No charges for part pre-payments through mobile app/portal</p> <p>Part pre-payment of loan facility toward limit reduction is not available</p> <p><i>Part prepayment charges shall not be levied in the cases of floating rate term loan sanctioned, for purposes other than business, to individual borrowers with or without co-obligant(s).</i></p>
Loan cancellation charges	0% to 4% of the loan amount disbursed
Charge For Exchanging PDCs, Security Cheques (Per Set) / ECS / NACH re-registration charges	Rs. 750 per instance
Loan Re-schedulement charges (on request from applicants, approval be at sole discretion of ABCL)	Rs. 5,000 per instance
Annual Maintenance Charges	For Flexi Loan facility : 0.50% on total withdrawable amount irrespective of utilisation on the date of levy of such charges
CIBIL/Credit report retrieval fee	Rs. 50 per instance for Consumer and Rs. 500 per instance for commercial CIBIL/Credit Report
Cheque Re-issuance charges	Rs. 500 per instance
Stamp Duty	As per actuals, where applicable
Legal and other statutory charges	As per actual, wherever applicable
Filing Financial information with Information Utility (NeSL)	As per actual, wherever applicable
Insurance Premium	As per actual, wherever applicable

Note: GST at applicable rates, shall be levied as per the prevailing law for Banking & Financial services sector including NBFC

B. RETAIL SECURED (Small Ticket Secured Loan, Micro Loan Against Property)	
1. SMALL TICKET SECURED LOAN (STSL)	
Indicative range of Rate of Interest	
Note: - 'Broken Period Interest' shall be charged and collected, wherever applicable	9% p.a. to 20% p.a.
PENAL CHARGES STSL	
Particulars of Charges	Details
Penal charges (charges levied for non-payment of overdue amount)	2% p.m. (24% p.a.) on the overdue amount for the delayed period
Penal charges for non-compliance with material terms and conditions (covenants / stipulated conditions) mentioned in the Sanction Letter / Loan Agreement, wherever applicable	2% p.a. on the outstanding loan amount till the date of compliance
Penal Charges for Cheque return/ bounce charges / ECS/SI/NACH failure charges / NACH re-registration charges	Rs. 1,000 per instance
Penal Charges for mandate cancellation charges	Rs. 450 (<i>per instance</i>) will be levied in case customer cancels an active mandate instruction for recurring repayment(s) and no new mandate is registered
OTHER CHARGES STSL	
Particulars of Charges	Details
Processing fees	Upto 2.5% of the loan sanctioned amount (Non-refundable)
Login / IMD Fee	Rs. 5,000 (Non-refundable)
Foreclosure charges	4% of the principal outstanding Condition: - Loan can be pre-closed only after 18 months from the date of first disbursement (the above condition is not applicable in case of loan sanctioned to an individual for purpose other than business / commercial on a floating rate)

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	<i>Foreclosure charges shall not be levied in the cases of floating rate term loan sanctioned, for purposes other than business, to individual borrowers with or without co-obligant(s).</i>
Part Prepayment charges	<p>a) NIL charges – if part pre-payment is equal to 25% of principal outstanding as on 1st April of given financial year b) Upto 4% on remaining loan amount – if part pre-payment is greater than 25% of principal outstanding</p> <p>Conditions: a) No pre-payment is allowed in first 12 months from the date of disbursement b) Part pre-payment amount should be equal to OR greater than total of 3 EMIs c) Up to 25% of Principal amount in a Financial Year can be pre-paid. (the above conditions are not applicable in case of loan sanctioned to an individual for purpose other than business / commercial on a floating rate)</p> <p><i>Part prepayment charges shall not be levied in the cases of floating rate term loan sanctioned, for purposes other than business, to individual borrowers with or without co-obligant(s).</i></p>
Loan cancellation charges	<p>Upto 4% of the loan amount disbursed or Rs. 10,000, whichever is higher</p> <p><i>Note: Login fee and Processing fee applicable shall be retained and non-refundable. In case of deduction of any fee or charges from disbursement, the borrower needs to pay the same before cancellation.</i></p>
List of Documents	Rs. 1,500 (1 st request free)
Request for copies of documents of any collateral held with ABCL	Rs. 2,500 per instance
Statement of Account/ Repayment Schedule / any other document/ statement (Excluding Foreclosure / Pre-closure statement)	For Physical copy Rs. 500 per request
Duplicate No Due Certificate issuance charges	Rs. 1,000 per instance
No-Objection Certificate issuance charges	Rs. 1000 per instance
Charge For Exchanging PDCs, Security Cheques (Per Set) / ECS	Rs.750 per instance
EMI cycle change date	Rs. 750 per instance

	<i>Note: Interest accrued (from original EMI date to revised EMI date), if any, on account of EMI date change shall be applicable and payable upfront over and above the EMI change date charges</i>
Charges for conversion of higher floating rate to lower floating rate (on request from applicants, approval be at sole discretion of ABCL)	Upto 3% of the Principal outstanding
Charges for switching to Fixed rate of interest from Floating rate of interest (on request from applicants of Eligible Loan, approval be at sole discretion of ABCL)	Upto 3% of the principal outstanding amount <i>Note: The facility to switch from floating to fixed will be provided only to eligible borrowers as per RBI Directions</i>
Loan Re-schedulement charges (on request from applicants, approval be at sole discretion of ABCL)	Upto 2% of the Principal outstanding
Property swap charges (on request from applicants, approval to be at sole discretion of ABCL)	Rs. 10,000
CIBIL/Credit report retrieval fee	Rs. 50 per instance for Consumer and Rs. 500 per instance for commercial CIBIL/Credit Report
Cheque Re-issuance charges	Rs. 500 per instance
CERSAI	As per actual, where applicable
Stamp Duty	As per actual, where applicable
Legal and other statutory charges	As per actual, wherever applicable
Filing Financial information with Information Utility (NeSL)	As per actual, wherever applicable
Insurance Premium	As per actual, wherever applicable
Creation charge with ROC	As per actual, where applicable
Custodian Charges / Fee for property documents in closed loans	Rs 1000/- per month (post 30 days from loan closure date)

Note: GST at applicable rates, shall be levied as per the prevailing law for Banking & Financial services sector including NBFC

2. MICRO LOAN AGAINST PROPERTY (MLAP)

Indicative range of Rate of Interest

Note:

- 'Broken Period Interest' shall be charged and collected, wherever applicable

13% p.a. to 26% p.a.

PENAL CHARGES | MLAP

Particulars of Charges

Details

Penal charges (charges levied for non-payment of overdue amount)

2% p.m. (24% p.a.) on the overdue amount for the delayed period

Penal charges for non-compliance with material terms and conditions (covenants / stipulated conditions) mentioned in the Sanction Letter / Loan Agreement, wherever applicable

2% p.a. on the outstanding loan amount till the date of compliance

Penal Charges for Cheque return/ bounce charges / ECS/SI/NACH failure charges

Rs. 1,000 per instance

Penal Charges for mandate cancellation charges

Rs. 450 (*per instance*) will be levied in case customer cancels an active mandate instruction for recurring repayment(s) and no new mandate is registered

OTHER CHARGES | MLAP

Particulars of Charges

Details

Processing fees

Upto 2.5% of the loan sanctioned amount (Non-refundable)

Login / IMD Fee

Rs. 5,000 (Non-refundable)

Foreclosure charges

Upto 4% of the principal outstanding

Condition:

- Loan can be pre-closed only after 18 months from the date of first disbursement
(the above condition is not applicable in case of loan sanctioned to an individual for purpose other than business / commercial on a floating rate)

Foreclosure charges shall not be levied in the cases of floating rate term loan sanctioned, for purposes other than business, to individual borrowers with or without co-obligant(s).

Part Pre-payment Charges	<p>a) NIL charges – if part pre-payment is equal to 25% of principal outstanding as on 1st of April of given FY</p> <p>b) Upto 4% on remaining loan amount – if part pre-payment is greater than 25% of principal outstanding</p> <p>Conditions:</p> <p>a) No pre-payment is allowed in first 12 months from the date of disbursement</p> <p>b) Part pre-payment amount should be equal to OR greater than total of 3 EMIs</p> <p>c) Up to 25% of Principal amount in a Financial Year can be pre-paid.</p> <p>(the above conditions are not applicable in case of loan sanctioned to an individual for purpose other than business / commercial on a floating rate)</p> <p><i>Part prepayment charges shall not be levied in the cases of floating rate term loan sanctioned, for purposes other than business, to individual borrowers with or without co-obligant(s).</i></p>
Loan cancellation charges	<p>Upto 4% of the loan amount sanctioned or Rs.10,000, whichever is higher</p> <p><i>Note: Login fee and Processing fee applicable shall be retained and non-refundable. In case of deduction of any fee or charges from disbursement, the borrower needs to pay the same before cancellation.</i></p>
Request for copies of documents of any collateral held with ABCL	Rs. 2,500 per instance
Statement of Account/ Repayment Schedule / any other document/statement (Excluding Foreclosure / Pre-closure statement)	For Physical copy Rs. 500 per request
List of Documents	Rs. 1,500 per instance (1 st request free)
Duplicate No Due Certificate issuance charges	Rs. 1000/- Per Instance
No-Objection Certificate issuance charges	Rs. 1,000/- per instance
Charge For Exchanging PDCs, Security Cheques (Per Set) / ECS / NACH re-registration charges	Rs. 750 per instance
EMI cycle change date	<p>Rs. 750 per instance</p> <p><i>Note: Interest accrued (from original EMI date to revised EMI date), if any, on account of EMI date change shall be applicable and payable upfront over and above the EMI change date charges</i></p>

Charges for conversion of higher floating rate to lower floating rate (on request from applicants, approval be at sole discretion of ABCL)	Upto 3% of the Loan outstanding
Charges for switching to Fixed rate of interest from Floating rate of interest (on request from applicants of Eligible Loan, approval be at sole discretion of ABCL)	Upto 3% of the principal outstanding amount <i>Note: The facility to switch from floating to fixed will be provided only to eligible borrowers as per RBI Directions</i>
Loan Re-schedulement charges (on request from applicants, approval be at sole discretion of ABCL)	Upto 2% of the Principal outstanding
Property swap charges (on request from applicants, approval to be at sole discretion of ABCL)	Rs. 10,000/-
CIBIL/Credit report retrieval fee	Rs. 50 per instance for Consumer and Rs. 500 per instance for commercial CIBIL/Credit Report
Cheque Re-issuance charges	Rs. 500 per instance
CERSAI	As per actual, where applicable
Stamp Duty	As per actual, where applicable
Legal and other statutory charges	As per actual, wherever applicable
Filing Financial information with Information Utility (NeSL)	As per actual, wherever applicable
Insurance Premium	As per actual, wherever applicable
Creation charge with ROC	As per actual, wherever applicable
Custodian Charges / Fee for property documents in closed loans	Rs 1000/- per month (post 30 days from loan closure date)

Note: GST at applicable rates, shall be levied as per the prevailing law for Banking & Financial services sector including NBFC