

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 (One time levied in case customer cancels an active mandate instruction for recurring repayment(s) and no new mandate is registered)

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 8% of the Principal outstanding if done within 12 months from the date of disbursal & upto 5% of the Principal outstanding post that.

For Flexi Loan:

Upto 8% of the withdrawable amount if done within 12 months from the date of disbursal & upto 5% of the withdrawable amount post that.

RCMB-PHY/VER-1.3/NOV 2025/ABC

Aditya Birla Capital Limited

Corporate Office: One World Center, Tower 1, 18th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013

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Part Pre-payment charges	For Term Loan & Hybrid Term Loan Facility – Charges A) Nil Charges - If Total Part prepayment made during the year is up to 20% of the principal outstanding amount, calculated on per transaction basis B) Upto 5% on Remaining Part Payment amount – If Total part prepayment during the year surpasses 20% threshold, calculated per transaction basis Conditions : A) No pre - payment is allowed in first 12 months from the date of disbursement. For Flexi Loan Facility & Hybrid DLOD – A) No charges for payments through mobile app/portal B) Part pre-payment of loan facility towards limit reduction is not available.
Loan cancellation charges	Cancellation allowed within 7 days from the date of disbursal subject to following charges: 1) The applicable processing fee to be retained before reversing the funds 2) For any cross-sell product, including third-party product fees, the charges should be retained before reversing any funds. Only insurance-related charges will be reversed if the customer has made an upfront payment, provided the associated policy is cancelled and the corresponding refund amount is received by ABCL 3) Rs. 2000 charge of cancellation to be paid by the customer Post cooling off period Foreclosure charges are applicable
Duplicate No Due Certificate issuance charges	Rs. 1000 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 facility & Hybrid Dropline Overdraft facility only : 0.25% on total withdrawable amount deducted at the beginning of each year, 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
Principle Holiday facility fees :	For Hybrid TL & Hybrid OD ₹1,999 for loan amounts between ₹1,00,000 and ₹3,00,000 ₹2,999 for loan amounts between ₹3,00,001 and ₹6,00,000 ₹3,999 for loan amounts between ₹6,00,001 and ₹9,00,000 ₹5,999 for loan amounts between ₹9,00,001 and ₹12,00,000 ₹7,999 for loan amounts between ₹12,00,001 and ₹15,00,000 ₹9,999 for loan amounts between ₹15,00,001 and ₹18,00,000 ₹11,999 for loan amounts between ₹18,00,001 and ₹21,00,000 ₹14,999 for loan amounts between ₹21,00,001 and ₹50,00,000 Will be deducted upfront from the loan amount

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

Note:

- '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%

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Foreclosure charges	Foreclosure is allowed only after payment of 12 EMIs After payment of 12 EMIs For Term Loan: Upto 5% of the Principal outstanding For Flexi Loan: Upto 5% of the withdrawable amount Before payment of 12 EMIs For Term Loan: Upto 8% of the Principal outstanding For Flexi Loan: Upto 8% of the withdrawable amount
Part Pre-payment Charges	For Term Loan: -Pre-payment shall be allowed only after payment of 12 EMIs -Up to 5% will be charged on the part pre-payment amount if paid after payment of 12 EMIS Before payment of 12 EMIS -Up to 8% will be charged on the part pre-payment amount subject to following conditions: - Total of 20% of the Principal outstanding will be allowed for part pre-payment twice during the tenor of loan (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 For Flexi Loan: - No charges for part pre-payments through mobile app/portal - Part pre-payment of loan facility toward limit reduction is not available 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).
Loan cancellation charges	Rs. 2,000 - Cancellation allowed within 7 days from the date of disbursement - The applicable processing fee to be retained before reversing the funds
Facility Fee	Up to 0.5% of the loan amount Applicable for below Programs/facility type 1. Hybrid term Loan 2. Hybrid Dropline Overdraft 3. Regular Dropline Overdraft

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	Up to 0.50% AMC on total withdrawable limit irrespective of utilisation on the date of levy of such charges and will be deducted in the beginning of each year on total withdrawable limit irrespective of utilisation on the date of levy of such charges (1st year AMC will be charged upfront from disbursement) Applicable for below Programs/facility type: 1. Hybrid Dropline Overdraft 2. Regular Dropline Overdraft"
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	Foreclosure is allowed only after payment of 12 EMIs After payment of 12 EMIs For Term Loan: Upto 5% of the Principal outstanding For Flexi Loan: Upto 5% of the withdrawable amount Before payment of 12 EMIs For Term Loan: Upto 8% of the Principal outstanding For Flexi Loan: Upto 8% of the withdrawable amount

Part Pre-payment Charges	For Term Loan: -Pre-payment shall be allowed only after payment of 12 EMIs -Up to 5% will be charged on the part pre-payment amount if paid after payment of 12 EMIS Before payment of 12 EMIS -Up to 8% will be charged on the part pre-payment amount subject to following conditions: - Total of 20% of the Principal outstanding will be allowed for part pre-payment twice during the tenor of loan (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 For Flexi Loan: - No charges for part pre-payments through mobile app/portal - Part pre-payment of loan facility toward limit reduction is not available 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).
Loan cancellation charges	Rs. 2,000 - 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
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 be at sole discretion of ABCL)	Rs. 7,500 per instance

Annual Maintenance Charges	Up to 0.50% AMC on total withdrawable limit irrespective of utilisation on the date of levy of such charges and will be deducted in the beginning of each year on total withdrawable limit irrespective of utilisation on the date of levy of such charges (1st year AMC will be charged upfront from disbursement) Applicable for below Programs/facility type: 1. Hybrid Dropline Overdraft 2. Regular Dropline Overdraft
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

	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 For Flexi Loan: No charges for part pre-payments through mobile app/portal Part pre-payment of loan facility toward limit reduction is not available <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>
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

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B. RETAIL SECURED (Small Ticket Secured Loan, Micro Loan Against Property)	
1. SMALL TICKET SECURED LOAN (STSL)	
Indicative range of Rate of Interest	
<i>Note:</i> - 'Broken Period Interest' shall be charged and collected, wherever applicable	9% p.a. to 22% 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	Rs. 1000 per instance
Penal Charges for Mandate cancellation charges (One-time charge levied in case customer cancels an active mandate instruction for recurring payment(s) and no new mandate is registered)	Rs. 450
OTHER CHARGES STSL	
Particulars of Charges	Details
Processing fees	Up to 2.5% of the loan sanctioned amount (Non-refundable)
Login / IMD Fee	Rs. 5000 (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

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	business / commercial on a floating rate) <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> <i>For Hybrid ROI Loans</i> <i>Applicable foreclosure charges will be based on the rate type (fixed/floating) prevailing on the date of foreclosure as mentioned above</i>
Part Prepayment charges	a) NIL charges – if part pre-payment is equal to 25% of principal outstanding as on 1st of April of given financial year b) 4% on remaining part payment amount – if part pre-payment is greater than 25% of principal outstanding 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) <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> <i>For Hybrid ROI Loans</i> <i>Applicable Part Prepayment charges will be based on the rate type (fixed/floating) prevailing on the date of Part Prepayment as mentioned above</i>
Loan cancellation charges	☐ Rs. 5,000/- After cheque handover and before encashment of cheque. ☐ Cancellation of the loan after first disbursement or encashment of the cheque shall be treated as foreclosure and will attract charges as per the foreclosure terms specified in the Schedule of

	Charges <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>
List of Documents	Rs. 1500 per instance (1 st request free)
Request for copies of documents of any collateral held with ABCL	Rs. 2500 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. 1000 per instance
No-Objection Certificate issuance charges	Rs. 1000 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>
Charges for conversion of higher floating rate to lower floating rate (on request from applicants, approval be at sole discretion of ABCL)	Up to 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)	Up to 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)	Up to 2% of the principal outstanding
Property swap charges (on request from applicants, approval to be at sole discretion of ABCL)	Rs. 10000
Cheque Re-issuance charges	Rs. 500 per instance

CERSAI	As per actual, wherever applicable
Stamp Duty	As per actual, wherever 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 charges 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)
Property Valuation Charges	Rs. 2500 per report
Property Legal Charges	Rs. 5500 per property for Delhi, NCR and Mumbai
	Rs. 3500 per property for all other locations
Original Property Paper Retrieval for verification/ Inspection/ For Lease deed from development authority/ Nagar Palika	Rs. 1500 per instance
Collection charges	Rs. 600 per visit
Legal / SARFAESI / Incidental Charges	As per actual, where applicable

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 <i>Note:</i> - 'Broken Period Interest' shall be charged and collected, wherever applicable	13% p.a. to 32% 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. 1000 per instance
Penal Charges for Mandate cancellation charges (One-time charge levied in case customer cancels an active mandate instruction for recurring payment(s) and no new mandate is registered)	Rs. 450
OTHER CHARGES MLAP	
Particulars of Charges	Details
Processing fees	Up to 2.5% of the loan sanctioned amount (Non-refundable)
Login / IMD Fee	Rs. 5000 (Non-refundable)
Foreclosure charges	4% of the principal outstanding <i>Condition:</i> 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) <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> <i>For Hybrid ROI Loans</i> <i>Applicable foreclosure charges will be based on the rate type (fixed/floating) prevailing on the date of foreclosure as mentioned above</i>
Part Prepayment charges	a) NIL charges – if part pre-payment is equal to 25% of principal outstanding as on 1st of April of given financial year b) 4% on remaining part payment amount – if part pre-payment is greater than 25% of principal outstanding <i>Conditions:</i> 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) <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> <i>Note: Login fee and Processing fee applicable shall be retained and non-refundable. In case of deduction of any fee or charges from disbursal, the borrower needs to pay the same before cancellation.</i>
Loan cancellation charges	☐ Rs. 5,000/- After cheque handover and before encashment of cheque. ☐ Cancellation of the loan after first disbursement or encashment of the cheque shall be treated as foreclosure and will attract charges as per the foreclosure terms specified in the Schedule of Charges <i>Note: Login fee and Processing fee applicable shall be retained and non-refundable. In case of deduction of any fee or charges from disbursal, the borrower needs to pay the same before cancellation.</i>
List of Documents	Rs. 1500 per instance (1 st request free)
Request for copies of documents of any collateral held with ABCL	Rs. 2500 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. 1000 per instance
No-Objection Certificate issuance charges	Rs. 1000 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>
Charges for conversion of higher floating rate to lower floating rate (on request from applicants, approval be at sole discretion of ABCL)	Up to 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)	Up to 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)	Up to 2% of the principal outstanding
Property swap charges (on request from applicants, approval to be at sole discretion of ABCL)	Rs. 10000
Cheque Re-issuance charges	Rs. 500 per instance
CERSAI	As per actual, wherever applicable
Stamp Duty	As per actual, wherever 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 charges 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)
Property Valuation Charges	Rs. 2500 per report
Property Legal Charges	Rs. 5500 per property for Delhi, NCR, and Mumbai Rs. 3500 per property for all other locations
Original Property Paper Retrieval for verification/ Inspection/ For Lease deed from development authority/ Nagar Palika	Rs. 1500 per instance
Collection charges	Rs. 600 per visit

Legal / SARFAESI / Incidental Charges	As per actual, where applicable
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