

**SCHEDULE OF CHARGES | RETAIL, CONSUMER & MICRO-BUSINESS (RCMB) - DIGITAL**
**1. PERSONAL LOAN (PL)**
**Indicative range of Rate of Interest**
*Note:*

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

**Upto 28% p.a.** (on all the loans sanctioned from 1<sup>st</sup> April 2025)

**PENAL CHARGES | PL**
**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, wherever applicable

Rs. 500 per instance

**OTHER CHARGES | PL**
**Particulars of Charges**
**Details**

Processing fees

As per terms of sanction

NACH re-registration charges

Upto Rs. 500

Foreclosure charges

0% - 4% of Principal outstanding

*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

Up to Rs. 1,000

*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).*

CIBIL/Credit report retrieval fee

Rs. 50 per instance for Consumer and Rs. 500 per instance for commercial CIBIL/Credit Report

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

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

2. BUSINESS LOAN (BL)	
<b>Indicative range of Rate of Interest</b> <i>Note:</i> - 'Broken Period Interest' shall be charged and collected, wherever applicable	<b>Upto 28% p.a.</b> (on all the loans sanctioned from 1 <sup>st</sup> April 2025)
PENAL CHARGES   BL	
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. 500 per instance
OTHER CHARGES   BL	
Particulars of Charges	Details
Processing fees	As per terms of sanction
Foreclosure charges	0% - 4% of Principal outstanding <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	Up to Rs. 1,000 <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>
NACH re-registration charges	Upto Rs. 500
CIBIL/Credit report retrieval fee	Rs. 50 per instance for Consumer and Rs. 500 per instance for commercial CIBIL/Credit Report
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

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

**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  
Registered Office: Indian Rayon Compound, Veraval, Gujarat - 362 266  
Tel: +91 22 6723 9101 | Toll-free number 1800-270-7000  
CIN: L67120GJ2007PLC058890 | [www.adityabirlacapital.com](http://www.adityabirlacapital.com)

**3. BUY NOW PAY LATER / CHECK-OUT FINANCING (BNPL)**
**Indicative range of Rate of Interest**

Note:

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

**Upto 28% p.a.** (on all the loans sanctioned from 1<sup>st</sup> April 2025)

**PENAL CHARGES | BNPL**

Particulars of Charges	Details	
Penal charges (charges levied for non-payment of overdue amount)	Overdue amount	Charges (in Rs.)
	Upto Rs 100	Rs 0 – Rs. 25
	Rs 101 to RS 250	Rs 26 – Rs. 50
	Rs 251 to 500	Rs 51 - Rs 100
	Rs 501 to 1000	Rs 101 - Rs 250
	Rs. 1001 to Rs. 2500	Rs 251 - Rs 500
	Rs. 2501 to Rs. 5000	Rs 501 - Rs 750
	Rs. 5001 & Above	Rs 751
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, wherever applicable	Rs. 500 per instance	

**OTHER CHARGES | BNPL**

Particulars of Charges	Details
Convenience charges	0% to 2% of total spends incurred in a calendar month in case of postpaid facility (spends: amount utilized from a monthly credit limit)
Foreclosure charges	0% - 4% of Principal outstanding  <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	Up to Rs. 1,000  <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>
NACH re-registration charges	Upto Rs. 500
Charge For Exchanging PDCs, Security Cheques (per set) / ECS	Rs 500 to Rs.750
CIBIL/Credit report retrieval fee	Rs. 50 per instance for Consumer and Rs. 500 per instance for commercial CIBIL/Credit Report

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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

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

4. EQUATED DAILY INSTALMENT PRODUCT (EDI)	
<b>Indicative range of Rate of Interest</b> <i>Note:</i> - 'Broken Period Interest' shall be charged and collected, wherever applicable	<b>Upto 32% p.a.</b> (on all the loans sanctioned from 1 <sup>st</sup> April 2025)
PENAL CHARGES   EDI	
Particulars of Charges	Details
Penal charges (charges levied for non-payment of overdue amount)	3% p.m. (36% p.a.) on the overdue amount beyond grace period at the end of month.
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
OTHER CHARGES   EDI	
Particulars of Charges	Details
Processing fees	As per terms of sanction
NACH re-registration charges	Upto Rs. 500
Foreclosure charges	0% - 4% of Principal outstanding <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	Up to Rs. 1,000 <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>
Charge For Exchanging PDCs, Security Cheques (per set) / ECS	Rs 500 to Rs.750
CIBIL/Credit report retrieval fee	Rs. 50 per instance for Consumer and Rs. 500 per instance for commercial CIBIL/Credit Report

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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

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

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