

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)

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 as per agreed repayment cycle

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*)

OTHER CHARGES | PIL
Particulars of Charges
Details

Processing fees

Up to 4% of the loan sanctioned amount

Foreclosure charges

Upto 7% of the Principal outstanding/withdrawable amount if done within 13 months from the date of disbursement, Upto 6% of the Principal outstanding/withdrawable amount if done from 13 to 25 months from the date of disbursement & upto 5% of the Principal outstanding/withdrawable amount post 25 months.

Condition: This charge will be applicable only for fixed rate loans
Principal Outstanding is applicable to: Term Loan & Flexi Personal Loan Facility
Withdrawable limit is applicable to: Dropline Credit & Flexi Dropline Credit
Aditya Birla Capital Limited

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Part Pre-payment charges	<p>Upto 7% of the Part Payment amount if done within 13 months from the date of disbursal, Upto 6% of the Part Payment amount if done from 13 to 25 months from the date of disbursal & upto 5% of the Part Payment amount post 25 months.</p> <p>For Dropline Credit & Flexi Dropline Credit Facility –</p> <p>A) No charges for payments through mobile app/portal B) Part pre-payment of loan facility towards limit reduction is not available</p> <p>Conditions: A) Maximum cumulative part prepayments of up to 20% of the principal outstanding during a year shall be permitted, calculated on a per-transaction basis B) This charge will be applicable only for fixed rate loans</p>
Non-Utilization Charges	<p>For Dropline Credit & Flexi Dropline Credit Facility only: Charge of 0.25% per month (3% p.a.) on the non-utilized Dropline Credit Facility (Total Withdrawable Limit minus Average Monthly Utilized Amount); applicable where average monthly utilization is $\leq 25\%$.</p>
Loan cancellation charges	<p>Cancellation allowed within 7 days from the date of disbursal subject to following charges:</p> <ol style="list-style-type: none"> 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 <p>Post cooling off period Foreclosure charges are applicable</p>
Duplicate No Due Certificate issuance charges/ 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
Loan Re-schedulement charges per instance (on request from applicants, approval to be at sole discretion of ABCL)	Rs. 5,000 per instance
Statement of Account/ Repayment Schedule/any other document/statement For Physical copy	Rs. 500 per request.
EMI cycle change date	<p>Rs. 750 per instance</p> <p>Note: Interest accrued (from original EMI date to revised EMI date), if any, on account of EMI date change interest shall be applicable and payable upfront over and above the EMI change date charges</p>
Annual Maintenance Charges	<p>For Dropline Credit & Flexi Dropline Credit Facility only: 0.25% on total withdrawable amount deducted deducted at the beginning of the each year, irrespective of utilisation on the date of levy of such charges.</p>
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

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Filing Financial information with Information Utility (NeSL)	As per actual, wherever applicable
Principle Holiday facility fees :	For Flexi Personal Loan & Flexi Dropline Credit Facility: ₹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 greater than ₹21,00,000 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	DL 14% p.a. to 18% p.a. BIL 15% p.a. to 28% p.a.
<i>Note:</i> - 'Broken Period Interest' shall be charged and collected, wherever applicable	
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	up to Rs. 1,000 per instance and per agreed repayment cycle
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
OTHER CHARGES BIL,DL	
Particulars of Charges	Details
Processing fees	Upto 2.75% of the loan sanctioned amount (Non-refundable)
Documentation Charges	Up to 0.25% of loan sanctioned amount (Non-refundable)

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<p>Foreclosure charges</p>	<p>Up to 7% of the Principal Outstanding/Withdrawable amount if done within 13 months from the date of disbursal, up to 6% of the Principal Outstanding/Withdrawable amount if done from 13 to 25 months from the date of disbursal & up to 5% of the Principal Outstanding/Withdrawable amount post 25 months.</p> <p>Condition: This charge will be applicable only for fixed rate loans</p> <p>Principal Outstanding is applicable to: Term Loan Withdrawable limit is applicable to: Dropline Credit, Flexi Dropline Credit & Hybrid Term loan (in initial Hybrid period)</p>
<p>Part Pre-payment Charges</p>	<p>For Term Loan: Up to 7% on the part pre-payment amount if done within 13 months from the date of disbursal, up to 6% on the part pre-payment amount if done from 13 to 25 months from the date of disbursal & up to 5% on the part pre-payment amount post 25 months.</p> <p>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</p> <p>For Dropline Credit, Flexi Dropline Credit & Hybrid Term loan (in initial Hybrid period): - No charges for part pre-payments through mobile app/portal - Part pre-payment of loan facility toward limit reduction is not available</p> <p>This charge will be applicable only for fixed rate loans</p>
<p>Loan cancellation charges</p>	<p>Cancellation allowed within 7 days from the date of disbursal subject to following charges (plus additional taxes wherever applicable): The applicable processing fee to be retained before reversing the funds. 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. Rs. 2000 charge of cancellation to be paid by the customer.</p> <p>Post cooling off period Foreclosure charges are applicable</p>
<p>Facility Fee</p>	<p>Up to 0.5% of the loan amount Applicable for below Programs/facility type</p> <ol style="list-style-type: none"> Hybrid term Loan Hybrid Dropline Overdraft 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/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	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. Dropline Credit 2. Flexi Dropline Credit 3. Hybrid Term loan (in initial Dropline period) AMC will not be refundable
Non Utilization charges	Up to 0.25% p.m. (3% p.a.) on non-utilized Limit (total withdrawable limit - average utilized amount) if average monthly utilization is less than equal to 25% Applicable for below Programs/facility type: 1. Dropline Credit 2. Flexi Dropline Credit 3. Hybrid Term loan (in initial Hybrid period)
Cheque Re-issuance charges	Rs. 500 per instance
CGS Charges	Up to 1% p.a. of the principal outstanding/withdrawable amount for CGFMU/CGTMSE insurance premium
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

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

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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	up to Rs. 1,000 per instance and per agreed repayment cycle
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
OTHER CHARGES STUL	
Particulars of Charges	Details
Processing fees	Upto 3.50% of of loan sanctioned amount (Non-refundable)
Documentation Charges	Up to 0.25% of loan sanctioned amount (Non-refundable)
Foreclosure charges / Pre-payment	<p>Up to 7% of the Principal Outstanding/Withdrawable amount if done within 13 months from the date of disbursal, up to 6% of the Principal Outstanding/Withdrawable amount if done from 13 to 25 months from the date of disbursal & up to 5% of the Principal Outstanding/Withdrawable amount post 25 months.</p> <p>Condition: This charge will be applicable only for fixed rate loans</p> <p>Principal Outstanding is applicable to: Term Loan Withdrawable limit is applicable to: Dropline Credit, Flexi Dropline Credit & Hybrid Term loan (in initial Hybrid period)</p>

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<p>Part Pre-payment Charges</p>	<p>For Term Loan: Up to 7% on the part pre-payment amount if done within 13 months from the date of disbursal, up to 6% on the part pre-payment amount if done from 13 to 25 months from the date of disbursal & up to 5% on the part pre-payment amount post 25 months.</p> <p>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</p> <p>For Dropline Credit, Flexi Dropline Credit & Hybrid Term loan (in initial Hybrid period): - No charges for part pre-payments through mobile app/portal - Part pre-payment of loan facility toward limit reduction is not available</p> <p>This charge will be applicable only for fixed rate loans</p>
<p>Loan cancellation charges</p>	<p>Cancellation allowed within 7 days from the date of disbursal subject to following charges (plus additional taxes wherever applicable): The applicable processing fee to be retained before reversing the funds. 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. Rs. 2000 charge of cancellation to be paid by the customer.</p> <p>Post cooling off period Foreclosure charges are applicable</p>
<p>Facility Fees</p>	<p>Up to 0.5% of the loan amount Applicable for below Programs/facility type: Dropline Credit Flexi Dropline Credit Hybrid Term loan"</p>
<p>Statement of Account/ Repayment Schedule / any other document/statement (Excluding Foreclosure / Pre-closure statement)</p>	<p>For Physical copy Rs 500 per request</p>

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Duplicate No Due Certificate Issuance charges/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	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. Dropline Credit 2. Flexi Dropline Credit 3. Hybrid Term loan (in initial Dropline period) AMC will not be refundable
Non Utilization charges	Up to 0.25% p.m. (3% p.a.) on non-utilized Limit (total withdrawable limit - average utilized amount) if average monthly utilization is less than equal to 25% Applicable for below Programs/facility type: 1. Dropline Credit 2. Flexi Dropline Credit 3. Hybrid Term loan (in initial Hybrid period)
CGS Charges	Up to 1% p.a. of the principal outstanding/withdrawable amount for CGFMU/CGTMSE insurance premium
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

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)	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	Up to Rs. 1,000 per instance and per agreed repayment cycle
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 per instance
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: In the event the Applicant/Borrower opts for foreclosure of the Facility prior to the completion of the twenty-fourth (24th) repayment instalment from the date of first disbursement, the Applicant/Borrower shall be liable to pay

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	<p>an additional charge equivalent to one percent (1%) of the amount so foreclosed, over and above the charges specified hereinabove.</p> <p>Any foreclosure charges lower than the standard applicable charges shall be applicable only if there have been NIL bounce instances during the entire loan tenure</p> <p>The above conditions are not applicable in case of loan sanctioned to an individual or MSE (Micro and Small Enterprises) with or without co-obligant(s) on a floating rate.</p> <p>For Hybrid ROI Loans, applicable foreclosure charges will be based on the rate type (fixed/floating) prevailing on the date of foreclosure as mentioned above.</p>
<p>Part Prepayment charges</p>	<p>4% Charges will be applicable on part payment</p> <p>Conditions: In the event the Applicant/Borrower opts for part-prepayment on the Facility prior to the completion of the twenty-fourth (24th) repayment instalment from the date of first disbursement, the Applicant/Borrower shall be liable to pay an additional charge equivalent to one percent (1%) of the amount so prepaid, over and above the charges specified hereinabove.</p> <p>Any prepayment charges lower than the standard applicable charges shall be applicable only if there have been NIL bounce instances during the entire loan tenure. The above conditions are not applicable in case of loan sanctioned to an individual or MSE (Micro and Small Enterprises) with or without co-obligant(s) on a floating rate.</p> <p>For Hybrid ROI Loans, applicable part-payment charges will be based on the rate type (fixed/floating) prevailing on the date of part-payment as mentioned above.</p>
<p>Loan cancellation charges</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Rs. 5,000/- After cheque handover and before encashment of cheque. <input type="checkbox"/> 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 <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 disbursal, the borrower needs to pay the same before cancellation</i></p>

List of Documents	Rs. 1000 per instance (1 st request free) for physical copy
Request for copies of documents of any collateral held with ABCL	Rs. 1500 per instance for physical document
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) or vice-versa	Up to 3% of the principal outstanding amount
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

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CERSAI	As per actual, wherever applicable
Stamp Duty	As per actual, wherever applicable
Filing Financial information with Information Utility (NeSL)	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. 2500 per instance
Collection charges	Rs. 600 per visit
Legal / SARFAESI / Incidental Charges and other statutory 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

Foreclosure and part-prepayment charge conditions shall be applicable in accordance with RBI guidelines for cases sanctioned on or after 1st January 2026

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)	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	Up to Rs. 1,000 per instance and per agreed repayment cycle
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 per instance
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	<p>4% of the principal outstanding</p> <p>Condition: In the event the Applicant/Borrower opts for foreclosure of the Facility prior to the completion of the twenty-fourth (24th) repayment instalment from the date of first disbursement, the Applicant/Borrower shall be liable to pay an additional charge equivalent to one percent (1%) of the amount so foreclosed, over and above the charges specified hereinabove.</p> <p>Any foreclosure charges lower than the standard applicable charges shall be applicable only if there have been NIL bounce instances during the entire loan tenure. The above conditions are not applicable in case of loan sanctioned to an individual or MSE (Micro and Small Enterprises) with or without co-obligant(s) on a floating rate.</p> <p>For Hybrid ROI Loans, applicable foreclosure charges will be based on the rate type (fixed/floating) prevailing on the date of foreclosure as mentioned above.</p>
Part Prepayment charges	<p>4% Charges will be applicable on part payment</p> <p>Conditions: In the event the Applicant/Borrower opts for part-prepayment on the Facility prior to the completion of the twenty-fourth (24th) repayment instalment from the date of first disbursement, the Applicant/Borrower shall be</p>

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	<p>liable to pay an additional charge equivalent to one percent (1%) of the amount so prepaid, over and above the charges specified hereinabove.</p> <p>Any prepayment charges lower than the standard applicable charges shall be applicable only if there have been NIL bounce instances during the entire loan tenure.</p> <p>The above conditions are not applicable in case of loan sanctioned to an individual or MSE (Micro and Small Enterprises) with or without co-obligant(s) on a floating rate.</p> <p>For Hybrid ROI Loans, applicable part-payment charges will be based on the rate type (fixed/floating) prevailing on the date of part-payment as mentioned above.</p>
Loan cancellation charges	<ul style="list-style-type: none"> <input type="checkbox"/> Rs. 5,000/- After cheque handover and before encashment of cheque. <input type="checkbox"/> 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 <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 disbursal, the borrower needs to pay the same before cancellation.</i></p>
List of Documents	Rs. 1000 per instance (1 st request free) for physical copy
Request for copies of documents of any collateral held with ABCL	Rs. 1500 per instance for physical document
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

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Tel: +91 22 6723 9101 | Toll-free number 1800-270-7000
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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) or vice-versa	Up to 3% of the principal outstanding amount
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
Filing Financial information with Information Utility (NeSL)	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. 2500 per instance
Collection charges	Rs. 600 per visit

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Legal / SARFAESI / Incidental Charges and other Statutory charges	As per actual, where applicable
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Note: GST at applicable rates, shall be levied as per the prevailing law for Banking & Financial services sector including NBFC

Foreclosure and part-prepayment charge conditions shall be applicable in accordance with RBI guidelines for cases sanctioned on or after 1st January 2026

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