ADITYA BIRLA CAPITAL
FINANCE

Schedule Of Fees And Charges Retail, Consumer & Micro-Business (RCMB) - Physical	
Business Installment Loan, Professional Loan & Small Ticket Unsecured Loan	
1. Business Installment Loan & Professional Loan	
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	
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 charge 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	
Particulars of Charges	**Details**
Processing Fees	Upto 2.75% of the loan sanctioned amount (Non-re-fundable)
Documentation Charges	Up to 0.25% of loan sanctioned amount (Non-re-fundable)

Aditya Birla Capital Limited
Registered Office: Indian Rayon Compound, Veraval - 362 266, Gujarat | CIN: L64920GJ2007PLC058890. **Corporate Office:** One World Centre, Tower 1, 18th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013.
For customer care and other queries: care.finance@adityabirlacapital.com | Toll-free no.: 1800-270-7000 | www.adityabirlacapital.com

Part Pre-payment charges	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. 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 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 This charge will be applicable only for fixed rate loans.
Foreclosure charges	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 Outstand-ing/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. Condition: This charge will be applicable only for fixed rate loans Principal Outstanding is applicable to: Term Loan Withdrawable limit is applicable to: Dropline Credit, Flexi Dropline Credit & Hybrid Term loan (in initial Hybrid period)
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

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Loan Cancellation Charges	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. Post cooling off period Foreclosure charges are applicable
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. 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 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
Loan Re-Schedulement charges (on request from applicants, approval to be at sole discretion of ABCL)	Rs. 7,500 per instance

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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: • Dropline Credit • Flexi Dropline Credit • Hybrid Term loan (in initial Dropline period) Annual Maintenance Charges are non-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: • Dropline Credit • Flexi Dropline Credit • 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 actuals, where applicable
Filing Financial information with Information Utility (NeSL)	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.

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2. Small Ticket Unsecured Loan (STUL)	
Indicative range of Rate of Interest **Note:** 'Broken Period Interest' shall be charged and collected, wherever applicable	18% p.a. to 32% p.a.
Penal Charges	
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 charge 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	
Particulars of Charges	**Details**
Processing Fees	Upto 3.50% of of loan sanctioned amount (Non-re-fundable)
Documentation Charges	Up to 0.25% of loan sanctioned amount (Non-re-fundable)

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Part Pre-payment charges	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. 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 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 This charge will be applicable only for fixed rate loans.
Foreclosure charges	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. Condition: This charge will be applicable only for fixed rate loans Principal Outstanding is applicable to: Term Loan Withdrawable limit is applicable to: Dropline Credit, Flexi Dropline Credit & Hybrid Term loan (in initial Hybrid period)
Facility Fee	Up to 0.5% of the loan amount applicable for below Programs/facility type: Dropline Credit Flexi Dropline Credit Hybrid Term loan

Loan Cancellation Charges	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. Post cooling off period Foreclosure charges are applicable
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