ADITYA BIRLA CAPITAL FINANCE

Schedule Of Fees And Charges Retail, Consumer & Micro-Business (RCMB) - Physical	
Personal Loans (PL)	
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	
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	Up to 4% of the Loan Sanctioned Amount

Part Pre-payment charges	Up to 7% of the Part Payment amount if done within 13 months from the date of disbursal, up to 6% of the Part Payment amount if done from 13 to 25 months from the date of disbursal & up to 5% of the Part Payment amount post 25 months. For Dropline Credit & Flexi Dropline Credit Facility – A. No charges for payments through mobile app/portal. B. Part pre-payment of loan facility towards limit reduction is not available. 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.
Foreclosure charges	Upto 7% of the Principal outstanding/withdrawable amount if done within 13 months from the date of disbursal, Upto 6% of the Principal outstanding/withdrawable amount if done from 13 to 25 months from the date of disbursal & Upto 5% of the Principal outstanding/withdrawable amount post 25 months. Condition: 1. For the initial 13 months of the loan tenure, Borrower shall be allowed to foreclose the loan from own funds only. Own funds here means any source other than balance transfer from a bank/financial institution. 2. This charge will be applicable only for fixed rate loans Principal Outstanding is applicable to: Term Loan & Flexi Personal Loan Facility. 3. Withdrawable limit is applicable to: Dropline Credit & Flexi Dropline Credit.
Non-Utilization Charges	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 With-drawable Limit minus Average Monthly Utilized Amount); applicable where average monthly utilization is ≤25%

Loan Cancellation Charges	Cancellation allowed within 7 days from the date of disbursal subject to following charges (plus additional taxes wherever applicable): 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
Statement of Account/ Repayment Schedule/ any other document/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. 5,000 per instance

Cheque Re-Issuance charges	Rs. 500 per instance
Annual Maintenance Charges	For Dropline Credit & Flexi Dropline Credit Facility only: 0.25% on total withdrawable amount deducted at the beginning of the each year, irrespective of utilisation on the date of levy of such charges
Principle Holiday Fee	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
Stamp Duty	As per actuals
Legal and other statutory charges	As per actuals
Filing Financial information with Information Utility (NeSL)	As per actuals

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

RCMB-PHY/VER-1.7/JUL 2026/ABC

Aditya Birla Capital Limited