

**SCHEDULE OF FEES AND CHARGES | SMALL MEDIUM ENTERPRISE BUSINESS**

(Loan Against Property, Lease Rental Discounting, Purchase of Property, Machinery Purchase Loan, Solar Equipment Loan, Line of Credit products and its variants)

<b>Indicative range of Rate of Interest</b> <i>Note: Broken Period Interest shall be charged and collected, wherever applicable</i>	<b>10% - 22% p.a.</b>
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**PENAL CHARGES**

<b>Particulars of Charges</b>	<b>Details</b>
Penal charges (charges levied for non-payment of overdue amount)	<b>Term Loans: 3% p.m. (36% p.a.)</b> on the overdue amount for the delayed period <b>Line of Credit products and its variants: 3% p.a.</b> on the overdue amount for the delayed period
Penal charges for non-compliance with material terms and conditions (covenants / stipulated conditions) as mentioned in the Sanction Letter and Loan Agreement, wherever applicable	Up to 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. 1000/- 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**

<b>Particulars of Charges</b>	<b>Details</b>
Processing fees	Up to 2.50% of the loan sanctioned amount
Login / IMD Fee	As per pricing grid prevailing at the time of loan application
Foreclosure charges	4% of Principal outstanding subject to following:  Conditions: <ul style="list-style-type: none"> <li>- 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.</li> <li>- 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.</li> <li>- The above conditions shall not be applicable to loans sanctioned <b>on or after 1st January 2026</b> to individuals or MSEs (Micro and Small Enterprises), with or without co-obligant(s), where the loan is on a floating rate.</li> <li>- 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.</li> </ul>

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Part Pre-payment charges	4% of Prepayment amount subject to following:  Conditions: <ul style="list-style-type: none"> <li>- 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.</li> <li>- In the event the Applicant/Borrower opts for part-prepayment 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 prepaid, over and above the charges specified hereinabove.</li> <li>- The above conditions shall not be applicable to loans sanctioned <b>on or after 1st January 2026</b> to individuals or MSEs (Micro and Small Enterprises), with or without co-obligant(s), where the loan is on a floating rate.</li> <li>- For Hybrid ROI Loans, applicable part-payment charges will be based on the rate type (fixed/floating) prevailing on the date of foreclosure as mentioned above.</li> </ul>
Closure charges for Line of Credit facility	4% of prevailing limit at the time of closure
Request for copies of documents of any collateral held with ABCL	Rs. 1500 per instance for physical documents
List of Documents	Rs. 1000 per instance (1 <sup>st</sup> request free) for physical copy
Statement of Account/ Repayment Schedule / any other statement/document (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. 1000 per instance
Charge For Exchanging PDCs, Security Cheques (Per Set) / ECS	Rs. 750 per instance
EMI cycle change date	Rs. 750 per instance
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  *Loans above Rs. 10 crore to be assessed case to case basis

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
Property Swap Charges (on request from applicants, approval to be at sole discretion of ABCL)	Up to 0.50% of the Principal Outstanding
Property Valuation Charges	1. Loan Amount <= 5 Cr - Rs. 6000 2. Loan Amount Rs. 5-10 Cr - Rs. 10,000 3. Loan Amount > Rs. 10 Cr - Up to 0.1% of loan amount
Property Legal Charges	1. Loan Amount <= 10 Cr - Rs. 5500 per property 2. Loan Amount > 10 Cr - Up to 0.1% of loan amount
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.  <b>Note:</b> 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.
Loan Re-Schedulement Charges (on request from applicants, approval be at sole discretion of ABCL)	Up to 2% of the Principal Outstanding
Cheque Re-Issuance charges	Rs. 500 per instance
Custodian Charges	Rs. 1000 per month (post 30 days from loan closure date)
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
CERSAI	As per actuals, where applicable
Stamp Duty	As per actuals, where applicable
Legal/ SARFAESI/Incidental charge and other statutory charges	As per actuals, where applicable
Filing Financial information with Information Utility (NeSL)	As per actuals, where applicable
Creation charge with ROC	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.***
- ***Penal and Other Charges / Fees in case of a Co-lending arrangement, may be levied as per Board approved policy of the Co-lending partner in line with the ‘RBI circular on Fair Lending Practice - Penal Charges in Loan Accounts’. Hence, Customer under Co-lending arrangements shall refer the Schedule of charges and other fees as communicated by Co-lending partner from time to time.***