SCHEDULE OF CHARGES | RETAIL, CONSUMER & MICRO-BUSINESS (RCMB) - PHYSICAL	
RETAIL SECURED (Small Ticket Secured Loan, Micro Loan Against Property)	
1. SMALL TICKET SECURED LOAN (STSL)	
Indicative range of Rate of Interest Note: - 'Broken Period Interest' shall be charged and collected, wherever applicable	9% p.a. to 22% p.a.
PENAL CHARGES | STSL Details	
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 an additional charge equivalent to one percent (1%) of the amount so foreclosed, over and above the charges specified hereinabove.

	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. For Hybrid ROI Loans, applicable foreclosure charges will be based on the rate type (fixed/floating) prevalling on the date of Foreclosure as mentioned above.
Part Prepayment charges	4% Charges will be applicable on part payment 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 prepald, over and above the charges specified hereinabove. 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. 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.
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. 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

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List of Documents	Rs. 1000 per Instance (1 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 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
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 losure 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 Note: - '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**

Penal Charges for Cheque return/ bounce charges /ECS/S1/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	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 an additional charge equivalent to one percent (1%) of the amount so foreclosed, over and above the charges specified hereinabove. 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. 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.
Part Prepayment charges	4% Charges will be applicable on part payment 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. 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. 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.
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 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.
List of Documents	Rs. 1000 per instance (1st 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 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
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 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, wherever 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.

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

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