

**SCHEDULE OF CHARGES**  
**WHOLESALE LENDING BUSINESS | LARGE CORPORATE & INFRA**  
**(Term Loan, Credit substitutes, Project Finance, Corporate Loan, Structured Finance)**

**Indicative range of Rate of Interest**

*Note:*

- 'Broken Period Interest' shall be charged and collected, wherever applicable
- Actual rate of interest shall be as per accepted sanction letter

**7% p.a. to 20% p.a.**

**PENAL CHARGES**

Particulars of Charges	Details
Penal charges (charges levied for non-payment of overdue amount)	2% p.a. on the overdue amount for the delayed period, above current applicable interest rate on the overdue amount.
Penal charges for non-compliance with material terms and conditions (covenants / stipulated conditions) mentioned in the Sanction Letter / Loan Agreement, wherever applicable	Nil
Cheque return/bounce charges / ECS/Sl/NACH failure charges	Rs. 1,000 per instance

**OTHER CHARGES**

Particulars of Charges	Details
Processing fees	As per terms of sanction
Foreclosure charges	Upto 4% of Principal Outstanding
Part-Prepayment charges	Upto 4% of Principal Outstanding
Closure charges for Over-draft / Line of Credit facility	Upto 4% of limit prevailing at the time of closure
Loan cancellation charges	Upto 2% of the loan sanctioned amount
Request for copies of documents of any collateral held with ABFL	As per actual, where applicable
List of Documents	As per actual, where applicable
CIBIL/Credit report retrieval fee	As per actual, where applicable
CERSAI	As per actual, where applicable
Stamp Duty	As per actual, where applicable
Legal and other statutory charges	As per actual, where applicable

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Filing Financial information with Information Utility (NeSL)	As per actual, where applicable
Insurance Premium	As per actual, where applicable
Creation charge with ROC	As per actual, where applicable
Custodian 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