

<b>SMALL MEDIUM ENTERPRISE BUSINESS</b> (Loan Against Property, Lease Rental Discounting, Construction Finance, Line of Credit, Term Loan, Term Loan)	
<b>Indicative range of Rate of Interest</b> <i>Note:</i> - Broken Period Interest' shall be charged and collected, wherever applicable	<b>10%-15% p.a.</b>
<b>PENAL CHARGES</b>	
<b>Particulars of Charges</b>	<b>Details (GST shall be levied wherever applicable)</b>
Penal charges (charges levied for non-payment of overdue amount)	2% p.m. (24% p.a.) 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	Upto 2% p.a. on the outstanding loan amount till the date of compliance
Cheque return/bounce charges / ECS/SI/NACH failure charges	Rs. 1000/- per instance
<b>OTHER CHARGES</b>	
<b>Particulars of Charges</b>	<b>Details (GST shall be levied wherever applicable)</b>
Processing fees	As per pricing grid prevailing at the time of loan application
Login / IMD Fee	As per pricing grid prevailing at the time of loan application
Foreclosure Statement	Rs. 1500 per instance
Pre-closure Quote	Rs. 1,000 per instance
Foreclosure charges	Upto 4% of Principal outstanding <i>Foreclosure charges shall not be levied in the cases of floating rate term loan sanctioned, for purposes other than business, to individual borrowers with or without co-obligant(s).</i>
Part Pre-payment charges	Upto 4% of Prepayment amount (if the part-prepayment amount is in excess of 25% of the Principal outstanding as on April 1 <sup>st</sup> of a given FY) No part-prepayment charges shall be levied subject to following: <ul style="list-style-type: none"> <li>- part pre-payment amount is up to 25% of the Principal outstanding as on April 1<sup>st</sup> of a given FY; and</li> <li>- part pre-payment is made post clearance of 24 EMIs.</li> </ul> <i>Prepayment charges shall not be levied in the cases of floating rate term loan sanctioned, for purposes other than business, to individual borrowers with or without co-obligant(s).</i>
Closure charges for Over-draft / 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. 2,500
List of Documents	Rs. 1,500

**Aditya Birla Capital Limited**

Corporate Office: One World Center, Tower 1, 18th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013

Registered Office: Indian Rayon Compound, Veraval, Gujarat - 362 266

Tel: +91 22 6723 9101 | Toll-free number 1800-270-7000

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Statement of Account/ Repayment Schedule / any other statement/document	Rs. 200 per instance to Rs. 1,000 per instance
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. 1,000 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)	2% 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)	2% of the Principal outstanding
Property swap charges (on request from applicants, approval to be at sole discretion of ABCL)	2% of the Principal outstanding
CIBIL/Credit report retrieval fee	Rs. 50 per instance for Consumer and Rs. 500 per instance for commercial CIBIL/Credit Report
CERSAI	As per actuals, where applicable
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
Insurance Premium	As per actuals, where applicable
Creation charge with ROC	As per actuals, where applicable
Custodian Charges	As per actuals, where applicable

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