

## SCHEDULE OF CHARGES | RETAIL, CONSUMER & MICRO-BUSINESS (RCMB) - DIGITAL

### 1. PERSONAL LOAN (PL)

**Indicative range of Rate of Interest**  
*Note:*  
- 'Broken Period Interest' shall be charged and collected, wherever applicable

**Upto 48% p.a.**

### PENAL CHARGES | PL

#### Particulars of Charges

#### Details (GST shall be levied wherever applicable)

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

Cheque return/bounce charges / ECS/SI/ NACH failure charges, wherever applicable

Rs. 500 per instance

### OTHER CHARGES | PL

#### Particulars of Charges

#### Details (GST shall be levied wherever applicable)

Processing fees

As per terms of sanction

NACH re-registration charges

Upto Rs. 500

Foreclosure charges

0% - 4% of Principal outstanding

*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).*

Part Pre-payment charges

Up to Rs. 1,000

*Part 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).*

CIBIL/Credit report retrieval fee

Rs. 50 per instance for Consumer and Rs. 500 per instance for commercial CIBIL/Credit Report

Stamp Duty

As per actual, wherever applicable

Legal and other statutory charges

As per actual, wherever applicable

Filing Financial information with Information Utility (NeSL)

As per actual, wherever applicable

Insurance Premium

As per actual, wherever applicable

#### Aditya Birla Finance Limited

One World Center, Tower 1, 18<sup>th</sup> Floor, Jupiter Mill Compound,  
841, Senapati Bapat Marg, Elphinstone Road, Mumbai, Maharashtra - 400 013

Tel: +91 22 4356 7100 | Toll-free no.: 1800-270-7000

care.finance@adityabirlacapital.com | <https://finance.adityabirlacapital.com>

#### Registered Office:

Indian Rayon Compound,  
Veraval, Gujarat - 362 266

CIN: U65990GJ1991PLC064603



2. BUSINESS LOAN (BL)	
<b>Indicative range of Rate of Interest</b>  <i>Note:</i> - 'Broken Period Interest' shall be charged and collected, wherever applicable	Upto 48% p.a.
PENAL CHARGES   BL	
Particulars of Charges	Details (GST shall be levied wherever applicable)
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
Cheque return/bounce charges / ECS/SI/NACH failure charges	Rs. 500 per instance
OTHER CHARGES   BL	
Particulars of Charges	Details (GST shall be levied wherever applicable)
Processing fees	As per terms of sanction
Foreclosure charges	0% - 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	Up to Rs. 1,000  <i>Part 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>
NACH re-registration charges	Upto Rs. 500
CIBIL/Credit report retrieval fee	Rs. 50 per instance for Consumer and Rs. 500 per instance for commercial CIBIL/Credit Report
Stamp Duty	As per actual, wherever applicable
Legal and other statutory charges	As per actual, wherever applicable
Filing Financial information with Information Utility (NeSL)	As per actual, wherever applicable
Insurance Premium	As per actual, wherever applicable

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3. BUY NOW PAY LATER / CHECK-OUT FINANCING (BNPL)																	
Indicative range of Rate of Interest	Upto 48% p.a.																
<i>Note:</i> - 'Broken Period Interest' shall be charged and collected, wherever applicable																	
PENAL CHARGES   BNPL																	
Particulars of Charges	Details (GST shall be levied wherever applicable)																
Penal charges (charges levied for non-payment of overdue amount)	<table border="1"> <thead> <tr> <th>Overdue amount</th> <th>Charges (in Rs.)</th> </tr> </thead> <tbody> <tr> <td>Upto Rs 100</td> <td>Rs 0 – Rs. 25</td> </tr> <tr> <td>Rs 101 to RS 250</td> <td>Rs 26 – Rs. 50</td> </tr> <tr> <td>Rs 251 to 500</td> <td>Rs 51 - Rs 100</td> </tr> <tr> <td>Rs 501 to 1000</td> <td>Rs 101 - Rs 250</td> </tr> <tr> <td>Rs. 1001 to Rs. 2500</td> <td>Rs 251 - Rs 500</td> </tr> <tr> <td>Rs. 2501 to Rs. 5000</td> <td>Rs 501 - Rs 750</td> </tr> <tr> <td>Rs. 5001 &amp; Above</td> <td>Rs 751</td> </tr> </tbody> </table>	Overdue amount	Charges (in Rs.)	Upto Rs 100	Rs 0 – Rs. 25	Rs 101 to RS 250	Rs 26 – Rs. 50	Rs 251 to 500	Rs 51 - Rs 100	Rs 501 to 1000	Rs 101 - Rs 250	Rs. 1001 to Rs. 2500	Rs 251 - Rs 500	Rs. 2501 to Rs. 5000	Rs 501 - Rs 750	Rs. 5001 & Above	Rs 751
	Overdue amount	Charges (in Rs.)															
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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, wherever applicable	Rs. 500 per instance																
OTHER CHARGES   BNPL																	
Particulars of Charges	Details (GST shall be levied wherever applicable)																
Convenience charges	0% to 2% of total spends incurred in a calendar month in case of postpaid facility (spends: amount utilized from a monthly credit limit)																
Foreclosure charges	0% - 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	Up to Rs. 1,000  <i>Part 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>																
NACH re-registration charges	Upto Rs. 500																
Charge For Exchanging PDCs, Security Cheques (per set) / ECS	Rs 500 to Rs.750																
CIBIL/Credit report retrieval fee	Rs. 50 per instance for Consumer and Rs. 500 per instance for commercial CIBIL/Credit Report																

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Stamp Duty	As per actual, wherever applicable
Legal and other statutory charges	As per actual, wherever applicable
Filing Financial information with Information Utility (NeSL)	As per actual, wherever applicable
Insurance Premium	As per actual, wherever applicable
<b>4. EQUATED DAILY INSTALMENT PRODUCT (EDI)</b>	
<b>Indicative range of Rate of Interest</b> <i>Note:</i> - 'Broken Period Interest' shall be charged and collected, wherever applicable	<b>Upto 48% p.a.</b>
<b>PENAL CHARGES   EDI</b>	
Penal charges (charges levied for non-payment of overdue amount)	3% p.m. (36% p.a.) on the overdue amount beyond grace period at the end of month.
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	Rs. 500 per instance
<b>OTHER CHARGES   EDI</b>	
Processing fees	As per terms of sanction
NACH re-registration charges	Upto Rs. 500
Foreclosure charges	0% - 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	Up to Rs. 1,000 <i>Part 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>
Charge For Exchanging PDCs, Security Cheques (per set) / ECS	Rs 500 to Rs.750
CIBIL/Credit report retrieval fee	Rs. 50 per instance for Consumer and Rs. 500 per instance for commercial CIBIL/Credit Report
Stamp Duty	As per actual, wherever applicable
Legal and other statutory charges	As per actual, wherever applicable
Filing Financial information with Information Utility (NeSL)	As per actual, wherever applicable
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