

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

A. RETAIL UNSECURED

(Personal Instalment Loan / Personal Loan, Business Instalment Loan / Business Loan, Short Term Unsecured Loan, Corporate Employee Solution Business – Personal Loan)

1. PERSONAL INSTALLMENT LOAN (PIL)

Indicative range of Rate of Interest 10% p.a. to 32% p.a.

Note:

- 'Broken Period Interest' shall be charged and collected, wherever applicable

PENAL CHARGES | PIL

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. 1,000 per instance

OTHER CHARGES | PIL

Particulars of Charges	Details (GST shall be levied wherever applicable)
Processing fees	Up to 4% of the loan sanctioned amount
Pre-closure Quote	Rs. 1,000 per instance
Foreclosure charges	<p><u>For Term Loan:</u> Upto 4% of the principal outstanding amount</p> <p><u>For Flexi Loan:</u> Upto 4% of the total withdrawable amount</p> <p>Conditions: Foreclosure is allowed only after 12 months from the date of disbursal of loan.</p> <p><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></p>
Part Pre-payment charges	<p><u>For Term Loan:</u></p> <p>a) NIL charges – if part pre-payment is equal to 20% of principal outstanding amount</p> <p>b) Upto 4% on remaining loan amount – if part pre-payment is greater than 20% of principal outstanding amount</p>

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Registered Office:

Indian Rayon Compound,
Veraval, Gujarat - 362 266

CIN: U65990GJ1991PLC064603



	<p>Conditions:</p> <p>a) No pre-payment is allowed in first 12 months from the date of disbursement</p> <p>b) Part pre-payment amount should be equal to OR greater than total of 3 EMIs</p> <p><u>For Flexi Loan:</u></p> <p>a) No charges for payments through mobile app/portal.</p> <p>b) Part pre-payment of loan facility toward limit reduction is not available</p> <p><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></p>
Loan cancellation charges	Upto 4% of loan amount disbursed + GST
Duplicate No Due Certificate issuance charges	Rs. 500 per instance
Charge For Exchanging PDCs, Security Cheques (Per Set) / ECS / NACH re-registration charges	Rs. 750 per instance
Loan Re-schedulement charges per instance (on request from applicants, approval to be at sole discretion of ABFL)	Rs. 5,000 per instance
Annual Maintenance Charges	For Flexi Loan: upto 0.25% on total withdrawable amount irrespective of utilisation on the date of levy of such charges
CIBIL/Credit report retrieval fee	Rs. 50 per instance for Consumer and Rs. 500 per instance for commercial CIBIL/Credit Report
Cheque Re-issuance charges	Rs. 500 per instance
Stamp Duty	As per actuals, where 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 actuals, where applicable
2. BUSINESS INSTALLMENT LOAN (BIL) (including DOCTOR LOAN (DL))	
Indicative range of Rate of Interest	
<p>Note:</p> <p>- 'Broken Period Interest' shall be charged and collected, wherever applicable</p>	<p>DL 14% p.a. to 18% p.a.</p> <p>BIL 15% p.a to 23% p.a</p>
PENAL CHARGES BIL, DL	
Particulars of Charges	Details (GST shall be levied wherever applicable)
Penal charges (charges levied for non-payment of dues)	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)	2% p.a. on the outstanding loan amount till the date of compliance

/ stipulated conditions) mentioned in the Sanction Letter / Loan Agreement, wherever applicable	
Cheque return/bounce charges / ECS/SI/NACH failure charges	Rs. 1,000 per instance
OTHER CHARGES BIL	
Particulars of Charges	Details (GST shall be levied wherever applicable)
Processing fees	Upto 2.75% of the loan sanctioned amount (Non-refundable)
Pre-closure Quote	Rs. 2,500 per instance
Foreclosure charges	For Term Loan: Upto 4% of the Principal outstanding For Flexi Loan: Upto 4% of the withdrawable amount Foreclosure is allowed only after 12 months from the date of Loan disbursal
Part Pre-payment Charges	For Term Loan: Upto 4% of the part pre-payment amount, subject to following: - Total of 20% of the Principal outstanding will be allowed for part pre-payment twice during the tenor of loan - Part pre-payment amount shall be equal to or greater than total of 3 EMIs For Flexi Loan: No charges for part pre-payments through mobile app/portal Part pre-payment of loan facility toward limit reduction is not available
Loan cancellation charges	Rs. 2,000 - Cancellation allowed within 15 days from the date of disbursal - The applicable processing fee to be retained before reversing the funds
Statement of Account/ Repayment Schedule / any other document/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. 500 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

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	<i>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</i>
Loan Re-schedulement charges (on request from applicants, approval To be at sole discretion of ABFL)	Rs. 7,500 per instance
Annual Maintenance Charges	<u>For Flexi Loan:</u> Upto 0.50% on total withdrawable amount irrespective of utilisation on the date of levy of such charges
CIBIL/Credit report retrieval fee	Rs. 50 per instance for Consumer and Rs. 500 per instance for commercial CIBIL/Credit Report
Cheque Re-issuance charges	Rs. 500 per instance
Stamp Duty	As per actuals, where 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 actuals, where applicable

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3. SHORT TERM UNSECURED LOAN (STUL)	
Indicative range of Rate of Interest <i>Note:</i> - 'Broken Period Interest' shall be charged and collected, wherever applicable	18% p.a. to 30% p.a.
PENAL CHARGES STUL	
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. 1,000 per instance
OTHER CHARGES STUL	
Particulars of Charges	Details (GST shall be levied wherever applicable)
Processing fees	Upto 3% of the loan sanctioned amount (Non-refundable)
Pre-closure Quote	Rs. 2500 per instance
Foreclosure charges / Pre-payment	For Term Loan: Upto 4% of the Principal outstanding For Flexi Loan: Upto 4% of the withdrawable amount In case of loan with Fixed rate of interest, foreclosure is permitted only after 12 months from the date of disbursal of loan. <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	For Term Loan: Upto 4% of the part pre-payment amount, subject to following: <ul style="list-style-type: none"> - Total of 20% of the Principal outstanding will be allowed for part pre-payment twice during the tenor of loan - Part pre-payment amount shall be equal to or greater than total of 3 EMIs For Flexi Loan: No charges for part pre-payments through mobile app/portal Part pre-payment of loan facility toward limit reduction is not available

	<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>
Loan cancellation charges	<ul style="list-style-type: none"> - The applicable processing fee to be retained before reversing the funds - Cancellation fee of Rs. 2000 will be levied - Cancellation allowed within 15 days from the date of disbursal
Statement of Account/ Repayment Schedule / any other document/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. 500/- per instance
Charge For Exchanging PDCs, Security Cheques (Per Set) / ECS / NACH re-registration charges	Rs. 750 per instance
EMI cycle change date	<p>Rs. 750 per instance</p> <p><i>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</i></p>
Loan Re-schedulement charges (on request from applicants, approval be at sole discretion of ABFL)	Rs. 7,500 per instance
Annual Maintenance Charges	<p><u>For Flexi Loan:</u></p> <p>Upto 0.50% on total withdrawable amount irrespective of utilisation on the date of levy of such charges</p>
CIBIL/Credit report retrieval fee	Rs. 50 per instance for Consumer and Rs. 500 per instance for commercial CIBIL/Credit Report
Cheque Re-issuance charges	Rs. 500 per instance
Stamp Duty	As per actuals, where 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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4. CORPORATE EMPLOYEE SOLUTION BUSINESS (CESB) (Personal loan)	
Indicative range of Rate of Interest <i>Note:</i> - 'Broken Period Interest' shall be charged and collected, wherever applicable	10% p.a. to 29% p.a.
PENAL CHARGES	
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. 1,000 per instance
OTHER CHARGES	
Particulars of Charges	Details (GST shall be levied wherever applicable)
Processing fees	Upto 2% of the loan sanctioned amount
Foreclosure Statement	NIL
Pre-closure Quote	Rs. 1000 per instance
Foreclosure charges	For Term Loan: 0% to 4% of the Principal outstanding For Flexi Loan: 0% to 4% of the withdrawable amount Conditions: Foreclosure is allowed only after 12 months from the date of Loan disbursement. <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	For Term Loan: 0% to 4% on remaining loan amount Conditions: a) No pre-payment is allowed in first 12 months from the date of disbursement b) Part pre-payment amount should be equal to OR greater than total of 3 EMIs

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	<p>For Flexi Loan: No charges for part pre-payments through mobile app/portal Part pre-payment of loan facility toward limit reduction is not available</p> <p><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></p>
Loan cancellation charges	0% to 4% of the loan amount disbursed
Charge For Exchanging PDCs, Security Cheques (Per Set) / ECS / NACH re-registration charges	Rs. 750 per instance
Loan Re-schedulement charges (on request from applicants, approval be at sole discretion of ABFL)	Rs. 5,000 per instance
Annual Maintenance Charges	For Flexi Loan facility : 0.50% on total withdrawable amount irrespective of utilisation on the date of levy of such charges
CIBIL/Credit report retrieval fee	Rs. 50 per instance for Consumer and Rs. 500 per instance for commercial CIBIL/Credit Report
Cheque Re-issuance charges	Rs. 500 per instance
Stamp Duty	As per actuals, where 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. RETAIL SECURED (Small Ticket Secured Loan, Micro Loan Against Property)	
1. SMALL TICKET SECURED LOAN (STSL)	
<p>Indicative range of Rate of Interest</p> <p><i>Note:</i> - 'Broken Period Interest' shall be charged and collected, wherever applicable</p>	9% p.a. to 20% p.a.
PENAL CHARGES STSL	
Particulars of Charges	Details (GST shall be levied wherever applicable)
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)	2% p.a. on the outstanding loan amount till the date of compliance

mentioned in the Sanction Letter / Loan Agreement, wherever applicable	
Cheque return/bounce charges / ECS/SI/NACH failure charges / NACH re-registration charges	Rs. 1,000 per instance
OTHER CHARGES STSL	
Particulars of Charges	Details (GST shall be levied wherever applicable)
Processing fees	Upto 2.5% of the loan sanctioned amount (Non-refundable)
Login / IMD Fee	Rs. 5,000 (Non-refundable)
Pre-closure Quote	Upto Rs. 2500 per instance
Foreclosure charges	<p>4% of the principal outstanding</p> <p>Condition:</p> <ul style="list-style-type: none"> - Loan can be pre-closed only after 18 months from the date of first disbursement (the above condition is not applicable in case of loan sanctioned to an individual for purpose other than business / commercial on a floating rate) <p><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></p>
Part Prepayment charges	<p>a) NIL charges – if part pre-payment is equal to 25% of principal outstanding as on 1st April of given financial year</p> <p>b) Upto 4% on remaining loan amount – if part pre-payment is greater than 25% of principal outstanding</p> <p>Conditions:</p> <p>a) No pre-payment is allowed in first 12 months from the date of disbursement</p> <p>b) Part pre-payment amount should be equal to OR greater than total of 3 EMIs</p> <p>c) Up to 25% of Principal amount in a Financial Year can be pre-paid. (the above conditions are not applicable in case of loan sanctioned to an individual for purpose other than business / commercial on a floating rate)</p> <p><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></p>
Loan cancellation charges	<p>Upto 4% of the loan amount disbursed or Rs. 10,000, whichever is higher</p> <p><i>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.</i></p>
List of Documents	Rs. 1,500 (1 st request free)

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Request for copies of documents of any collateral held with ABFL	Rs. 2,500 per instance
Statement of Account/ Repayment Schedule / any other document/ 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 <i>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</i>
Charges for conversion of higher floating rate to lower floating rate (on request from applicants, approval be at sole discretion of ABFL)	Upto 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 ABFL)	Upto 3% of the principal outstanding amount <i>Note: The facility to switch from floating to fixed will be provided only to eligible borrowers as per RBI Directions</i>
Loan Re-schedulement charges (on request from applicants, approval be at sole discretion of ABFL)	Upto 2% of the Principal outstanding
Property swap charges (on request from applicants, approval to be at sole discretion of ABFL)	Rs. 10,000
CIBIL/Credit report retrieval fee	Rs. 50 per instance for Consumer and Rs. 500 per instance for commercial CIBIL/Credit Report
Cheque Re-issuance charges	Rs. 500 per instance
CERSAI	As per actual, where applicable
Stamp Duty	As per actual, where 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
Creation charge with ROC	As per actual, where applicable
Custodian Charges / Fee for property documents in closed loans	Rs 1000/- per month (post 30 days from loan closure date)

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2. MICRO LOAN AGAINST PROPERTY (MLAP)	
Indicative range of Rate of Interest	
<i>Note:</i> - 'Broken Period Interest' shall be charged and collected, wherever applicable	13% p.a. to 26% p.a.
PENAL CHARGES MLAP	
Particulars of Charges	Details (GST shall be levied wherever applicable)
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) 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. 1,000 per instance
OTHER CHARGES MLAP	
Particulars of Charges	Details (GST shall be levied wherever applicable)
Processing fees	Upto 2.5% of the loan sanctioned amount (Non-refundable)
Login / IMD Fee	Rs. 5,000 (Non-refundable)
Pre-closure Quote	Upto Rs. 2,500 per instance
Foreclosure charges	Upto 4% of the principal outstanding <i>Condition:</i> - Loan can be pre-closed only after 18 months from the date of first disbursement (the above condition is not applicable in case of loan sanctioned to an individual for purpose other than business / commercial on a floating rate) <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>

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Part Pre-payment Charges	<p>a) NIL charges – if part pre-payment is equal to 25% of principal outstanding as on 1st of April of given FY</p> <p>b) Upto 4% on remaining loan amount – if part pre-payment is greater than 25% of principal outstanding</p> <p>Conditions:</p> <p>a) No pre-payment is allowed in first 12 months from the date of disbursement</p> <p>b) Part pre-payment amount should be equal to OR greater than total of 3 EMIs</p> <p>c) Up to 25% of Principal amount in a Financial Year can be pre-paid. (the above conditions are not applicable in case of loan sanctioned to an individual for purpose other than business / commercial on a floating rate)</p> <p><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></p>
Loan cancellation charges	<p>Upto 4% of the loan amount sanctioned or Rs.10,000, whichever is higher</p> <p><i>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.</i></p>
Request for copies of documents of any collateral held with ABFL	Rs. 2,500 per instance
Statement of Account/ Repayment Schedule / any other document/statement	For Physical copy Rs. 500 per request
List of Documents	Rs. 1,500 per instance (1 st request free)
Duplicate No Due Certificate issuance charges	Rs. 1000/- Per Instance
No-Objection Certificate issuance charges	Rs. 1,000/- per instance
Charge For Exchanging PDCs, Security Cheques (Per Set) / ECS / NACH re-registration charges	Rs. 750 per instance
EMI cycle change date	<p>Rs. 750 per instance</p> <p><i>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</i></p>
Charges for conversion of higher floating rate to lower floating rate (on request from applicants, approval be at sole discretion of ABFL)	Upto 3% of the Loan outstanding

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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 ABFL)	Upto 3% of the principal outstanding amount <i>Note: The facility to switch from floating to fixed will be provided only to eligible borrowers as per RBI Directions</i>
Loan Re-schedulement charges (on request from applicants, approval be at sole discretion of ABFL)	Upto 2% of the Principal outstanding
Property swap charges (on request from applicants, approval to be at sole discretion of ABFL)	Rs. 10,000/-
CIBIL/Credit report retrieval fee	Rs. 50 per instance for Consumer and Rs. 500 per instance for commercial CIBIL/Credit Report
Cheque Re-issuance charges	Rs. 500 per instance
CERSAI	As per actual, where applicable
Stamp Duty	As per actual, where 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
Creation charge 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)

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