

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 28% p.a. (on all the loans sanctioned from 1st April 2025)

PENAL CHARGES | PL

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
Cheque return/bounce charges / ECS/SI/ NACH failure charges, wherever applicable	Upto Rs. 1000 per instance

OTHER CHARGES | PL

Particulars of Charges	Details
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>
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

Note: GST at applicable rates, shall be levied as per the prevailing law for Banking & Financial services sector including NBFC

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.
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Toll-free no.: 1800-270-7000 | www.adityabirlacapital.com

Registered Office:

Indian Rayon Compound,
Veraval - 362 266, Gujarat
CIN: L64920GJ2007PLC058890

2. BUSINESS LOAN (BL)

Indicative range of Rate of Interest

Note:

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

Upto 28% p.a. (on all the loans sanctioned from 1st April 2025)

PENAL CHARGES | BL

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
Cheque return/bounce charges / ECS/SI/NACH failure charges	Upto Rs. 1000 per instance

OTHER CHARGES | BL

Particulars of Charges	Details
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

Note: GST at applicable rates, shall be levied as per the prevailing law for Banking & Financial services sector including NBFC

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3. BUY NOW PAY LATER / CHECK-OUT FINANCING (BNPL)

Indicative range of Rate of Interest <i>Note:</i> - 'Broken Period Interest' shall be charged and collected, wherever applicable	Upto 28% p.a. (on all the loans sanctioned from 1 st April 2025)
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PENAL CHARGES | BNPL

Particulars of Charges	Details																
Penal charges (charges levied for non-payment of overdue amount)	<table> <tr> <th>Overdue amount</th><th>Charges (in Rs.)</th></tr> <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 & Above</td><td>Rs 751</td></tr> </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.)																
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																
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	Upto Rs. 1000 per instance																

OTHER CHARGES | BNPL

Particulars of Charges	Details
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
Stamp Duty	As per actual, wherever applicable

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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. EQUATED DAILY INSTALMENT PRODUCT (EDI)	
Indicative range of Rate of Interest <i>Note:</i> - 'Broken Period Interest' shall be charged and collected, wherever applicable	Upto 32% p.a. (on all the loans sanctioned from 1 st April 2025)
PENAL CHARGES EDI	
Particulars of Charges	Details
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
OTHER CHARGES EDI	
Particulars of Charges	Details
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

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Filing Financial information with Information Utility (NeSL)	As per actual, wherever applicable
Insurance Premium	As per actual, wherever applicable

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