

**SCHEDULE OF CHARGES - SME**
**SMALL MEDIUM ENTERPRISE BUSINESS  
( Loan Against Property, Lease Rental Discounting, Construction Finance,  
Line of Credit products and its variants)**

<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)	<b>Term Loans:</b> 2% p.m. (24% p.a.) on the overdue amount for the delayed period.  <b>Line of Credit products and its variants:</b> 2% 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	Up to 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
Mandate cancellation charges	Rs. 450* ( <i>per instance</i> ) will be levied in case customer cancels an active mandate instruction for recurring repayment(s) and no new mandate is registered ( <i>*subject to GST, if applicable</i> )
<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 charges ( <i>For the charges subject to loan application kindly refer page 1 or 2 of sanction letter or 'SCHEDULE' of Loan Agreement</i> )	Upto 4% of Principal outstanding subject to following: - lock in period of up to 24 months; No foreclosure is allowed during such lock in period  <i>Foreclosure charges shall not be levied in the cases of floating rate term loan sanctioned, for purposes other than</i>

**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  
CIN: L67120GJ2007PLC058890 | www.adityabirlacapital.com

	<i>business, to individual borrowers with or without co-obligant(s).</i>
Part Pre-payment charges (For the charges subject to loan application kindly refer page 1 or 2 of sanction letter or 'SCHEDULE' of Loan Agreement)	Upto 4% of Prepayment amount subject to following: - lock in period of up to 24 months; No Part prepayment is allowed during such lock in period  <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 ABFL	Rs. 2,500
List of Documents	Rs. 1,500
Statement of Account/ Repayment Schedule / any other statement/document (Excluding Foreclosure / Pre-closure statement)	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 ABFL)	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 ABFL)	2% of the Principal outstanding
Property swap charges (on request from applicants, approval to be at sole discretion of ABFL)	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

**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

CIN: L67120GJ2007PLC058890 | www.adityabirlacapital.com

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

**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

CIN: L67120GJ2007PLC058890 | [www.adityabirlacapital.com](http://www.adityabirlacapital.com)