

FINANCING Solutions

Aditya Birla Finance Limited



ADITYA BIRLA
CAPITAL

Short Term Reference Rate:

ABFL has increased its Short Term Reference Rate (STRR) by 25 bps to 16.85% p.a. with effect from October 15, 2018. The interest rate on the floating rate loans of tenor up to 12 months that are linked to the STRR will be revised upwards by 25 bps. The spread / margin on the said loans will remain unchanged.

Long Term Reference Rate:

ABFL has increased its Long Term Reference Rate (LTRR) by 50 bps to 17.85% p.a. with effect from October 15, 2018. The interest rate on the floating rate loans of tenor greater than 12 months that are linked to the LTRR will be revised upwards by 50 bps. The spread / margin on the said loans will remain unchanged.

Aditya Birla Finance – Schedule of Charges:

The indicative schedule for charges for loan products is attached herewith. Applicable taxes would be levied on these charges:

Transaction	Charges (in ₹)
Loan Processing /Administration Fee	Up-to 2% of the loan amount
Pre-closure Charges: Pre-closure is allowed after 6 months from loan disbursement date for Long Term Loans	<ul style="list-style-type: none">Floating Rate Home Loans: NilOther floating rate loans given to individuals, where all applicants and co-applicants are individuals: NilWorking Capital Loans: 2% of amount repaidLoan against Property, Lease Rental Discounting and Home Loans (other than floating rate Home Loans): 4% of principal outstandingSecurities / Shares / MF backed Lending: 2% of principal outstanding (Not Applicable to LOC)
Other Charges: Default Penal Interest Rate / Non Conformance with any covenants / stipulated conditions	24% p.a
Cheque Return Charges / ECS failure charges	₹750/- per instance
Accrued Interest	As applicable based on actual delayed status or as communicated by the lender from time to time
Request for Copies of any collateral held with ABFL	₹750/- per instance
Duplicate Statement / Repayment Schedule / any other document held with ABFL request	₹200/- per instance
Charge For Exchanging PDCs / ECS	₹750/- per instance
CERSAI charges	<ul style="list-style-type: none">i. When facility amount is equal to ₹5 lacs or lesser – ₹50 per propertyii. When facility amount is greater than ₹5 lacs – ₹100 per property <p>You may visit the website of CERSAI for all such charges at www.cersai.org.in</p>

Transaction	Charges (in ₹)
Pre-closure quote	₹1000 per instance
CIBIL report retrieval fee	₹50/- per instance for Consumer and ₹500/- for Commercial CIBIL
Loan Re-schedulement (at discretion of ABFL) charges	0.50% or as mutually agreed between borrower and ABFL
NOC issuance charges	₹500
Swap Charges (Fixed rate to floating and vice-versa at discretion of ABFL)	3% of the loan outstanding
<ul style="list-style-type: none"> • Stamp Duty • Legal and other statutory charges • Insurance Premium • Creation charge with ROC 	As per actuals, where applicable

Standard Schedule of Charges – Personal Loan		
Cheque Return Charges	₹750/- + GST instance	
Default Penal Interest Rate	2% per month + GST	
Charges for Cancellation of Loan	4% + applicable taxes of loan amount disbursed	
CIBIL report retrieval fee	₹50/- per instance	
Charge For Exchanging PDCs / ECS	₹750/- per instance	
Loan Re-schedulement charges	0.50% + GST	
Stamp duty	As per Actual if applicable	
Insurance Premium	As per Actual if applicable	
Pre-closure Quote	₹1,000 per instance	
Any other charge	As per Actual if applicable	
Prepayment Charges	Foreclosure	Part -payment
Personal Loans	<ul style="list-style-type: none"> • Foreclosure allowed after 12 months • Applicable charges from 12 months onwards – 3% 	<ul style="list-style-type: none"> • 20% of the Principal Amount in 1 year, allowed to be paid as Part-Payment upon Nil charges

Changes to the above charges are indicative in nature. Actual charges will be as communicated at the time of loan sanction and disbursal and would be subject to changes from time to time.

Aditya Birla Finance Ltd.

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