



### Short Term Reference Rate:

ABFL has increased its Short-Term Reference Rate (STRR) by 50 bps to 17.65% p.a. with effect from June 18, 2022. 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 50 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 18.65% p.a. with effect from June 18, 2022. 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
<b>Pre-closure Charges:</b> Pre-closure is allowed after 6 months from loan disbursement date for Long Term Loans	<ul style="list-style-type: none"> <li>Floating Rate Home Loans: Nil</li> <li>Other floating rate loans given to individuals, where all applicants and co-applicants are individuals: Nil</li> <li>Working Capital Loans: 2% of amount repaid</li> <li>Loan against Property, Lease Rental Discounting and Home Loans (other than floating rate Home Loans): 4% of principal outstanding</li> <li>Securities / Shares / MF backed Lending: 2% of principal outstanding (Not Applicable to LOC)</li> </ul>
<b>Other Charges:</b> 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	<p>i. When facility amount is equal to ₹5 lacs or lesser – ₹50 per property</p> <p>ii. When facility amount is greater than ₹5 lacs – ₹100 per property</p> <p>You may visit the website of CERSAI for all such charges at <a href="http://www.cersai.org.in">www.cersai.org.in</a></p>

<b>Transaction</b>	<b>Charges (in ₹)</b>
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"> <li>• Stamp Duty</li> <li>• Legal and other statutory charges</li> <li>• Insurance Premium</li> <li>• Creation charge with ROC</li> </ul>	As per actuals, where applicable

<b>Standard Schedule of Charges – Personal Loan (Revised charges applicable from October 1<sup>st</sup>, 2019)</b>	
Cheque Return charges	₹500 + GST per instance
Default Penal charges	<b>3% of pending amount per month</b>
Charges for cancellation of Loan	4% of loan amount disbursed + applicable taxes
CIBIL report retrieval fees	₹100 + GST per instance
Charge for Exchanging PDCs / ECS	₹750 + GST per instance
Loan re – schedule charges	₹5000 + GST per instance
Stamp Duty	As per Actual if applicable
Insurance Premium	As per Actual if applicable
Pre – closure Quote	₹1000 + GST per instance
Any other charges	As per Actual if applicable
<b>Part - Pre Payment Charges</b>	<p><b>Charges:</b></p> <p>A) Nil Charges - If Part prepayment is equal to 20% of total disbursed amount in a year</p> <p>B) 3% + GST on Remaining Loan amount - If part payment is greater than 20% of total disbursed</p> <p><b>Conditions:</b></p> <p>A) No pre - payment is allowed in first 6 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) In first year of loan tenure, part-prepayment is allowed only once.</p>
<b>Foreclosure Charges</b>	<p><b>Charges:</b></p> <p>4% of the Principal outstanding amount + GST</p> <p><b>Condition:</b></p> <p>Foreclosure is allowed only after 12 months from the date of loan disbursal.</p>

<b>Standard Schedule of Charges – Business Loans (Revised charges applicable from October 1<sup>st</sup>, 2019)</b>	
Cheque Return charges	₹1000 + GST per instance
Default Penal charges	<b>3% of pending amount per month</b>
Charges for cancellation of Loan	4% of loan amount disbursed + applicable taxes
CIBIL report retrieval fees	₹100 + GST per instance
Charge for Exchanging PDCs / ECS	₹750 + GST per instance
Loan re – schedule charges	₹7500 + GST per instance
Stamp Duty	As per Actual if applicable
Insurance Premium	As per Actual if applicable
Pre – closure Quote	₹2500 + GST per instance
Any other charges	As per Actual if applicable
<b>Part - Pre Payment Charges</b>	<p><b>Charges:</b> 4% + GST on Remaining Loan amount</p> <p><b>Conditions:</b></p> <p>A) No pre - payment is allowed in first 6 months from the date of disbursement</p> <p>B) Part - Payment amount should be equal to OR greater than total of 3 EMIs.</p> <p>C) In first year of loan tenure, part-prepayment is allowed only once.</p>
<b>Foreclosure Charges</b>	<p><b>Charges:</b> 4% of the Principal outstanding amount + GST</p> <p><b>Condition:</b> Foreclosure is allowed only after 12 months from the date of loan disbursal.</p>

### Standard schedule of Charges – Mortgage Finance

The Standard schedule of Charges applicable on your loan is as follows. It is subject to change from time to time on discretion of ABFL and shall be updated on the website <https://mortgagefinance.adityabirlacapital.com/>

Any GST as applicable on the Charges as per below schedule shall be payable by the Borrower.

<b>Fore-Closure condition</b>	Lock in period is 24 months from the date of final disbursement. No foreclosure is allowed during this period. (This restriction is not applicable for individuals borrowing for <b>personal use</b> ) For given application: Please refer page no. 1 and/or 2 of this sanction letter.
<b>Fore-Closure Charges after lock in period is over</b>	<b>In case of Individual loans</b> (where borrower is individual, with or without co-obligant(s)) <b>for Personal purpose:</b> NIL foreclosure charges <b>In all other cases:</b> 4% of the Principal outstanding amount
<b>Part pre - payment condition</b>	25% of the principal outstanding as on 1st April of given financial year will be allowed to be part paid without any charges. (This restriction is not applicable for individuals borrowing for <b>personal use</b> ) For given application: Please refer page no. 1 and/or 2 of this sanction letter.

<b>Part pre - payment charges</b>	<b>In case of Individual loans</b> (where borrower is individual, with or without co-obligant(s)) <b>for Personal purpose:</b> NIL foreclosure charges <b>In all other cases:</b> 4% of the part payment in excess of 25% in given financial year
<b>Additional Note on Foreclosure and Part Prepayment Charge</b>	Foreclosure or part prepayment charge offered less than standard charges will be applicable only in case of NIL bounce, by applicants, in any of the loans with ABFL during currency of the loan granted vide this sanction letter. Standard charge mentioned here applicable otherwise.
<b>Other Charges</b>	
<b>Default Penal Interest Rate / Non Conformance with any covenants/ stipulated conditions (at sole discretion of ABFL)</b>	24% p.a. i.e. 2% per month
<b>Cheque Return Charges/ECS/SI/ NACH failure charges</b>	₹ 1000/- per instance
<b>Accrued Interest</b>	As applicable based on actual delayed status or as communicated by the lender from time to time
<b>Cancellation Charges, if any</b>	4.00% of loan amount sanctioned
<b>Closure charges for OD/LOC (Standard charges)</b>	4% of prevailing limit at the time of closure
<b>Request for copies of documents of any collateral held with ABFL per instance</b>	₹ 2500/- per instance
<b>Duplicate Statement/ Repayment Schedule / FC statement / any other document held with ABFL request</b>	FC Statement: ₹ 1500/- per instance RTR: ₹ 1000/- per instance Other statements: ₹ 200/- per instance
<b>Charge For Exchanging PDCs, Security Cheques (Per Set) / ECS</b>	₹ 1000/- per instance
<b>CIBIL/Credit report retrieval fee</b>	₹ 50/- per instance for Consumer and ₹ 500/- for Commercial CIBIL/Credit report
<b>Loan Re-schedulement (on request from applicants, approval to be at sole discretion of ABFL) charges per instance</b>	2% of the prevailing loan outstanding
<b>NOC issuance charges per instance</b>	₹ 1000
<b>Swap/Conversion Charges (Floating rate to Fixed rate and any other variants, if applicable and available, on request from applicants, approval at sole discretion of ABFL) per instance</b>	3% of the prevailing loan outstanding
<b>Property swap charges (on request from applicants, approval to be at sole discretion of ABFL)</b>	3% of the prevailing loan outstanding

<b>Stamp Duty</b>	As per actual, where applicable
<b>Legal and other statutory charges</b>	
<b>Insurance Premium</b>	
<b>Creation charge with ROC</b>	

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.**

One Indiabulls Centre, 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  
+91 22 4356 7100 | (F) +91 22 4356 7266  
CIN: U65990GJ1991PLC064603  
abfl.adityabirlacapital.com

**Aditya Birla  
Finance Ltd.**

(A part of Aditya Birla Capital Ltd.)



**ADITYA BIRLA  
CAPITAL**