



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
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: Nil Other floating rate loans given to individuals, where all applicants and co-applicants are individuals: Nil Working Capital Loans: 2% of amount repaid Loan against Property, Lease Rental Discounting and Home Loans (other than floating rate Home Loans): 4% of principal outstanding Securities / 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	i. When facility amount is equal to ₹5 lacs or lesser –₹50 per property ii. When facility amount is greater than ₹5 lacs – ₹100 per property You may visit the website of CERSAI for all such charges at www.cersai.org.in

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 (Revised charges applicable from October 1st, 2022)	
Cheque Return Charges	Rs. 500
Additional/Penal Charges	3% of pending amount per month
Charges for Cancellation of Loan	4% of loan amount disbursed + taxes
CIBIL report retrieval fee	Rs. 100 + GST per instance
Charge for exchanging PDCs/ECS	Rs. 750 + GST per instance
Loan Re-schedule Charges	Rs. 5,000 + GST per instance
Stamp Duty	As per actual if applicable
Insurance Premium	As per actual if applicable
Pre-closure Quote	Rs. 1,000 + GST per instance
Part Pre-payment	<p>For Term Loan facility</p> <p>Charges:</p> <p>a) Charges are Nil if the part pre-payment is less than 20% of the principal outstanding amount</p> <p>b) Charges are 4% + GST if the part pre-payment is more than 20% of the principal outstanding amount</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>For Flexi Loan facilities</p> <p>No charges for payments through mobile app/portal</p> <p>Part pre-payment of loan facility toward limit reduction is not available</p>
Foreclosure	<p>For Term Loan, charges are -</p> <p>4% of the principal outstanding amount for term loan + GST</p> <p>For Flexi Loan, charges are -</p> <p>4% of the total withdrawable amount* + GST</p> <p>Conditions:</p> <p>Foreclosure is allowed only after 12 months from the date of Loan disbursal</p>
Annual Maintenance Charges	<p>For Flexi Loan facility only</p> <p>0.25% on total withdrawable amount* irrespective of utilisation on the date of levy of such charges + GST</p>
Any other charges	As per actual if applicable

*Withdrawable amount - Dropline balance on the date of levy of charges, i.e. Principal outstanding on the date of levy of charges as per repayment schedule on disbursement of loan.

Standard Schedule of Charges – Business Loans/STUL (Revised charges applicable from October 1st, 2022)	
Cheque Return Charges	Rs. 1,000
Additional/Penal Charges	3% of pending amount per month
Charges for Cancellation of Loan	4% of loan amount disbursed + taxes
CIBIL report retrieval fee	Rs. 100 + GST per instance
Charge for exchanging PDCs/ECS	Rs. 750 + GST per instance
Loan Re-schedule Charges	Rs. 7,500 + GST per instance
Stamp Duty	As per actual if applicable
Insurance Premium	As per actual if applicable
Pre-closure Quote	Rs. 2,500 + GST per instance
Part Pre-payment	<p>For Term Loan</p> <p>Charges:</p> <p>a) NIL charges – if part pre-payment is equal to 20% of total disbursed amount in a year</p> <p>b) 4% + GST, on remaining loan amount – if part pre-payment is greater than 20%</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>For Flexi Loan facilities</p> <p>No charges for payments through mobile app/portal</p> <p>Part pre-payment of loan facility toward limit reduction is not available</p>
Foreclosure	<p>For Term Loan, charges are - 4% of the principal outstanding amount for term loan + GST</p> <p>For Flexi Loan, charges are - 4% of the total withdrawable amount* + GST</p> <p>Conditions: Foreclosure is allowed only after 12 months from the date of Loan disbursal</p>
Annual Maintenance Charges	<p>For Flexi Loan facility only 0.50% on total withdrawable amount* irrespective of utilisation on the date of levy of such charges + GST</p>
Any other charges	As per actual if applicable

*Withdrawable amount - Dropline balance on the date of levy of charges, i.e. Principal outstanding on the date of levy of charges as per repayment schedule on disbursement of loan.

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.

Fore-Closure condition	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 personal use) For given application: Please refer page no. 1 and/or 2 of this sanction letter.
Fore-Closure Charges after lock in period is over	In case of Individual loans (where borrower is individual, with or without co-obligant(s)) for Personal purpose: NIL foreclosure charges In all other cases: 4% of the Principal outstanding amount

Part pre - payment condition	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 personal use) For given application: Please refer page no. 1 and/or 2 of this sanction letter.
Part pre - payment charges	In case of Individual loans (where borrower is individual, with or without co-obligant(s)) for Personal purpose: NIL foreclosure charges In all other cases: 4% of the part payment in excess of 25% in given financial year
Additional Note on Foreclosure and Part Prepayment Charge	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.
Other Charges	
Default Penal Interest Rate / Non Conformance with any covenants/ stipulated conditions (at sole discretion of ABFL)	24% p.a. i.e. 2% per month
Cheque Return Charges/ECS/SI/ NACH failure charges	₹ 1000/- per instance
Accrued Interest	As applicable based on actual delayed status or as communicated by the lender from time to time
Cancellation Charges, if any	4.00% of loan amount sanctioned
Closure charges for OD/LOC (Standard charges)	4% of prevailing limit at the time of closure
Request for copies of documents of any collateral held with ABFL per instance	₹ 2500/- per instance
Duplicate Statement/ Repayment Schedule / FC statement / any other document held with ABFL request	FC Statement: ₹ 1500/- per instance RTR: ₹ 1000/- per instance Other statements: ₹ 200/- per instance
Charge For Exchanging PDCs, Security Cheques (Per Set) / ECS	₹ 1000/- per instance
CIBIL/Credit report retrieval fee	₹ 50/- per instance for Consumer and ₹ 500/- for Commercial CIBIL/Credit report
Loan Re-schedulement (on request from applicants, approval to be at sole discretion of ABFL) charges per instance	2% of the prevailing loan outstanding
NOC issuance charges per instance	₹ 1000
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	3% of the prevailing loan outstanding
Property swap charges (on request from applicants, approval to be at sole discretion of ABFL)	3% of the prevailing loan outstanding

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

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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