



### **Short Term Reference Rate:**

Short Term Reference Rate (“STRR”) of ABFL is 15.75% p.a. with effect from 20<sup>th</sup> August 2013. The interest rate on your floating loans of tenor less than 12 months is linked to the STRR and any revision in this rate would impact your interest rate.

### **Long Term Reference Rate:**

Long Term Reference Rate (“LTRR”) of ABFL is 16.50% p.a. with effect from 1<sup>st</sup> September 2013. The interest rate on your floating loans of Tenor greater than 12 months is linked to the LTRR and any revision in this rate would impact your interest rate.

### **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:

<b>Transaction</b>	<b>Charges (in Rs.)</b>
<b>Loan Processing /Administration Fee</b>	Up-to 2% of the loan amount
<b><u>Pre-closure Charges:</u></b>  <b>Pre-closure is allowed after 6 months from loan disbursement date for Long Term Loans</b>	<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><u>Other Charges:</u></b>  <b>Default Penal Interest Rate / Non Conformance with any covenants / stipulated conditions</b>	24% p.a

<b>Cheque Return Charges/ECS failure charges</b>	Rs 750/- per instance
<b>Accrued Interest</b>	As applicable based on actual delayed status or as communicated by the lender from time to time
<b>Request for Copies of any collateral held with ABFL</b>	Rs 750/- per instance
<b>Duplicate Statement/ Repayment Schedule / any other document held with ABFL request</b>	Rs 200/- per instance
<b>Charge For Exchanging PDCs / ECS</b>	Rs 750/- per instance
<b>CERSAI charges</b>	<p>i. When facility amount is equal to Rs. 5 lacs or lesser – Rs.50 per property</p> <p>ii. When facility amount is greater than Rs. 5 lacs – Rs.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>Pre-closure quote</b>	Rs. 1000 per instance
<b>CIBIL report retrieval fee</b>	Rs 50/- per instance for Consumer and Rs. 500/- for Commercial CIBIL
<b>Loan Re-schedulement (at discretion of ABFL) charges</b>	0.50% or as mutually agreed between borrower and ABFL
<b>NOC issuance charges</b>	Rs 500
<b>Swap Charges (Fixed rate to floating and vice-versa at discretion of ABFL)</b>	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

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