

Aditya Birla Finance
Home Loans



Aditya Birla Housing Finance Limited Reference Rate:

ABHFL Reference Rate (“ARR”) is 14.85% p.a. with effect from 28th October, 2015. The interest rate on your floating rate loans is linked to the ARR and any revision in this rate would impact your interest rate.

Aditya Birla Housing Finance Limited – Schedule of Charges:

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

Transaction	Charges
Loan Processing /Administration Fee	Home Loans : Up-to 1% of the loan amount Other Loans : Up-to 2% of the loan amount
<u>Pre-payment Charges:</u> Pre-closure is allowed after 12 months from loan disbursement date for Long Term Loans Any part pre-payments made in the last 12 months prior to closure will be counted towards the pre-closure charges	Floating rate loans given to individuals, where all applicants and co-applicants are individuals: Nil Home Loans (other than floating rate Home Loans to individuals): 2% of principal outstanding Loan against Property & Lease Rental Discounting: 4% of principal outstanding
<u>Other Charges:</u> Default Penal Interest Rate / Non Conformance with any covenants / stipulated conditions	24% p.a. i.e. 2% per month
ECS failure charges	Rs 750/- per instance
Accrued Interest	As applicable based on actual delayed status or as communicated by the lender from time to time
CERSAI charges	i. When facility amount is equal to Rs. 5 lacs or lesser – Rs. 50+ST per property ii. When facility amount is greater than Rs. 5 lacs – Rs.100+ST per property You may visit the website of CERSAI for all such charges at www.cersai.org.in
Pre-closure quote	Rs 1,000/- per instance
Request for Copies of any collateral held with ABHFL	Rs 750/- per instance

Duplicate Statement/ Repayment Schedule / any other document held with ABHFL request	Rs 200/- per instance
Charge For Exchanging ECS mandate	Rs 750/- per instance
CIBIL report retrieval fee	Rs 50/- per instance for Consumer and Rs. 500/- for Commercial CIBIL
Loan Re-schedulement (at discretion of ABHFL) charges	0.50% of the loan outstanding + Service Tax
NOC issuance charges	Rs 500 + Service Tax
Swap Charges (Fixed or semi-fixed rate to floating and vice-versa at discretion of ABHFL)	2% 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 actual, where applicable

Above charges constitute the rack rate for all customers. Actual charges for any customer, if different, will be as communicated at the time of loan sanction and disbursement and would be subject to changes from time to time.