

ADITYA BIRLA FINANCE LIMITED is now ADITYA BIRLA CAPITAL LIMITED
FREQUENTLY ASKED QUESTIONS



For Existing Customers (Full/ Partial Disbursement)

1. What will be my Loan account number and terms of Loan Agreement with Aditya Birla Capital Limited?

- Your Loan Account Number will remain the same and continue to be the point of reference for all future communication with Aditya Birla Capital Limited.
- The contractual terms of the Loan agreement will also remain unchanged.

2. Will I have access to Aditya Birla Finance's self-service channels that I have been using earlier? Will my log in credentials change?

- You will continue to have access to our self-service channels like WhatsApp, Chatbot, Website, IVR, Aditya Birla Capital – Service App and ABCD, post-merger.
- You can login to the self-service channels using your existing login credentials and password / OTP.

3. I have availed full disbursement of the loan recently. The EMIs are yet to begin. How will the merger impact my loan? Are there any new terms and conditions that will be applicable?

The merger will have no impact on your loan and repayment cycle. The EMIs will be processed as per loan repayment schedule. There is no change in the terms and conditions and the applicable Interest rate. Changes (if any) will be duly communicated by SMS/E-mail.

4. Will my loan be transferred to Aditya Birla Capital, post-merger? If yes, will my log-in credentials change?

Yes, the Loan Account will be transferred to Aditya Birla Capital Limited, post the effective date of merger. However, your customer login credentials will remain the same, and you can continue to access the portal and avail our services.

5. My loan is partly disbursed. How can I avail subsequent disbursements of the balance amount?

You can request subsequent disbursements by logging into your account on our website or by e-mailing us at care.finance@adityabirlacapital.com. For any Loan related details, you can visit the nearest Aditya Birla Capital branch (erstwhile Aditya Birla Finance branches) and submit the disbursement request in the prescribed format. Branch details can be further taken from the Website or the Contact Centre.

6. Where can I go for prepayment of my loan? Can it be done online, or will I have to visit the nearest Aditya Birla Capital Limited branch or any Aditya Birla Finance Limited Branch?

All prepayment inquiries will be handled at existing Aditya Birla Capital branches (erstwhile Aditya Birla Finance Limited branches). You can also reach us through our digital channels or at the customer helpline number -1800-270-7000 or write to us at care.finance@adityabirlacapital.com

7. Are there any prepayment charges?

There are no changes in prepayment charges due to the merger. For detailed information on fees and charges, you can refer to: <https://www.adityabirlacapital.com/loans/interest-rates-and-service-charges> section on our website. You can also check the copy of the loan application form or your loan agreement for these details. There are no changes in prepayment charges due to the merger.

8. Due to this merger, will my EMI change for my ongoing loan?

The merger will have no impact on your EMI. It will remain unchanged.

9. How can I get the interest certificate on my loan for taxation purposes?

- The interest certificate can be downloaded from our website, customer portal and [Aditya Birla Capital – Service app](#)
- Alternately, you can avail the same by writing to us at: care.finance@adityabirlacapital.com or care.digitalfinance@adityabirlacapital.com. You may also visit the nearest Aditya Birla Capital branch (erstwhile Aditya Birla Finance branch).

10. What is the process pertaining to loan ROI conversion? What are the applicable charges?

There is no change in the process of loan ROI conversion, and you can avail the facility by visiting our Aditya Birla Capital branches for loans (erstwhile Aditya Birla Finance branches).

11. Can I walk into any Aditya Birla Capital Ltd. branch regarding the servicing of my loan?

As per existing process, servicing of loans is already enabled through our digital channels, visiting Aditya Birla Capital Limited branches and other touchpoints. So, you can continue to access our services related to your loans, post-merger.

12. How can I apply for a Top-Up loan?

There is no change in the process. Customers can choose the points of contact as per convenience. Customers are encouraged to use the self-service application to avail our services seamlessly.

- [For Aditya Birla Capital – Service App](#)
- Customers can continue to approach the inbound call centre number which remains the same at 1800-270-7000.
- Customers can continue to send top-up request over email at care.finance@adityabirlacapital.com or care.digitalfinance@adityabirlacapital.com
- Customers can choose to walk-in to any existing Aditya Birla Capital branches (erstwhile Aditya Birla Finance branches) or get in touch with the respective Relationship Manager/Sales Manager. They shall be happy to help.

Customers with sanctioned, but undisbursed loans

13. How can I get the balance loan disbursement?

There is no change in the process. The existing sanctioned loans continues to be valid as per the terms of the sanction letter & agreement documents.

14. Do I have to visit the branch for signing loan documents for loan disbursement? If yes, which branch should I visit?

There is no change in the process. Loan disbursement can be availed by visiting Aditya Birla Capital Limited branch (erstwhile Aditya Birla Finance Limited branch) where the loan application is submitted. Customer may also get in touch with the respective Relationship Manager/Sales Manager.

Customers with Loan Application submitted/ Pre-Sanction cases

15. I have applied for a loan recently to ABFL. How can I check the status of my loan application?

There is no change in the process. Customers shall receive updates. They also can choose to contact Aditya Birla Capital through any of the points of contact as per convenience.

- Customers can choose to walk-in to any existing Aditya Birla Capital branches (erstwhile Aditya Birla Finance branches). They shall be happy to help.
- Customers can continue to approach the inbound call centre number which remains the same at 1800-270-7000.
- Customers can continue to send the top-up request over email at care.finance@adityabirlacapital.com or care.digitalfinance@adityabirlacapital.com
- Additionally, loan application status shall be duly communicated by SMS/E-mail.

16. Do I need to change the existing ECS mandates/cheques in favour of Aditya Birla Capital Limited or do the current ECS / cheques provided/issued in favour of Aditya Birla Finance Limited continue?

There is no change in the existing ECS mandates or post-dated cheques. All existing mandate will continue to apply and there will be no hindrance in the loan operations.

17. Do I need to re-submit the KYC documents?

There is no need to submit the KYC documents due to the merger. However, if a need arises for the re-KYC documents, we will reach out to customers and ensure a seamless experience in the updating process.

18. Is there any change in the customer service channels such as call centre number / e-mail ID etc?

There would be no change in the customer service channels.

- Inbound call centre number 1800-270-7000
- Email at care.finance@adityabirlacapital.com or care.digitalfinance@adityabirlacapital.com
- All inquiries will continue to be handled at the existing Aditya Birla Capital Limited branches (erstwhile Aditya Birla Finance Limited branches).
- Customers are encouraged to use the self-service application to smoothly service available facilities through the [Aditya Birla Capital – Service App](#).

19. Is there any change in the grievance redressal process?

No, the grievance redressal process will remain same.

20. Will there be any change in my key customer documents such as Statement of Account, Repayment Schedule, No Dues Certificate?

The merger will have no impact on the existing customer documents or other details.

21. Do any of my existing processes on loan application, onboarding, servicing, and closure get impacted?

The merger will not have any impact on any of the existing procedures and processes.

22. Will my existing loan charges be impacted?

There will be no impact of the merger on your existing loan charges. Any change in charges will be duly communicated through SMS/E-mail.

23. Will there be any change in PAN details of the lending entity?

Yes, the PAN of the lending entity will be updated to AAGCA5936J

24. Will my process and details to file TDS certificates on interest/fee pay-outs change?

There will be no impact on the existing processes. But the lending company's TAN would be updated on these certificates as MUMA33164F

25. Are the previously issued GST certificates / interest certificates valid? Or Do I need to collect these again?

The previously issued certificates / interest certificates will remain valid. Updated certificates, as required will be issued by Aditya Birla Capital Limited.



Aditya Birla Capital Limited

Corporate Office:

One World Center, Tower 1, 18th Floor, Jupiter Mill Compound,
841, Senapati Bapat Marg, Elphinstone Road, Mumbai, Maharashtra - 400 013
For customer care and other queries : care.finance@adityabirlacapital.com
Toll-free no.: 1800-270-7000 | www.adityabirlacapital.com

Registered Office:

Indian Rayon Compound,
Veraval, Gujarat - 362 266
CIN: L67120GJ2007PLC058890