

# Aditya Birla Finance Ltd.

(A subsidiary of Aditya Birla Capital Ltd.)



# ADITYA BIRLA CAPITAL

PROTECTING INVESTING FINANCING ADVISING

Sr. No: ABFL/CAA/B&PL/27112019/019

Date: 27th Nov 2019

To,  
Suraj Jaiswal,  
Credit Manger,  
Personal Loan & Business Loan

**Sub:** Credit Approval Authority for Personal Loans & Business Loans

Dear Suraj Jaiswal,

We are pleased to inform the product wise credit approval authority which is being assigned to you as the member of Credit Committee (LC); which is defined for Credit Manger– Personal Loan and Business Loan, based on your experience, knowledge and expertise.

**Credit Approval Authority** (Effective from 27th Nov 2019)

Product	Approval Limit*	Committee	Recommended by
Personal Loan (PL)	₹ 5 Lacs	LC	Sales Manager – PL / BL or above who has the duly assigned approval authority
Business Loan (BL) & Doctor Loan (DIL)	₹ -		

Please make judicious use of the given authority by keeping in mind the primary objective of building a good quality and profitable portfolio.


\*Approval Limit will be applicable subject to aggregate exposure of ABFL to the borrower and group [As defined in Credit Policy (Version: ABFL/Credit Policy/250117/4.0) Page 26, 27, 28, 29], not exceeding the assigned Approval Limit to you vide this letter. Aggregate exposure to be established through internal de-dupe and Exposure Management System.

### Note

- Any further delegation of the lending authorities extended vide this letter by you is not permitted.
- Approval of deviations is limited to those which are defined for Credit Committee (LC) in the Product Program-Business & Personal Loan (ABFL/PP/UL/180817/3.0).
- In an event of modification, amendment to Credit Policy or Product Program-Business & Personal Loan, extant guidelines and deviation matrix as defined in the updated version should be followed in letter and spirit
- Credit Approval Authority is not to be exercised for the loans applied by:
  - Yourself
  - Spouse
  - Immediate Family Member
  - Immediate family member's business associates/ companies
  - Any circumstances which may lead to a conflict of interest
- The Credit Approval Authority mentioned in this letter need to be read in conjunction with the guidelines contained in the respective Product Guidelines & Delegation Matrix and it super cedes all the previous Credit Approval Authority assigned, if any.
- The Credit Approval Authority will automatically cease in the event you are re-assigned to other duties.
- Credit Approval Authority are subject to change as and when desired by the delegating authority.

Please sign and return a copy of this letter confirming that you have read, understood and are fully aware of the conditions upon which this authority is delegated.

Regards,

  
**Suvena Bansal Marar**  
Vertical Head, Policy-ABFL

  
**Rajendra Kumar**  
National Credit Manager-ABFL

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One Indiabulls Center, Tower 1, 18th Floor, Jupiter Mill Compound,  
841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013.

www.adityabirlafinance.com

Registered Office:

Indian Rayon Compound, Veraval,  
Gujarat -362 266

CIN: U65990GJ1991PLC064603