

Aditya Birla Finance Ltd.

(A subsidiary of Aditya Birla Capital Ltd.)



ADITYA BIRLA CAPITAL

PROTECTING INVESTING FINANCING ADVISING

Sr. No: ABFL/CAA/STUL/27112019/019

Date: 27th Nov 2019

To,
Suraj Jaiswal,
Credit Manger,
STUL

Sub: Credit Approval Authority for STUL

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- STUL, based on your experience, knowledge and expertise.

Credit Approval Authority (Effective from 27th Nov 2019)

Product	Approval Limit*	Committee	Recommended by
STUL	₹ 5 Lacs	LC	Sales Manager – STUL or above who has the duly assigned approval authority

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 Manger in the Product Program-STUL.
- 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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