



Date: 06-02-2026

Change in AFL-PLR

Aavas Financiers Limited's (AFL) Prime Lending Rate (PLR) is being reduced by **15 basis points**, with effect from March 01, 2026, for all loans outstanding as on December 31, 2025. Post revision, the AFL-PLR shall stand at **17.80%**.

Impact on Existing Loans

Aavas shall give effect to the above change by adjusting the loan tenure of its eligible customers as the *default option*, while keeping the EMI same.

Options Available to Borrowers

Customers may, however, opt for any of the following alternatives instead of the default option:

- Reduction in EMI / Pre-EMI, or
- A combination of reduction in EMI and adjustment in loan tenure

In case customer wants to opt other than the default option then they can communicate their preference through Aavas Loan app **within 15 days** from the date of issuance of this announcement.

Disclaimer: Eligible Customers may also choose to switch over his/her Floating Rate method to Fixed Rate method or vice versa subject to payment of applicable switch/conversion charges of up to 2% + GST on the principal outstanding as per AFL policy, or they may prepay, either in part or in full, at any point during the residual tenor of the loan. Levy of foreclosure charges/ pre-payment penalty shall be subject to Schedule of Charges (<https://www.aavas.in/schedule-of-charges>).