

EMPOWERING

YOU WITH

HOUSING FINANCE

SOLUTIONS



**Aditya Birla Housing
Finance Ltd.**



**ADITYA BIRLA
CAPITAL**

HOME LOANS





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A LITTLE ABOUT US

Buying a House is not Just a Dream. It's an emotion!

Born from a profound desire to transform dreams into cherished realities, Aditya Birla Housing Finance (ABHFL) has become a trusted companion on the journey to home ownership with its Home Finance Offerings. With every step forward, ABHFL continues to be a guiding light for those who dared to dream of a place to call their own.

ABHFL traces its heritage from the illustrious Aditya Birla group, a group that goes back over 150 years. In just nine years, ABHFL has grown its AUM, expanded its customer base, and extended its footprint across regions, earning a prestigious AAA rating. As of March 2023, ABHFL has garnered the trust of over 70,000+ customers. Its reach spans across 117 cities, touching the lives of countless individuals and families, and serving over 7,500 pin-codes. With branches that dot the landscape in 19 states and UTs, ABHFL is more than just a financial institution. It is not just a partner in the journey towards home ownership but also the architect of it with its Housing Finance Solutions.

Empowered by our comprehensive product suite of Home Loans, Home Improvement Loans, Home Construction Loans, Loan Against Property, Lease Rental Discounting, and Construction Finance, we offer hyper-personalized solutions for our customer's diverse needs. As we go ahead, we intend to stand for hassle-free & predictable Home Loans.

Team ABHFL





PRIME HOME LOAN

For a Hassle-free Home Loan Experience

Step into your new house confidently with our best-in-class Prime Home Loan services which are tailored to elevate your homebuying decision.



KEY BENEFITS



Attractive Rate of Interest



Higher Loan Amount



Flexible Repayment Period



Minimum Documentation



Digital Onboarding



Doorstep service by dedicated Relationship Manager



Value-Added Home Improvement Services



FINANCING THE NEEDS OF



Bank Salaried – Resident & NRI/PIO



Self Employed with formal income



APPLICABLE FOR

Minimum Income	Salaried - INR 25,000/- monthly
	Self Employed – 3 Lac annually
Minimum Experience/Vintage	3 years
CIBIL	700 & above/NTC



LOAN CAN BE USED FOR

- ▶ Purchase from builders
- ▶ Resale properties
- ▶ Balance Transfer
- ▶ Home - Construction & Extension
- ▶ Home Improvement



EASY DOCUMENTATION

To avail the loan, keep the following documents ready:

Documents	Salaried	Self employed/Non-professional
KYC documents, Address Proof, Identity Proof	Yes	Self & Business
PAN Card	Yes	Yes
Office Address proof	N/A	Utility bills (max. 3 months old)
Copy of Property papers	Yes	Yes
Income proof	Last 3 months salary slip	Financial & ITRs for last 2 years
Bank Statement	Last 6 months	Last 6 months

To know more, contact our **Relationship Manager**
or **1800-270-7000** (toll free)

UNLOCK YOUR PROPERTY'S POTENTIAL

With ABHFL's Prime LAP!



With a focus on empowerment & flexibility our financial solution i.e. ABHFL's Prime LAP (Loan Against Property) is designed to cater to, diverse needs like Child's education, your son's/daughter's marriage, Foreign Trips and Retirement. Whether you are a salaried individual or a self-employed professional or an NRI/PIO we ensure a seamless experience throughout the loan process

KEY BENEFITS



Digital
Onboarding
& Quick
Sanction



Attractive
Interest
Rates



Wide Loan
amount
range



Flexible
repayment
period



Doorstep
service by
dedicated
Relationship
Manager



Loan Tenure
of up to
20 years

FINANCING THE NEEDS OF



Salaried – Resident & NRI/PIO



Self Employed with formal income

ELIGIBILITY CRITERIA

Minimum Income	Salaried - INR 25,000/- monthly
	Self Employed – 3 Lac annually
Minimum Experience/Vintage	3 years
CIBIL	700 & above/NTC

EASY DOCUMENTATION

To avail the loan, keep the following documents ready:

Documents	Salaried	Self employed/Non-professional
KYC documents, Address Proof, Identity Proof	Yes	Self & Business
PAN Card	Yes	Yes
Office Address proof	N/A	Utility bills (max. 3 months old)
Copy of Property papers	Yes	Yes
Income proof	Last 3 months salary slip	Financial & ITRs for last 2 years
Bank Statement	Last 6 months	Last 6 months

To know more, contact our **Relationship Manager**
or **1800-270-7000** (toll free)



Introducing
PRAGATI PLUS
HOME LOAN

Where Every Step Leads You Closer
to Your Dream Home

Unveiling **PRAGATI PLUS HOME LOAN** A housing option finely tuned for self-employed and high-earning professionals in pursuit of outstanding properties.

TYPE OF LOAN



TARGET SEGMENT

- ▲ Self-employed customers across income segments carrying out business through permanent set-ups or residential+office setups for purchasing prime properties. Loan upto 75%* of the property value.
- ▲ Salaried Customers with formal income and documentation purchasing affordable properties. Loan upto 80%* of the property value.

LOAN TENURE

Min: 12 months

Max: 240 months for self-employed & 360 months for Salaried

Loan Amount of up to **1.5 Crores**

ELIGIBILITY CRITERIA

Minimum net annual income	INR 3 lakhs p.a (for self-employed customers)
Minimum net monthly income	INR 25,000 pm (For Salaried Customers)
CIBIL score of more than or equal to 700/NTC	

EASY DOCUMENTATION

To avail the loan, keep the following documents ready:

Documents	Salaried	Self employed/Non-professional
KYC documents, Address Proof, Identity Proof	Yes	Self & Business
PAN Card	Yes	Yes
Office Address proof	N/A	Utility bills (max. 3 months old)
Copy of Property papers	Yes	Yes
Income proof	Last 3 months salary slip	Financial & ITRs for last 2 years
Bank Statement	Last 6 months	Last 6 months

To know more, contact our **Relationship Manager**
or **1800-270-7000** (toll free)



INTRODUCING

PRAGATI HOME LOAN

Step into your own home with Pragati Home Loan!

With flexible eligibility criteria and easy documentation process, owning a home will now be in your budget.

KEY BENEFITS

Loan amount up to
Rs. 5 lakhs - 1.5 Crore



Repayment tenure:
upto 30 years*



Loan upto 90%*
of property's
market value



Avail loans against
various collaterals
with diverse eligibility
methods



FINANCING THE NEEDS OF



Bank Salaried customer



Cash Salaried customers



Self-employed customers
with or without ITR

ELIGIBILITY CRITERIA

Minimum Income Salaried : Rs. 7,000 /
month Self Employed : Rs. 1 Lakh / annum.

CIBIL : 675 & above/NTC

LOAN CAN BE USED FOR

Purchase from
builders

Resale
properties

Home - construction
& Extension

Home
improvement

Balance
transfer

EASY DOCUMENTATION

To avail the loan, keep the following documents ready:

Documents	Salaried	Self employed/Non-professional
KYC documents, Address Proof, Identity Proof	Yes	Self & Business
PAN Card	Yes	Yes
Office Address proof	N/A	Utility bills (max. 3 months old)
Copy of Property papers	Yes	Yes
Income proof	Last 3 months salary slip	Financial & ITRs for last 2 years
Bank Statement	Last 6 months	Last 6 months

To know more, contact our **Relationship Manager**
or **1800-270-7000** (toll free)

Introducing

PRAGATI AASHIYANA HOME LOAN

Turning your dream of
owning a home into reality!



Achieving the Homeownership dream is now **possible** with the help of our Pragati Aashiyana Home Loan, which is thoughtfully designed to support your goal of owning a home. Whether you are Salaried or you own a food stall, tea shop, vegetable/fruit store, or any other type of small business with a permanent or with a temporary set-up.



Key Benefits



Loan Amt:
Rs. 5 Lacs to 50 Lacs



Loan Tenure:
Up to 240 months



Minimum
documentation



LTV:
up to 90%



Fulfilling the Home Ownership dream of



Salaried Individual



Self Employed Non-Professional (SENP)



Self Employed Professional (SEP)



Business Setup with Permanent or with Temporary Structure :
(Kirana Store, Traders, Garage, Auto spare parts, Fruit / Vegetable Store, Tea Shop, Food stall)



Applicable if (Eligibility Criteria)

Salaried & SENP with Permanent Set-up		For SENP with Temporary Set-up
Your Cibil score: 650+		6 Months of Bank/Wallet transaction Statement.
You have a permanent space of residency		3 Years of Business & Residential Vintage



Easy Documentation

Documents	Salaried	Self Employed Professional / Self-Employed Non Professional	Self-Employed Non-Professional with Temporary Set-up	Cash Salaried
KYC documents	Yes	Self & Business	Municipal Corporation License or Any local competent authority	Yes
Income Proof	Last 3 months Salary Slip	Financial & ITR for last 2 years	Wallet txn statement (Paytm, Phonepe, Google Pay etc.)	latest Salary Certificate
Bank Statements	Last 6 months	Last 6 months	Last 6 months	Last 6 months
Copy of Property Documents	Yes	Yes	Yes	Yes

To know more, contact our **Relationship Manager**
or **1800-270-7000** (toll free)

Simplify Your
Loan Transfer
with
**ABHFL'S
PRIORITY
BALANCE
TRANSFER**



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Step into a world of hassle-free home loans, specially crafted for you. Experience swift, stress-free balance transfers and attractive Top-up loans. Say goodbye to paperwork, endless hassles and turn your dreams into reality.



Key Benefits



Loan amounts up to Rs 1 Crore



Comfortable repayment up to 30 years



Eligibility basis repayment track record (RTR)



No income documents required



Fasttrack process & Legal waived for BT from selected FI's



Attractive Top Up loan offered basis your current loan vintage



Target Customer



Salaried Customers



Documentation



KYC: Digitally verified



No Form 16



Illustration

	Particular	Scenario 1	Scenario 2	Scenario 3
A	Current Market Value of Property	1.20 cr	1.20 Cr	1.20 Cr
B	Loan amount sanctioned	70L	70L	70L
	MOB	15 months	24 months	40 months
C	Current O/S	66L	63L	58L
D	Top up multiplier on Original Sanction amount basis MOB	1.10x	1.15x	1.30x
E	Additional top up ((B*D)-C)	11L	17.5L	33L
F	Total amount eligible as per RTR	77L	80.5L	91L
G	LTV %	75%	75%	75%
H	Total Amount as per LTV (A*G)	90L	90L	90L
	BT+Topup Loan (Lower of F & H)	77L	80.5L	90L

To know more, contact our **Relationship Manager**
or **1800-270-7000** (toll free)



Fast-Track
Your Loan
Transfer with
**ABHFL'S
EXPRESS
BALANCE
TRANSFER**

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Embark on a fresh chapter in your loan journey as you explore ABHFL's stress-free balance transfer and top-up loan program, with easy documentation and fast-track processing.



Key Benefits



Attractive ROI



Loan amount of up to Rs. 3 Crores for Home Loan and 1 Crore for LAP



Comfortable repayment up to 25 years



Eligibility basis repayment track record (RTR)



No income assessment required



Fasttrack process & Legal waived for BT from selected FI's



Top-up loan options basis your current loan vintage



Target customer



Salaried customer



Self-employed customers



Documentation



KYC: Digitally verified



Salary Slip: 3 months



Bank Statement: 6 months



ITR: 2 Years



Illustration

	Particular	Scenario 1	Scenario 2	Scenario 3
A	Current Market Value of Property	1.20 cr	1.20 Cr	1.20 Cr
B	Loan amount sanctioned	70L	70L	70L
	MOB	15 months	24 months	40 months
C	Current O/S	66L	63L	58L
D	Top up multiplier on Original Sanction amount basis MOB	1.10x	1.15x	1.30x
E	Additional top up ((B*D)-C)	11L	17.5L	33L
F	Total amount eligible as per RTR	77L	80.5L	91L
G	LTV %	75%	75%	75%
H	Total Amount as per LTV (A*G)	90L	90L	90L
	BT+Topup Loan (Lower of F & H)	77L	80.5L	90L

To know more, contact our **Relationship Manager** or **1800-270-7000** (toll free)



ELEVATING HOMEOWNERSHIP FOR THE AMBITIOUS YOUNG MINDS

STEP-UP Home Loan for Young Professionals

Tailored to elevate your homeownership journey, this unique offering extends the possibility of acquiring up to 30% higher loan amounts, ensuring that your dream home aligns seamlessly with your ambitions.

Key Benefits



Higher loan eligibility upto 30%



Sector-linked higher eligibility



Repay comfortably over 25 years



Financing the needs of

- Salaried individual



Eligibility Criteria

- Repayment tenure: upto 25 years (Primary tenure up to 3 years with lower EMI)
- Applicable for Home purchase loan

Home Loan EMI Calculator

Standard EMI

Loan Amount	₹ 28,50,000
Primary Tenure	300 mons
Primary Tenure EMI	₹ 24,000

Step-Up EMI

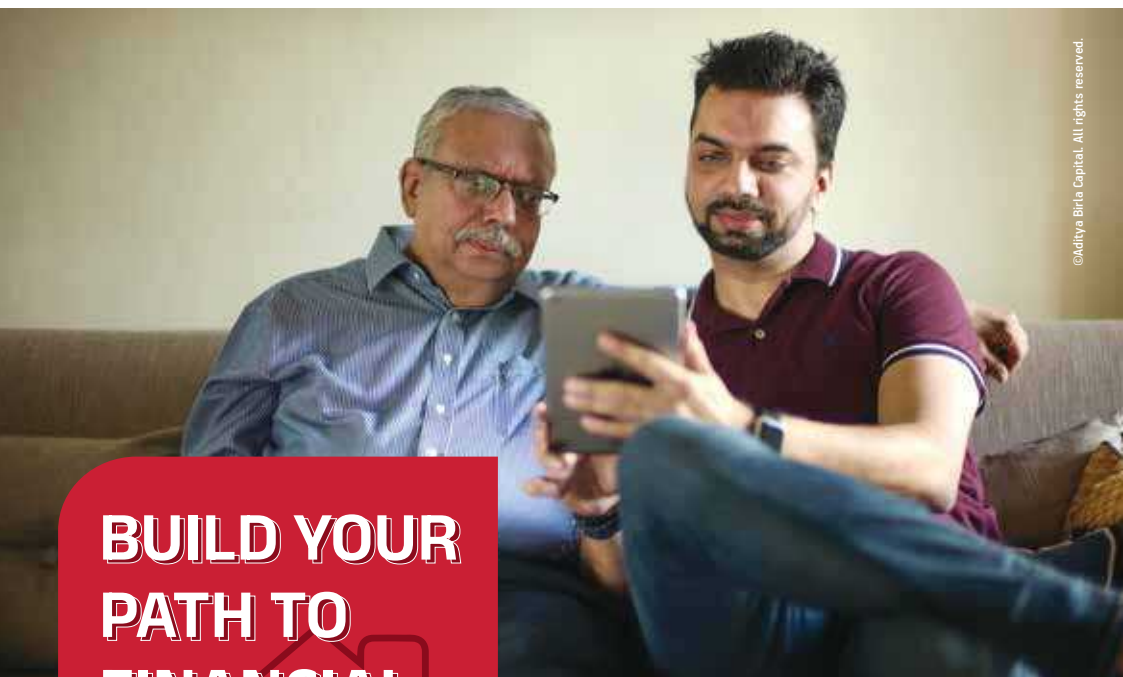
Loan Amount	₹ 37,05,000
Primary Tenure	36 mons
Primary Tenure EMI	₹ 24,000
Secondary Tenure	264 mons
Secondary Tenure EMI	₹ 25,920

Higher Loan Amount ₹ 8,55,000

Higher Loan Eligibility Upto 30%

mons stands for months

To know more, contact our **Relationship Manager**
or **1800-270-7000** (toll free)



**BUILD YOUR
PATH TO
FINANCIAL
PEACE OF
MIND.**

STEP-DOWN Home Loan for professionals.

Enhance your retirement years with lower EMI responsibilities and 20% higher loan potential through joint income

Key Benefits



Higher Loan eligibility basis
Family Member's Joint Income



Repay comfortably with tenure upto 25 years



Combine your monthly income to ease your financial burden



Attractive balance transfer option available



Target Customer

- Salaried individual with working co-applicant
- Salaried individual with pension income



Eligibility Criteria

- Repayment tenure: upto 25 years
- Applicable for Home purchase, Home Extension

Home Loan EMI Calculator

Standard EMI

Loan Amount	₹ 93,40,682	
	Parent	Child
Primary Tenure	108 mos	108 mos
Primary Tenure EMI	₹ 87,500	₹ 39,000

Step-Down EMI

Loan Amount	₹ 1,11,08,249	
	Parent	Child
Primary Tenure	108 mos	108 mos
Primary Tenure EMI	₹ 87,500	₹ 39,000
Secondary Tenure	0	192 mos
Secondary Tenure EMI	0	₹ 39,000

Incremental Loan Amount ₹ 17,67,567

To know more, contact our **Relationship Manager**
or **1800-270-7000** (toll free)



ENJOY A COMFORTABLE RETIREMENT WITHOUT STRESS.

EXTENDED TENURE Home Loan for Senior Professionals

Streamline your finances for retirement, unlock up to 40% higher loan amount.

Key Benefits



Higher loan eligibility by higher loan tenure up to 70 years of age



Lower EMI levels through extended tenure loans beyond retirement age



Attractive balance transfer option available



Target Customer

- Senior salaried executives working in corporates



Eligibility Criteria

- Repayment tenure: upto 25 years
- Wide array of eligibility methods available
- Applicable for Home loan purchase – ready or under construction
- With minimum income of Rs. 3 Lakhs per month

Home Loan EMI Calculator

Age = 48 Yrs

Standard Scenario

Loan Amount **₹ 3,29,51,659**

Maturity Age **60** yrs

Max Loan Tenure **144** mos

Extended Tenure

Loan Amount **₹ 4,30,45,346**

Maturity Age **70** yrs

Max Loan Tenure **264** mos

Incremental Loan Amount ₹ 1,00,93,686

EMI = 2,28,000

To know more, contact our **Relationship Manager**
or **1800-270-7000** (toll free)

Transform Your Home into Your Dream Haven with

ABHFL'S GENERAL PURPOSE LOAN!



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Unlock Extra Financial Freedom with ABHFL's General Purpose Loan and Revamp, Renovate and Reimagine Your Home, Your Way!

Get up to 15% additional Loan amount

Key Benefits



Avail additional loan up to 15% of the property value



No added collateral/security required



Loan amount up to Rs. 50 lakhs



Repay comfortably over 25 years



Bundled as offering with Home loan purchase (New/ BT)



Target customer



Salaried customer
Cat A/Cat B



SEP & SENP



Illustration

	Particular	Scenario 1	Scenario 2	Scenario 3
A	Current Market Value of Property	70L	1 Cr	30L
B	LTV applicable	80%	75%	90%
	GPL applicable	Yes	Yes	No
C	Home Loan Amount (A*B)	56L	75L	27L
D	Additional GPL LTV applicable	10%	15%	N/A
E	GPL Amount (A*D)	7L	15L	GPL not applicable
F	Total Amount (C+E)	63L	90L	27L
G	Eligible amount as per FOIR	70L	85L	27L
H	Final amount capped to eligibility - (Lower of F & G)	63L	85L	27L

To know more, contact our **Relationship Manager**
or **1800-270-7000** (toll free)

Unlock the potential of
your Rental Income with

Lease Rental Discounting



With LRD, your rental receipts become collateral for the loan you need. Banks and NBFCs assess the long-term cash flow generated by your property, allowing you to borrow an amount based on the rental income you receive.

Our Lease Rental Discounting loan is not selective and is available for all!

Min at loan origination	25 years
Max at loan Maturity 70 years	70 years
Loan Tenure	15 years
Loan eligibility	Rental up to 90% considered

CIBIL SCORE

700+

LEASE RENTAL DISCOUNTING SIMPLIFIED

Heads/Property Type		CAT-A Commercial/Industrial /Warehouse	CAT-B Commercial/Industrial /Warehouse
A	Gross Rent	10,00,000	7,00,000
B	TDS/Taxes/Other deductions	1,00,000	70,000
C	Maintenance #	30,000	21,000
D	Net Rent eligible for NPV (A-B-C)	8,70,000	6,09,000
E	NPV%	90%	90%
F	Eligible EMI amt. for offering the Loan (D*E)	7,83,000	5,48,100
G	ROI (only for illustration purpose)	9.50%*	9.75%*
H	Tenure (in months)	180	180
Approx. Eligible Loan Amt.		7.49 Cr.*	5.17 Cr.*

Heads / Property Type		CAT-A Only Commercial	CAT-B Only Commercial
A	Gross Rent	5,00,000	2,00,000
B	TDS/Taxes/Other deductions	50,000	20,000
C	Maintenance #	15,000	6,000
D	Net Rent eligible for NPV (A-B-C)	4,35,000	1,74,000
E	NPV%	90%	80%
F	Eligible EMI amt. for offering the Loan (D*E)	3,91,500	1,39,200
G	ROI (only for illustration purpose)	10.65%*	10.85%*
H	Tenure (in months)	120	120
Approx. Eligible Loan Amt.		2.88 Cr*	1.01 Cr*

To know more, contact our **Relationship Manager** or **1800-270-7000** (toll free)

Introducing
MICRO-LAP
Seize New
Opportunities
with Quick and
Easy Financing!



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Jay Gangar / Grocer

No matter if you're an owner of a Kirana shop, Tea Stall, Food Joint, or an entrepreneur. Your property holds the potential to unlock financial opportunities. With our Micro Loan Against Property, you can access the funds you need to fuel your ambitions. Take the leap toward your dreams and apply now!

Loans upto ₹75 Lacs without ITR proof



Key Benefits



No ITR
Proof
required



Loan upto
Rs. 75 Lacs
without ITR



Repayment
comfortably over
180 months



Simple
documentation



Loan upto 70%*
of the property
market value



Flexibility semi-fixed
rate of interest



Financing the needs of



Small kirana
shop owners



Tea/Food
shop owners



Barbershop/
Salon owners



Scrap dealers



Garage
owners



Laundry
owners



Caterers



Commission
agents



Tailors



Auto/Taxi drivers
(Self-owned vehicle)



Eligibility Criteria



Minimum income -
Salaried - ₹7,000 p.m.;
Self-employed - ₹1 lakh p.a.



CIBIL : 700 & above/NTC



Easy Documentation

To avail this loan, all you need is a basic set of documents. Keep the documents ready as per the following list.

Documents	Salaried	Self-employed /Non-professional
KYC documents, Address proof, Identity proof	Yes	Self & Business
PAN card	Yes	Yes
Office address proof	N/A	Utility bills (max. 3 months old)
Copy of property papers	Yes	Yes

To know more, contact our **Relationship Manager**
or **1800-270-7000** (toll free)



Introducing

SEMI- FIXED RATE OF INTEREST

Enjoy the comfort of stability with freedom of flexibility.

Buying a house is a cherished dream. At ABHFL, we understand this sentiment. Whether you are Salaried or you own a food stall, tea shop, vegetable/fruit store, or any other type of small business with a permanent or temporary set-up, Semi-Fixed Rate of Interest offering will help you turn your dream into reality.

Key Benefits



Initial Rate Stability: Enjoy a fixed interest rate for an initial period (2 Years / 3 Years / 5 Years), providing you with financial security.



Protection Against Rate Fluctuations: Shield from sudden interest rate increases during the fixed period, allowing you to plan your finances effectively.



Flexibility: Once the fixed rate period ends, loan converts to a floating rate, to benefit from potential interest rate decreases in the market.



Predictable Payments: Helps you to prepare for your monthly outgoings as your EMI will be stable during the fixed interest period.

Rate of Interest

Fixed Tenure	2 Yrs	3 Yrs	5 Yrs
Pragati Aashiyana Home Loan	ROI + 0.50%	ROI + 0.35%	ROI + 0.25%
Micro LAP	ROI + 0.60%	ROI + 0.50%	ROI + 0.30%

Maximum Overall Tenure: Pragati Aashiyana HL (Segment1) up to 20 years; Segment 2 up to 15 years; Micro LAP: up to 15 years

Illustration

Mr. A has submitted a Home Loan application to ABHFL for an amount of Rs. 50 lakhs, intending to repay it over a period of 20 years. The following scenarios illustrate the resulting savings vis-à-vis Floating Rate EMI assuming rate increases by 1% p.a. and 1.50% p.a. resp.

Product		Normal Scenario	If Rate increases by 1.00%		If Rate increases by 1.50%	
		EMI (Rs.)	EMI (Rs.)	Savings P. M. (Rs.)	EMI (Rs.)	Savings P. M. (Rs.)
Floating Rate		₹ 49,082/-	₹ 52,463/-	-	₹ 54,185/-	-
Semi Fixed ROI	2 Yrs. Fixed	₹ 50,761/-	₹ 50,761/-	₹ 1,702/-	₹ 50,761/-	₹ 3,424/-
	3 Yrs. Fixed	₹ 50,255/-	₹ 50,255/-	₹ 2,208/-	₹ 50,255/-	₹ 3,930/-
	5 Yrs. Fixed	₹ 49,919/-	₹ 49,919/-	₹ 2,544/-	₹ 49,919/-	₹ 4,266/-

In the event of rate increase, the EMI for Semi Fixed Product remains fixed whereas the EMI for the Floating Rate will vary as per the rate fluctuation.

For a happy home loan journey please contact our **Relationship Manager** or **1800-270-7000** (toll free)

MICRO CONSTRUCTION FINANCE

Faster, Smarter, Affordable
Real Estate Construction Solutions



In the ever-evolving landscape of real estate development, time is of the essence. **Micro Construction Finance** is designed to fast-track the construction of residential projects, empowering you to create thriving communities quickly and cost-effectively.

Benefits to Developers

Easy access to funds across Project stages



Enables Home Loan solutions for your potential buyers



Faster delivery of project with availability of funds



Visibility of the project



Key Features



Loan amount up to 5 Crores



Repay the loan from Project sales receivables



Loan available for Plot purchase and Construction



Loan tenure

- **up to 5 years** (including 1 yr of principal moratorium)
- **up to 7 years** (84 months with EMI)

Eligibility Criteria



RERA Registration not mandatory.

Mini CF Calculation Simplified

Value (in Lakhs)	Scenario 1	Scenario 2	Scenario 3
Plot – Market value (A)	300	200	400
Construction estimate (B)	350	400	200
Total Cost (A+B) = C	650	600	600
Per Unit cost (assuming 10 units)	75	75	70
Sales Receivables of project (D)	750	750	700

Value (in Lakhs)	Scenario 1	Scenario 2	Scenario 3
For Plot purchase	150	100	140
For Project construction	245	280	140
Total loan amount	395	380	280
Overall LTV	61%	63%	47%

For Plot Purchase - LTV applicable will be 50% of Market Value
 Eligibility calculation basis Cash profit method with applicable FOIR
 Plot purchase loan amount cannot exceed 50% of total loan amount

For Project Construction - LTV applicable 70% of Construction Cost
 Calculation basis the available sales receivables in the project. 70% of sales receivables

Note: EMI to start from date of first disbursement. No Pre-EMI allowed Builder to give undertaking for proportionate prepayment on sale of every floor/unit/NOC issuance S1% - 75% of the sales receivable value to be collected at time of NOC issuance. In case of lower amount collected at time of NOC issuance, builder to make payment of 75% of amount collected over & above the monthly EMI payment as per due date



Mumbai | Ahmedabad | Pune | Indore | Jaipur | Bangalore
 Chennai | Coimbatore | Hyderabad | Delhi

To know more, contact our **Relationship Manager**
 or **1800-270-7000** (toll free)



ELIGIBILITY SOLUTIONS





YOUR GOOD BANK
BALANCE CAN GET
YOU THE BEST DEALS!
WITH **AVERAGE
BANK BALANCE
- LINKED LOANS**

Get Higher LTV upto 70%
**with loan amount
upto 5 CR**

We understand that business owners like you often require financial flexibility to support your growth and investment goals. That's why we bring to you - the **Average Banking Product (ABP)**.

FINANCING THE NEEDS OF



Self Employed Non-Professionals/Professionals

▶ Loan Amount of up to **5 Crores**

TYPES OF PROPERTY

- ▶ Self-Occupied – Residential/ Commercial
- ▶ Commercial Property Purchase
- ▶ Residential Plot for Construction of House

DOCUMENTATION



Bank statement of latest 12 months of the main account and 3 months statement of other accounts in PDF.



Udyam Registration certificate for LAP loans.



Latest ITR/Tax audit report.



KYC as per KYC/AML policy of the company.

CIBIL SCORE

NTC/700 (730 for above 3.5 Cr loan)

ABP CALCULATION SIMPLIFIED

Avg. Bank Balance	100,000
Eligible EMI for considered for Loan	60,000
ROI (only for illustration purpose)	9.50%
Tenure in months (only for illustration purpose)	180
Approx. Eligible Loan	5,700,000

To know more, contact our **Relationship Manager**
or **1800-270-7000** (toll free)

UNLOCK BETTER LOAN TENURE AND HIGHER LOAN AMOUNT WITH **LOW LTV PROGRAM**

- + Smart credit score will get you a smart deal
- + 50% LTV for HL & 40% for LAP/CPP.



A Low LTV Program can significantly benefit you in several ways when applying for a loan meant for:



Purchase



Construction



LAP Commercial



LAP Residential



Residential
Plot Purchase

LOAN AMOUNT

Min : A+/A city limits – 40 lacs,
other locations – 20 lacs

Max : 3 Crores

DOCUMENTATION



Bank statement
of latest 6
months.



Udyam Registration
certificate for
LAP loans.



Latest
ITR/Tax
audit report.



KYC as per
KYC/AML policy
of the company.

TYPE OF PROPERTY

- Self-Occupied – Residential/ Commercial
- Commercial Property Purchase
- Residential Plot for Construction of House

CIBIL SCORE

NTC/730 and above

LOW LTV PROGRAM CALCULATION SIMPLIFIED

LAP & Commercial Property Purchase	Existing	Revised
Market Value	10,000,000	10,000,000
LTV %	35%	40%
Eligible Loan Amt.	3,500,000	4,000,000

LTV stands for Loan to Value

To know more, contact our **Relationship Manager**
or **1800-270-7000** (toll free)

Your **GST**
(Goods & Services Tax)
filing can make you
eligible for a higher loan

▶ **Loan of upto Rs. 2 Crores**



Experience the GST Programme - Your Key to Business Growth and Financial Freedom for Self-employed Non-Professional Entrepreneurs.

Financing the needs of



Self Employed Non Professional (SENP)

Type of property



Home Loan Purchase



LAP



Commercial Property Purchase

Key Features



Higher Loan amount up to Rs. 2 Cr.



Tenure upto 20 years for HL
& 15 years for LAP.

Documentation

GSTR 1 (Monthly/Quarterly) & GSTR 3B (monthly) / GSTR 3 (Quarterly)

Last 6 months Bank Statement (PDF)

KYC as per KYC/AML policy of the company

Udyam Registration certificate (only for LAP loans)

Latest 1-year ITR

Eligibility Criteria

- ◆ Cibil score 700 & above/ NTC
- ◆ Required Business Vintage of minimum 3 years
- ◆ 70% of turnover to be routed through banking

To know more, contact our **Relationship Manager**
or **1800-270-7000** (toll free)

DID YOU KNOW ::::

#ABHFLBytes

We have established a strong presence across India with over **130 branches**

#ABHFLOffers

We have tie-ups with where our customers discount on home top interior providers can avail 25 to 30% renovation services.

#ABHFLOffers

A Special offer for Special Individuals!
Extended tenure loans with age up to **70 years** for Senior Salaried Executives

#ABHFLOffers

A Loan Tenure up to **30 years**

#FactFile

You can get a loan without ITR up to **50 Lakhs** with ABHFL!

COMPREHENSIVE PRODUCT SUITE OFFERED BY ABHFL



HOME LOAN

- ▶ Home Loan
- ▶ Home Extension Loan
- ▶ Home Improvement Loan
- ▶ Home Construction Loan
- ▶ Balance Transfer + Top up
- ▶ General Purpose Loan



LOAN AGAINST PROPERTY

- ▶ Loan Against Property - Residential & Commercial
- ▶ Commercial Property Purchase
- ▶ Lease Rental Discounting
- ▶ Loan Against Plot
- ▶ Balance Transfer + Top Up
- ▶ Micro LAP



CONSTRUCTION FINANCE

- ▶ Builder Project Funding
 - Residential
 - Commercial
- ▶ Micro CF
- ▶ Inventory Funding

New Product Canvas

Pragati+ Home Loan

Targeted to **cash rich Self-Employed customers** looking to purchase **Prime property** or **Prime salaried customers** looking to purchase Affordable property.

- ▶ Loan Amount : Upto Rs 1.5 Cr
- ▶ Max Loan Tenure : 30 Years for Salaried and 20 yrs for SENP
- ▶ Rate of Interest : 10% to 11.50%

Pragati Home Loan

Targeted to **customers with formal / assessed income** purchasing **affordable & informal property** with easy eligibility norms & simple documentation.

- ▶ Loan Amount : Upto Rs 1.5 Cr
- ▶ Max Loan Tenure : 30 Years for Salaried and 20 yrs for SENP
- ▶ Rate of Interest : 10.25% to 16%

Pragati Aashiyana

Targeted to customers with formal/ assessed income purchasing informal property

- ▶ Max Loan amount : upto Rs. 50 Lakhs
- ▶ Loan tenure : Upto 20 Years
- ▶ LTV : Upto 90%
- ▶ Rate of Interest : 11.75% to 17.25%

Micro LAP

Targeted to customers looking to avail funds against any **Affordable or Informal property**.

- ▶ Loan Amount : upto Rs. 75 Lakhs
- ▶ Max Loan Tenure : 15 Years
- ▶ Rate of Interest : 11.50% to 17.50%

Micro CF

Targeted towards **Affordable developers** who are **developing small size projects** (Non RERA approved projects).

- ▶ Loan Amount : Rs. 1 Cr to 5 Cr
- ▶ Max Loan Tenure : Upto 7 Years & 5 Years (including initial 1 year of Principal Momart)
- ▶ Rate of Interest : 13% to 16%

Lease Rental Discounting (LRD)

Avail loan against **Leased properties with wide range of lessee categories with higher NPV % & loan tenure**.

- ▶ Loan Amount : Rs. 50 Lakhs – 25 Cr
- ▶ Max Loan Tenure : upto 15 Years
- ▶ Rate of Interest : upto 90% of Net monthly Rentals

Priority BT

Fast track process for **Salaried Customers** seeking Balance transfer option with additional top up facility.

- ▶ **No Income documents required**
- ▶ **Legal waived for BT from top 13 FIIs**
- ▶ Loan Amount : Upto Rs. 1 Cr
- ▶ Max Loan Tenure : 30 years
- ▶ Attractive top up loan **linked to Repayment track**
- ▶ Attractive top up loan options from **top 13 FIIs**

Express BT

Targeted to **Salaried & Self-Employed Customers** seeking balance transfer with **attractive top up loan option**.

- ▶ **Avail BT + Top up loan linked to Repayment track (RTR)**
- ▶ **No detailed income assessment**
- ▶ Loan Amount : Upto Rs. 3 crs for HL & 1 cr for LAP
- ▶ Max Loan Tenure : 25 years (HL) & 15 years (LAP)

New Product Canvas

General Purpose Loan (GPL)

To support eligible select customers in their home buying journey with **General purpose loan** (For Home Improvement, Interiors, etc) upto **15% additional loan amount**.

- ▶ **No Additional collateral required**
- ▶ Loan Amount : Upto Rs. 50 Lakhs
- ▶ Max Loan Tenure : upto 30 Years
- ▶ Combined LTV (HL+GPL) : Max 90% of MV

Step Up

Targeted to **young salaried professional** seeking **higher Loan Eligibility** basis expected growth in income with lower EMI for initial 3 years & Higher EMI for balance tenure

- ▶ **Higher Loan Amount** : Upto 30% Higher Loan Eligibility
- ▶ **Minimum Net Income** : Rs. 40,000 pm
- ▶ **Applicable for HL Purchase**

Step Down

Targeted to Salaried customers with **Combined income** or **customers with Pension income with higher EMI in initial period** & lower EMI as the tenure increases

- ▶ **Max Age** : upto **70 years with Pension income**
- ▶ **Applicable for Combined income cases** as well
- ▶ **Applicable for Purchase of Ready Properties & BT transactions**

Extended Tenure

Targeted towards **Senior level Salaried executives** to offer **extended tenure loans (age upto 70yrs)** beyond the standard maturity age of 60 years to **reduce EMI levels upfront**

- ▶ **Min Income** : Rs. 3 lakhs p.m.
- ▶ **Max Age at maturity** : 70 Years
- ▶ **Higher Loan Amount** : Upto 40% Higher Loan Eligibility

Low LTV Program

Surrogate Income program targeted to customers paying **high own contribution of 50% & above** and no income assessment requirement

- ▶ **Max Loan Amount** : Upto Rs. 3 Cr
- ▶ **LTV** : Upto 50% of MV for HL & 40% for LAP

GST Program

Surrogate Income program targeted to Self-employed Non Professional (SENP) Entrepreneurs looking to avail loan for business growth

- ▶ **Max Loan Amount** : Upto Rs. 2 Crores
- ▶ **FOIR** : Upto 100%

Average Banking Program (ABP)

Surrogate Income program to calculate **eligibility basis average banking balance** maintained by customers.

- ▶ **Max Loan Amt** : Rs. 5 Crs
- ▶ **FOIR** : upto 60% of Avg bank balance maintained
- ▶ **LTV** : upto 70% of MV

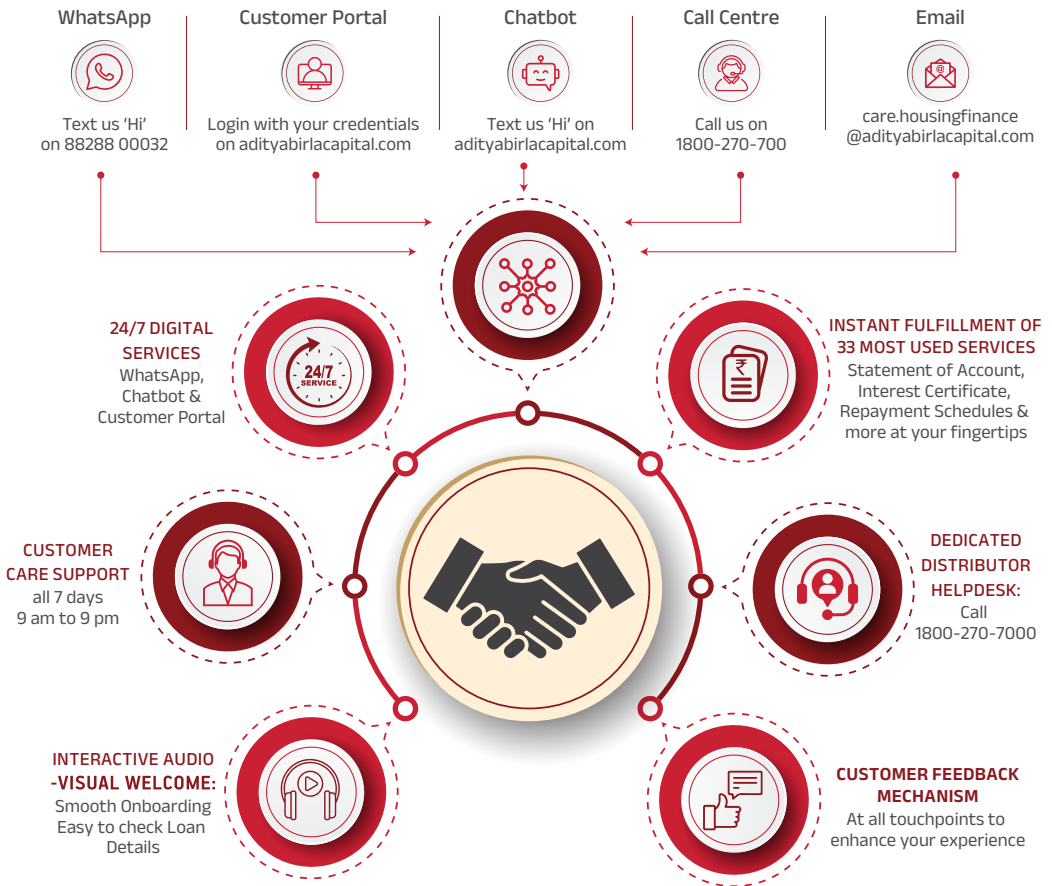
Semi Fixed ROI

- ▶ **Applicable for Pragati Aashiyana HL & Micro LAP offering**
- ▶ **Fixed ROI** during initial tenure of loan ranging from 2 to 5 years
- ▶ **Extension** allowed maximum 3 times during tenure of loan

CUSTOMER CONVENIENCE FIRST!

WE ARE WITH YOU AT EVERY STEP.

MULTI-CHANNEL SERVICING



Aditya Birla Housing Finance Limited

Regd. Office: Indian Rayon Compound, Veraval - 362 266, Gujarat. **Corporate Office:** 9th Floor, Tower 1, One World Centre, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013. Tel No: 91-22-6279 9505 | CIN: U65922GJ2009PLC083779.

For more information, please visit: homefinance.adityabirlacapital.com

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Visit our website - homefinance.adityabirlacapital.com



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**Aditya Birla Housing
Finance Ltd.**



HOME LOANS