

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**
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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**
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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

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)



ELIGIBILITY SOLUTIONS



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)



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
5CR**

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

Step-Up Home Loan gives higher loan eligibility for young salaried professionals

#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**

#ABHFLFacts

We provide Home Loan & Loan Against Property starting from **5 Lakhs** that go up to **25cr!**

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

CUSTOMER CONVENIENCE FIRST!

WE ARE WITH YOU AT EVERY STEP.

MULTI-CHANNEL SERVICING

WhatsApp



Text us 'Hi'
on 88288 00032

Customer Portal



Login with your credentials
on adityabirlacapital.com

Chatbot



Text us 'Hi' on
adityabirlacapital.com

Call Centre



Call us on
1800-270-700

Email



care.housingfinance@adityabirlacapital.com

24/7 DIGITAL SERVICES
WhatsApp,
Chatbot &
Customer Portal



INSTANT FULFILLMENT OF 33 MOST USED SERVICES
Statement of Account,
Interest Certificate,
Repayment Schedules &
more at your fingertips



DEDICATED DISTRIBUTOR HELPDESK:
Call
1800-270-7000



CUSTOMER FEEDBACK MECHANISM
At all touchpoints to
enhance your experience



INTERACTIVE AUDIO -VISUAL WELCOME:
Smooth Onboarding
Easy to check Loan
Details



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

Loans applied or originated or booked with Aditya Birla Housing Finance Limited (ABHFL) are subject to (a) credit appraisal and other internal approvals at the sole discretion of ABHFL and (b) the terms and conditions as agreed under the respective loan agreement, KFS, sanction letter, MITC and other related documents.

We may use the services of our authorised agencies in servicing your requirements.



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ABHFL Corporate Office Address:
Aditya Birla Housing Finance Limited
One World Center, Tower 1, 9th Floor,
Jupiter Mills Compound Senapati Bapat Marg,
Elphinstone Road, Mumbai - 400 013.



Visit our website - homefinance.adityabirlacapital.com



Scan the QR code



Call us - **1800-270-700**



Whatsapp us on - **8828800032**

**Aditya Birla Housing
Finance Ltd.**



**ADITYA BIRLA
CAPITAL**

HOME LOANS