EMPOWERING

YOU WITH

HOUSING FINANCE

SOLUTIONS



Aditya Birla Housing Finance Ltd.



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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



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



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	
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EASY DOCUMENTATION

To avail the loan, keep the following documents ready:

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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



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



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

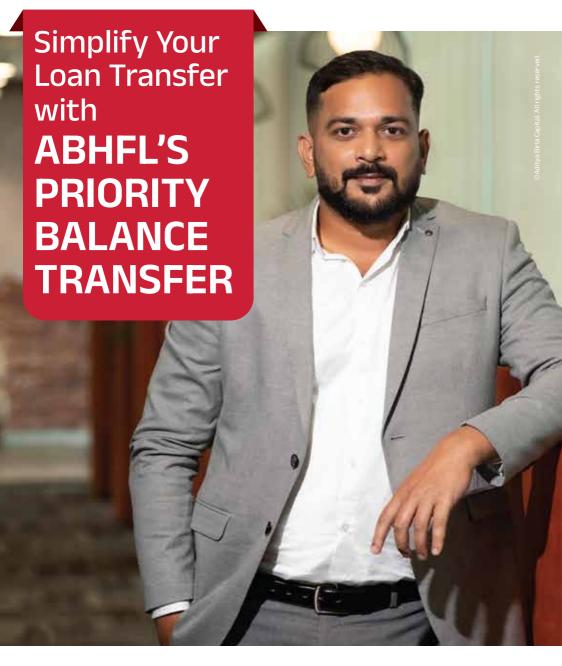
ELIGIBILITY CRITERIA

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:

Salaried	Self employed/Non-professional
Yes	Self & Business
Yes	Yes
N/A	Utility bills (max. 3 months old)
Yes	Yes
Last 3 months salary slip	Financial & ITRs for last 2 years
Last 6 months	Last 6 months
	Yes Yes N/A Yes Last 3 months salary slip



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

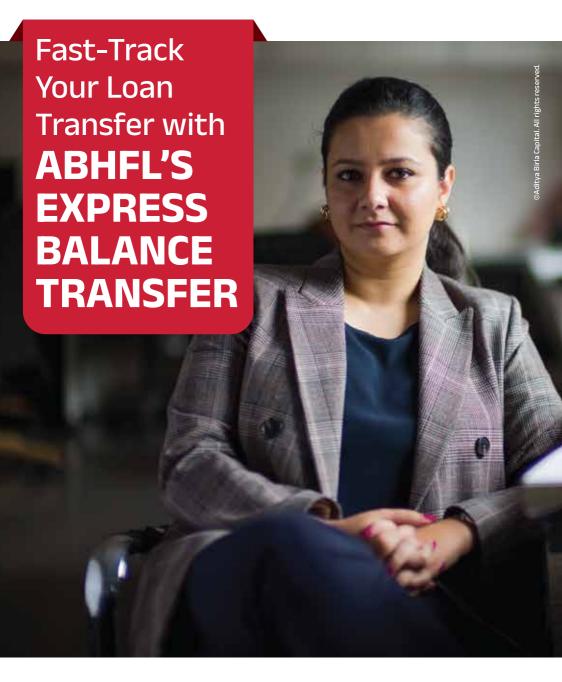


No Form 16



Illustration

	Particular	Scenario 1	Scenario 2	Scenario 3
Α	Current Market Value of Property	1.20 cr	1.20 Cr	1.20 Cr
В	Loan amount sanctioned	70L	70L	70L
	МОВ	15 months	24 months	40 months
С	Current O/S	66L	63L	58L
D	Top up multiplier on Original Sanction			
	amount basis MOB	1.10x	1.15x	1.30x
Е	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%
Н	Total Amount as per LTV (A*G)	90L	90L	90L
	BT+Topup Loan (Lower of F & H)	77L	80.5L	90L



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
Α	Current Market Value of Property	1.20 cr	1.20 Cr	1.20 Cr
В	Loan amount sanctioned	70L	70L	70L
	МОВ	15 months	24 months	40 months
С	Current O/S	66L	63L	58L
D	Top up multiplier on Original Sanction amount basis MOB	1.10x	1.15x	1.30x
Е	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%
Н	Total Amount as per LTV (A*G)	90L	90L	90L
	BT+Topup Loan (Lower of F & H)	77L	80.5L	90L



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



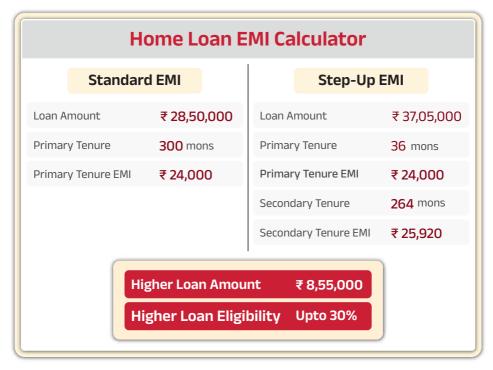
Financing the needs of

Salaried individual



Eligibility Criteria

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



mons stands for months



Loan for professionals.

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

Key Benefits



MIND.



Repay comfortably with tenure upto 25 years



Combine your monthly income to ease your financial burden



Attractive balance transfer option available



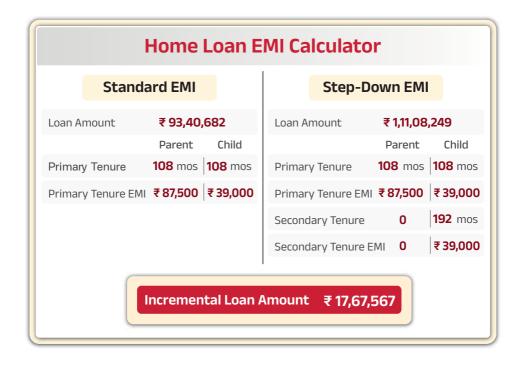
Target Customer

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



Eligibility Criteria

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





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



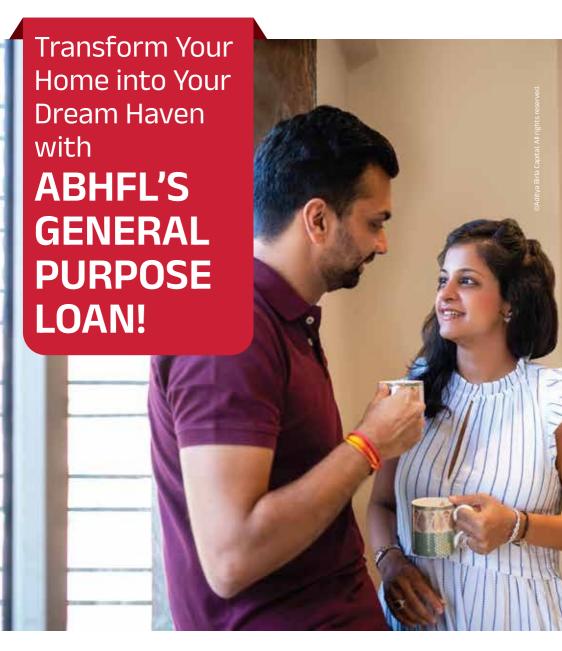
Senior salaried executives working in corporates



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

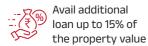




Unlock Extra Financial Freedom with ABHFL's General Purpose Loan and Revamp, Renovate and Reimagine Your Home, Your Way!

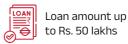
Get up to 15% additional Loan amount







No added collateral/security required









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



Target customer



Salaried customer Cat A/Cat B





Illustration

	Particular	Scenario 1	Scenario 2	Scenario 3
Α	Current Market Value of Property	70L	1Cr	30L
В	LTV applicable	80%	75%	90%
	GPL applicable	Yes	Yes	No
С	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
Н	Final amount capped to eligibility - (Lower of F & G)	63L	85L	27L

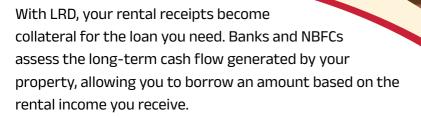


ELIGIBILITY SOLUTIONS



Unlock the potential of your Rental Income with

Lease Rental Discounting



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
Α	Gross Rent
В	TDS/Taxes/Other deductions
С	Maintenance #
D	Net Rent eligible for NPV (A-B-C)
Е	NPV%
F	Eligible EMI amt. for offering the Loan (D*E)
G	ROI (only for illustration purpose)
Н	Tenure (in months)
(,	Approx. Eligible Loan Amt.

1	CAT-A			
1	Commercial/Industrial /Warehouse			
	10,00,000			
	1,00,000			
	30,000			
8,70,000				
	90%			
	7,83,000			
9.50%*				
	180			
	7.49 Cr.*			
-				

CAT D	
CAT-B Commercial/Industrial	-
/Warehouse	
7,00,000	
70,000	
21,000	
6,09,000	
90%	
5,48,100	
9.75%*	
180	
5.17 Cr.*	
	ø

	Heads / Property Type		
Α	Gross Rent		
В	TDS/Taxes/Other deductions		
С	Maintenance #		
D	Net Rent eligible for NPV (A-B-C)		
Е	NPV%		
F	Eligible EMI amt. for offering the Loan (D*E)		
G	ROI (only for illustration purpose)		
Н	Tenure (in months)		
Approx. Eligible Loan Amt.			

CAT-A Only Commercial	
5,00,000	
50,000	
15,000	
4,35,000	
90%	
3,91,500	
10.65%*	
120	
2.88 Cr*	

CAT-B Only Commercial	}
2.00,000	
20,000	
6,000	
1,74,000	
80%	
1,39,200	
10.85%*	
120	
1.01 Cr*	



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

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%
Eligibile Loan Amt.	3,500,000	4,000,000

LTV stands for Loan to Value



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

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

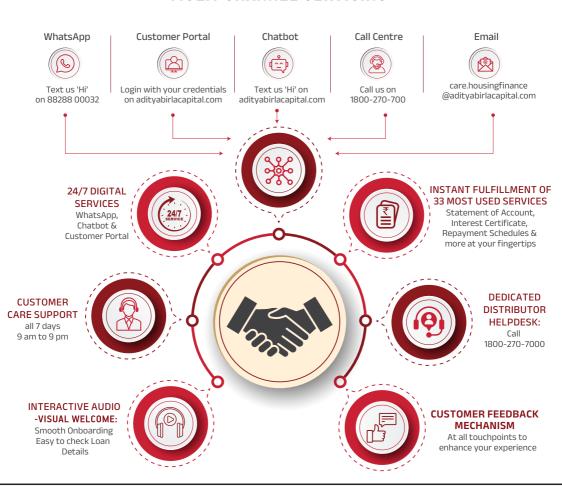
- Builder Project Funding
 - Residential
 - Commercial

- ▶ Micro CF
- ▶ Inventory Funding

CUSTOMER CONVENIENCE FIRST!

WE ARE WITH YOU AT EVERY STEP.

MULTI-CHANNEL SERVICING



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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Aditya Birla Housing Finance Ltd.

