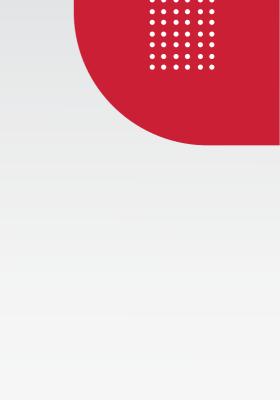
# **EMPOWERING**

YOU WITH



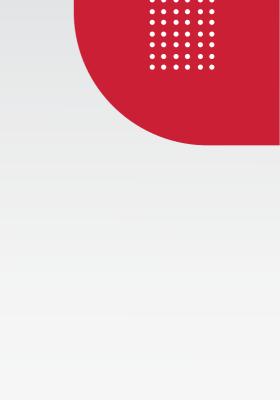
Aditya Birla Housing Finance Ltd.







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### 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



## 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



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

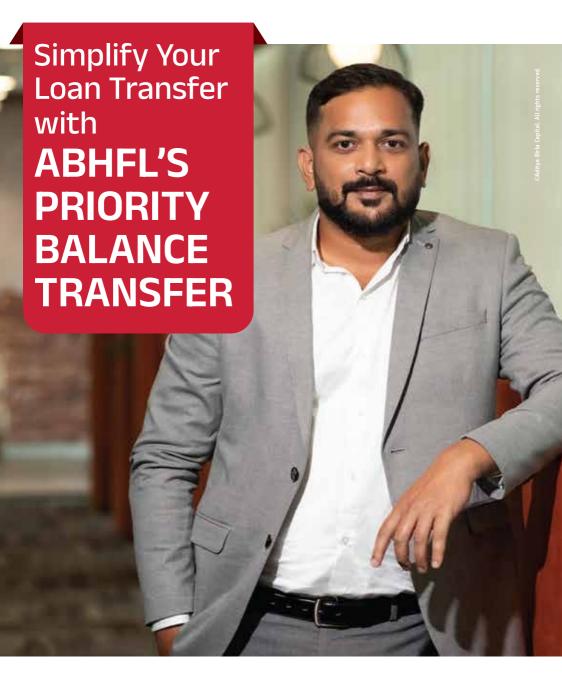
## **ELIGIBILITY CRITERIA**

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:

Documents	Salaried	Self employed/Non-professional
KYC documents, Address Proof, Identity Proof	Voc	
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



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

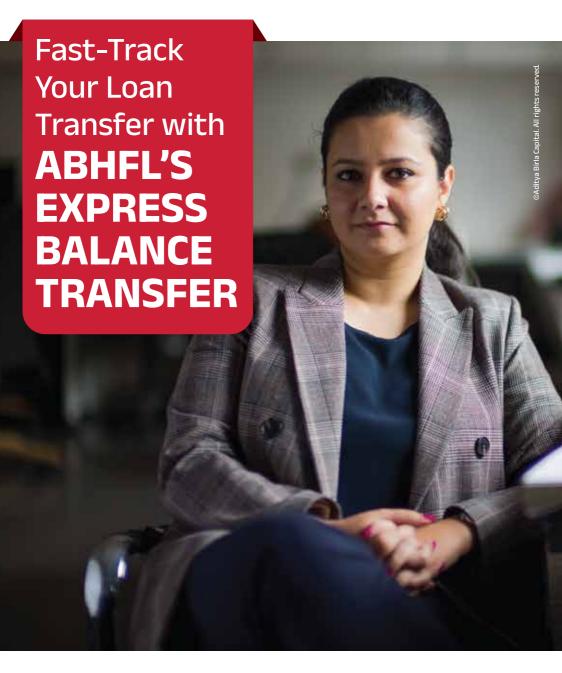


No Form 16



#### 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	110	115	120
	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**





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



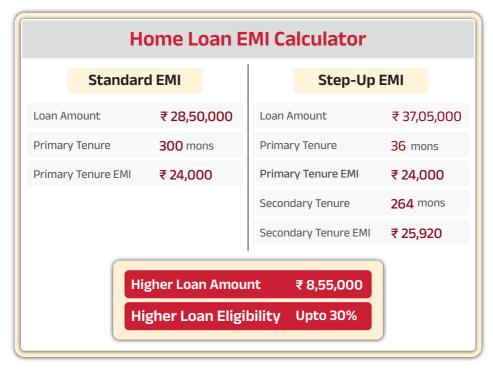
#### Financing the needs of

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.

Higher Loan eligibility basis Family Member's Joint Income



Repay comfortably with tenure upto 25 years



Combine vour monthly income to ease your financial burden



Attractive balance transfer option available



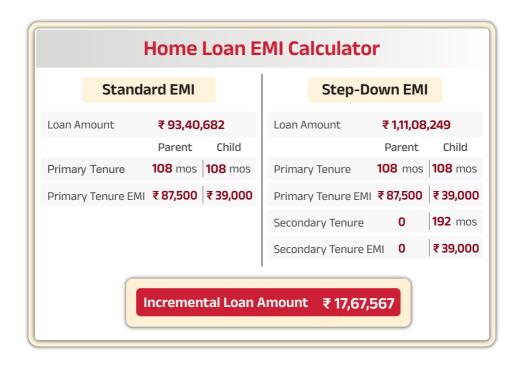
### **Target Customer**

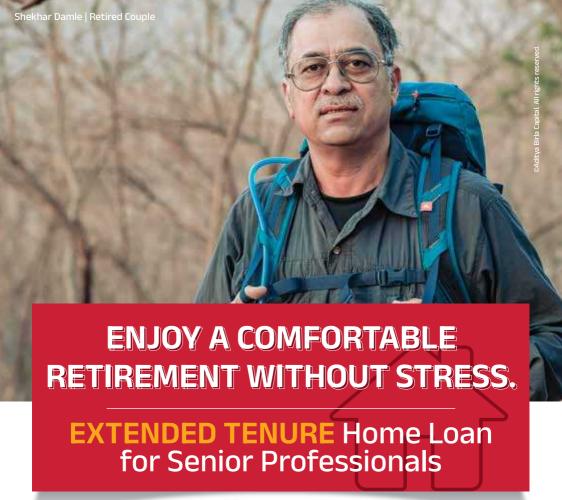
- · Salaried individual with working co-applicant
- · Salaried individual with pension income



## **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

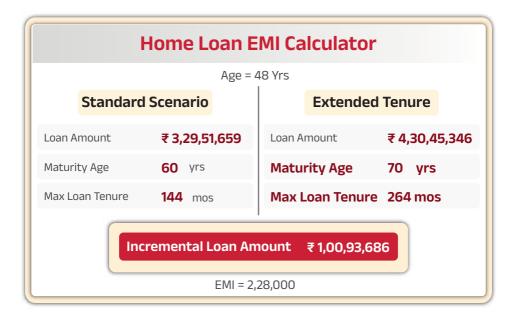


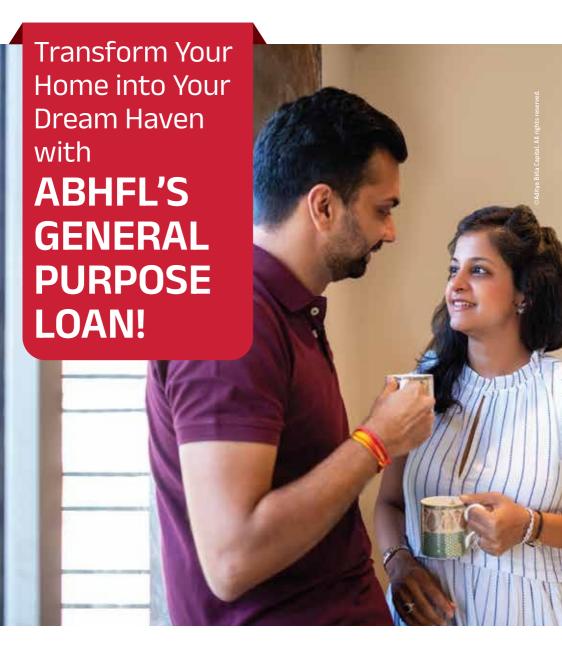
Senior salaried executives working in corporates



#### **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

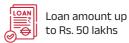




Avail additional loan up to 15% of the property value



No added collateral/security required





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
Α	Current Market Value of Property	70L	1 Cr	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
Е	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



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





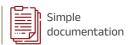
No ITR required



Loan upto Rs. 75 Lacs



Repayment





Loan upto 70%\* of the property market value



Flexibility of Semi Fixed Rate



## Financing the needs of



Small kirana shop owners



Tea/Food shop owners



Barbershop/



Scrap dealers



Garage



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



**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	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		If Rate increases by 1.00%		eases by 1.50%
		EMI ( Rs.)	EMI ( Rs.)	Savings P. M. (Rs.)	EMI ( Rs.)	Savings P. M. (Rs.)
Floa	ting Rate	₹ 49,082/-	₹ 52,463/-	-	₹ 54,185/-	-
S:	2 Yrs. Fixed	₹ 50,761/-	₹ 50,761/-	₹ 1,702/-	₹ 50,761/-	₹ 3,424/-
Semi Fixed	3 Yrs. Fixed	₹ 50,255/-	₹ 50,255/-	₹ 2,208/-	₹ 50,255/-	₹ 3,930/-
ROI	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)



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



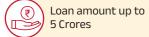
Faster delivery of project with availability of funds



Visibility of the project



#### **Key Features**





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**

Completion
History of
minimum

1.5 Lakh Sq. ft.





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

## 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

## #FactFile

You can get a loan without ITR up to 75 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



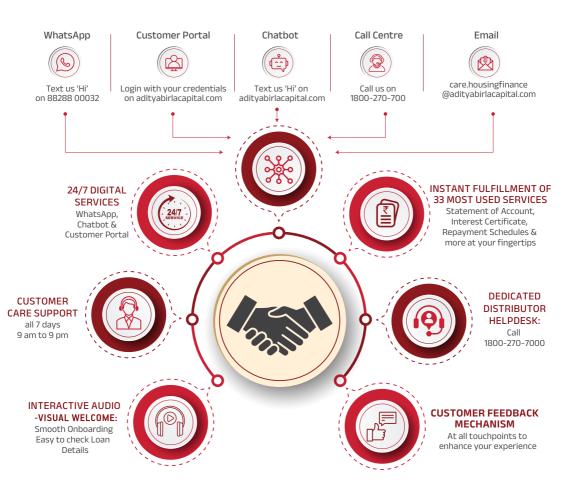
## **CONSTRUCTION FINANCE**

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

## 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:** 9<sup>th</sup> 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:
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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.

