

# EMPOWERING

YOU WITH



## HOUSING

## FINANCE

SOLUTIONS

**Aditya Birla Housing  
Finance Ltd.**



**ADITYA BIRLA  
CAPITAL**

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**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





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 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)

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
	<b>MOB</b>	<b>15 months</b>	<b>24 months</b>	<b>40 months</b>
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
	<b>BT+Topup Loan (Lower of F &amp; H)</b>	<b>77L</b>	<b>80.5L</b>	<b>90L</b>

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

A woman with dark hair tied back, wearing a grey plaid blazer over a dark blue top, is seated in a chair. She is looking directly at the camera with a neutral expression. Her hands are clasped in her lap. The background is blurred, suggesting an indoor setting.

# 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
	<b>MOB</b>	<b>15 months</b>	<b>24 months</b>	<b>40 months</b>
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
	<b>BT+Topup Loan (Lower of F &amp; H)</b>	<b>77L</b>	<b>80.5L</b>	<b>90L</b>

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	<b>₹ 3,29,51,659</b>
Maturity Age	<b>60</b> yrs
Max Loan Tenure	<b>144</b> mos

#### Extended Tenure

Loan Amount	<b>₹ 4,30,45,346</b>
Maturity Age	<b>70</b> yrs
Max Loan Tenure	<b>264</b> 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%
	<b>GPL applicable</b>	<b>Yes</b>	<b>Yes</b>	<b>No</b>
C	Home Loan Amount (A*B)	56L	75L	27L
D	Additional GPL LTV applicable	10%	15%	N/A
E	<b>GPL Amount (A*D)</b>	<b>7L</b>	<b>15L</b>	<b>GPL not applicable</b>
F	<b>Total Amount (C+E)</b>	<b>63L</b>	<b>90L</b>	<b>27L</b>
G	Eligible amount as per FOIR	70L	85L	27L
H	<b>Final amount capped to eligibility - (Lower of F &amp; G)</b>	<b>63L</b>	<b>85L</b>	<b>27L</b>

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

# Introducing **MICRO-LAP**

Seize New  
Opportunities  
with Quick and  
Easy Financing!

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 of Semi  
Fixed Rate



## 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

Completion  
History of  
minimum  
**1.5 Lakh Sq. ft.**

**10+ Projects**  
completed  
& delivered

Past history of  
**timely delivery**  
of Projects

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 51% - 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)

# 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

#### WhatsApp



Text us 'Hi'  
on 88288 00032

#### Customer Portal



Login with your credentials  
on [adityabirlacapital.com](https://adityabirlacapital.com)

#### Chatbot



Text us 'Hi' on  
[adityabirlacapital.com](https://adityabirlacapital.com)

#### Call Centre



Call us on  
1800-270-700

#### Email



[care.housingfinance@adityabirlacapital.com](mailto: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



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Call  
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**CUSTOMER FEEDBACK MECHANISM**  
At all touchpoints to  
enhance your experience



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



**CUSTOMER CARE SUPPORT**  
all 7 days  
9 am to 9 pm



#### 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](https://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](http://homefinance.adityabirlacapital.com)



Scan the QR code



Call us - 1800-270-700



Whatsapp us on - 8828800032

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Finance Ltd.**



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**HOME LOANS**