

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

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)

Introducing **MICRO-LAP**

Seize New
Opportunities
with Quick and
Easy Financing!



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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

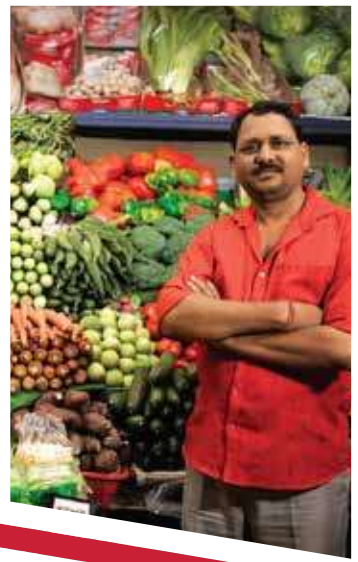


Easy Documentation

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)

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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Visit our website - homefinance.adityabirlacapital.com



Scan the QR code



Call us - 1800-270-700



Whatsapp us - on 8828800032

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