



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**

**Aditya Birla Housing  
Finance Ltd.**



**ADITYA BIRLA  
CAPITAL**

**HOME LOANS**

## 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

<b>Avg. Bank Balance</b>	<b>100,000</b>
Eligible EMI for considered for Loan	60,000
ROI (only for illustration purpose)	9.50%
Tenure in months (only for illustration purpose)	180
<b>Approx. Eligible Loan</b>	<b>5,700,000</b>

To know more please contact our **ABHFL Relationship Manager** or **1800-270-7000** toll-free.

### 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](http://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.