

Apna Ghar  
Ab Hai Pakka,

# KHUSHI HOME LOANS

Ke Saath!



**Making homeownership a reality for first-time home buyers.** With Khushi Home Loan from ABHFL, get up to ₹20 lakhs to build your dream home. Enjoy a simple, transparent process and wider collateral coverage for a truly happy beginning.



## Benefits



Loan up to  
₹20 Lakhs



Comfortable Repayment  
Tenure up to 30 Years\*



Minimum  
Documentation



LTV -  
Up to 90%

**Aditya Birla Housing  
Finance Ltd.**



**ADITYA BIRLA  
CAPITAL**

**HOME LOANS**



## 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, Trader, Garage, Auto spare parts, Fruit/ Vegetable Store, Tea Shop, Food Stall)



## Applicable If

### Annual Household Income

- EWS – Less than 3 Lacs
- LIG – 3 Lacs to 6 Lacs

### Maximum Property Area

- 60 SQMT Carpet Area

### End Use

- Home Purchase
- Home Construction



## Eligibility Criteria



CIBIL  
 >= 650



Minimum Business Vintage –  
 1 Year from same operating location



Employment Stability - Minimum  
 2 years overall experience



## Illustration

### Segment 1 SENP

#### Normal Scenorio | Khushi Home Loan

Loan Amount (LA) :	₹1,00,000		Loan Amount (LA) :	₹1,00,000
Tenure :	240 mons	➡	Tenure :	300 mons
ROI :	12.50%		ROI :	12.50%
EMI :	₹1,136.14	➡	EMI :	₹1,090.35

**% Saving on EMI : 4%**

### Segment 2 SENP

#### Normal Scenorio | Khushi Home Loan

Loan Amount (LA) :	₹1,00,000		Loan Amount (LA) :	₹1,00,000
Tenure :	180 mons	➡	Tenure :	240 mons
ROI :	12.50%		ROI :	12.50%
EMI :	₹1,232.52	➡	EMI :	₹1,136.14

**% Saving on EMI : 8%**

### Salaried

#### Normal Scenorio | Khushi Home Loan

Loan Amount (LA) :	₹1,00,000		Loan Amount (LA) :	₹1,00,000
Tenure :	240 mons	➡	Tenure :	360 mons
ROI :	12.50%		ROI :	12.50%
EMI :	₹1,136.14	➡	EMI :	₹1,067.26

**% Saving on EMI : 6%**

\*mons = months

**Contact your Relationship Manager for a Happy Home Loan Journey or Call 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.