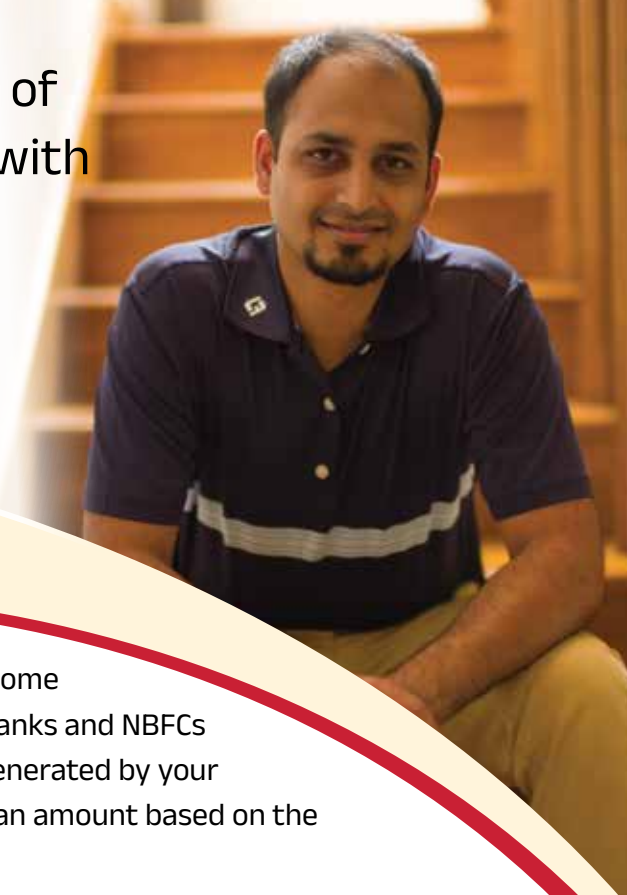


Unlock the potential of  
your Rental Income with

# Lease Rental Discounting



With LRD, your rental receipts become collateral for the loan you need. Banks and NBFCs assess the long-term cash flow generated by your property, allowing you to borrow an amount based on the rental income you receive.

Our Lease Rental Discounting loan is not selective and is available for all!

Min at loan origination	25 years
Max at loan Maturity 70 years	70 years
Loan Tenure	15 years
Loan eligibility	Rental up to 90% considered

CIBIL SCORE

**700+**

**Aditya Birla Housing  
Finance Ltd.**



**ADITYA BIRLA  
CAPITAL**

**HOME LOANS**

# LEASE RENTAL DISCOUNTING SIMPLIFIED

Heads/Property Type		CAT-A Commercial/Industrial /Warehouse	CAT-B Commercial/Industrial /Warehouse
A	Gross Rent	10,00,000	7,00,000
B	TDS/Taxes/Other deductions	1,00,000	70,000
C	Maintenance #	30,000	21,000
D	Net Rent eligible for NPV (A-B-C)	<b>8,70,000</b>	<b>6,09,000</b>
E	NPV%	90%	90%
F	Eligible EMI amt. for offering the Loan (D*E)	7,83,000	5,48,100
G	ROI (only for illustration purpose)	<b>9.50%*</b>	<b>9.75%*</b>
H	Tenure (in months)	180	180
<b>Approx. Eligible Loan Amt.</b>		<b>7.49 Cr.*</b>	<b>5.17 Cr.*</b>

Heads / Property Type		CAT-A Only Commercial	CAT-B Only Commercial
A	Gross Rent	5,00,000	2,00,000
B	TDS/Taxes/Other deductions	50,000	20,000
C	Maintenance #	15,000	6,000
D	Net Rent eligible for NPV (A-B-C)	<b>4,35,000</b>	<b>1,74,000</b>
E	NPV%	90%	80%
F	Eligible EMI amt. for offering the Loan (D*E)	3,91,500	1,39,200
G	ROI (only for illustration purpose)	<b>10.65%*</b>	<b>10.85%*</b>
H	Tenure (in months)	120	120
<b>Approx. Eligible Loan Amt.</b>		<b>2.88 Cr*</b>	<b>1.01 Cr*</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.