

UNLOCK BETTER LOAN TENURE AND HIGHER LOAN AMOUNT WITH **LOW LTV PROGRAM**

- + Smart credit score will get you a smart deal
- + 50% LTV for HL & 40% for LAP/CPP.



A Low LTV Program can significantly benefit you in several ways when applying for a loan meant for:



Purchase



Construction



LAP Commercial



LAP Residential



Residential
Plot Purchase

**Aditya Birla Housing
Finance Ltd.**



**ADITYA BIRLA
CAPITAL**

HOME LOANS

LOAN AMOUNT

Min : A+/A city limits – 40 lacs,
other locations – 20 lacs

Max : 3 Crores

DOCUMENTATION



Bank statement
of latest 6
months.



Udyam Registration
certificate for
LAP loans.



Latest
ITR/Tax
audit report.



KYC as per
KYC/AML policy
of the company.

TYPE OF PROPERTY

- Self-Occupied – Residential/ Commercial
- Commercial Property Purchase
- Residential Plot for Construction of House

CIBIL SCORE

NTC/730 and above

LOW LTV PROGRAM CALCULATION SIMPLIFIED

LAP & Commercial Property Purchase	Existing	Revised
Market Value	10,000,000	10,000,000
LTV %	35%	40%
Eligibile Loan Amt.	3,500,000	4,000,000

LTV stands for Loan to Value

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: 9th Floor, Tower 1, One World Centre, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013.
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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.