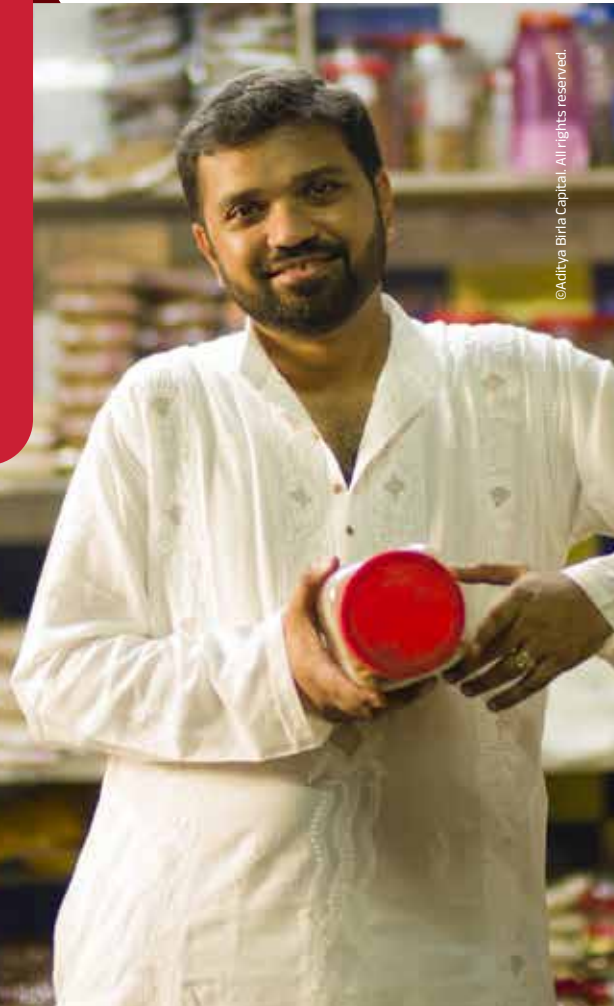


Introducing **MICRO-LAP**

Seize New
Opportunities
with Quick and
Easy Financing!



Jay Gangar / Grocer

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 with No ITR proof

**Aditya Birla Housing
Finance Ltd.**



**ADITYA BIRLA
CAPITAL**

HOME LOANS



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 semi-fixed
rate of interest



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 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.
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.