

Simplify Your
Loan Transfer
with
**ABHFL'S
PRIORITY
BALANCE
TRANSFER**



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Step into a world of hassle-free home loans, specially crafted for you. Experience swift, stress-free balance transfers and attractive Top-up loans. Say goodbye to paperwork, endless hassles and turn your dreams into reality.

**Aditya Birla Housing
Finance Ltd.**



**ADITYA BIRLA
CAPITAL**

HOME LOANS



Key Benefits



Loan amounts
up to Rs 1 Crore



Comfortable
repayment up to
30 years



Eligibility basis
repayment track
record (RTR)



No income
documents
required



Fasttrack process &
Legal waived for BT
from selected FI's



Attractive Top Up
loan offered basis
your current loan
vintage



Target Customer



Salaried Customers



Documentation



KYC: Digitally
verified



No
Form 16



Illustration

	Particular	Scenario 1	Scenario 2	Scenario 3
A	Current Market Value of Property	1.20 cr	1.20 Cr	1.20 Cr
B	Loan amount sanctioned	70L	70L	70L
	MOB	15 months	24 months	40 months
C	Current O/S	66L	63L	58L
D	Top up multiplier on Original Sanction amount basis MOB	1.10x	1.15x	1.30x
E	Additional top up ((B*D)-C)	11L	17.5L	33L
F	Total amount eligible as per RTR	77L	80.5L	91L
G	LTV %	75%	75%	75%
H	Total Amount as per LTV (A*G)	90L	90L	90L
	BT+Topup Loan (Lower of F & H)	77L	80.5L	90L

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

Aditya Birla Housing Finance Limited

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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.