

**BUILD YOUR
PATH TO
FINANCIAL
PEACE OF
MIND.**

STEP-DOWN Home Loan for professionals.

Enhance your retirement years with lower EMI responsibilities and 20% higher loan potential through joint income

Key Benefits



Higher Loan
eligibility basis
Family Member's
Joint Income



Repay
comfortably
with tenure
upto 25 years



Combine your
monthly income
to ease your
financial burden



Attractive
balance
transfer option
available

**Aditya Birla Housing
Finance Ltd.**



**ADITYA BIRLA
CAPITAL**

HOME LOANS



Target Customer

- Salaried individual with working co-applicant
- Salaried individual with pension income



Eligibility Criteria

- Repayment tenure: upto 25 years
- Applicable for Home purchase, Home Extension

Home Loan EMI Calculator

Standard EMI

Loan Amount	₹ 93,40,682	
	Parent	Child
Primary Tenure	108 mos	108 mos
Primary Tenure EMI	₹ 87,500	₹ 39,000

Step-Down EMI

Loan Amount	₹ 1,11,08,249	
	Parent	Child
Primary Tenure	108 mos	108 mos
Primary Tenure EMI	₹ 87,500	₹ 39,000
Secondary Tenure	0	192 mos
Secondary Tenure EMI	0	₹ 39,000

Incremental Loan Amount ₹ 17,67,567

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.