



INTRODUCING

# PRAGATI HOME LOAN

**Step into your own home with Pragati Home Loan!**

With flexible eligibility criteria and easy documentation process, owning a home will now be in your budget.

**Aditya Birla Housing  
Finance Ltd.**



**ADITYA BIRLA  
CAPITAL**

**HOME LOANS**

## KEY BENEFITS

Loan up to  
₹ 1.5 Crore



Repayment  
tenure:  
upto 30 years\*



Loan upto 90%\*  
of property's  
market value



Avail loans against various  
collaterals with diverse  
eligibility methods



## FINANCING THE NEEDS OF



Bank  
Salaried customer



Cash  
Salaried customers



Self-employed customers  
with or without ITR

## ELIGIBILITY CRITERIA

Minimum Income Salaried: ₹ 7,000 /  
month Self Employed: ₹ 1 Lakh / annum.

CIBIL: 675 & above/NTC

## LOAN CAN BE USED FOR

Purchase from  
builders

Resale  
properties

Home - construction  
& Extension

Home  
improvement

Balance  
transfer

## EASY DOCUMENTATION

To avail the loan, keep the following documents ready:

	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
Income proof	Last 3 months salary slip	Financial & ITRs for last 2 years
Bank Statement	Last 6 months	Last 6 months

AEC Leaflets/Ver-10/Feb-2024

**To know more please contact our  
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.