

MICRO CONSTRUCTION FINANCE

Faster, Smarter, Affordable
Real Estate Construction Solutions



In the ever-evolving landscape of real estate development, time is of the essence. **Micro Construction Finance** is designed to fast-track the construction of residential projects, empowering you to create thriving communities quickly and cost-effectively.

Benefits to Developers

Easy access to
funds across
Project stages



Enables Home
Loan solutions
for your
potential buyers



Faster delivery
of project with
availability
of funds



Visibility of
the project



Key Features



Loan amount up to
5 Crores



Repay the loan from
Project sales receivables



Loan available for Plot
purchase and Construction



Loan tenure

- up to **5 years** (including 1 yr of principal moratorium)
- up to **7 years** (84 months with EMI)

**Aditya Birla Housing
Finance Ltd.**



**ADITYA BIRLA
CAPITAL**

HOME LOANS

Eligibility Criteria

Completion
History of
minimum
1.5 Lakh Sq. ft.

10+ Projects
completed
& delivered

Past history of
timely delivery
of Projects

RERA Registration not mandatory.

Mini CF Calculation Simplified

Value (in Lakhs)	Scenario 1	Scenario 2	Scenario 3
Plot – Market value (A)	300	200	400
Construction estimate (B)	350	400	200
Total Cost (A+B) = C	650	600	600
Per Unit cost (assuming 10 units)	75	75	70
Sales Receivables of project (D)	750	750	700

Value (in Lakhs)	Scenario 1	Scenario 2	Scenario 3
For Plot purchase	150	100	140
For Project construction	245	280	140
Total loan amount	395	380	280
Overall LTV	61%	63%	47%

For Plot Purchase - LTV applicable will be 50% of Market Value
Eligibility calculation basis Cash profit method with applicable FOIR
Plot purchase loan amount cannot exceed 50% of total loan amount

For Project Construction - LTV applicable 70% of Construction Cost
Calculation basis the available sales receivables in the project. 70% of sales receivables

Note: EMI to start from date of first disbursement. No Pre-EMI allowed Builder to give undertaking for proportionate prepayment on sale of every floor/unit. NOC issuance 51% - 75% of the sales receivable value to be collected at time of NOC issuance. In case of lower amount collected at time of NOC issuance, builder to make payment of 75% of amount collected over & above the monthly EMI payment as per due date



Mumbai | Ahmedabad | Pune | Indore | Jaipur | Bangalore
Chennai | Coimbatore | Hyderabad | Delhi

To know more, 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: 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 <https://homefinance.adityabirlacapital.com>

Loans originated, booked and serviced by Aditya Birla Housing Finance Limited. Subject to credit appraisal in sole discretion of Aditya Birla Housing Finance Limited and terms and conditions as agreed under individual loan agreement.

We may use the services of our authorised agencies in servicing your requirements.

