

EMPOWERING

YOU WITH



HOUSING

FINANCE

SOLUTIONS

**Aditya Birla Housing
Finance Ltd.**



**ADITYA BIRLA
CAPITAL**

HOME LOANS



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A LITTLE ABOUT US

Buying a House is not Just a Dream. It's an emotion!

Born from a profound desire to transform dreams into cherished realities, Aditya Birla Housing Finance (ABHFL) has become a trusted companion on the journey to home ownership with its Home Finance Offerings. With every step forward, ABHFL continues to be a guiding light for those who dared to dream of a place to call their own.

ABHFL traces its heritage from the illustrious Aditya Birla group, a group that goes back over 150 years. In just nine years, ABHFL has grown its AUM, expanded its customer base, and extended its footprint across regions, earning a prestigious AAA rating. As of March 2023, ABHFL has garnered the trust of over 60,000+ customers. Its reach spans across 117 cities, touching the lives of countless individuals and families, and serving over 8000 pin-codes. With branches that dot the landscape in 19 states and UTs, ABHFL is more than just a financial institution. It is not just a partner in the journey towards home ownership but also the architect of it with its Housing Finance Solutions.

Empowered by our comprehensive product suite of Home Loans, Home Improvement Loans, Home Construction Loans, Loan Against Property, Lease Rental Discounting, and Construction Finance, we offer hyper-personalized solutions for our customer's diverse needs. As we go ahead, we intend to stand for hassle-free & predictable Home Loans.

Team ABHFL





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.

KEY BENEFITS

Loan amount up to
Rs. 5 lakhs - 1 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 : Rs. 7,000 /
month Self Employed : Rs. 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:

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

To know more, contact our **Relationship Manager**
or **1800-270-7000** (toll free)



Introducing

PRAGATI PLUS HOME LOAN

Where Every Step Leads You Closer
to Your Dream Home

Unveiling **PRAGATI PLUS HOME LOAN** A housing option finely tuned for self-employed and high-earning professionals in pursuit of outstanding properties.

TYPE OF LOAN



TARGET SEGMENT

- ▲ Self-employed customers across income segments carrying out business through permanent set-ups or residential+office setups for purchasing prime properties. Loan upto 75%* of the property value.
- ▲ Salaried Customers with formal income and documentation purchasing affordable properties. Loan upto 80%* of the property value.

LOAN TENURE

Min: 12 months
Max: 240 months for self-employed & 360 months for Salaried

Loan Amount of up to 1.5 Crores

ELIGIBILITY CRITERIA

Minimum net annual income	INR 3 lakhs p.a (for self-employed customers)
Minimum net monthly income	INR 25,000 pm (For Salaried Customers)
CIBIL score of more than or equal to 700/NTC	

EASY DOCUMENTATION

To avail the loan, keep the following documents ready:

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

To know more, contact our Relationship Manager
or 1800-270-7000 (toll free)

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.



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, contact our **Relationship Manager**
or **1800-270-7000** (toll free)

A woman with dark hair tied back, wearing a grey plaid blazer over a dark blue top, is seated in a chair. She is looking directly at the camera with a neutral expression. Her hands are clasped in her lap. The background is blurred, suggesting an office or professional setting.

Fast-Track Your Loan Transfer with **ABHFL'S EXPRESS BALANCE TRANSFER**

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Embark on a fresh chapter in your loan journey as you explore ABHFL's stress-free balance transfer and top-up loan program, with easy documentation and fast-track processing.



Key Benefits



Attractive ROI



Loan amount of up to Rs. 3 Crores for Home Loan and 1 Crore for LAP



Comfortable repayment up to 25 years



Eligibility basis repayment track record (RTR)



No income assessment required



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



Top-up loan options basis your current loan vintage



Target customer



Salaried customer



Self-employed customers



Documentation



KYC: Digitally verified



Salary Slip: 3 months



Bank Statement: 6 months



ITR: 2 Years



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, contact our **Relationship Manager**
or **1800-270-7000** (toll free)



ELEVATING HOMEOWNERSHIP FOR THE AMBITIOUS YOUNG MINDS

STEP-UP Home Loan for Young Professionals

Tailored to elevate your homeownership journey, this unique offering extends the possibility of acquiring up to 30% higher loan amounts, ensuring that your dream home aligns seamlessly with your ambitions.

Key Benefits



Higher loan eligibility upto 30%



Sector-linked higher eligibility



Repay comfortably over 25 years



Financing the needs of

- Salaried individual



Eligibility Criteria

- Repayment tenure: upto 25 years (Primary tenure up to 3 years with lower EMI)
- Applicable for Home purchase loan

Home Loan EMI Calculator

Standard EMI

Loan Amount	₹ 28,50,000
Primary Tenure	300 mons
Primary Tenure EMI	₹ 24,000

Step-Up EMI

Loan Amount	₹ 37,05,000
Primary Tenure	36 mons
Primary Tenure EMI	₹ 24,000
Secondary Tenure	264 mons
Secondary Tenure EMI	₹ 25,920

Higher Loan Amount ₹ 8,55,000

Higher Loan Eligibility Upto 30%

mons stands for months

To know more, contact our **Relationship Manager**
or **1800-270-7000** (toll free)

**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



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, contact our **Relationship Manager**
or **1800-270-7000** (toll free)

ENJOY A COMFORTABLE RETIREMENT WITHOUT STRESS.

EXTENDED TENURE Home Loan for Senior Professionals

Streamline your finances for retirement, unlock up to 40% higher loan amount.

Key Benefits



Higher loan
eligibility by higher
loan tenure up to 70
years of age



Lower EMI levels
through extended
tenure loans beyond
retirement age



Attractive
balance transfer
option available



Target Customer

- Senior salaried executives working in corporates



Eligibility Criteria

- Repayment tenure: upto 25 years
- Wide array of eligibility methods available
- Applicable for Home loan purchase – ready or under construction
- With minimum income of Rs. 3 Lakhs per month

Home Loan EMI Calculator

Age = 48 Yrs

Standard Scenario

Loan Amount	₹ 3,29,51,659
Maturity Age	60 yrs
Max Loan Tenure	144 mos

Extended Tenure

Loan Amount	₹ 4,30,45,346
Maturity Age	70 yrs
Max Loan Tenure	264 mos

Incremental Loan Amount ₹ 1,00,93,686

EMI = 2,28,000

To know more, contact our **Relationship Manager**
or **1800-270-7000** (toll free)

Transform Your
Home into Your
Dream Haven
with

ABHFL'S GENERAL PURPOSE LOAN!



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Unlock Extra Financial Freedom with ABHFL's General Purpose Loan and Revamp, Renovate and Reimagine Your Home, Your Way!

Get up to 15% additional Loan amount



Key Benefits



Avail additional loan up to 15% of the property value



No added collateral/security required



Loan amount up to Rs. 50 lakhs



Repay comfortably over 25 years



Bundled as offering with Home loan purchase(New/ BT)



Target customer



Salaried customer
Cat A/Cat B



SEP & SENP



Illustration

	Particular	Scenario 1	Scenario 2	Scenario 3
A	Current Market Value of Property	70L	1 Cr	30L
B	LTV applicable	80%	75%	90%
	GPL applicable	Yes	Yes	No
C	Home Loan Amount (A*B)	56L	75L	27L
D	Additional GPL LTV applicable	10%	15%	N/A
E	GPL Amount (A*D)	7L	15L	GPL not applicable
F	Total Amount (C+E)	63L	90L	27L
G	Eligible amount as per FOIR	70L	85L	27L
H	Final amount capped to eligibility - (Lower of F & G)	63L	85L	27L

To know more, contact our **Relationship Manager**
or **1800-270-7000** (toll free)

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 without ITR proof



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 of Semi
Fixed Rate



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

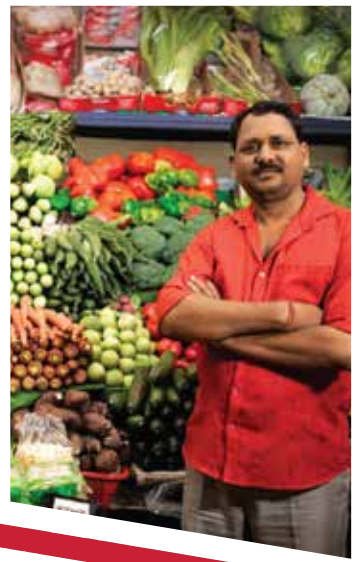


Easy Documentation

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, contact our **Relationship Manager**
or **1800-270-7000** (toll free)



Introducing

SEMI- FIXED RATE OF INTEREST

Enjoy the comfort of stability with freedom of flexibility.

Buying a house is a cherished dream. At ABHFL, we understand this sentiment. Whether you are Salaried or you own a food stall, tea shop, vegetable/fruit store, or any other type of small business with a permanent or temporary set-up, Semi-Fixed Rate of Interest offering will help you turn your dream into reality.

Key Benefits



Initial Rate Stability: Enjoy a fixed interest rate for an initial period (2 Years / 3 Years / 5 Years), providing you with financial security.



Protection Against Rate Fluctuations: Shield from sudden interest rate increases during the fixed period, allowing you to plan your finances effectively.



Flexibility: Once the fixed rate period ends, loan converts to a floating rate, to benefit from potential interest rate decreases in the market.



Predictable Payments: Helps you to prepare for your monthly outgoings as your EMI will be stable during the fixed interest period.

Rate of Interest

Fixed Tenure	2 Yrs	3 Yrs	5 Yrs
Pragati Aashiyana Home Loan	ROI + 0.50%	ROI + 0.35%	ROI + 0.25%
Micro LAP	ROI + 0.60%	ROI + 0.50%	ROI + 0.30%

Maximum Overall Tenure: Pragati Aashiyana HL (Segment1) up to 20 years; Segment 2 up to 15 years; Micro LAP: up to 15 years

Illustration

Mr. A has submitted a Home Loan application to ABHFL for an amount of Rs. 50 lakhs, intending to repay it over a period of 20 years. The following scenarios illustrate the resulting savings vis-à-vis Floating Rate EMI assuming rate increases by 1% p.a. and 1.50% p.a. resp.

Product		Normal Scenario	If Rate increases by 1.00%		If Rate increases by 1.50%	
		EMI (Rs.)	EMI (Rs.)	Savings P. M. (Rs.)	EMI (Rs.)	Savings P. M. (Rs.)
Floating Rate		₹ 49,082/-	₹ 52,463/-	-	₹ 54,185/-	-
Semi Fixed ROI	2 Yrs. Fixed	₹ 50,761/-	₹ 50,761/-	₹ 1,702/-	₹ 50,761/-	₹ 3,424/-
	3 Yrs. Fixed	₹ 50,255/-	₹ 50,255/-	₹ 2,208/-	₹ 50,255/-	₹ 3,930/-
	5 Yrs. Fixed	₹ 49,919/-	₹ 49,919/-	₹ 2,544/-	₹ 49,919/-	₹ 4,266/-

In the event of rate increase, the EMI for Semi Fixed Product remains fixed whereas the EMI for the Floating Rate will vary as per the rate fluctuation.

For a happy home loan journey please contact our
Relationship Manager or 1800-270-7000 (toll free)

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)

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)

DID YOU KNOW :::::

#ABHFLBytes

We have established a strong presence across India with over **130 branches**

#ABHFLOffers

Step-Up Home Loan gives higher loan eligibility for young salaried professionals

#ABHFLOffers

A Special offer for Special Individuals!
Extended tenure loans with age up to **70 years** for Senior Salaried Executives

#ABHFLOffers

A Loan Tenure up to **30 years**

#FactFile

You can get a loan without ITR up to **75 Lakhs** with ABHFL!

COMPREHENSIVE PRODUCT SUITE OFFERED BY ABHFL



HOME LOAN

- ▶ Home Loan
- ▶ Home Extension Loan
- ▶ Home Improvement Loan
- ▶ Home Construction Loan
- ▶ Balance Transfer + Top up
- ▶ General Purpose Loan



LOAN AGAINST PROPERTY

- ▶ Loan Against Property - Residential & Commercial
- ▶ Commercial Property Purchase
- ▶ Lease Rental Discounting
- ▶ Loan Against Plot
- ▶ Balance Transfer + Top Up
- ▶ Micro LAP



CONSTRUCTION FINANCE

- ▶ Builder Project Funding
 - Residential
 - Commercial
- ▶ Micro CF
- ▶ Inventory Funding

CUSTOMER CONVENIENCE FIRST!

WE ARE WITH YOU AT EVERY STEP.

MULTI-CHANNEL SERVICING

WhatsApp



Text us 'Hi'
on 88288 00032

Customer Portal



Login with your credentials
on adityabirlacapital.com

Chatbot



Text us 'Hi' on
adityabirlacapital.com

Call Centre



Call us on
1800-270-700

Email



care.housingfinance@adityabirlacapital.com

24/7 DIGITAL SERVICES
WhatsApp,
Chatbot &
Customer Portal



INSTANT FULFILLMENT OF 33 MOST USED SERVICES
Statement of Account,
Interest Certificate,
Repayment Schedules &
more at your fingertips



CUSTOMER CARE SUPPORT
all 7 days
9 am to 9 pm



DEDICATED DISTRIBUTOR HELPDESK:
Call
1800-270-7000



INTERACTIVE AUDIO -VISUAL WELCOME:
Smooth Onboarding
Easy to check Loan
Details



CUSTOMER FEEDBACK MECHANISM
At all touchpoints to
enhance your experience



Aditya Birla Housing Finance Limited

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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.



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Visit our website - homefinance.adityabirlacapital.com



Scan the QR code



Call us - 1800-270-700



Whatsapp us on - 8828800032

**Aditya Birla Housing
Finance Ltd.**



**ADITYA BIRLA
CAPITAL**

HOME LOANS