HAPPY HOME LOAN JOURNEY TO YOU!

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 December 2025, ABHFL has garnered the trust of over 1,18,000+ customers. Its reach spans across 168 branches, touching the lives of countless individuals and families, and serving over 7,800 + 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

PRIME HOME LOAN

For a Hassle-free Home Loan Experience

Step into your new house confidently with our best-in-class Prime Home Loan services which are tailored to elevate your homebuying decision.

KEY BENEFITS

- Attractive Rate of Interest
- Higher Loan Amount
- Flexible Repayment Period
- Minimum Documentation
- Digital Onboarding
- Doorstep service by dedicated Relationship Manager
- Value-Added Home Improvement Services

FINANCING THE NEEDS OF

- Bank Salaried – Resident & NRI/PIO
- Self Employed with formal income

APPLICABLE FOR

Minimum Income	Salaried - INR 25,000/- monthly
	Self Employed – 3 Lac annually
Minimum Experience/Vintage	3 years
CIBIL	675 & above/NTC

LOAN CAN BE USED FOR

- Purchase from builders
- Resale properties
- Balance Transfer
- Self-Construction
- Home Improvement
- Plot Purchase & Construction

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)

UNLOCK YOUR PROPERTY'S POTENTIAL

With ABHFL's Prime LAP!

With a focus on empowerment & flexibility our financial solution i.e. ABHFL's Prime LAP (Loan Against Property) is designed to cater to, diverse needs like Child's education, your son's/daughter's marriage, Foreign Trips and Retirement. Whether you are a salaried individual or a self-employed professional or an NRI/PIO we ensure a seamless experience throughout the loan process

KEY BENEFITS

- Digital Onboarding & Quick Sanction
- Attractive Interest Rates
- Wide Loan amount range
- Flexible repayment period
- Doorstep service by dedicated Relationship Manager
- Loan Tenure of up to 20 years

FINANCING THE NEEDS OF

Salaried – Resident & NRI/PIO

Self Employed with formal income

ELIGIBILITY CRITERIA

Minimum Income	Salaried - INR 25,000/- monthly
	Self Employed – 3 Lac annually
Minimum Experience/Vintage	3 years
CIBIL	675 & above/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)

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

- HL Builder Purchase / Resale
- Plot Purchase & Construction
- Home construction loan
- Home Extension loan
- Home Improvement 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)

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 - 1.5 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 : 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 | Plot Purchase & Construction | 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 AASHIYANA HOME LOAN

Turning your dream of owning a home into reality!

Achieving the Homeownership dream is now **possible** with the help of our Pragati Aashiyana Home Loan, which is thoughtfully designed to support your goal of owning a home. 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 with a temporary set-up.

Key Benefits

- Loan Amt: Rs. 5 Lacs to 50 Lacs
- Loan Tenure: Up to 240 months
- Minimum documentation
- LTV: up to 90%

Fulfilling the Home Ownership dream of

Salaried Individual

Self Employed Non-Professional (SENP)

Self Employed Professional (SEP)

Business Setup with Permanent or with Temporary Structure :
(Kirana Store, Traders, Garage, Auto spare parts, Fruit / Vegetable Store, Tea Shop, Food stall)

Applicable if (Eligibility Criteria)

Salaried & SENP with Permanent Set-up	For SENP with Temporary Set-up
Your Cibil score: 650+	6 Months of Bank/Wallet transaction Statement.
You have a permanent space of residency	3 Years of Business & Residential Vintage

Easy Documentation

Documents	Salaried	Self Employed Professional / Self-Employed Non Professional	Self-Employed Non-Professional with Temporary Set-up	Cash Salaried
KYC documents	Yes	Self & Business	Municipal Corporation License or Any local competent authority	Yes
Income Proof	Last 3 months Salary Slip	Financial & ITR for last 2 years	Wallet txn statement (Paytm, Phonepe, Google Pay etc.)	latest Salary Certificate
Bank Statements	Last 6 months	Last 6 months	Last 6 months	Last 6 months
Copy of Property Documents	Yes	Yes	Yes	Yes

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

Apna Ghar Ab Hai Pakka, KHUSHI HOME LOANS Ke Saath!

Making homeownership a reality for first-time home buyers.
With Khushi Home Loan from ABHFL, get up to ₹20 lakhs to build your dream home. Enjoy a simple, transparent process and wider collateral coverage for a truly happy beginning.

Benefits

- Loan up to ₹20 Lakhs
- Comfortable Repayment Tenure up to 30 Years*
- Minimum Documentation
- LTV – Up to 90%

Fulfilling the Home Ownership dream of

Salaried Individual
Self Employed Non-Professional (SENP)
Self Employed Professional (SEP)

Business Setup with Permanent or with Temporary Structure: (Kirana Store, Trader, Garage, Auto spare parts, Fruit/ Vegetable Store, Tea Shop, Food Stall)

Applicable If

Annual Household Income
- EWS – Less than 3 Lacs
- LIG – 3 Lacs to 6 Lacs

Maximum Property Area
- 60 SQMT Carpet Area

End Use
- Home Purchase
- Home Construction

Eligibility Criteria

CIBIL >= 650

Minimum Business Vintage – 1 Year from same operating location

Employment Stability - Minimum 2 years overall experience

Illustration

Segment 1 SENP

Normal Scenerio		Khushi Home Loan	
Loan Amount (LA) :	₹1,00,000	Loan Amount (LA) :	₹1,00,000
Tenure :	240 mons	Tenure :	300 mons
ROI :	12.50%	ROI :	12.50%
EMI :	₹1,136.14	EMI :	₹1,090.35

% Saving on EMI : 4%

Segment 2 SENP

Normal Scenerio		Khushi Home Loan	
Loan Amount (LA) :	₹1,00,000	Loan Amount (LA) :	₹1,00,000
Tenure :	180 mons	Tenure :	240 mons
ROI :	12.50%	ROI :	12.50%
EMI :	₹1,232.52	EMI :	₹1,136.14

% Saving on EMI : 8%

Salaried

Normal Scenerio		Khushi Home Loan	
Loan Amount (LA) :	₹1,00,000	Loan Amount (LA) :	₹1,00,000
Tenure :	240 mons	Tenure :	360 mons
ROI :	12.50%	ROI :	12.50%
EMI :	₹1,136.14	EMI :	₹1,067.26

% Saving on EMI : 6%

*mons = months

Contact your **Relationship Manager** for a **Happy Home Loan Journey** or Call **1800-270-7000** toll-free.

Simplify Your Loan Transfer with ABHFL'S PRIORITY BALANCE TRANSFER

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 customer

Documentation

KYC: Digitally verified

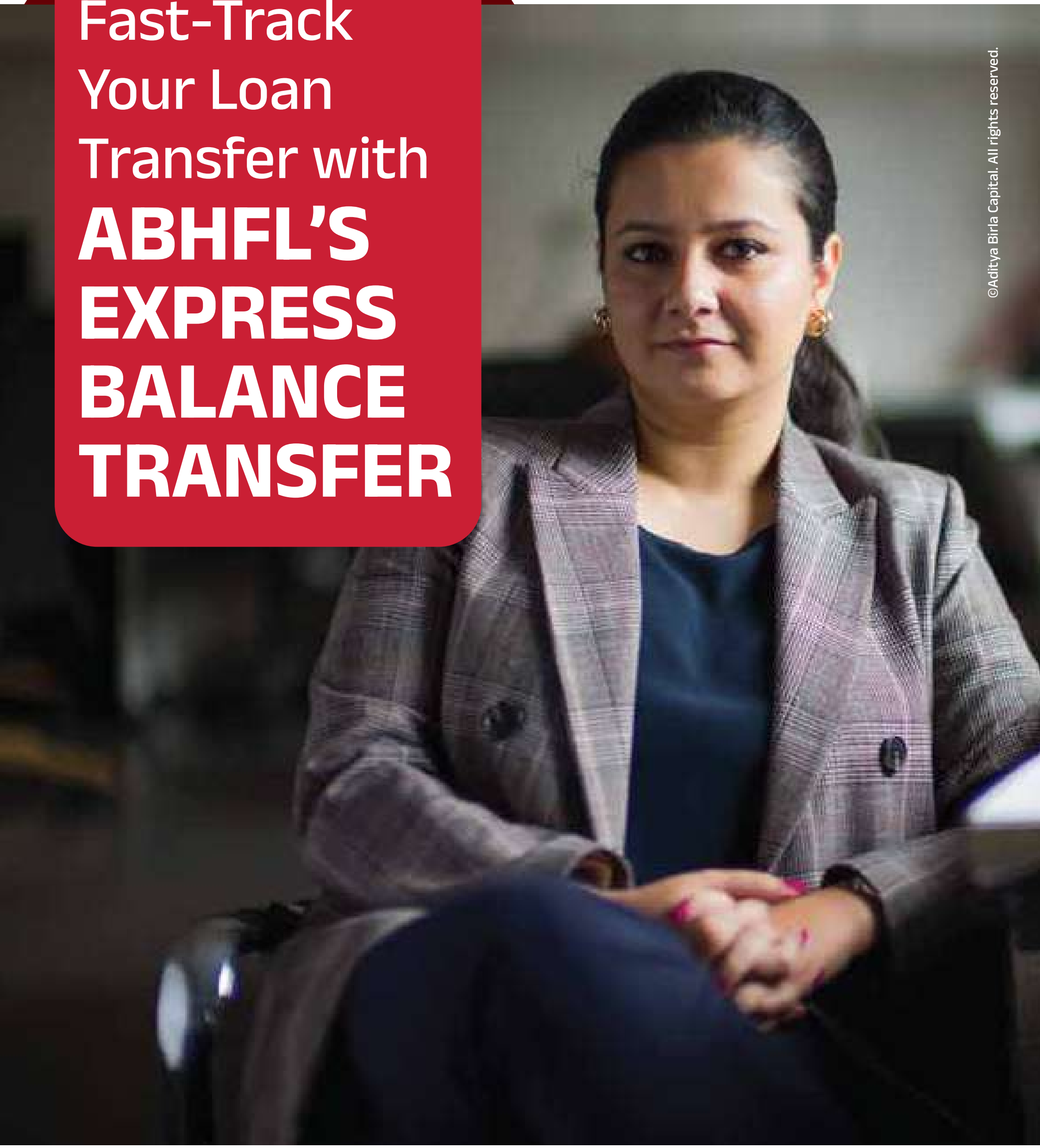
No Form 16

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)

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



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)

Top-up loan options basis your current loan vintage

Target Customer

Salaried Customers

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 5 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

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

Step-Down EMI

	Parent	Child
Loan Amount	₹ 1,11,08,249	
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		Extended Tenure
Loan Amount	₹ 3,29,51,659	Loan Amount	₹ 4,30,45,346
Maturity Age	60 yrs	**Maturity Age**	**70 yrs**
Max Loan Tenure	144 mos	**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!**

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

COMMERCIAL PROPERTY PURCHASE LOAN

Finance Your Commercial Property with Confidence

Looking to buy commercial property for your business or investment? An Aditya Birla Housing Finance **Commercial Property Purchase Loan (CPPL)** helps you acquire office space, retail shops, showrooms or commercial units with structured financing and competitive interest rates.

What is a Commercial Property Purchase Loan?

It is a financing solution that enables businesses & self-employed individuals to purchase:

- Ready-to-move commercial property
- Office spaces in commercial complexes
- Retail shops and showrooms
- Land for construction of commercial premises

Key Features of Our Commercial Property Loan

- **Interest rates starting from 8.85%***
- **Flexible Loan Tenure** Repayment tenure of up to **15 years**
- **High Funding Support** Up to **70% of the purchase price** or loan eligibility (whichever is lower)
- **Eligible Properties:**
  - Ready commercial property (shop , offices , franchise , outlets)
  - Rented or leased properties
  - Ready for possession commercial premises
    - Funding at 50% and above construction stage
    - Stage wise disbursement

Key Benefits

Investing in commercial real estate offers:

- Stable long-term asset creation
- Rental income potential
- Business expansion opportunities
- Potential tax efficiencies
- Hedge against rising rental costs

Who can apply ?

Self-Employed Professionals (SEP) – Doctors, CAs, Architects, Consultants, etc.
Self-Employed Non-Professionals (SENP) – Traders, Business Owners, Entrepreneurs
Salaried Professionals

Easy Documentation

Income Proof (Form 16 / ITR for last 2 years)	Business Proof (for self-employed applicants)	Latest 6 Months Banking	Latest 3 months Salary Slip (For Salaried)	Property Documents	CIBIL Score of **675 or above**

Final eligibility depends on income assessment, property valuation, and credit profile.

Apply for a Commercial Property Loan Today

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

Unlock the potential of your Rental Income with

Lease Rental Discounting

With LRD, your rental receipts become collateral for the loan you need. Banks and NBFCs assess the long-term cash flow generated by your property, allowing you to borrow an amount based on the rental income you receive.

Our Lease Rental Discounting loan is not selective and is available for all!

Min at loan origination	25 years
Max at loan Maturity 70 years	70 years
Loan Tenure	15 years
Loan eligibility	Rental up to 90% considered

CIBIL SCORE **700+**

LEASE RENTAL DISCOUNTING SIMPLIFIED

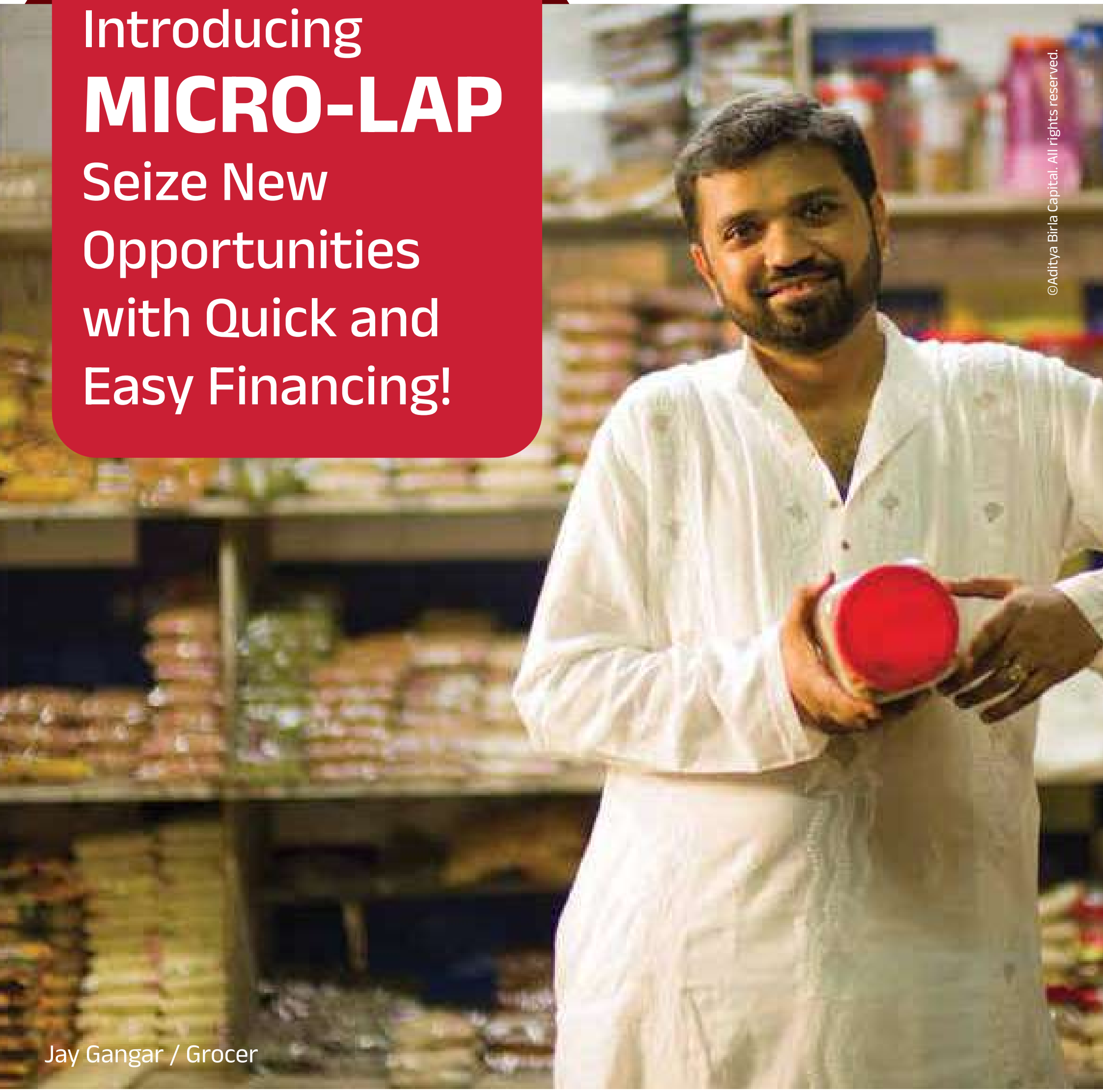
	Heads/Property Type	CAT-A Commercial/Industrial /Warehouse	CAT-B Commercial/Industrial /Warehouse
A	Gross Rent	10,00,000	7,00,000
B	TDS/Taxes/Other deductions	1,00,000	70,000
C	Maintenance #	30,000	21,000
D	Net Rent eligible for NPV (A-B-C)	**8,70,000**	**6,09,000**
E	NPV%	90%	90%
F	Eligible EMI amt. for offering the Loan (D*E)	7,83,000	5,48,100
G	ROI (only for illustration purpose)	**9.50%***	**9.75%***
H	Tenure (in months)	180	180
	Approx. Eligible Loan Amt.	**7.49 Cr.***	**5.17 Cr.***

	Heads / Property Type	CAT-A Only Commercial	CAT-B Only Commercial
A	Gross Rent	5,00,000	2.00,000
B	TDS/Taxes/Other deductions	50,000	20,000
C	Maintenance #	15,000	6,000
D	Net Rent eligible for NPV (A-B-C)	**4,35,000**	**1,74,000**
E	NPV%	90%	80%
F	Eligible EMI amt. for offering the Loan (D*E)	3,91,500	1,39,200
G	ROI (only for illustration purpose)	**10.65%***	**10.85%***
H	Tenure (in months)	120	120
	Approx. Eligible Loan Amt.	**2.88 Cr***	**1.01 Cr***

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 semi-fixed rate of interest

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

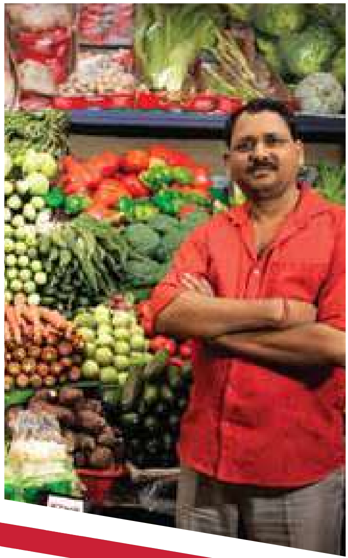
- Minimum income - Salaried - ₹7,000 p.m.; Self-employed - ₹1 lakh p.a.
- CIBIL : 700 & above/NTC

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.

To know more, 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 S1% - 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)

YOUR GOOD BANK BALANCE CAN GET YOU THE BEST DEALS!

WITH **AVERAGE BANK BALANCE - LINKED LOANS**

Get Higher LTV upto 70%
with loan amount upto 7.5 CR

We understand that business owners like you often require financial flexibility to support your growth and investment goals. That's why we bring to you - the **Average Banking Product (ABP).**

FINANCING THE NEEDS OF

- Self Employed Non-Professionals/Professionals

TYPES OF PROPERTY

- Self-Occupied – Residential/ Commercial
- Commercial Property Purchase
- Residential Plot for Construction of House

DOCUMENTATION

Bank statement of latest 12 months of the main account and 3 months statement of other accounts in PDF.

Udyam Registration certificate for LAP loans.

Latest ITR/Tax audit report.

KYC as per KYC/AML policy of the company.

CIBIL SCORE

NTC/700 (730 for above 3.5 Cr loan)

ABP CALCULATION SIMPLIFIED

Avg. Bank Balance	100,000
Eligible EMI for considered for Loan	60,000
ROI (only for illustration purpose)	9.50%
Tenure in months (only for illustration purpose)	180
Approx. Eligible Loan	**5,700,000**

UNLOCK BETTER LOAN TENURE AND HIGHER LOAN AMOUNT WITH **LOW LTV PROGRAM**

- Smart credit score will get you a smart deal
- 50% LTV for HL & 40% for LAP/CPP.

A Low LTV Program can significantly benefit you in several ways when applying for a loan meant for:

Purchase

Construction

LAP Commercial

LAP Residential

Residential Plot Purchase

LOAN AMOUNT

Min : A+/A city limits – 40 lacs, other locations – 20 lacs

Max : 5 Cr for HL & 3 Cr for LAP

DOCUMENTATION

- Bank statement of latest 6 months.
- Udyam Registration certificate for LAP loans.
- Latest ITR/Tax audit report.
- KYC as per KYC/AML policy of the company.

TYPE OF PROPERTY

- Self-Occupied – Residential/ Commercial
- Commercial Property Purchase
- Residential Plot for Construction of House

CIBIL SCORE

NTC/730 and above

LOW LTV PROGRAM CALCULATION SIMPLIFIED

LAP & Commercial Property Purchase	Existing	Revised
Market Value	10,000,000	10,000,000
LTV %	35%	40%
Eligibile Loan Amt.	3,500,000	4,000,000

LTV stands for Loan to Value

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

Your **GST (Goods & Services Tax)** filing can make you eligible for a higher loan

- **Loan of upto Rs. 5 Crores**

Experience the GST Programme - Your Key to Business Growth and Financial Freedom for Self-employed Non-Professional Entrepreneurs.

Financing the needs of

Self Employed Non Professional (SENP)

Type of property

Home Loan Purchase | LAP | Commercial Property Purchase

Key Features

Higher Loan amount up to Rs. 5 Cr.

Tenure upto 20 years for HL & 15 years for LAP.

Documentation

GSTR 1 (Monthly/Quarterly) & GSTR 3B (monthly) / GSTR 3 (Quarterly)
Last 6 months Bank Statement (PDF)
KYC as per KYC/AML policy of the company
Udyam Registration certificate (only for LAP loans)
Latest 1-year ITR

Eligibility Criteria

- Cibil score 700 & above/ NTC
- Required Business Vintage of minimum 3 years
- 70% of turnover to be routed through banking

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

Apna pehla ghar, **PMAY** aur **HAPPY HOME LOAN** ke saath!

प्रधान मंत्री आवास योजना-शहरी
Pradhan Mantri Awas Yojana-Urban

PMAY-U 2.0

PMAY-U 2.0 is one of the major flagship programmes being implemented by Government of India to provide pucca houses to all eligible beneficiaries in the urban areas.

WHO IS IT FOR:

EWS: Annual Household income up to ₹3 lakhs | **LIG:** Annual Household income ₹3 to 6 lakhs | **MIG:** Annual Household income ₹6 to 9 lakhs

KEY BENEFITS

Loan Amount up to: ₹25 Lakhs

Interest Subsidy: Total of ₹1.80 Lakhs in 5 annual instalments

ELIGIBILITY

House Value up to: ₹35 Lakhs.

Carpet Area: Maximum 120 Sq.mt (1291 Sq.ft).

First Time Home Buyer.

Women must be owner/co-owner of the property.

Note: 1) Subsidy on a property can't be claimed again if already availed by the seller. 2) Not applicable for Balance Transfer cases.

ILLUSTRATION

Loan Amount	10,00,000	15,00,000	25,00,000
Starting EMI	₹11,361	₹17,042	₹28,404
EMI after 5th Year Installment	₹9,223	₹14,904	₹26,265
EMI Reduction%	**19%**	**13%**	**8%**

EMI reduction up to 20%

Contact your **Relationship Manager** for a **Happy Home Loan Journey** or Call **1800-270-7000** toll-free.

DID YOU KNOW

#ABHFLBytes

We have established a strong presence across India with over 168 branches

#ABHFLOffers

Loan Amount up to 90% of property value

#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 50 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

New Product Canvas

Pragati+ Home Loan

Targeted to cash rich Self-Employed customers looking to purchase Prime property or Prime salaried customers looking to purchase Affordable property.

- **Loan Amount :** Upto Rs 1.5 Cr
- **Max Loan Tenure :** 30 Years for Salaried and 20 yrs for SENP
- **Rate of Interest :** 9.05% to 11.50%

Pragati Home Loan

Targeted to customers with formal / assessed income purchasing affordable & informal property with easy eligibility norms & simple documentation.

- **Loan Amount :** Upto Rs 1.5 Cr
- **Max Loan Tenure :** 30 Years for Salaried and 20 yrs for SENP
- **Rate of Interest :** 9.65% to 16%

Pragati Aashiyana

Targeted to customers with formal/ assessed income purchasing informal property

- **Max Loan amount :** upto Rs. 50 Lakhs
- **Loan tenure :** Upto 20 Years
- **LTV :** Upto 90%
- **Rate of Interest :** 10.25% to 17.25%

Micro LAP

Targeted to customers looking to avail funds against any Affordable or Informal property.

- **Loan Amount :** upto Rs. 75 Lakhs
- **Max Loan Tenure :** 15 Years
- **Rate of Interest :** 11% to 17.50%

Micro CF

Targeted towards Affordable developers who are developing small size projects (Non RERA approved projects).

- **Loan Amount :** Rs. 1 Cr to 5 Cr
- **Max Loan Tenure :** Upto 7 Years & 5 Years (including initial 1 year of Prinicpal Momart)
- **Rate of Interest :** 13% to 16%

Lease Rental Discounting (LRD)

Avail loan against Leased properties with wide range of lessee categories with higher NPV % & loan tenure.

- **Loan Amount :** Rs. 50 Lakhs – 25 Cr
- **Max Loan Tenure :** upto 15 Years
- **Rate of Interest :** upto 90% of Net monthly Rentals

Priority BT

Fast track process for Salaried Customers seeking Balance transfer option with additional top up facility.

- No Income documents required
- Legal waived for BT from top 13 FIs
- **Loan Amount :** Upto Rs. 1 Cr
- **Max Loan Tenure :** 30 years
- Attractive top up loan linked to Repayment track
- Attractive top up loan options from top 13 FI's

Express BT

Targeted to Salaried & Self-Employed Customers seeking balance transfer with attractive top up loan option.

- Avail BT + Top up loan linked to Repayment track (RTR)
- No detailed income assessment
- **Loan Amount :** Upto Rs. 3 crs for HL & 1 cr for LAP
- **Max Loan Tenure :** 25 years (HL) & 15 years (LAP)

New Product Canvas

General Purpose Loan (GPL)

To support eligible select customers in their home buying journey with General purpose loan (For Home Improvement, Interiors, etc) upto 15% additional loan amount.

- No Additional collateral required
- **Loan Amount :** Upto Rs. 50 Lakhs
- **Max Loan Tenure :** upto 30 Years
- **Combined LTV (HL+GPL) :** Max 90% of MV

Step Up

Targeted to young salaried professional seeking higher Loan Eligibility basis expected growth in income with lower EMI for initial 3 years & Higher EMI for balance tenure

- **Higher Loan Amount :** Upto 30% Higher Loan Eligibility
- **Minimum Net Income :** Rs. 40,000 pm
- **Applicable for** HL Purchase

Step Down

Targeted to Salaried customers with Combined income or customers with Pension income with higher EMI in initial period & lower EMI as the tenure increases

- **Max Age :** upto 70 years with Pension income
- **Applicable for** Combined income cases as well
- **Applicable for** Purchase of Ready Properties & BT transactions

Extended Tenure

Targeted towards Senior level Salaried executives to offer extended tenure loans (age upto 70yrs) beyond the standard maturity age of 60 years to reduce EMI levels upfront

- **Min Income :** Rs. 3 lakhs p.m.
- **Max Age at maturity :** 70 Years
- **Higher Loan Amount :** Upto 40% Higher Loan Eligibility

Low LTV Program

Surrogate Income program targeted to customers paying high own contribution of 50% & above and no income assessment requirement

- **Max Loan Amount :** Upto Rs. 5 Cr for HL & Rs. 3 Cr for LAP
- **LTV :** Upto 50% of MV for HL & 40% for LAP

GST Program

Surrogate Income program targeted to Self-employed Non Professional (SENP) Entrepreneurs looking to avail loan for business growth

- **Max Loan Amount :** Upto Rs. 5 Crores
- **FOIR :** Upto 100%

Average Banking Program (ABP)

Surrogate Income program to calculate eligibility basis average banking balance maintained by customers.

- **Max Loan Amt :** Rs. 7.5 Crs
- **FOIR :** upto 60% of Avg bank balance maintained
- **LTV :** upto 70% of MV

Semi Fixed ROI

- Applicable for Pragati Aashiyana HL & Micro LAP offering
- Fixed ROI during initial tenure of loan ranging from 2 to 5 years
- Extension allowed maximum 3 times during tenure of loan

New Product Canvas

Khushi Home loan

Targeted to first-time home buyers looking to build their dream home with a simple, transparent process, minimum documentation, and wider collateral coverage.

- Loan Amount : Upto Rs 20 Lakhs
- Max Loan Tenure : 30 Years
- Rate of Interest : 12.50%
- LTV : Upto 90%

PMAY

Government Scheme targeted to first-time home buyers where a woman must be an owner/co-owner of the property, looking to purchase a house

- Loan Amount : Upto Rs 25 Lakhs
- Max house value : Upto 35 lakhs
- Interest Subsidy : Total of Rs 1.80 Lakhs in 5 annual instalments
- Carpet Area : Maximum 120 Sq.mt (1291 Sq.ft)

Commercial Property Purchase Loan

Financing solution targeted to businesses and self-employed individuals looking to purchase ready commercial property, retail shops, or land for construction, converting business rental expenses into asset ownership.

- Max Loan Tenure : 15 Years
- LTV : Upto 70%
- CIBIL : 675 or above

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

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: 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.

ABHFL Corporate Office Address:
Aditya Birla Housing Finance Limited
One World Center, Tower 1, 9th Floor,
Jupiter Mills Compound Senapati Bapat Marg,
Elphinstone Road, Mumbai - 400 013.

Visit our website - **homefinance.adityabirlacapital.com**

Or scan the below QR Code

Call us - **1800-270-700**

Whatsapp us - **on 8828800032**

Aditya Birla Housing Finance Ltd.

ADITYA BIRLA CAPITAL

HOME LOANS