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

Aditya Birla Housing Finance Ltd.

ADITYA BIRLA CAPITAL

HOME LOANS

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 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.
Tel No: 91-22-6279 9505 | CIN: U65922GJ2009PLC083779.

For more information, please visit: homefinance.adityabirlacapital.com

ABC Leaflets/Ver 1.0/June 2025