



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 80%

# Aditya Birla Housing Finance Ltd.



# ADITYA BIRLA CAPITAL

## HOME LOANS



## 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

Your Cibil score: 650+



You have a permanent space of residency



### For SENP with Temporary Set-up

6 Months of Bank/Wallet transaction Statement.

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 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 <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.

ABC Leaflets/Ver.1.0/Feb.2024



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