

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 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%



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)

Introducing
MICRO-LAP
Seize New
Opportunities
with Quick and
Easy Financing!



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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

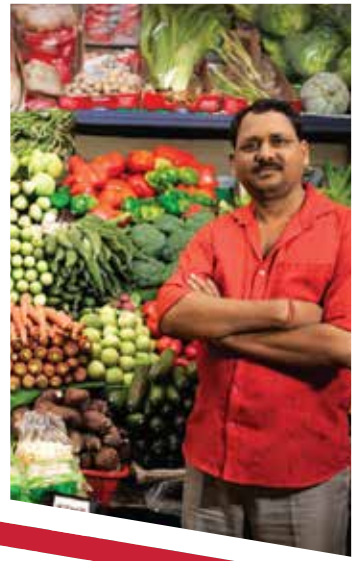


Easy Documentation

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)

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**

#ABHFLFacts

We provide Home Loan & Loan Against Property starting from **5 Lakhs** that go up to **25cr!**

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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Tel No: 91-22-6279 9505 | CIN: U65922GJ2009PLCO83779. 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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Scan the QR code



Call us - 1800-270-700



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**Aditya Birla Housing
Finance Ltd.**



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