



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.

Aditya Birla Housing Finance Ltd.



HOME LOANS

## 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:

	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)

Aditya Birla Housing Finance Limited

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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.

