



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 - 1.5 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:

	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 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

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.