

# EMPOWERING YOU WITH HOUSING FINANCE SOLUTIONS

**Aditya Birla Housing  
Finance Ltd.**

(A part of Aditya Birla Capital Ltd.)



**ADITYA BIRLA  
CAPITAL**



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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 54,500 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.

ABHFL has painted the canvas of this industry through continuous product innovation, and will always strive to do so.

Empowered by our comprehensive product suite covering Home Loans, Loans Against Property, and Construction Finance, we now offer hyper-personalised solutions for all our customers' diverse needs.

Our offerings range from **Home Loans, Home Improvement Loans, Home Construction Loans, Loan Against Property, Lease Rental Discounting and Construction Finance** too.

As we go ahead in this journey, we intend to stand for hassle free and predictable home loans.





# 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.

## KEY BENEFITS

Caters to a wide range of customer segments

Loan up to Rs 1 Crore

Avail loan against wide range of collaterals

No ITR requirement



## FINANCING THE NEEDS OF



Bank Salaried customer



Cash Salaried customers



Self-employed customers  
with or without ITR

## ELIGIBILITY CRITERIA

Loan  
amount:  
Rs 5 lakhs  
– 1 Crore

Minimum Income  
Salaried : Rs 7,000 /  
month  
Self Employed :  
Rs 1Lakh / annum.

Repayment  
tenure:  
upto 30  
years\*

Loan upto  
90%\*  
of property's  
market value

Wide  
array of  
eligibility  
methods

## LOAN CAN BE USED FOR

Purchase from  
builders

Resale  
properties

Self-  
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, 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.  
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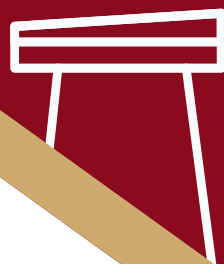
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# DID YOU KNOW..



## #ABHFLFacts

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





INTRODUCING



# PRAGATI PLUS HOME LOAN

Where Every Step Leads You Closer to  
Your Dream Home

Unveiling **PRAGATI PLUS HOME LOAN** A housing option finely tuned for self-employed and high-earning professionals in pursuit of outstanding properties.

## TYPE OF LOAN



## TARGET SEGMENT

- ▲ Self-employed customers across income segments carrying out business through permanent set-ups or residential+office setups for purchasing prime properties. Loan upto 75%\* of the property value.
- ▲ Salaried Customers with formal income and documentation purchasing affordable properties. Loan upto 80%\* of the property value.

## LOAN TENURE

**Min:** 12 months

**Max:** 240 months for self-employed & 360 months for Salaried

## ELIGIBILITY CRITERIA

Minimum net annual income	INR 3 lakhs p.a (for self-employed customers)
Minimum net monthly income	INR 25,000 pm (For Salaried Customers)
CIBIL score of more than or equal to 700/NTC	

## 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

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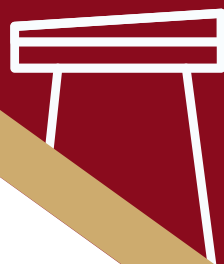
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# DID YOU KNOW..



## #ABHFLBytes

We have established a strong presence  
across India with over **130 branches**



**Simplify Your  
Loan Transfer  
with  
ABHFL'S  
PRIORITY  
BALANCE  
TRANSFER**



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Step into a world of hassle-free home loans, specially crafted for you. Experience swift, stress-free balance transfers and attractive Top-up loans. Say goodbye to paperwork, endless hassles and turn your dreams into reality.



## Key Benefits



Loan amounts  
up to Rs 1 Crore



Comfortable  
repayment up to  
30 years



Eligibility basis  
repayment track  
record (RTR)



No income  
documents  
required



Fasttrack process  
& Legal waived  
for BT from  
selected FI's



Attractive Top Up  
loan offered basis  
your current loan  
vintage



## Target Customer



Salaried Customers



## Documentation



KYC: Digitally  
verified



No  
Form 16



## Illustration

	Particular	Scenario 1	Scenario 2	Scenario 3
A	Current Market Value of Property	1.20 cr	1.20 Cr	1.20 Cr
B	Loan amount sanctioned	70L	70L	70L
	MOB	15 months	24 months	40 months
C	Current O/S	66L	63L	58L
D	Top up multiplier on Original Sanction amount basis MOB	1.10x	1.15x	1.30x
E	Additional top up ((B*D)-C)	11L	17.5L	33L
F	Total amount eligible as per RTR	77L	80.5L	91L
G	LTV %	75%	75%	75%
H	Total Amount as per LTV (A*G)	90L	90L	90L
	BT+Topup Loan (Lower of F & H)	77L	80.5L	90L

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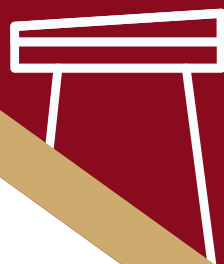
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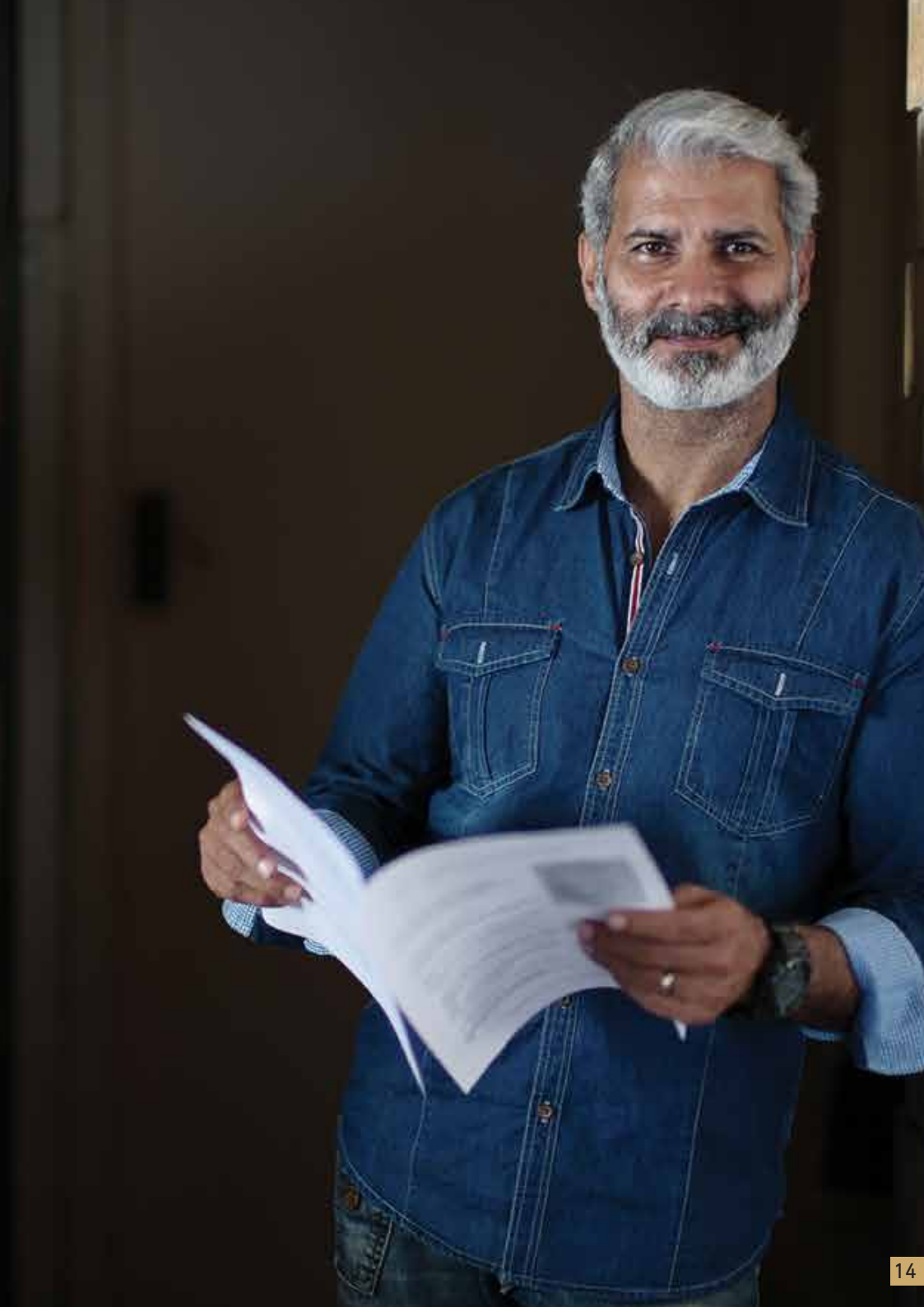


## #ABHFLFacts

Our paperless process ensures that you can log in for disbursement with just a **click**.

And if your Aadhar card is linked with your mobile number, you'll have your sanction letter 2-3 working days!





A woman with dark hair tied back, wearing a grey plaid blazer over a dark blue top, is seated in a chair. She is looking directly at the camera with a calm expression. Her hands are clasped in her lap. The background is softly blurred, suggesting an indoor setting.

# **Fast-Track Your Loan Transfer with ABHFL'S EXPRESS BALANCE TRANSFER**

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Embark on a fresh chapter in your loan journey as you explore ABHFL's stress-free balance transfer and top-up loan program, with easy documentation and fast-track processing.



## Key Benefits



Attractive ROI



Loan amount of up to Rs. 3 Crores for Home Loan and 1 Crore for LAP



Comfortable repayment up to 25 years



Eligibility basis repayment track record (RTR)



No income assessment required



Fasttrack process & Legal waived for BT from selected FI's



Top-up loan options basis your current loan vintage



## Target customer



Salaried customer



Self-employed customers



## Documentation



KYC: Digitally verified



Salary Slip: 3 months



Bank Statement: 6 months



ITR: 2 Years



## Illustration

	Particular	Scenario 1	Scenario 2	Scenario 3
A	Current Market Value of Property	1.20 cr	1.20 Cr	1.20 Cr
B	Loan amount sanctioned	70L	70L	70L
	MOB	15 months	24 months	40 months
C	Current O/S	66L	63L	58L
D	Top up multiplier on Original Sanction amount basis MOB	1.10x	1.15x	1.30x
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H	Total Amount as per LTV (A*G)	90L	90L	90L
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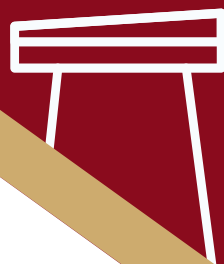
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# DID YOU KNOW..



## #ABHFLFacts

We have tie-ups with top interior providers where our customers can avail **25 to 30%** discount on home renovation services.



## ELEVATING HOMEOWNERSHIP FOR THE AMBITIOUS YOUNG MINDS

### STEP-UP Home Loan for Young Professionals

Tailored to elevate your homeownership journey, this unique offering extends the possibility of acquiring up to 30% higher loan amounts, ensuring that your dream home aligns seamlessly with your ambitions.

#### Key Benefits



Higher loan  
eligibility  
upto 30%



Sector-linked  
higher  
eligibility



Repay  
comfortably  
over 25  
years



## Target Customer

- Salaried individual



## Eligibility Criteria

- Repayment tenure: upto 25 years (Primary tenure up to 3 years with lower EMI)
- Applicable for Home purchase loan

### Home Loan EMI Calculator

#### Standard EMI

Loan Amount **₹ 28,50,000**

Primary Tenure **300 mos**

Primary Tenure EMI **₹ 24,000**

#### Step-Up EMI

Loan Amount **₹ 37,05,000**

Primary Tenure **36 mos**

**Primary Tenure EMI ₹ 24,000**

Secondary Tenure **264 mos**

Secondary Tenure EMI **₹ 25,400**

**Higher Loan Amount ₹ 8,55,000**

**Higher Loan Eligibility upto 30%**

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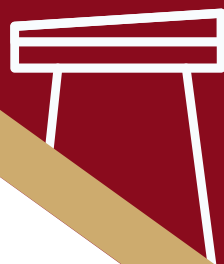
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# DID YOU KNOW..



## #ABHFLOffers

Special Advantedge loan with  
**10%** lower EMI for initial 3 years  
for young salaried professionals





# BUILD YOUR PATH TO FINANCIAL PEACE OF MIND.

## STEP-DOWN Home Loan for professionals.

Enhance your retirement years with lower EMI responsibilities and 20% higher loan potential through joint income

### Key Benefits



Higher Loan  
eligibility basis  
Family Member's  
Joint Income



Repay  
comfortably  
with tenure  
upto 25 years



Combine your  
monthly income  
to ease your  
financial burden



Attractive  
balance  
transfer option  
available



## Target Customer

- Salaried individual with working co-applicant
- Salaried individual with pension income



## Eligibility Criteria

- Repayment tenure: upto 25 years
- Applicable for Home purchase, Home Extension

## Home Loan EMI Calculator

### Standard EMI

Loan Amount	₹ 93,40,682	
	Parent	Child
Primary Tenure	108 mos	108 mos
Primary Tenure EMI	₹ 87,500	₹ 39,000

### Step-Down EMI

Loan Amount	₹ 1,11,08,249	
	Parent	Child
Primary Tenure	108 mos	108 mos
Primary Tenure EMI	₹ 87,500	₹ 39,000
Secondary Tenure	0	192 mos
Secondary Tenure EMI	0	₹ 39,000

**Incremental Loan Amount ₹ 17,67,567**

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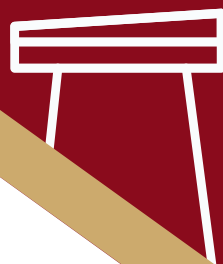
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# DID YOU KNOW..



**#ABHFLOffers**

A Loan Tenure up to  
**30 years**





# ENJOY A COMFORTABLE RETIREMENT WITHOUT STRESS.

## EXTENDED TENURE Home Loan for Senior Professionals

Streamline your finances for retirement, unlock up to 30% higher loan amount.

### Key Benefits



Higher loan eligibility by higher loan tenure up to 70 years of age



Lower EMI levels through extended tenure loans beyond retirement age



Attractive balance transfer option available



## Target Customer

- Senior salaried executives working in corporates



## Eligibility Criteria

- Repayment tenure: upto 25 years
- Wide array of eligibility methods available
- Applicable for Home loan purchase – ready or under construction
- With minimum income of Rs. 3 Lakhs per month

### Home Loan EMI Calculator

Age = 48 Yrs

#### Standard Scenario

Loan Amount	₹ 2,00,00,000
Maturity Age	60 yrs
Max Loan Tenure	144 mos

#### Extended Tenure

Loan Amount	₹ 2,60,00,000
Maturity Age	70 yrs
Max Loan Tenure	264 mos

**Incremental Loan Amount ₹ 60,00,000**

EMI = 2,28,000

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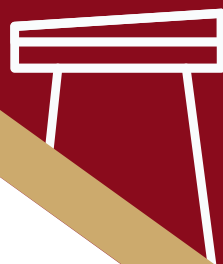
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# DID YOU KNOW..



## **#ABHFLOffers**

A Special offer for Special Individuals!  
Extended tenure loans with age up to  
**70 years** for Senior Salaried Executives





Transform Your  
Home into Your  
Dream Haven  
with  
**ABHFL'S  
GENERAL  
PURPOSE  
LOAN!**



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Unlock Extra Financial Freedom with ABHFL's General Purpose Loan and Revamp, Renovate and Reimagine Your Home, Your Way!

**Get up to 15% additional Loan amount**

## Key Benefits



Avail additional loan up to 15% of the property value



No added collateral/security required



Loan amount up to Rs. 50 lakhs



Repay comfortably over 25 years



Bundled as offering with Home loan purchase(New/ BT)

## Target customer



Salaried customer  
Cat A/Cat B



SEP & SENP

## Illustration

	Particular	Scenario 1	Scenario 2	Scenario 3
A	Current Market Value of Property	70L	1 Cr	30L
B	LTV applicable	80%	75%	90%
	GPL applicable	Yes	Yes	No
C	Home Loan Amount (A*B)	56L	75L	27L
D	Additional GPL LTV applicable	10%	15%	N/A
E	GPL Amount (A*D)	7L	15L	GPL not applicable
F	Total Amount (C+E)	63L	90L	27L
G	Eligible amount as per FOIR	70L	85L	27L
H	Final amount capped to eligibility - (Lower of F & G)	63L	85L	27L

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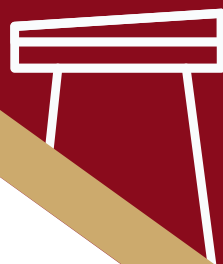
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# DID YOU KNOW..



**#DidYouKnow**

We assign a dedicated relationship manager who is a trusted companion throughout the entire loan processing journey!





# Introducing **MICRO-LAP**

## Seize New Opportunities with Quick and Easy Financing!



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Jay Gangar / Grocer

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 ₹50 Lacs with No ITR proof**



## Key Benefits



**No ITR  
Proof  
required**



**Loan upto  
Rs. 50 Lacs**



**Repayment  
comfortably over  
180 months**



**Simple  
documentation**



## 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.**



**Loan upto 60%\*  
of the property  
market value**



**Repayment  
period upto  
180 months**



## Easy Documentation

To avail this loan, all you need is a basic set of documents. Keep the documents ready as per the following list.

	<b>Salaried</b>	<b>Self-employed /Non-professional</b>
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

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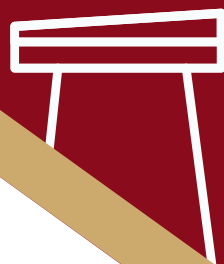
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# DID YOU KNOW..



## #FactFile

You can get a loan without ITR  
up to **50 Lakhs** with ABHFL!





# MICRO CONSTRUCTION FINANCE

**Faster, Smarter, Affordable**  
Real Estate Construction Solutions



In the ever-evolving landscape of real estate development, time is of the essence. **Micro Construction Finance** is designed to fast-track the construction of residential projects, empowering you to create thriving communities quickly and cost-effectively.

## Benefits to Developers

Easy access to  
funds across  
Project stages



Enables Home  
Loan solutions  
for your  
potential buyers



Faster delivery  
of project with  
availability  
of funds



Visibility of the  
project



## Key Features



Loan amount up to  
5 Crores



Repay the loan from  
Project sales receivables



Loan tenure up to 10 years



Loan available for Plot  
purchase and Construction

## Eligibility Criteria

Completion  
History of minimum  
**1.5 Lakh Sq. ft.**

**10+ Projects**  
completed  
& delivered

Past history of  
**timely delivery**  
of Projects

*RERA Registration not mandatory.*

## Mini CF Calculation Simplified

Value (in Lakhs)	Scenario 1	Scenario 2	Scenario 3
Plot – Market value (A)	300	200	400
Construction estimate (B)	350	400	200
Total Cost (A+B) = C	650	600	600
Per Unit cost (assuming 10 units)	75	75	70
Sales Receivables of project (D)	750	750	700

Value (in Lakhs)	Scenario 1	Scenario 2	Scenario 3
For Plot purchase	150	100	140
For Project construction	245	280	140
Total loan amount	395	380	280
Overall LTV	61%	63%	47%

**For Plot Purchase** - LTV applicable will be 50% of Market Value  
Eligibility calculation basis Cash profit method with applicable FOIR  
Plot purchase loan amount cannot exceed 50% of total loan amount

**For Project Construction** - LTV applicable 70% of Construction Cost  
Calculation basis the available sales receivables in the project. 70% of sales receivables

*Note: EMI to start from date of first disbursement. No Pre-EMI allowed Builder to give undertaking for proportionate prepayment on sale of every floor/unit/NOC issuance S1% - 75% of the sales receivable value to be collected at time of NOC issuance. In case of lower amount collected at time of NOC issuance, builder to make payment of 75% of amount collected over & above the monthly EMI payment as per due date*



Mumbai | Ahmedabad | Pune | Indore | Jaipur | Bangalore  
Chennai | Coimbatore | Hyderabad

To know more, contact our **Relationship Manager**  
or **1800-270-7000**(toll free)

Aditya Birla Housing Finance Limited

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Tel No: 91-22-6279 9505 | CIN: U65922GJ2009PLC083779. For more information, please visit <https://homefinance.adityabirlacapital.com>

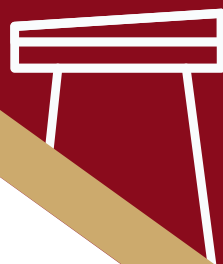
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We may use the services of our authorised agencies in servicing your requirements.



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# DID YOU KNOW..



## **#ABHFLOffers**

Experience the thrill of choice!  
Our home loans accept a wide array of  
properties, giving the freedom to find  
a dream home, no matter where it is.





# Unlock the potential of your Rental Income with **Lease Rental Discounting**

With LRD, your rental receipts become collateral for the loan you need. Banks and NBFCs assess the long-term cash flow generated by your property, allowing you to borrow an amount based on the rental income you receive.

Our Lease Rental Discounting loan is not selective and is available for all!

Min at loan origination	25 years
Max at loan Maturity	70 years
Loan Tenure	15 years
Loan eligibility	Rental up to 90% considered

**CIBIL SCORE**

**700+**



# LEASE RENTAL DISCOUNTING SIMPLIFIED

Heads / Property Type	CAT-A Commercial/Industrial /Warehouse	CAT-B Commercial/Industrial /Warehouse
A Gross Rent	10,00,000	7,00,000
B TDS/Taxes/Other deductions	1,00,000	70,000
C Maintenance #	30,000	21,000
D Net Rent eligible for NPV (A-B-C)	<b>8,70,000</b>	<b>6,09,000</b>
E NPV%	90%	90%
F Eligible EMI amt. for offering the Loan (D*E)	7,83,000	5,48,100
G ROI (only for illustration purpose)	<b>9.50%*</b>	<b>9.75%*</b>
H Tenure (in months)	180	180
<b>Approx. Eligible Loan Amt.</b>	<b>7.49 Cr.*</b>	<b>5.17 Cr.*</b>

Heads / Property Type	CAT-A Only Commercial	CAT-B Only Commercial
A Gross Rent	5,00,000	2,00,000
B TDS/Taxes/Other deductions	50,000	20,000
C Maintenance #	15,000	6,000
D Net Rent eligible for NPV (A-B-C)	<b>4,35,000</b>	<b>1,74,000</b>
E NPV%	90%	80%
F Eligible EMI amt. for offering the Loan (D*E)	3,91,500	1,39,200
G ROI (only for illustration purpose)	<b>10.65%*</b>	<b>10.85%*</b>
H Tenure (in months)	120	120
<b>Approx. Eligible Loan Amt.</b>	<b>2.88 Cr*</b>	<b>1.01 Cr*</b>

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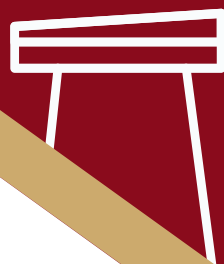
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# DID YOU KNOW..



## **#FunFact!**

The path to homeownership just got brighter and more accessible!  
Get up to **95%** funding on agreement cost for builder purchases in selected segments.







YOUR GOOD BANK  
BALANCE CAN GET YOU  
THE BEST DEALS!  
WITH **AVERAGE**  
**BANK BALANCE**  
- **LINKED LOANS**

Get Higher LTV upto 70%  
with loan amount upto 5CR

We understand that business owners like you often require financial flexibility to support your growth and investment goals. That's why we bring to you - the **Average Banking Product (ABP)**.

## FINANCING THE NEEDS OF



Self Employed Non-Professionals/Professionals

## TYPES OF PROPERTY

- ▶ Self-Occupied – Residential/ Commercial
- ▶ Commercial Property Purchase
- ▶ Residential Plot for Construction of House

# DOCUMENTATION



Bank statement of latest 12 months of the main account and 3 months statement of other accounts in PDF.



Udyam Registration certificate for LAP loans.



Latest ITR/Tax audit report.



KYC as per KYC/AML policy of the company.

# CIBIL SCORE

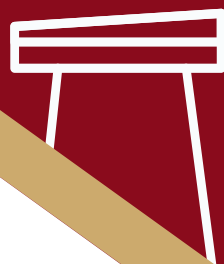
NTC/700 (730 for above 3.5 Cr loan)

# ABP CALCULATION SIMPLIFIED

Avg. Bank Balance	100,000
Eligible EMI for considered for Loan	60,000
ROI (only for illustration purpose)	9.50%
Tenure in months (only for illustration purpose)	180
Approx. Eligible Loan	5,700,000

To know more, contact our **Relationship Manager**  
or **1800-270-7000** (toll free)

# DID YOU KNOW..



## **#DidYouKnow**

Our dedicated portal allows channel partners to effortlessly log in files and track application statuses ensuring seamless collaboration and faster turn around time leading to customer delight!!



# 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

# LOAN AMOUNT

Min : A+/A city limits – 40 lacs,  
other locations – 20 lacs

Max : 3 Crores

# 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%
Eligible Loan Amt.	3,500,000	4,000,000

To know more, contact our **Relationship Manager**  
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# 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





## PRODUCT INNOVATION CANVAS

### Pragati Home Loan

Targeted to **customers with formal / assessed income** purchasing **affordable & informal property** with easy eligibility norms & simple documentation.

- ▶ **Loan Amount** - Upto Rs 1 Cr
- ▶ **Max Loan Tenure**: 30 Years for Salaried and 20 yrs for SENP
- ▶ **ROI** - 10.5% to 15%

### Pragati+ Home Loan

Targeted to **cash rich Self-Employed customers** looking to purchase **Prime property** or **Prime salaried customers** looking to purchase **Affordable property**.

- ▶ **Loan Amount** - Upto Rs 1.5 Cr
- ▶ **Max Loan Tenure**: 30 Years for Salaried and 20 yrs for SENP
- ▶ **ROI** - 10% to 11.50%

### Micro LAP

Targeted to customers looking to avail funds against any **Affordable or Informal property**.

- ▶ **Loan Amount** - upto Rs. 50 Lakhs
- ▶ **Max Loan Tenure**: 15 Years
- ▶ **ROI** - 14% to 18%

### Micro CF

Targeted towards **Affordable developers** who are **developing small size projects** (Non RERA approved projects).

- ▶ **Loan Amount** - Rs 1 Cr to 5 Cr
- ▶ **Max Loan Tenure**: 10 Years
- ▶ **ROI** - 13% to 16%

### Lease Rental Discounting (LRD)

Avail loan against **Leased properties with wide range of lessee categories** with **higher NPV % & loan tenure**.

- ▶ **Loan Amount** - Rs 50 Lakhs – 25 Cr
- ▶ **Max Loan Tenure**: upto 15 Years
- ▶ **ROI** - upto 90% of Net monthly Rentals

### Priority BT

**Fast track process** for **Salaried Customers** seeking **Balance transfer option** with additional top up facility.

- ▶ **No Income documents required**
- ▶ **Legal waived for BT from top 13 Fls**
- ▶ **Loan Amount** - Upto Rs 1 Cr
- ▶ **Max Loan Tenure** - 30 years
- ▶ **Attractive top up loan linked to Repayment track**

### Express BT

Targeted to **Salaried & Self-Employed Customers** seeking **balance transfer** with **attractive top up loan option**.

- ▶ **Avail BT + Top up loan linked to Repayment track (RTR)**
- ▶ **No detailed income assessment**
- ▶ **Loan Amount** - Upto Rs. 3 crs for HL & 1 cr for LAP
- ▶ **Max Loan Tenure** - 25 years(HL) & 15 years(LAP)

### HL Booster - General Purpose Loan (GPL)

To onboard **select quality customers** & support in their home buying journey with **General purpose loan** (For Home Improvement, Interiors, etc) upto **15% additional loan amount**.

- ▶ **No Additional collateral required**
- ▶ **Loan Amount** - Upto Rs 50 Lakhs
- ▶ **Max Loan Tenure** - upto 30 Years
- ▶ **Combined LTV (HL+GPL):** Max 90% of MV

# New Product Canvas

## Step-Up

Targeted to **young salaried professional** seeking **lesser EMI in initial years** and higher EMI in-line with expected growth in income for balance tenure

- ▶ **Lower EMI tenure:** Initial 3 yrs
- ▶ **Minimum Net Income** - Rs 40,000 pm
- ▶ **Applicable for HL Purchase**

## Step-Down

Targeted to Salaried customers with **Combined income** or **customers with Pension income with higher EMI in initial period** & lower EMI as the tenure increases

- ▶ **Max Age:** upto **70 years with Pension income**
- ▶ **Applicable for Combined income cases** as well

## Extended Tenure

Targeted towards **Senior level Salaried executives** to offer **extended tenure loans (age upto 70yrs)** beyond the standard maturity age of 60 yrs with increased eligibility upto 30%.

- ▶ **Min Income** - Rs 3 lakhs p.m.
- ▶ **Max Age at maturity** - 70 Years

## Low LTV Program

**Surrogate Income program** targeted to customers paying **high own contribution of 50% & above** and no income assessment requirement

- ▶ **Max Loan Amount** - Upto Rs 3 Cr
- ▶ **LTV** - Upto 50% of MV for HL & 40% for LAP

## Average Banking Program (ABP)

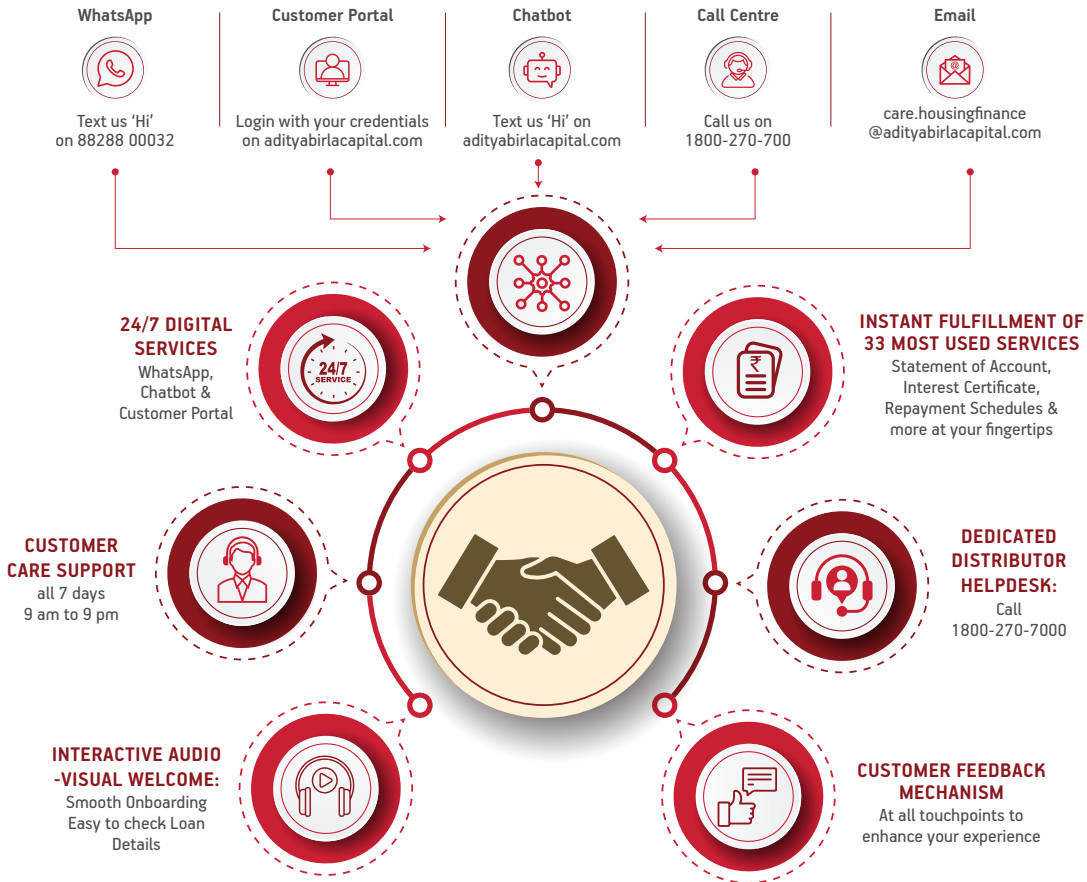
**Surrogate Income program** to calculate **eligibility basis average banking balance** maintained by customers.

- ▶ **Max Loan Amt** - Rs 5 Crs
- ▶ **FOIR:** upto 60% of Avg bank balance maintained
- ▶ **LTV** - upto 70% of MV

# CUSTOMER CONVENIENCE FIRST!

WE ARE WITH YOU AT EVERY STEP.

## MULTI-CHANNEL SERVICING



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ABHFL Corporate Office Address:

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Jupiter Mills Compound Senapati Bapat Marg,  
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**Aditya Birla Housing  
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(A part of Aditya Birla Capital Ltd.)



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