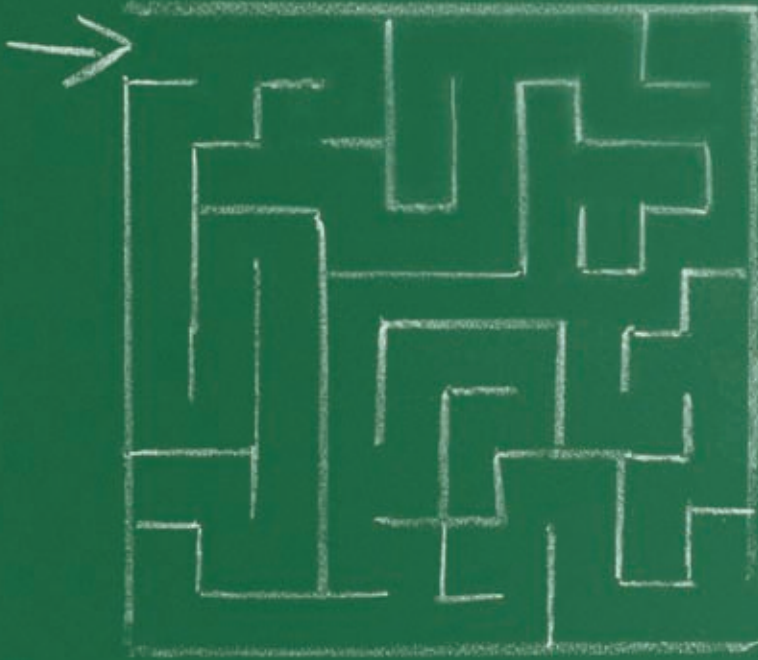


# Can loan processing ever be easy?



## It is with our hassle-free Loans Against Property

Discover the hidden potential of your commercial or residential property and fulfil your much desired goals with our Commercial Real Estate & Mortgage Solutions.

**Loan Against Property (LAP):** Get instant liquidity when you require it the most without selling your property.

**Lease Rental Discounting (LRD):** If you own a commercial property that is leased out to a corporate with a fixed rent receivable, you can avail a loan against your annual rental income.

**Commercial Property Purchase Loan (CPPL):** If you are planning to buy commercial property to expand your business, count on us.

**Construction Finance:** This solution is aimed at providing funding to real estate developers for project acquisition and construction cost against project sales receivables. The loan is project & developer specific towards completion of residential projects.

**ADITYA BIRLA**



**FINANCE**

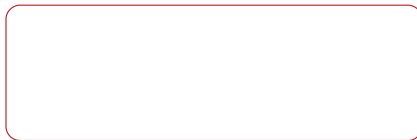
# Salient features of Commercial Real Estate & Mortgage Solution:

- **Who can apply**  
HNIs (salaried, self employed, professionals), Private Ltd. Cos. / closely held or unlisted companies / partnerships / sole proprietorship concerns
- **Loan Amount**  
Up to ₹ 100 Crores
- **Repayment mode / tenure**  
Maximum tenure is 15 years. You also have the facility to your EMIs through ECS
- **Eligibility**  
Loan eligibility is determined basis the customer's cash flow
- **Eligible Properties / Collateral**  
Residential or commercial property
- **Loan to Value**  
In case of residential property, up to 70% of the property value. In case of commercial property, up to 65% of the property value
- **Locations**  
Mumbai, Delhi, Ahmedabad, Chennai, Bengaluru, Hyderabad, Surat, Jaipur, Chandigarh, Pune, Ludhiana, Kolkata, Nagpur, Raipur, Rajkot & Indore

## About Us

Aditya Birla Finance Limited (ABFL) is one of India's most reputed Non-Banking Financial Companies (NBFC). Incorporated in 1991, the company was certified as ISO 9001:2008 across all its core functional processes in March 2013 by BSI, a leading global independent business services organisation. We offer customised solutions in areas of Capital Market, Corporate Finance, Commercial Real Estate & Mortgages and Project & Structured Finance. Through our lending and financing solutions, ABFL enables its customers to pursue ambitious growth strategies and execute value-creating transactions.

Aditya Birla Finance is a part of the Aditya Birla Financial Services Group (ABFSG) which provides a wide gamut of financial offerings such as Life Insurance, Asset Management, NBFC, Private Equity, Broking, Wealth Management & Distribution and General Insurance Broking Services suited to serve your financial needs.



Subject to credit appraisal in sole discretion of ABFL and terms and conditions as agreed under individual loan agreement.

Call +91 84259 66666

Email [abfl-customerservice@adityabirla.com](mailto:abfl-customerservice@adityabirla.com)

Visit [www.adityabirlafinance.com](http://www.adityabirlafinance.com)

**ADITYA BIRLA**



**FINANCE**