

Why should I opt for home loan from ABHFL when there are many banks offering the same?

The following special features from ABHFL make Home Loans much more attractive than other lenders:

- * Easy online application process, quick approvals, and instant eligibility
- * Doorstep services with simplified documentation
- * Choices between simple EMIs or structured repayments
- * Attractive balance transfer option available to transfer your existing home loan to us without any hassles.
- * Nil pre-payment charges for floating rate home loans given to individuals.

How to apply for a home loan with ABHFL?

- * You can apply for ABHFL home loans via various options:
- * Download the application form from our website ABHFL Home Loan Application Form and submit the duly filled form to your nearest branch.
- * Write to us at care.housingfinance@adityabirlacapital.com
- * Call us on 1800 270 7000.
- * Visit any of our branches spread over various locations. Click on Locate Us to find your nearest branch.

How will ABHFL decide my home loan eligibility?

Your Home Loan eligibility is decided based on your repayment capacity and up to 90% of the property value. Your repayment capacity depends on the following factors:

- * The income of all applicants
- * Age of the primary applicant
- * Other income or existing EMIs
- * Stability and continuity of the primary applicant's occupation

Can I also avail of a loan for home improvements or home extension?

Yes, you can avail of a loan for any of the following purposes:

- * Purchase of a home
- * Construction of a home
- * Home repairs
- * Home improvements
- * Home extension
- * Plot purchase + home construction

What are the documents required for home loan approval?

You will need to submit the following self-attested documents:

Purpose

Salaried /Self-employed / Professional / Partnership / Company

Proof of Identity and Address - Passport or Voter's ID card or Driving License or Job Card issued by NREGA or Aadhaar Card or Registration certificate or PAN card (PAN card only as identity proof) or any other document as acceptable to ABHFL

Proof of Income - Latest 3 month's salary slip showing all deductions and Form 16, IT Returns or financial documents for last 2 years and computation of income certified by a CA for last 2 years, Bank statement where salary or income is credited Latest 6 months ,Proof Other Income

Rental receipts or documents showing receipt of income

Property Documents

Copy of Title documents and approved sanction plan

ABHFL may request additional documents for processing your loan.

What security will I have to provide?

ABHFL requires a mortgage of the property for which the loan is being taken. The title of the property should be clear, marketable, and free from any encumbrance as certified by ABHFL's approved advocate. This is done to safeguard your as well as ABHFL's interests. Along with the title search report, you will also be required to submit a valuation report. Additional security may be required if the aforesaid criteria are not met.

Is it mandatory to have a co-applicant when applying for a home loan? If yes, who can be a co-applicant for my home loan?

Yes, it is mandatory to have a co-applicant. If someone is the co-owner of the property in question, it is necessary that he/she also be the co-applicant for the home loan. If you are the sole owner of the property, any member of your immediate family can be the co-applicant.

In case of reset of ARR, if the rate increases or decreases, how will it impact my loan EMI/Tenure and can I change the impact on tenure to EMI or vice versa?

When there is an unexpected increase in interest rates, we first attempt to make things easier on you by increasing the loan tenure within permissible limits. If this doesn't resolve the issue covering interests under current EMI, we will need to increase the EMI. If you wish to make any changes in the impact given by ABHFL, you may call us on 1800 270 7000 or email us at care.housingfinance@adityabirlacapital.com. On receipt of your request, changes will be made to Policy T&C and a revised repayment schedule will be shared.

Please note that if there is a change in ARR, we update the revised ARR on our website along with an illustrative impact of the change. Further, a communication will be sent on your registered mobile number and email ID.

How can I reduce the Interest Rate of my Loan?

To reduce the rate of interest, you need to place a request via Call Centre (1800 270 7000), Email care.housingfinance@adityabirlacapital.com or Branch Walk-in. On receipt of request, we will assess your request and will share the response on your registered email id within T+ 10 working days.

How can you change the impact of a revised Rate of Interest on your loan?

The ABHFL Rate of Interest ("ROI") shall be determined based on the cost of borrowed funds, tenor of loan, liquidity conditions prevailing in the market, cost of operations, credit risk arising from the borrower or pool of borrowers and the minimum margin. Please refer the Policy for determination of Interest Rates, Processing and Other charges placed on our website for further details. The Rate of Interest for your loan is linked to the ABHFL Reference Rate and the same may be revised from time to time.

The impact of change in ROI shall be given on Loan Tenure or EMI or both as the case may be, depending upon customers' repayment capacity. Any change in ROI will be intimated to the customers.

Please connect with us on call at 1800 270 7000 or email us at

care.housingfinance@adityabirlacapital.com in case you wish to change the options offered.

Where can I place a new cheque book request?

You can place Cheque Book request by following the below steps:

On Net Banking

1. Login to Net Banking
2. Select Service Request -> New Service Request
3. Select Savings & Current Account -> New Cheque Book.

On Mobile banking

1. Login to Mobile Banking
2. Go to Service Request
3. Select Cheque Requests -> Cheque Book
3. You can place a request here
4. Send SMS from your registered mobile number;

SMS - CHEQUEBOOK(space)Last 4 digits of Account Number to 9971056767 or 5676788 (SMS charges applicable)

Please note: Cheque Book may be chargeable basis the type of account you hold, please click here to view the charges.

How can I change my correspondence/communication address?

You can update your Correspondence address through Net Banking. Please find below the path:

- 1) Login to Net Banking.
- 2) Go to Profile / Update Contact Details link on top right corner
- 3) Click on Edit button next to Correspondence Address
- 4) Select either of the options

Update address using Aadhar Number & OTP (address will be instantly updated)

Update address by uploading Address Proof (address will be updated in 1 working day). Valid address proof are Passport, Aadhaar Number, Driving License and Voter ID.

You can place a request at the nearest branch with the required documents viz. Passport, Aadhaar Number, Driving License and Voter ID. It will be executed within 1 working day from the date the request is placed. Please carry the originals and their self-attested copies.

In order to change the address only in the Credit Card records, you can also call our 24X7 helpline number 1860 266 2666 (call charges apply). This request will take upto 10 working days.

View/Update my Email ID

Choose the method that works best for you -

You can view and update your Email ID registered with the Bank by following simple steps:

On Mobile Banking

Go to Service Request

Profile -> Email ID Update

On Net Banking

Go to Profile/Update Contact Details

Contact Details -> Email ID -> Edit

Please Note: For security reason services like One Time Fund Transfer, Online Net Banking Password Generation will not be available for 7 days after updating Email ID.

Also you can update your Email ID only after 7 days from the date of last update.

View/Update my Nominee details

You can view/update your Nominee on your account by following steps:

On Mobile Banking

Go to Service Request

Profile -> Nomination Update

On Net Banking

Got to Banking

Service Requests > New Service Request

Nomination Update

Please Note:

1. Multiple nomination are not available in Account/Deposit.
2. If new nominee is opted, a confirmation letter with the copy of the Form DA1/DA3 filled up by you using this (net/ mobile banking) option will be sent to your registered mailing address.

View/Update my Aadhaar details

In order avail subsidies from Government Authorities in your Kotak account, please seed your Aadhaar to your account by following ways:

On Mobile Banking

Go to Service Requests

Aadhaar Update

On Net Banking

Go to Service Requests

Aadhaar Update

You can also click here to Seed your Aadhaar to your account.

Please Note: Aadhaar Number can be seeded with Savings account only. Your request for linking your Aadhaar Number to your Bank Account will be processed, basis validation with NPCI / requisite authorities.

This request will not be processed, if details in your Bank Account do not match with your Aadhaar details available with UIDAI.

Please do not submit multiple requests at the same time, using different channels, for linking your Aadhaar number to your account. For example-If you have already submitted your request for Aadhaar Card linking at one of our branches or any other online channel, please wait for the failure message, before re-submitting your request through any of these channels.

How do I download my Loan account Statement, loan Repayment Schedule?

You may view/download your Statement of Account free of charge, instantly, by logging on to our Net Banking or Mobile Banking or from Whatsapp Banking

Net Banking :

Step 1 : Log in to Net banking

Step 2 : Go to Installment loans

Step 3 : Select Personal Loans

Step 4 : Click on Overview

Step 5 : View /Download Statement

Mobile Banking :

Step 1 : Log in to Mobile banking

Step 2 : Go to Personal Loan

Step 3 : View /Download Statement

Please click here to visit Mobile Banking/Net Banking

You can also view Loan account Statement and loan Repayment Schedule from Whats app Banking.

1. If you are on mobile, click here to get started OR Give a missed call on 9718566655 from your registered mobile number

2. Add '022 6600 6022' to your mobile contacts

3. Go to WhatsApp, search for the contact and send "help" as a message to know the list of services available

4. Simply type the number against the service for eg. "1" or "Loan Request"

5. Select the applicable option from the available Menu

In case, you do not have Net Banking password / Mobile Banking PIN (MPIN)?

Net Banking: Generate your password online by inputting your Customer Relationship Number (CRN).

Click here : <https://www.kotak.com/j1001mp/netapp/MainPage.jsp>

Mobile Banking: Create / Reset your MPIN using your Net Banking / Debit Card / Credit Card details.

Click on "Forgot MPIN" after entering CRN in the app.

Do not know your CRN?

Send a SMS from your registered mobile number with the bank on ""9971056767 or 5676788"" and just mention ""CRN"". Your CRN will be sent to you instantly.

Change in KYC details (E-mail id/ mobile#/ address)

You can now update your KYC details (excluding mobile number) conveniently by logging onto our Net Banking or Mobile Banking. Pan aadhar address email id

Net banking :

Step 1 : Log in to Net banking

Step 2 : Profile/Update Contact Details

Step 3 : Email ID update/ Pan update/ Aadhaar Number Update/Address Update

Mobile banking :

Step 1 : Log in to Mobile banking

Step 2 : Go to Service request

Step 3 : Select Profile

Step 4 : Email ID update/ Pan update/ Aadhaar Number Update/Address Update

For updating your mobile number, we request you to visit any of our nearest branch along with KYC documents.

Please click here to Locate Retail Asset Branches

Statement of Account

You may view/download your Statement of Account free of charge instantly by logging on to our Net Banking or Mobile Banking.

Do not have Net Banking password / Mobile Banking PIN (MPIN)?

Net Banking: Generate your password online by inputting your Customer Relationship Number (CRN). Click here.

Mobile Banking: Create / Reset your MPIN using your Net Banking / Debit Card / Credit Card details.

Click on "Forgot MPIN" after entering CRN in the app.

Do not know your CRN?

Send a SMS from your registered mobile number with the bank on "9971056767 or 5676788" and just mention "CRN". Your CRN will be sent to you instantly

After logging in, click on the "Installment Loans" Tab in Net Banking or "Loans" Tab in Mobile Banking.

You can also call our Customer Contact Centre on 18602662666 (Local call rates apply) between 09:00 am to 07:00 pm from Mon to Sat excluding holidays to place a request. A charge of Rs.250 +GST is applicable for Statement of account requested through our customer contact centre.