

# ABHFL Drives Financial Inclusion Through 'Khushi' Home Loans

Category: Business

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Aditya Birla Housing  
Finance Ltd.



HOME LOANS



## KHUSHI HOME LOANS

Making homeownership a reality  
for first-time home buyers!



### Benefits



Loan up to  
₹20 Lakhs



Comfortable Repayment  
Tenure up to 30 Years\*



Minimum  
Documentation



LTV –  
Up to 90%

#### 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. Tel No: 91-22-6279 9505 | CIN: U65922GJ2009PLC083779.

For more information, please visit: [homefinance.adityabirlacapital.com](http://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.

With 'Khushi' Home Loans, ABHFL is advancing its commitment to financial inclusion and housing for all. Tailored for

Economically Weaker Section (EWS) and Low-Income Group (LIG) households, this product is designed to overcome the barriers of limited documentation and high EMIs. By combining minimal paperwork, digital onboarding, and up to 30 years of repayment flexibility, 'Khushi' makes homeownership both affordable and sustainable – contributing to India's vision of inclusive urban growth.

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# Making Homeownership a reality for first-time home buyers

## Key Benefits

1. **Loan amount:** Up to Rs. 20 lakh
2. **Tenure flexibility:** Up to 30 years, ensuring smaller EMIs.
3. **Minimal documentation:** Tailored for informal-income segments.
4. **Digital onboarding + Track My Loan:** Seamless loan journey with transparency.
5. **Doorstep service:** Guidance and support at the customer's convenience.
6. **Repo rate-linked interest:** Affordable and transparent pricing.

## Eligibility

- **Loan Amount:** Up to Rs. 20 lakh for RERA-approved homes up to 60 sq.m
- **Tenure:** 30 years (salaried) / 25 years (self-employed & cash salaried)
- **Income:** Annual household income up to Rs. 6 lakh

## Why It Matters

By 2030, India's urban housing demand is projected to reach **22.2 million units**, with over **95% (21.1 million units)** required in the affordable segment. With the mortgage-to-GDP ratio standing at just **11%**, deepening credit penetration is critical. 'Khushi' represents ABHFL's commitment to **trust, affordability, and inclusion** – bridging the gap between aspiration and reality for millions of hardworking Indian

families.

**To know more click on – [Aditya Birla Housing Finance – Khushi Home Loans](#)**

