

# Aditya Birla Housing Finance Launches 'Khushi' – Customised Home Loans Offerings for Women Borrowers

Category: Business

written by International Khabar | March 8, 2025

Aditya Birla Housing Finance Limited ("ABHFL"), a wholly owned subsidiary of Aditya Birla Capital, India's leading diversified financial services company, has launched 'Khushi', a customised home loan offering for women borrowers to help them on their path to homeownership.

For many women, owning a home symbolizes independence and financial security. 'Khushi' makes this aspiration a reality by offering flexible financing solutions tailored to diverse needs, with loan amounts ranging from Rs. 5 lakh to Rs. 1 crore. The initiative integrates ABHFL's existing offerings, such as Pragati Home Loan and Micro LAP, [ensuring wider accessibility](#) for women from all walks of life.

**Some of the key benefits include:**

- Express Loan Sanction
- [Customized solutions](#) tailored to individual needs
- Unique 'Track My Loan' feature
- 100% digital onboarding and doorstep service

Speaking on the initiative, Mr. Pankaj Gadgil, MD & CEO, [Aditya Birla Housing Finance](#), said, "We believe true empowerment starts with financial independence. Today, we are proud to introduce 'Khushi' as a symbol of our commitment to

this year's [International Women's Day](#) theme of Rights, Equality, and Empowerment for women. By removing financial barriers, we are simplifying homeownership and making it more accessible to help our [women borrowers take full control of their financial future](#) with confidence.

With 'Khushi', ABHFL continues to uphold its brand promise of delivering a 'Happy [Home Loan Journey](#),' placing customer-centricity at its core. More than just a financial product, 'Khushi' is a testament to progress, empowerment, and the indomitable spirit of women striving for independence. For more details, please click on the link- [Khushi Customised Home Loans](#).

### **About Aditya Birla Housing Finance Limited**

[Aditya Birla Housing Finance Limited \("ABHFL"\)](#), a subsidiary of [Aditya Birla Capital Limited](#) is a fast-growing housing finance company ("HFC") in India. ABHFL is registered with the National Housing Board (NHB) as a non-deposit accepting housing finance company and commenced operations in October 2014. As of December 31, 2024, ABHFL manages assets under management of over Rs. 26,714 Crore. ABHFL has significantly [expanded its footprint](#) to 161 branches as of December 31, 2024. This is reflected in its long-term credit [rating of AAA \(Stable\) by CRISIL](#), ICRA & India Ratings, and short-term credit rating of A1+ by CRISIL, ICRA & India Ratings.

### **About Aditya Birla Capital Limited**

Aditya Birla Capital Limited ("ABCL") is a registered Core Investment Company ("CIC") and the holding company of the financial services [businesses](#). Through its subsidiaries/JVs, ABCL provides a comprehensive suite of financial solutions across Loans, Investments, Insurance, and Payments to serve the [diverse needs of customers across](#) their lifecycles. Powered by over 59,000 employees, the [businesses](#) of ABCL have a nationwide reach with over 1,482 branches and more than 200,000 agents/channel partners along with several bank partners. As of December 31, 2024, Aditya Birla [Capital](#)

[Limited manages](#) aggregate assets under management of over Rs. 5.03 Lakh [Crore with a consolidated](#) lending book of over Rs 1.46 Lakh Crore through its subsidiaries/JVs.

Aditya Birla Capital Limited is a part of the US\$66 billion [global conglomerate Aditya Birla Group](#), which is in the league of Fortune 500. Anchored by an extraordinary force of over 187,000 employees belonging to 100 nationalities, the Group is built on a strong foundation of stakeholder value creation. With over seven decades of responsible business practices, the [Group's businesses](#) have grown into global powerhouses in a wide range of sectors – from metals to cement, fashion to financial services and textiles to trading. Today, over 50% of the Group's revenues flow from overseas operations that span over 40 countries in North and South America, Africa, Asia, and Europe.

For more information, visit [www.adityabirlacapital.com](http://www.adityabirlacapital.com)

