

Category: Business  
written by News Mall | December 15, 2025

written by News Mall | December 15, 2025

Pragati Home Loan by Aditya Birla Housing Finance Limited (ABHFL) underscores the brand's commitment to financial inclusion and accessible homeownership. Tailored for both salaried and self-employed customers—including those without formal income proof—the product offers enhanced flexibility across eligibility, documentation, and property categories. With minimal paperwork, seamless digital onboarding, and repayment tenures of up to 30 years, Pragati Home Loan makes owning a home both affordable and sustainable, aligning with India's vision for inclusive and equitable urban development.

# Aditya Birla Housing Finance Ltd.



**ADITYA BIRLA  
CAPITAL**

**HOME LOANS**

## Choose **Pragati Home Loan for a Happy Home Loan Journey**

### KEY BENEFITS

 <b>Loans starting from ₹5 lakhs up to ₹5 Crore</b>	 <b>Repayment tenure upto 30 years*</b>	 <b>Loan upto 90%* of property's market value</b>	 <b>Avail loans against various collaterals with diverse eligibility methods</b>
-----------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------



**To Know More connect with your Relationship Manager  
on 1800-270-7000 (toll free).**

**Aditya Birla Housing Finance Limited**  
 Head Office: Aditya Birla House Corporate Tower - 3C/3B, Export Corporation Office, 3<sup>rd</sup> Floor, Sector 13, Gurgaon Road, Gurgaon, Haryana.  
 All other offices are located across India. For more information visit our website [www.adityabirlahousingfinance.com](http://www.adityabirlahousingfinance.com).  
 Loans applied or granted by Aditya Birla Housing Finance Limited (ABHL) are subject to credit review, appraisal and other internal approvals. At the sole discretion of ABHL, it will determine creditworthiness and processing the request has no obligation with respect to any particular loan or financial institution.  
 \*Terms are the terms of an end finance agreement meeting your requirements.  
 \*Tenure is provided for use. Duration of repayment may vary and subject to applicable terms and conditions.

- **Loan amount:** From 5 Lakhs to 1.5 Crore
- **Tenure flexibility:** Up to 30 years, to ensure smaller/flexible EMIs
- Loan upto 90% of property's market value
- End use for Builder Purchase, Resale, Plot plus Construction, Home Construction, Home Extension & Home Improvement
- **Minimal documentation:** Tailored for salaried and self-employed individuals with or without ITR

- Digital onboarding + Track My Loan: Seamless loan journey with transparency.
- **Doorstep service:** Guidance and support at the customer's convenience.

## **Eligibility**

- **Age** – minimum 21 years
- **CIBIL:** 675 & above/NTC
- **Minimum Income: Salaried:** Rs. 7,000 /month & Self Employed: Rs. 1 Lakh/ annum
- Minimum Work Experience/Business Vintage :3 years

## **Why It Matters**

India's affordable housing segment continues to expand, driven by rising demand from aspiring homeowners across low- and middle-income groups. Pragati Home Loan bridges this gap through simplified documentation, flexible eligibility norms, and high loan-to-value (LTV) support, enabling more families to transition into formal homeownership. By empowering these aspirations, the offering strengthens India's affordable housing ecosystem and advances the nation's vision of inclusive and sustainable urban development.

**To know more click on – [Aditya Birla Housing Finance- Pragati Home Loan](#)**

Aditya Birla Housing Finance, a subsidiary of Aditya Birla Capital, India's leading diversified financial services provider, stands as one of the fastest-growing housing finance

companies in the country. The company is backed by the highest level of creditworthiness, holding a long-term AAA (Stable) rating and a short-term A1+ rating from CRISIL, ICRA & India Ratings. As of September 30, 2025, Aditya Birla Housing Finance manages assets under management of over Rs. 38,270 Crore with a footprint of 167 pan-India branches.

