

## **Fraud Awareness Message**

Cautionary notice against fake loan offers in the name of Aditya Birla Housing Finance Ltd, a wholly owned subsidiary of (Aditya Birla Capital Ltd.) We have noticed certain instances where fraudsters are duping customers by claiming to be representatives of Aditya Birla Housing Finance Limited ("ABHFL"). We have also noted that fraudsters have unfortunately defrauded few prospective customers by luring them with false promises in the name of ABHFL.

## The general public and prospective customers are therefore advised:-

- To beware of the false claims and exercise caution while executing your financial transactions by duly verifying the authenticity of all communications i.e. calls, SMS, emails, websites or advertisements, sanction letters and other loan offering documentations before making any payment or sharing any personal documents like photo-ID or address proof or any other personal information.
- Do not transfer any money or acknowledge a collect request on any UPI-payment mobile application for loan processing fee/ GST/ advance fee, etc., which can debit money from your account and credit it to the third party's account which may not be related to ABHFL.
- Do not rely on unauthorised web pages for the contact details of ABHFL. Please visit our website for any information and contact details of Aditya Birla Housing Finance Limited offices.

Please note that ABHFL has a thorough process for reviewing any prospective loan applications and follows all regulatory guidelines in its processes. ABHFL or its Group Companies or representatives will NOT call for any advance payment of money from any of its prospects/ customers prior to sanctioning the loan.We, therefore, advise our prospective customers and the public at large to exercise utmost care, caution and diligence by verifying the veracity of such claims from the company's website or by approaching the nearest branch before dealing with such fraudsters and responding/accessing any fraudulent advertisements, telephone calls, emails and websites to protect themselves against any fraud and criminal acts of the perpetrators.

The general public and prospective customers are also advised to immediately report any suspicious incident and/ or incident of defrauding of money due to these fraudulent acts and practices to the authorities in their jurisdiction, i.e. the Police and the Telecommunications regulator, including the Cyber Crime Cell. These incidents can also be referred to ABHFL for appropriate action at our end by visiting our nearest branch office or calling on 1800-270-7000 (toll-free).

You can also report Fraudulent Activity to MHA (Ministry of Home Affairs) helpline 1930.

Please note that any person dealing with such fraudsters will be dealing at his/her own risk and responsibility and Aditya Birla Housing Finance Limited Finance Limited and/or any of its Group Company shall not be responsible for any loss suffered or otherwise in this respect.

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 https://homefinance.adityabirlacapital.com

Loans originated, booked and serviced by Aditya Birla Housing Finance Limited. Subject to credit appraisal in sole discretion of Aditya Birla Housing Finance Limited and terms and conditions as agreed under individual loan agreement.

We may use the services of our authorised agencies in servicing your requirements.



Aditya Birla Housing Finance Limited