

LETTER OF OFFER

Issue of Commercial Paper (CP)

PART I

Issuer Details	Aditya Birla Housing Finance Limited
Address	One World Center, Tower I 18th Floor, Jupiter Mills Compound, Elphinstone Road Mumbai - 400013
Business Segment / Activity	Housing Finance Company (HFC)
Chief Financial Officer	Mr. Ashish Damani
Group Affiliation (If Any)	Aditya Birla Group

PART II

Issue Details	ABHFL/2025-26/CP044	
ISIN	INE831R14FQ2	
Proposed Date of Issue	10-Dec-25	
Amount (Rs.)	5,00,00,00,000.00	Rupees Five Hundred Crores Only
Tenor	91 Days	
Date of Maturity	11-Mar-26	
Proposed to be Listed / Unlisted	Proposed to be listed on National Stock Exchange of India Limited and or BSE Ltd	
End Use of CP / NCD proposed (specific details)	Working Capital Purpose / On Lending / Repayment of Debt (Term Loans / NCD's / CPs / CC / WCDL/ ICB etc.)	
Market Conventions	FIMMDA Conventions	
Credit Rating Details for the Proposed Issue	Credit Rating – 1	Credit Rating – 2 (obtained if any)
Credit Rating Issuer	ICRA Limited	Crisil Ratings
Rating	A1+	A1+
Date of Rating	27-Nov-25	17-Nov-25
Validity of Issuance	3 Months	60 Days
Validity period for rating	10-Dec-26	10-Dec-26
For Amount (Rs.)	₹ 5000.00 crores	₹ 5000.00 crores
Conditions (If Any)	Standalone	Standalone
Long term credit rating obtained by the Issuer	Refer Annexure IV	
Unaccepted Credit Rating assigned to the Issuer	Refer Annexure IV	
Issuing and Paying Agent Details (Name and Address)	HDFC Bank Limited, Treasury Operations (TROPS), Lodha - I Think Techno Campus, Building - Alpha, 4th Floor - Office Near Kanjur Marg Railway Station, Kanjur Marg (E) Mumbai - 400042	
Credit Enhancement Details (If any)	Not applicable	
Description of Instrument	Commercial Paper	
Amount (Rs. In Lacs)	50000	
In Favor of		
Name and Address of the Guarantor	Not Applicable	
Net worth of the Guarantor (Rs. In Lacs)	Not Applicable	
Extent of The Guarantee Offered by the Guarantor for the Issue	Not Applicable	

Conditions under which the guarantee will be invoked	Not Applicable
Trustee Details (Name and Address)	Not Applicable
Whether guarantor is a group entity	Not Applicable
If yes,	
Names of Companies to which Guarantor has issued similar guarantees – Not applicable	

PART III

A. Issuer Financial Details

CP Borrowing	
Date of Board Resolution	16-Apr-25
1. Limit approved by Board	₹ 5000 crores
2. Limit as per CRA	ICRA Limited - ₹5000.00 crores Crisil Ratings - ₹5000.00 crores
3. Limit approved by Regulator concerned (if applicable)	Not Applicable

B. Details of CP / NCD and other Debt Instruments outstanding as on date of Letter of Offer CP / NCD / other Debt Instruments (Including Liabilities not redeemed on due date)

Refer Annexure I and II

C. Fund-based facilities from banks/Financial institutions, if any – Refer Annexure III

D. Shareholding Details of Promoters / Details of share Pledged

Refer Annexure

E. Financial Summary (Including Net worth / Equity / Investment in subsidiaries / Affiliates)

Financial Summary (Standalone)	Amount (Rs. In Crores)			
	For the Quarter ending 30.09.2025 (IND AS)	For the Year ending 31.03.2025 (IND AS)	For the Year ending 31.03.2024(IND AS)	For the Year ending 31.03.2023 (IND AS)
EQUITY/ CCPS	680	635	501	501
NET WORTH	4,552	3,783	2,260	1,968
INVESTMENT IN SUBSIDIARIES/AFFILIATES	-	-	-	-
TOTAL DEBT OUTSTANDING	29,011	25,611	15,399	11,660
Short Term (< 1 year)	3,475	3,650	2,152	690
Other Debt (>1 year)	27,004	21,961	13,247	10,970
GROSS INCOME	978	2,656	1,836	1,407
OPERATING PROFIT (PBITD)	766	1,991	1,416	1,073
GROSS PROFIT (PBTD)	207	460	402	324
NET PROFIT (POST TAX)	150	323	291	241
Audit Qualification (If any)	Nil	Nil	Nil	Nil

F. Details of Statutory auditor and changes thereof in the last three financial years – Refer Annexure IV

G. Details of default

in repayment of CP, NCD or any other debt instrument and other financial indebtedness including corporate guarantee issued in the past five financial years including in the current financial year. - No such default

H. Details of any other material event / development having implications for the financials /credit quality resulting in material liability, corporate restructuring event or such other matters affecting the issue or investor's decision. – Not applicable

I. Material Litigation if any: There are no material litigations as on date. However, all the pending litigations by and against the company are in the ordinary course of business.

(All ongoing and outstanding material litigation irrespective of age to be reported)

J. Regulatory Strictures, if any: There are no other regulatory strictures

(Regulatory strictures issued during the past five Financial Years to be reported. Also, any regulatory structure which continue to be applicable is to be disclosed)

K. An Issuer which is either an NBFC or an HFC shall disclose the residual maturity profile of its assets and liabilities in the following format:

Refer Annexure IV

For Aditya Birla Housing Finance Limited

Shraddha Suresh Wade	Digitally signed by Shraddha Suresh Wade Date: 2025.12.09 14:41:03 +05'30'	HIRAL PRAVIN SIDHPURA	Digitally signed by HIRAL PRAVIN SIDHPURA Date: 2025.12.09 16:49:01 +05'30'

Authorised Signatories

Date: December 9, 2025

ORIGINAL / AUTHENTICATED COPY OF ANY DOCUMENT RELATED TO ABOVE INFORMATION WILL BE MADE AVAILABLE TO THE INVESTORS ON REQUEST

**Aditya Birla Housing
Finance Ltd.**



Corporate Office:
Aditya Birla Housing Finance Limited
One World Centre, Tower 1, 9th Floor, Jupiter Mill Compound,
841, Senapati Bapat Marg, Elphinstone Road, Mumbai, Maharashtra - 400 013
Tel: +91 22 6279 9505 | Toll-free number: 1800-270-7000
care.housingfinance@adityabirlacapital.com
<https://homefinance.adityabirlacapital.com>

Registered Office:
Indian Rayon Compound,
Veraval, Gujarat - 362 266
CIN: U65922GJ2009PLC083779



IPA	Credit Rating Agency	Credit Rating	Rated Amount (NR crore)
HDFC Bank Ltd	CRIL Ratings	A1+	5,000

Issue Name	ISIN	Issue Date	Amount Issued	Maturity Date	Amount Outstanding	IPA	GRA	Rating	Rated Amount
ABHFL2022-03-CP016	INE831R14DL6	29-Dec-22	100	20-Feb-23	-				
ABHFL2022-03-CP017	INE831R14DM6	13-Jan-23	100	14-Jun-23	-				
ABHFL2022-03-CP018	INE831R14DN6	21-Mar-23	100	20-Jun-23	-				
ABHFL2022-03-CP019	INE831R14DD6	28-Mar-23	10	14-Jun-23	-				
ABHFL2022-03-CP020	INE831R14DP6	09-Apr-23	100	30-Jun-23	-				
ABHFL2022-03-CP021	INE831R14DQ6	09-Apr-23	50	30-Jun-23	-				
ABHFL2022-03-CP022	INE831R14DR6	11-Apr-23	50	11-Jul-23	-				
ABHFL2022-03-CP023	INE831R14DS6	11-Apr-23	200	11-Jul-23	-				
ABHFL2022-03-CP024	INE831R14DT6	13-Apr-23	75	21-Jun-23	-				
ABHFL2022-03-CP025	INE831R14DC6	13-Apr-23	25	21-Jun-23	-				
ABHFL2022-03-CP026	INE831R14CG6	15-Apr-23	150	21-Jun-23	-				
ABHFL2022-03-CP027	INE831R14CF6	15-Apr-23	200	14-Aug-23	-				
ABHFL2022-03-CP028	INE831R14CE6	16-May-23	250	14-Aug-23	-				
ABHFL2022-03-CP029	INE831R14CH6	12-Jun-23	150	11-Sep-23	-				
ABHFL2022-03-CP030	INE831R14CJ6	26-Jun-23	100	25-Sep-23	-				
ABHFL2022-03-CP031	INE831R14CK6	29-Jul-23	150	23-Oct-23	-				
ABHFL2022-03-CP032	INE831R14CL6	31-Jul-23	50	23-Oct-23	-				
ABHFL2022-03-CP033	INE831R14CM6	11-Aug-23	200	10-Nov-23	-				
ABHFL2022-03-CP034	INE831R14CN6	22-Aug-23	150	20-Nov-23	-				
ABHFL2022-03-CP035	INE831R14CO6	28-Aug-23	150	22-Nov-23	-				
ABHFL2022-03-CP036	INE831R14CP6	16-Oct-23	150	20-Dec-23	-				
ABHFL2022-03-CP037	INE831R14CQ6	23-Oct-23	50	23-Jan-24	-				
ABHFL2022-03-CP038	INE831R14CZ6	23-Oct-23	200	24-Jan-24	-				
ABHFL2022-03-CP039	INE831R14DA6	08-Nov-23	250	21-Feb-24	-				
ABHFL2022-03-CP040	INE831R14DB6	08-Nov-23	50	07-Feb-24	-				
ABHFL2022-03-CP041	INE831R14DC6	10-Nov-23	100	07-Feb-24	-				
ABHFL2022-03-CP042	INE831R14DD6	22-Nov-23	150	21-Feb-24	-				
ABHFL2022-03-CP043	INE831R14DE6	30-Nov-23	200	28-Feb-24	-				
ABHFL2022-03-CP044	INE831R14DF6	07-Dec-23	50	13-Jan-24	-				
ABHFL2022-03-CP045	INE831R14DG6	08-Dec-24	250	20-Mar-24	-				
ABHFL2022-03-CP046	INE831R14DH6	08-Dec-24	150	20-Mar-24	-				
ABHFL2022-03-CP047	INE831R14DI6	22-Mar-24	100	19-Sep-24	-				
ABHFL2022-03-CP048	INE831R14DJ6	22-Mar-24	12	19-Sep-24	-				
ABHFL2022-03-CP049	INE831R14DK6	23-Mar-24	50	19-Sep-24	-				
ABHFL2022-03-CP050	INE831R14DL6	28-Mar-24	50	25-Jun-24	-				
ABHFL2022-03-CP051	INE831R14DM6	28-Mar-24	100	19-Sep-24	-				
ABHFL2022-03-CP052	INE831R14DN6	28-Mar-24	100	19-Sep-24	-				
ABHFL2022-03-CP053	INE831R14DO6	28-Mar-24	100	19-Sep-24	-				
ABHFL2022-03-CP054	INE831R14DP6	28-Mar-24	100	19-Sep-24	-				
ABHFL2022-03-CP055	INE831R14DQ6	28-Mar-24	100	19-Sep-24	-				
ABHFL2022-03-CP056	INE831R14DR6	28-Mar-24	100	19-Sep-24	-				
ABHFL2022-03-CP057	INE831R14DS6	28-Mar-24	100	19-Sep-24	-				
ABHFL2022-03-CP058	INE831R14DT6	28-Mar-24	100	19-Sep-24	-				
ABHFL2022-03-CP059	INE831R14DU6	28-Mar-24	100	19-Sep-24	-				
ABHFL2022-03-CP060	INE831R14DV6	28-Mar-24	100	19-Sep-24	-				
ABHFL2022-03-CP061	INE831R14DW6	28-Mar-24	100	19-Sep-24	-				
ABHFL2022-03-CP062	INE831R14DX6	28-Mar-24	100	19-Sep-24	-				
ABHFL2022-03-CP063	INE831R14DY6	28-Mar-24	100	19-Sep-24	-				
ABHFL2022-03-CP064	INE831R14DZ6	28-Mar-24	100	19-Sep-24	-				
ABHFL2022-03-CP065	INE831R14EA6	23-Aug-24	100	22-Nov-24	-				
ABHFL2022-03-CP066	INE831R14EB6	30-Aug-24	100	28-Nov-24	-				
ABHFL2022-03-CP067	INE831R14EC6	13-Sep-24	275	13-Dec-24	-				
ABHFL2022-03-CP068	INE831R14ED6	13-Sep-24	100	13-Dec-24	-				
ABHFL2022-03-CP069	INE831R14EE6	20-Sep-24	75	20-Dec-24	-				
ABHFL2022-03-CP070	INE831R14EF6	24-Sep-24	150	24-Dec-24	-				
ABHFL2022-03-CP071	INE831R14EG6	03-Oct-24	50	25-Dec-24	-				
ABHFL2022-03-CP072	INE831R14EH6	03-Oct-24	100	25-Dec-24	-				
ABHFL2022-03-CP073	INE831R14EI6	18-Oct-24	150	17-Jan-25	-				
ABHFL2022-03-CP074	INE831R14EJ6	18-Oct-24	100	17-Jan-25	-				
ABHFL2022-03-CP075	INE831R14EK6	18-Oct-24	100	17-Jan-25	-				
ABHFL2022-03-CP076	INE831R14EL6	18-Oct-24	100	17-Jan-25	-				
ABHFL2022-03-CP077	INE831R14EM6	20-Oct-24	250	21-Mar-25	-				
ABHFL2022-03-CP078	INE831R14EN6	08-Jan-25	25	13-Mar-25	-				
ABHFL2022-03-CP079	INE831R14EO6	08-Jan-25	50	13-Mar-25	-				
ABHFL2022-03-CP080	INE831R14EP6	08-Jan-25	100	13-Mar-25	-				
ABHFL2022-03-CP081	INE831R14EQ6	17-Jan-25	100	17-Mar-25	-				
ABHFL2022-03-CP082	INE831R14ER6	17-Jan-25	200	17-Mar-25	-				
ABHFL2022-03-CP083	INE831R14ES6	27-Feb-25	500	24-Apr-25	-				
ABHFL2022-03-CP084	INE831R14ET6	04-Mar-25	100	03-Jun-25	-				
ABHFL2022-03-CP085	INE831R14EU6	04-Mar-25	50	03-Jun-25	-				
ABHFL2022-03-CP086	INE831R14EV6	04-Mar-25	200	03-Jun-25	-				
ABHFL2022-03-CP087	INE831R14EW6	04-Mar-25	100	03-Jun-25	-				
ABHFL2022-03-CP088	INE831R14EX6	21-Mar-25	500	20-Jun-25	-				
ABHFL2022-03-CP089	INE831R14EY6	21-Mar-25	50	20-Jun-25	-				
ABHFL2022-03-CP090	INE831R14EZ6	04-Apr-25	200	27-Jun-25	-				
ABHFL2022-03-CP091	INE831R14FA6	05-Apr-25	300	27-Jun-25	-				
ABHFL2022-03-CP092	INE831R14FB6	09-Apr-25	200	09-Jul-25	-				
ABHFL2022-03-CP093	INE831R14FC6	09-Apr-25	200	09-Jul-25	-				
ABHFL2022-03-CP094	INE831R14FD6	09-Apr-25	50	09-Jul-25	-				
ABHFL2022-03-CP095	INE831R14FE6	23-Apr-25	100	23-Jul-25	-				
ABHFL2022-03-CP096	INE831R14FF6	23-Apr-25	100	23-Jul-25	-				
ABHFL2022-03-CP097	INE831R14FG6	23-Apr-25	300	19-Aug-25	-				
ABHFL2022-03-CP098	INE831R14FH6	26-Apr-25	100	24-Aug-25	-				
ABHFL2022-03-CP099	INE831R14FI6	28-Apr-25	400	25-Aug-25	-				
ABHFL2022-03-CP100	INE831R14FJ6	28-Apr-25	750	02-Dec-25	-				
ABHFL2022-03-CP101	INE831R14FK6	09-Sep-25	100	09-Dec-25	-				
ABHFL2022-03-CP102	INE831R14FL6	09-Sep-25	250	09-Dec-25	-				
ABHFL2022-03-CP103	INE831R14FM6	12-Sep-25	200	12-Dec-25	200				200
ABHFL2022-03-CP104	INE831R14FN6	04-Oct-25	300	03-Jan-26	300				300
ABHFL2022-03-CP105	INE831R14FO6	08-Nov-25	25	05-Feb-26	25				25
ABHFL2022-03-CP106	INE831R14FP6	08-Nov-25	250	05-Feb-26	250				250
ABHFL2022-03-CP107	INE831R14FQ6	14-Nov-25	350	04-Feb-26	350				350
ABHFL2022-03-CP108	INE831R14FR6	14-Nov-25	150	10-Feb-26	150				150
ABHFL2022-03-CP109	INE831R14FS6	14-Nov-25	100	10-Feb-26	100				100
ABHFL2022-03-CP110	INE831R14FT6	14-Nov-25	175	10-Feb-26	175				175
ABHFL2022-03-CP111	INE831R14FU6	14-Nov-25	200	13-Feb-26	200				200
ABHFL2022-03-CP112	INE831R14FV6	17-Nov-25	225	17-Feb-26	225				225
ABHFL2022-03-CP113	INE831R14FW6	28-Nov-25	200	27-Feb-26	200				200
ABHFL2022-03-CP114	INE831R14FX6	02-Dec-25	400	03-Mar-26	400				400
ABHFL2022-03-CP115	INE831R14FY6	02-Dec-25	200	10-Mar-26	200				200
ABHFL2022-03-CP116	INE831R14FZ6	09-Dec-25	100	10-Mar-26	100				100
Total			22,002		3,376				3,376

(NR crore)

AAA by the Ru & AAA (Stable) by IBCA

HDFC Bank Limited

A1+

AAA by CRIL & AAA by IBCA

Aditya Birla Housing Finance Limited (ABHFL)

Commercial Paper (CP)

ABHFL/2025-26/CP044

Annexure II: Outstanding Instruments: NCD & Sub-Debt as on date

December 9, 2025

Non Convertible Debentures Secured (NCD)

(INR crore)

Debenture Series	ISIN	Date of Allotment	Amount Crs.	Redemption Date	Debenture Trustee	CRA
ABHFL NCD A1 FY 2015-16	INE831R07011	22-Mar-2016	20.00	20-Mar-2026	Vistra ITCL (India) Limited	ICRA Ratings and India Ratings Limited
ABHFL NCD D1 FY 2021-22	INE831R07318	24-Jan-2022	250.00	22-Jan-2027		
ABHFL NCD G1 FY 2022-23	INE831R07334	25-Oct-2022	600.00	25-Oct-2032		
ABHFL NCD A1 FY 2023-24	INE831R07359	26-Apr-2023	310.00	26-Apr-2028		
ABHFL NCD C2 FY 2023-24	INE831R07367	13-Jul-2023	265.00	13-Jul-2028		
ABHFL NCD D1 FY 2023-24	INE831R07391	13-Jul-2023	285.00	15-Mar-2027		
ABHFL NCD H1 FY 2023-24	INE831R07409	1-Nov-2023	270.00	1-Nov-2028		
ABHFL NCD J1 FY 2023-24	INE831R07417	31-Jan-2024	425.00	31-Jan-2034		
ABHFL NCD K1 FY 2023-24	INE831R07425	1-Mar-2024	225.00	26-Feb-2027		
ABHFL NCD L1 FY 2023-24	INE831R07441	20-Mar-2024	425.00	19-May-2027		
ABHFL NCD L1 FY 2023-24 (Further Issuance I)	INE831R07441	26-Apr-2024	50.00	19-May-2027		
ABHFL NCD L1 FY 2023-24 (Further Issuance II)	INE831R07441	7-Jun-2024	250.00	19-May-2027		
ABHFL NCD D1 FY 2024-25	INE831R07466	12-Jul-2024	500.00	25-Aug-2027		
ABHFL NCD D2 FY 2024-25	INE831R07458	12-Jul-2024	400.00	15-May-2029		
ABHFL NCD E1 FY 2024-25	INE831R07474	7-Aug-2024	300.00	22-Dec-2026		
ABHFL NCD F1 FY 2024-25	INE831R07482	5-Sep-2024	265.00	3-Dec-2027		
ABHFL NCD F2 FY 2024-25	INE831R07490	11-Sep-2024	230.00	11-Sep-2029		
ABHFL NCD F2 FY 2024-25 (Further Issuance I)	INE831R07490	20-Sep-2024	120.00	11-Sep-2029		
ABHFL NCD D1 FY 2024-25 (Further Issuance I)	INE831R07466	3-Oct-2024	145.00	25-Aug-2027		
ABHFL NCD F2 FY 2024-25 (Further Issuance II)	INE831R07490	28-Oct-2024	110.00	11-Sep-2029		
ABHFL NCD H1 FY 2024-25	INE831R07508	6-Nov-2024	735.00	6-Aug-2029		
ABHFL NCD I1 FY 2024-25	INE831R07516	12-Dec-2024	475.00	10-Mar-2028		
ABHFL NCD I2 FY 2024-25	INE831R07524	26-Dec-2024	830.00	26-Dec-2029		
ABHFL NCD J1 FY 2024-25	INE831R07532	20-Jan-2025	680.00	27-Jan-2030		
ABHFL NCD K1 FY 2024-25	INE831R07540	11-Feb-2025	500.00	8-Jun-2028		
ABHFL NCD K2 FY 2024-25	INE831R07557	11-Feb-2025	500.00	8-Jun-2027		
ABHFL NCD L1 FY 2024-25	INE831R07565	11-Mar-2025	250.00	11-Aug-2028		
ABHFL NCD A1 FY 2025-26	INE831R07573	7-Apr-2025	665.00	7-Sep-2028		
ABHFL NCD B1 FY 2025-26	INE831R07581	22-May-2025	1,000.00	22-May-2028		
ABHFL NCD C1 FY 2025-26	INE831R07599	26-Jun-2025	225.00	26-Jun-2030		
ABHFL NCD Series D1 2025-26	INE831R07607	14-Jul-2025	300.00	30-Jul-2027		
ABHFL NCD Series I1 2024-25 (Further issuance I)	INE831R07516	18-Jul-2025	150.00	10-Mar-2028		
ABHFL NCD Series E1 2025-26	INE831R07615	4-Aug-2025	1,500.00	31-Jul-2035		
ABHFL NCD Series A1 2025-26 (Further issuance I)	INE831R07573	19-Sep-2025	500.00	7-Sep-2028		
ABHFL NCD Series L1 2024-25 (Further issuance I)	INE831R07565	14-Oct-2025	330.00	11-Aug-2028		
ABHFL NCD Series H1 2025-26	INE831R07623	18-Nov-2025	200.00	18-Nov-2030		
Total			14,285.00			ICRA Ratings and CRISIL Ratings Limited

Subordinate Debt (Sub-Debt)

(INR crore)

Debenture Series	ISIN	Date of Allotment	Amount Crs.	Redemption Date	Debenture Trustee	CRA	
ABHFL Sub Debt Series 'SD1' FY 2016-17	INE831R08019	4-Jul-2016	15.00	3-Jul-2026	Vistra ITCL (India) Limited	ICRA Ratings and India Ratings Limited	
ABHFL Sub Debt Series 'SD2' FY 2016-17	INE831R08027	7-Jul-2016	10.00	7-Jul-2026			
ABHFL Sub Debt Series 'SD3' FY 2016-17	INE831R08035	13-Jul-2016	15.00	13-Jul-2026			
ABHFL Sub Debt Series 'SD4' FY 2016-17	INE831R08043	25-Jul-2016	25.00	24-Jul-2026			
ABHFL Sub Debt Series 'SD B1' FY 2017-18	INE831R08050	17-May-2017	60.00	14-May-2027			
ABHFL Sub Debt Series 'SD C1' FY 2017-18	INE831R08068	1-Jun-2017	75.00	1-Jun-2027			
ABHFL Sub Debt Series 'SD C1' FY 2019-20	INE831R08076	10-Jun-2019	50.00	8-Jun-2029			
ABHFL Sub Debt Series 'SD J1' FY 2020-21	INE831R08084	15-Jan-2021	75.00	15-Jan-2031			
ABHFL Sub Debt Series 'SD D1' FY 2024-25	INE831R08092	30-Jul-2024	150.00	30-Oct-2034			
ABHFL Sub Debt Series 'SD D1' FY 2024-25 (Further Issuance I)	INE831R08092	15-Jan-2025	135.00	30-Oct-2034			
ABHFL NCD SERIES SD A1 FY 2025-26	INE831R08100	23-Apr-2025	300.00	23-Apr-2035			
ABHFL NCD SERIES SD A1 FY 2025-26 (Further Issuance I)	INE831R08100	31-Oct-2025	200.00	23-Apr-2035			
Total			1,110.00				ICRA Ratings and CRISIL Ratings Limited

Annexure III - Letter of Offer ABHFL :		ABHFL/2025-26/CP044	
Bank Fund based Facilities Sanctioned as on September 30, 2025			
Name of Bank	Nature of Facility	Limit (INR crore)	Asset Classification
Bank of Baroda	Bank Lines (Term Loan / CC / WCDL)	421	Standard
Bank of India		1,400	
Canara Bank		600	
HDFC Bank		596	
ICICI Bank		465	
Indian Bank		263	
IndusInd Bank		925	
Jammu & Kashmir Bank		400	
Karnataka Bank		255	
NHB		4,703	
Punjab National Bank		1,489	
SIDBI		434	
State Bank of India		2,800	
UCO Bank		100	
Union Bank of India		1,639	
Total		16,489	

Annexure IV ABHFL : ABHFL/2025-26/CP044

December 9, 2025

Sr. No.	Particulars	Details	
1	Shareholding of the issuer's promoters and the details of the shares pledged by the promoters, if any -	Refer Annexure V	
2	Long Term credit rating, if any, obtained by the issuer	AAA (Stable) by ICRA,AAA (Stable) by CRISIL & AAA (Stable)by India Ratings	
3	Unaccepted credit ratings, if any, assigned to the issuer	Not Applicable	
4	Any material event/development having implications for the financials/credit quality resulting in material liabilities, corporate restructuring event which may affect the issue or the investor's decision to invest in the CP	Not Applicable	
5	Details of statutory auditor and changes thereof in the last three financial years	0	
6	Name & Address	Date of Appointment	Remarks
	B. K. Khare & Co. 706-708, Sharda Chambers, New Marines Lines Mumbai 400 020 Phone No.: 91 (22) 6243 9500 Contact person: Mr. Shirish Rahalkar Email ID: shirishrahalkar@bkkhare.com Website: www.bkkhareco.com	May 14, 2024	Shareholders of the Company at the 15th Annual General Meeting (AGM) held on May 14, 2024 had approved the appointment of M/s. B. K. Khare & Co., Chartered Accountants (Firm Registration Number: 105102W), as the Statutory Auditors of the Company for continuous period of 3 (three) years from the conclusion of 15th (Fifteenth) AGM till the conclusion of the 18th (Eighteenth) AGM.
	Sarda & Pareek LLP Mahavir Apartments, 3rd Floor, 598, M G Road, Vile Parle (east) Mumbai 400 0 57 Phone: 91 (22) 26101124 Contact person: Mr. Niranjn Joshi Email ID: njoshi@sardapareek.com Website: www.sardapareek.com	May 14, 2024	Shareholders of the Company at the 15th Annual General Meeting (AGM) held on May 14, 2024 had approved the appointment of M/s.Sarda & Pareek LLP, Chartered Accountants (Firm Registration Number: 109262W / W100673), as Joint Statutory Auditors of the Company for continuous period of 3 (three) years from the conclusion 15th (Fifteenth) AGM till the conclusion of the 18th (Eighteenth) AGM.
	kkc & associates llp Chartered Accountants (formerly Khimji Kunverji & Co LLP) Address: Level 19, Sunshine Tower, Senapati Bapat Marg, Elphinstone Road, Mumbai 400013	August 02, 2021	kkc & associates llp have completed their three-year term.
	Deloitte Haskins & Sells LLP Address: Indiabulls Finance Center, Tower 3, 32nd Floor, Senapati Bapat Marg Elphinstone (W), Mumbai 400 013	August 26, 2016	Deloitte have completed their five-year term.

Annexure IV ABHFL : ABHFL/2025-26/CP044

December 9, 2025

7 An issuer which is either an NBFC or an HFC shall disclose the residual Refer below table
(As of March 31, 2025)-RBI Format (Rs in Crs)

Particulars	Up to 30/31 days	Over 1 month up to 2 months	Over 2 months up to 3 months	Over 3 months up to 6 months	Over 6 months up to 1 year	Over 1 year up to 3 years	Over 3 years up to 5 years	Over 5 years	Total
Deposits	-	-	-	-	-	-	-	-	-
Advances**	296.01	76.49	70.36	223.38	677.94	7,284.29	2,773.62	17,575.64	28,977.72
Investments (Net)	-	64.40	-	-	-	144.78	86.90	445.34	741.42
Borrowings*	1,051.15	1,526.75	1,614.72	798.38	1,532.08	8,762.89	8,588.69	2,226.85	26,101.51
Foreign Currency Assets	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-

* The above amount is net of unamortized discounting charges on commercial paper amounting to Rs. 21.33 Crs (FY 2023-24: Rs. 21.29 Crs).

** Advances includes loan and advances in the nature of loans and excludes advances recoverable in cash or kind or for value to be received and advance payment of taxes and other Deposits.

Shraddha
a Suresh
Wade

Digitally signed
by Shraddha
Suresh Wade
Date: 2025.12.09
14:39:44 +05'30'

HIRAL
PRAVIN
SIDHPURA

Digitally signed
by HIRAL PRAVIN
SIDHPURA
Date: 2025.12.09
16:48:10 +05'30'

Corporate Office:

Aditya Birla Housing Finance Limited

One World Centre, Tower 1, 9th Floor, Jupiter Mill Compound,
841, Senapati Bapat Marg, Elphinstone Road, Mumbai, Maharashtra - 400 013

Tel: +91 22 6279 9505 | Toll-free number: 1800-270-7000
care.housingfinance@adityabirlacapital.com
<https://homefinance.adityabirlacapital.com>

Registered Office:

Indian Rayon Compound,
Veraval, Gujarat - 362 266

CIN: U65922GJ2009PLC083779

