

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/CP032	
ISIN	INE831R14FJ7	
Proposed Date of Issue	06-Nov-25	
Amount (Rs.)	25,00,00,000.00	Rupees Twenty Five Crores Only
Tenor	91 Days	
Date of Maturity	05-Feb-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	29-Oct-25	20-Oct-25
Validity of Issuance	3 Months	60 Days
Validity period for rating	6-Nov-26	6-Nov-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)	2500	
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

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

Anubhav Digitally signed
by Anubhav
Katare
v **Katare** Date: 2025.11.04
16:39:50 +05'30'

Shraddha Digitally signed
by Shraddha
Suresh Wade
v **Suresh** Date: 2025.11.04
16:40:03 +05'30'

Authorised Signatories

Date: October 31, 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



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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/CP033	
ISIN	INE831R14FJ7	
Proposed Date of Issue	06-Nov-25	
Amount (Rs.)	2,50,00,00,000.00	Rupees Two Hundred and Fifty Crores Only
Tenor	91 Days	
Date of Maturity	05-Feb-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	29-Oct-25	20-Oct-25
Validity of Issuance	3 Months	60 Days
Validity period for rating	6-Nov-26	6-Nov-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)	25000	
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	

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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

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Refer Annexure IV

For Aditya Birla Housing Finance Limited

Shraddha
a Suresh
Wade

Digitally signed
by Shraddha
Suresh Wade
Date: 2025.11.04
16:35:23 +05'30'

Anubha
v Katare

Digitally signed
by Anubhav
Katare
Date: 2025.11.04
16:35:37 +05'30'

Authorised Signatories

Date: November 3, 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 (INR crore)								
HFC Bank Ltd	ICRA Ltd CRISIL Ratings	A++ A+	5,000 5,000								
Issue Name	ISIN	Issue Date	Amount Issued	Maturity Date	Amount Outstanding	IPA	CRA	Rating	Rated Amount		
ABHFL2023-23-CP016	INE83R14C1D	29/04/23	100	26/Mar/23	-				-		
ABHFL2023-23-CP017	INE83R14C1B	13/04/23	100	17/Jun/23	-				-		
ABHFL2023-23-CP018	INE83R14C1G	21/04/23	100	20/Jun/23	-				-		
ABHFL2023-23-CP019	INE83R14C1A	28/04/23	10	16/Jun/23	-				-		
ABHFL2023-24-CP001	INE83R14C1H	05/06/23	100	30/Jun/23	-				-		
ABHFL2023-24-CP002	INE83R14C1I	05/06/23	50	30/Jun/23	-				-		
ABHFL2023-24-CP003	INE83R14C1J	17/06/23	50	17-Jul/23	-				-		
ABHFL2023-24-CP004	INE83R14C1K	11/06/23	200	15-Jul/23	-				-		
ABHFL2023-24-CP005	INE83R14C1L	15/06/23	75	27-Jun/23	-				-		
ABHFL2023-24-CP006	INE83R14C1M	13/06/23	25	27-Jun/23	-				-		
ABHFL2023-24-CP007	INE83R14C1N	18/06/23	150	25-Jun/23	-				-		
ABHFL2023-24-CP008	INE83R14C1O	16/06/23	200	14-Aug/23	-				-		
ABHFL2023-24-CP009	INE83R14C1P	16/06/23	250	14-Aug/23	-				-		
ABHFL2023-24-CP010	INE83R14C1Q	10/06/23	150	14-Sep/23	-				-		
ABHFL2023-24-CP011	INE83R14C1R	20/Jun/23	100	25-Sep/23	-				-		
ABHFL2023-24-CP012	INE83R14C1S	29/Jun/23	150	23-Oct/23	-				-		
ABHFL2023-24-CP013	INE83R14C1T	31/Jul/23	50	23-Oct/23	-				-		
ABHFL2023-24-CP014	INE83R14C1U	11/06/23	200	19-Nov/23	-				-		
ABHFL2023-24-CP015	INE83R14C1V	14/06/23	250	19-Nov/23	-				-		
ABHFL2023-24-CP016	INE83R14C1W	22/06/23	150	25-Nov/23	-				-		
ABHFL2023-24-CP017	INE83R14C1X	28/06/23	150	25-Nov/23	-				-		
ABHFL2023-24-CP018	INE83R14C1Y	16/06/23	150	20-Dec/23	-				-		
ABHFL2023-24-CP019	INE83R14C20	22/06/23	50	22-Jan/24	-				-		
ABHFL2023-24-CP020	INE83R14C21	25/06/23	200	22-Jan/24	-				-		
ABHFL2023-24-CP021	INE83R14C22	14/06/23	250	07-Feb/24	-				-		
ABHFL2023-24-CP022	INE83R14C23	09/06/23	50	07-Feb/24	-				-		
ABHFL2023-24-CP023	INE83R14C24	10/06/23	100	07-Feb/24	-				-		
ABHFL2023-24-CP024	INE83R14C25	22/06/23	150	21-Feb/24	-				-		
ABHFL2023-24-CP025	INE83R14C26	30/06/23	200	29-Feb/24	-				-		
ABHFL2023-24-CP026	INE83R14C27	07/06/23	50	23-Mar/24	-				-		
ABHFL2023-24-CP027	INE83R14C28	06/06/23	200	20-Mar/24	-				-		
ABHFL2023-24-CP028	INE83R14C29	09/06/23	150	20-Mar/24	-				-		
ABHFL2023-24-CP029	INE83R14D01	13/06/24	250	14-May/24	-				-		
ABHFL2023-24-CP030	INE83R14D02	16/06/24	50	17-May/24	-				-		
ABHFL2023-24-CP031	INE83R14D03	15/06/24	10	17-May/24	-				-		
ABHFL2023-24-CP032	INE83R14D04	23/06/24	50	21-May/24	-				-		
ABHFL2023-24-CP033	INE83R14D05	23/06/24	300	23-May/24	-				-		
ABHFL2023-24-CP034	INE83R14D06	29/06/24	100	30-May/24	-				-		
ABHFL2023-24-CP035	INE83R14D07	29/06/24	100	30-May/24	-				-		
ABHFL2023-24-CP036	INE83R14D08	16/06/24	150	14-Jun/24	-				-		
ABHFL2023-24-CP037	INE83R14D09	22/06/24	100	19-Sep/24	-				-		
ABHFL2023-24-CP038	INE83R14D10	22/06/24	12	19-Jun/24	-				-		
ABHFL2023-24-CP039	INE83R14D11	22/06/24	50	19-Jul/24	-				-		
ABHFL2023-24-CP040	INE83R14D12	26/06/24	50	25-Jun/24	-				-		
ABHFL2023-24-CP041	INE83R14D13	26/06/24	100	19-Sep/24	-				-		
ABHFL2023-24-CP042	INE83R14D14	26/06/24	100	19-Sep/24	-				-		
ABHFL2023-24-CP043	INE83R14D15	12/06/24	100	13-Jul/24	-				-		
ABHFL2023-24-CP044	INE83R14D16	16/06/24	100	16-Jul/24	-				-		
ABHFL2023-24-CP045	INE83R14D17	20/06/24	100	20-Jul/24	-				-		
ABHFL2023-24-CP046	INE83R14D18	20/06/24	100	20-Jul/24	-				-		
ABHFL2023-24-CP047	INE83R14D19	20/06/24	100	20-Jul/24	-				-		
ABHFL2023-24-CP048	INE83R14D20	20/06/24	100	20-Jul/24	-				-		
ABHFL2023-24-CP049	INE83R14D21	20/06/24	100	20-Jul/24	-				-		
ABHFL2023-24-CP050	INE83R14D22	20/06/24	100	20-Jul/24	-				-		
ABHFL2023-24-CP051	INE83R14D23	20/06/24	100	20-Jul/24	-				-		
ABHFL2023-24-CP052	INE83R14D24	20/06/24	100	20-Jul/24	-				-		
ABHFL2023-24-CP053	INE83R14D25	20/06/24	100	20-Jul/24	-				-		
ABHFL2023-24-CP054	INE83R14D26	20/06/24	100	20-Jul/24	-				-		
ABHFL2023-24-CP055	INE83R14D27	20/06/24	100	20-Jul/24	-				-		
ABHFL2023-24-CP056	INE83R14D28	20/06/24	100	20-Jul/24	-				-		
ABHFL2023-24-CP057	INE83R14D29	20/06/24	100	20-Jul/24	-				-		
ABHFL2023-24-CP058	INE83R14D30	20/06/24	100	20-Jul/24	-				-		
ABHFL2023-24-CP059	INE83R14D31	20/06/24	100	20-Jul/24	-				-		
ABHFL2023-24-CP060	INE83R14D32	20/06/24	100	20-Jul/24	-				-		
ABHFL2023-24-CP061	INE83R14D33	20/06/24	100	20-Jul/24	-				-		
ABHFL2023-24-CP062	INE83R14D34	20/06/24	100	20-Jul/24	-				-		
ABHFL2023-24-CP063	INE83R14D35	20/06/24	100	20-Jul/24	-				-		
ABHFL2023-24-CP064	INE83R14D36	20/06/24	100	20-Jul/24	-				-		
ABHFL2023-24-CP065	INE83R14D37	20/06/24	100	20-Jul/24	-				-		
ABHFL2023-24-CP066	INE83R14D38	20/06/24	100	20-Jul/24	-				-		
ABHFL2023-24-CP067	INE83R14D39	20/06/24	100	20-Jul/24	-				-		
ABHFL2023-24-CP068	INE83R14D40	20/06/24	100	20-Jul/24	-				-		
ABHFL2023-24-CP069	INE83R14D41	20/06/24	100	20-Jul/24	-				-		
ABHFL2023-24-CP070	INE83R14D42	20/06/24	100	20-Jul/24	-				-		
ABHFL2023-24-CP071	INE83R14D43	20/06/24	100	20-Jul/24	-				-		
ABHFL2023-24-CP072	INE83R14D44	20/06/24	100	20-Jul/24	-				-		
ABHFL2023-24-CP073	INE83R14D45	20/06/24	100	20-Jul/24	-				-		
ABHFL2023-24-CP074	INE83R14D46	20/06/24	100	20-Jul/24	-				-		
ABHFL2023-24-CP075	INE83R14D47	20/06/24	100	20-Jul/24	-				-		
ABHFL2023-24-CP076	INE83R14D48	20/06/24	100	20-Jul/24	-				-		
ABHFL2023-24-CP077	INE83R14D49	20/06/24	100	20-Jul/24	-				-		
ABHFL2023-24-CP078	INE83R14D50	20/06/24	100	20-Jul/24	-				-		
ABHFL2023-24-CP079	INE83R14E01	18/06/25	250	14-Nov/25	-				-		
ABHFL2023-24-CP080	INE83R14E02	20/06/25	100	25-Nov/25	-				-		
ABHFL2023-24-CP081	INE83R14E03	20/06/25	100	25-Nov/25	-				-		
ABHFL2023-24-CP082	INE83R14E04	20/06/25	100	25-Nov/25	-				-		
ABHFL2023-24-CP083	INE83R14E05	20/06/25	100	25-Nov/25	-				-		
ABHFL2023-24-CP084	INE83R14E06	20/06/25	100	25-Nov/25	-				-		
ABHFL2023-24-CP085	INE83R14E07	20/06/25	100	25-Nov/25	-				-		
ABHFL2023-24-CP086	INE83R14E08	20/06/25	100	25-Nov/25	-				-		
ABHFL2023-24-CP087	INE83R14E09	20/06/25	100	25-Nov/25	-				-		
ABHFL2023-24-CP088	INE83R14E10	20/06/25	100	25-Nov/25	-				-		
ABHFL2023-24-CP089	INE83R14E11	20/06/25	100	25-Nov/25	-				-		
ABHFL2023-24-CP090	INE83R14E12	20/06/25	100	25-Nov/25	-				-		
ABHFL2023-24-CP091	INE83R14E13	20/06/25	100	25-Nov/25	-				-		
ABHFL2023-24-CP092	INE83R14E14	20/06/25	100	25-Nov/25	-				-		
ABHFL2023-24-CP093	INE83R14E15	20/06/25	100	25-Nov/25	-				-		
ABHFL2023-24-CP094	INE83R14E16	20/06/25	100	25-Nov/25	-				-		
ABHFL2023-24-CP095	INE83R14E17	20/06/25	100	25-Nov/25	-				-		
ABHFL2023-24-CP096	INE83R14E18	20/06/25	100	25-Nov/25	-				-		
ABHFL2023-24-CP097	INE83R14E19	20/06/25	100	25-Nov/25	-				-		
ABHFL2023-24-CP098	INE83R14E20	20/06/25	100	25-Nov/25	-				-		
ABHFL2023-24-CP099	INE83R14E21	20/06/25	100	25-Nov/25	-				-		
ABHFL2023-24-CP100	INE83R14E22	20/06/25	100	25-Nov/25	-				-		
ABHFL2023-24-CP101	INE83R14E23	20/06/25	100	25-Nov/25	-				-		
ABHFL2023-24-CP102	INE83R14E24	20/06/25	100	25-Nov/25	-				-		
ABHFL2023-24-CP103	INE83R14E25	20/06/25	100	25-Nov/25	-				-		
ABHFL2023-24-CP104	INE83R14E26	20/06/25	100	25-Nov/25	-				-		
ABHFL2023-24-CP105	INE83R14E27	20/06/25	100	25-Nov/25	-				-		
ABHFL2023-24-CP106	INE83R14E28	20/06/25	100	25-Nov/25	-				-		
ABHFL2023-24-CP107	INE83R14E29	20/06/25	100	25-Nov/25	-				-		
ABHFL2023-24-CP108	INE83R14E30	20/06/25	100	25-Nov/25	-				-		
ABHFL2023-24-CP109	INE83R14E31	20/06/25	100	25-Nov/25	-				-		
ABHFL2023-24-CP110	INE83R14										

Aditya Birla Housing Finance Limited (ABHFL)

Commercial Paper (CP)

ABHFL/2025-26/CP032

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

October 31, 2025

Non Convertible Debentures Secured (NCD)

(INR crore)

Debenture Series	ISIN	Date of Allotment	Amount O/a.	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 H1 FY 2022-23	INE831R07342	29-Nov-2022	250.00	28-Nov-2025		
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		
Total			14,335.00			

Subordinate Debt (Sub-Debt)

(INR crore)

Debenture Series	ISIN	Date of Allotment	Amount O/a.	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	26-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					

Annexure III - Letter of Offer ABHFL :		ABHFL/2025-26/CP032	
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/CP032

October 31, 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/CP032

October 31, 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 months up to 3 years	Over 3 year months 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.

**Anubhav
Katare**
Digitally signed
by Anubhav
Katare
Date:
2025.11.04
17:00:04 +05'30'

**Shraddha
Suresh
Wade**
Digitally signed
by Shraddha
Suresh Wade
Date:
2025.11.04
17:00:24 +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



IPA	Credit Rating Agency	Credit Rating	Rated Amount (INR crore)	# (INR crore)		IPA	CRA	Rating	Rated Amount
HEFC Bank Ltd	CRIL Ratings	A+	5,000	1	5,000				
Issue Name	ISIN	Issue Date	Amount Issued	Maturity Date	Amount Outstanding				
ABHL2023-03-CP016	INE831R4C1D	25/04/23	100	25/04/23	-				-
ABHL2023-03-CP017	INE831R4C1E	15/04/23	100	15/04/23	-				-
ABHL2023-03-CP018	INE831R4C1F	21/04/23	100	20/04/23	-				-
ABHL2023-03-CP019	INE831R4C1G	28/04/23	10	14/04/23	-				-
ABHL2023-04-CP001	INE831R4C2A	04/04/23	100	03/04/23	-				-
ABHL2023-04-CP002	INE831R4C2B	09/04/23	50	20/04/23	-				-
ABHL2023-04-CP003	INE831R4C2C	17/04/23	50	17/04/23	-				-
ABHL2023-04-CP004	INE831R4C2D	17/04/23	200	17/04/23	-				-
ABHL2023-04-CP005	INE831R4C2E	18/04/23	75	27/04/23	-				-
ABHL2023-04-CP006	INE831R4C2F	18/04/23	25	27/04/23	-				-
ABHL2023-04-CP007	INE831R4C2G	18/04/23	150	27/04/23	-				-
ABHL2023-04-CP008	INE831R4C2H	18/04/23	200	18/04/23	-				-
ABHL2023-04-CP009	INE831R4C2I	18/04/23	250	18/04/23	-				-
ABHL2023-04-CP010	INE831R4C2J	18/04/23	150	18/04/23	-				-
ABHL2023-04-CP011	INE831R4C2K	26/04/23	100	25/04/23	-				-
ABHL2023-04-CP012	INE831R4C2L	26/04/23	150	25/04/23	-				-
ABHL2023-04-CP013	INE831R4C2M	27/04/23	50	29/04/23	-				-
ABHL2023-04-CP014	INE831R4C2N	27/04/23	200	18/04/23	-				-
ABHL2023-04-CP015	INE831R4C2O	14/04/23	250	18/04/23	-				-
ABHL2023-04-CP016	INE831R4C2P	22/04/23	150	25/04/23	-				-
ABHL2023-04-CP017	INE831R4C2Q	28/04/23	150	25/04/23	-				-
ABHL2023-04-CP018	INE831R4C2R	19/04/23	150	20/04/23	-				-
ABHL2023-04-CP019	INE831R4C2S	25/04/23	50	25/04/24	-				-
ABHL2023-04-CP020	INE831R4C2T	25/04/23	200	25/04/24	-				-
ABHL2023-04-CP021	INE831R4C2U	05/04/23	250	04/04/24	-				-
ABHL2023-04-CP022	INE831R4C2V	05/04/23	50	07/04/24	-				-
ABHL2023-04-CP023	INE831R4C2W	10/04/23	100	07/04/24	-				-
ABHL2023-04-CP024	INE831R4C2X	22/04/23	150	21/04/24	-				-
ABHL2023-04-CP025	INE831R4C2Y	30/04/23	200	29/04/24	-				-
ABHL2023-04-CP026	INE831R4C2Z	07/04/23	50	05/04/24	-				-
ABHL2023-04-CP027	INE831R4C3A	09/04/23	250	29/04/24	-				-
ABHL2023-04-CP028	INE831R4C3B	09/04/23	150	25/04/24	-				-
ABHL2023-04-CP029	INE831R4C3C	19/04/23	250	18/04/24	-				-
ABHL2023-04-CP030	INE831R4C3D	16/04/23	50	17/04/24	-				-
ABHL2023-04-CP031	INE831R4C3E	16/04/23	10	17/04/24	-				-
ABHL2023-04-CP032	INE831R4C3F	24/04/23	50	21/04/24	-				-
ABHL2023-04-CP033	INE831R4C3G	23/04/23	300	23/04/24	-				-
ABHL2023-04-CP034	INE831R4C3H	29/04/23	100	29/04/24	-				-
ABHL2023-04-CP035	INE831R4C3I	29/04/23	100	29/04/24	-				-
ABHL2023-04-CP036	INE831R4C3J	18/04/23	150	18/04/24	-				-
ABHL2023-04-CP037	INE831R4C3K	22/04/23	100	19/04/24	-				-
ABHL2023-04-CP038	INE831R4C3L	22/04/23	12	19/04/24	-				-
ABHL2023-04-CP039	INE831R4C3M	22/04/23	50	19/04/24	-				-
ABHL2023-04-CP040	INE831R4C3N	29/04/23	50	29/04/24	-				-
ABHL2023-04-CP041	INE831R4C3O	29/04/23	100	19/04/24	-				-
ABHL2024-05-CP001	INE831R4C4A	10/04/24	100	10/04/24	-				-
ABHL2024-05-CP002	INE831R4C4B	10/04/24	100	10/04/24	-				-
ABHL2024-05-CP003	INE831R4C4C	29/04/24	100	29/04/24	-				-
ABHL2024-05-CP004	INE831R4C4D	14/04/24	250	14/04/24	-				-
ABHL2024-05-CP005	INE831R4C4E	14/04/24	250	14/04/24	-				-
ABHL2024-05-CP006	INE831R4C4F	10/04/24	25	10/04/24	-				-
ABHL2024-05-CP007	INE831R4C4G	22/04/24	300	21/04/24	-				-
ABHL2024-05-CP008	INE831R4C4H	30/04/24	100	29/04/24	-				-
ABHL2024-05-CP009	INE831R4C4I	31/04/24	100	29/04/24	-				-
ABHL2024-05-CP010	INE831R4C4J	31/04/24	50	29/04/24	-				-
ABHL2024-05-CP011	INE831R4C4K	21/04/24	50	29/04/24	-				-
ABHL2024-05-CP012	INE831R4C4L	05/04/24	50	19/04/24	-				-
ABHL2024-05-CP013	INE831R4C4M	05/04/24	50	19/04/24	-				-
ABHL2024-05-CP014	INE831R4C4N	05/04/24	300	19/04/24	-				-
ABHL2024-05-CP015	INE831R4C4O	19/04/24	200	19/04/24	-				-
ABHL2024-05-CP016	INE831R4C4P	18/04/24	400	18/04/24	-				-
ABHL2024-05-CP017	INE831R4C4Q	18/04/24	250	18/04/24	-				-
ABHL2024-05-CP018	INE831R4C4R	20/04/24	100	20/04/24	-				-
ABHL2024-05-CP019	INE831R4C4S	30/04/24	100	29/04/24	-				-
ABHL2024-05-CP020	INE831R4C4T	10/04/24	275	10/04/24	-				-
ABHL2024-05-CP021	INE831R4C4U	17/04/24	100	17/04/24	-				-
ABHL2024-05-CP022	INE831R4C4V	20/04/24	75	20/04/24	-				-
ABHL2024-05-CP023	INE831R4C4W	24/04/24	150	24/04/24	-				-
ABHL2024-05-CP024	INE831R4C4X	09/04/24	50	29/04/24	-				-
ABHL2024-05-CP025	INE831R4C4Y	09/04/24	100	29/04/24	-				-
ABHL2024-05-CP026	INE831R4C4Z	18/04/24	150	18/04/25	-				-
ABHL2024-05-CP027	INE831R4C5A	18/04/24	100	18/04/25	-				-
ABHL2024-05-CP028	INE831R4C5B	18/04/24	100	18/04/25	-				-
ABHL2024-05-CP029	INE831R4C5C	18/04/24	25	17/04/25	-				-
ABHL2024-05-CP030	INE831R4C5D	30/04/24	125	29/04/25	-				-
ABHL2024-05-CP031	INE831R4C5E	29/04/24	200	29/04/25	-				-
ABHL2024-05-CP032	INE831R4C5F	21/04/24	250	20/04/25	-				-
ABHL2024-05-CP033	INE831R4C5G	29/04/24	300	27/04/25	-				-
ABHL2024-05-CP034	INE831R4C5H	29/04/24	50	27/04/25	-				-
ABHL2024-05-CP035	INE831R4C5I	03/04/24	100	03/04/25	-				-
ABHL2024-05-CP036	INE831R4C5J	29/04/24	200	29/04/25	-				-
ABHL2024-05-CP037	INE831R4C5K	09/04/25	25	13/04/25	-				-
ABHL2024-05-CP038	INE831R4C5L	09/04/25	50	13/04/25	-				-
ABHL2024-05-CP039	INE831R4C5M	09/04/25	100	13/04/25	-				-
ABHL2024-05-CP040	INE831R4C5N	13/04/25	100	13/04/25	-				-
ABHL2024-05-CP041	INE831R4C5O	13/04/25	200	13/04/25	-				-
ABHL2024-05-CP042	INE831R4C5P	29/04/25	200	29/04/25	-				-
ABHL2024-05-CP043	INE831R4C5Q	27/04/25	200	26/04/25	-				-
ABHL2024-05-CP044	INE831R4C5R	04/04/25	100	03/04/25	-				-
ABHL2024-05-CP045	INE831R4C5S	04/04/25	50	03/04/25	-				-
ABHL2024-05-CP046	INE831R4C5T	04/04/25	50	03/04/25	-				-
ABHL2024-05-CP047	INE831R4C5U	04/04/25	200	03/04/25	-				-
ABHL2024-05-CP048	INE831R4C5V	04/04/25	100	03/04/25	-				-
ABHL2024-05-CP049	INE831R4C5W	21/04/25	500	20/04/25	-				-
ABHL2024-05-CP050	INE831R4C5X	21/04/25	50	20/04/25	-				-
ABHL2025-06-CP001	INE831R4C6A	04/04/25	200	24/04/25	-				-
ABHL2025-06-CP002	INE831R4C6B	04/04/25	300	24/04/25	-				-
ABHL2025-06-CP003	INE831R4C6C	04/04/25	200	04/04/25	-				-
ABHL2025-06-CP004	INE831R4C6D	04/04/25	50	04/04/25	-				-
ABHL2025-06-CP005	INE831R4C6E	25/04/25	100	23/04/25	-				-
ABHL2025-06-CP006	INE831R4C6F	25/04/25	200	23/04/25	-				-
ABHL2025-06-CP007	INE831R4C6G	04/04/25	200	05/04/25	-				-
ABHL2025-06-CP008	INE831R4C6H	04/04/25	150	07/04/25	-				-
ABHL2025-06-CP009	INE831R4C6I	04/04/25	50	07/04/25	-				-
ABHL2025-06-CP010	INE831R4C6J	25/04/25	300	25/04/25	-				-
ABHL2025-06-CP011	INE831R4C6K	25/04/25	200	25/04/25	-				-
ABHL2025-06-CP012	INE831R4C6L	09/04/25	600	09/04/25	-				-
ABHL2025-06-CP013	INE831R4C6M	09/04/25	50	09/04/25	-				-
ABHL2025-06-CP014	INE831R4C6N	09/04/25	100	09/04/25	-				-
ABHL2025-06-CP015	INE831R4C6O	10/04/25	50	10/04/25	-				-
ABHL2025-06-CP016	INE831R4C6P	10/04/25	400	10/04/25	-				-
ABHL2025-06-CP017	INE831R4C6Q	10/04/25	50	10/04/25	-				-
ABHL2025-06-CP018	INE831R4C6R	07/04/25	250	10/04/25	250				250
ABHL2025-06-CP019	INE831R4C6S	07/04/25	250	10/04/25	250				250
ABHL2025-06-CP020	INE831R4C6T	23/04/25	50	20/04/25	-				-
ABHL2025-06-CP021	INE831R4C6U	23/04/25	300	20/04/25	-				-
ABHL2025-06-CP022	INE831R4C6V	23/04/25	5	20/04/25	-				-
ABHL2025-06-CP023	INE831R4C6W	24/04/25	100	24/04/25	-				-
ABHL2025-06-CP024	INE831R4C6X	18/04/25	300	18/04/25	300				300
ABHL2025-06-CP025	INE831R4C6Y	25/04/25	100	25/04/25	100				100
ABHL2025-06-CP026	INE831R4C6Z	25/04/25	400	25/04/25	400				400
ABHL2025-06-CP027	INE831R4C7A	03/04/25	750	03/04/25	750				750
ABHL2025-06-CP028	INE831R4C7B	03/04/25	100	03/04/25	100				100
ABHL2025-06-CP029	INE831R4C7C	03/04/25	250	03/04/25	250				250
ABHL2025-06-CP030	INE831R4C7D	13/04/25	300	13/04/25	300				300
Total			10,827		2,800				2,800

AAA by CRIL & A++ (stable) by ICR

HEFC Bank Limited

Aditya Birla Housing Finance Limited (ABHFL)

Commercial Paper (CP)

ABHFL/2025-26/CP033

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

November 3, 2025

Non Convertible Debentures Secured (NCD)

(INR crore)

Debenture Series	ISIN	Date of Allotment	Amount Cr.	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 H1 FY 2022-23	INE831R07342	29-Nov-2022	250.00	28-Nov-2025		
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	14-Nov-2023	270.00	14-Nov-2028		
ABHFL NCD J1 FY 2023-24	INE831R07417	31-Jan-2024	425.00	31-Jan-2034		
ABHFL NCD K1 FY 2023-24	INE831R07425	14-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		
Total			14,335.00			ICRA Ratings and CRISIL Ratings Limited

Subordinate Debt (Sub-Debt)

(INR crore)

Debenture Series	ISIN	Date of Allotment	Amount Cr.	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	26-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			

Annexure III - Letter of Offer ABHFL :		ABHFL/2025-26/CP033	
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			

Annexure IV ABHFL : ABHFL/2025-26/CP033

November 3, 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/CP033

November 3, 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 Suresh Wade
Digitally signed by Shraddha Suresh Wade
Date: 2025.11.04 17:01:14 +05'30'

Anubhav v Katare
Digitally signed by Anubhav v Katare
Date: 2025.11.04 17:01:32 +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

