

**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/CP045	
ISIN	INE831R14FR0	
Proposed Date of Issue	09-Jan-26	
Amount (Rs.)	2,00,00,00,000.00	Rupees Two Hundred Crores Only
Tenor	91 Days	
Date of Maturity	10-Apr-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	24-Dec-25	8-Jan-26
Validity of Issuance	3 Months	60 Days
Validity period for rating	9-Jan-27	9-Jan-27
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)	20000	
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 (PBSD)	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**

Anubhav  
v Katare

Digitally signed by  
Anubhav Katare  
Date: 2026.01.08  
17:46:29 +05'30'

HIRAL PRAVIN  
SIDHPURA

Digitally signed by HIRAL  
PRAVIN SIDHPURA  
Date: 2026.01.08 19:51:05  
+05'30'

**Authorised Signatories**

**Date:** January 8, 2026

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

IPA	Credit Rating Agency	Credit Rating	Rated Amount (BIR copn)						
CP Ref. Id	CRSL Rating	AT+	5,000						
Issue Name	ISIN	Issue Date	Amount Issued	Maturity Date	Outstanding	IPA	CRA	Rating	Rated Amount
ABHL2022-03-CP016	INEB3114C010	29-06-2022	100	29-06-2023	-				
ABHL2022-03-CP017	INEB3114C018	13-06-2022	100	13-06-2023	-				
ABHL2022-03-CP018	INEB3114C036	21-06-2022	100	21-06-2023	-				
ABHL2022-03-CP019	INEB3114C034	29-06-2022	10	14-06-2023	-				
ABHL2022-03-CP020	INEB3114C031	09-06-2022	100	30-06-2023	-				
ABHL2022-03-CP022	INEB3114C031	09-06-2022	50	30-06-2023	-				
ABHL2022-03-CP033	INEB3114C029	11-06-2022	50	11-06-2023	-				
ABHL2022-03-CP034	INEB3114C039	11-06-2022	200	11-06-2023	-				
ABHL2022-03-CP035	INEB3114C037	15-06-2022	75	27-06-2023	-				
ABHL2022-03-CP036	INEB3114C037	15-06-2022	25	27-06-2023	-				
ABHL2022-03-CP037	INEB3114C037	15-06-2022	150	27-06-2023	-				
ABHL2022-03-CP038	INEB3114C036	15-06-2022	200	15-06-2023	-				
ABHL2022-03-CP039	INEB3114C035	15-06-2022	250	15-06-2023	-				
ABHL2022-03-CP010	INEB3114C031	10-06-2022	100	11-06-2023	-				
ABHL2022-03-CP011	INEB3114C031	25-06-2022	100	25-06-2023	-				
ABHL2022-03-CP012	INEB3114C030	25-06-2022	150	23-06-2023	-				
ABHL2022-03-CP013	INEB3114C030	31-06-2022	50	23-06-2023	-				
ABHL2022-03-CP014	INEB3114C037	15-06-2022	200	10-06-2023	-				
ABHL2022-03-CP015	INEB3114C037	15-06-2022	250	10-06-2023	-				
ABHL2022-03-CP016	INEB3114C035	22-06-2022	150	22-06-2023	-				
ABHL2022-03-CP017	INEB3114C035	28-06-2022	150	22-06-2023	-				
ABHL2022-03-CP018	INEB3114C033	16-06-2022	150	20-06-2023	-				
ABHL2022-03-CP019	INEB3114C029	23-06-2022	50	20-06-2023	-				
ABHL2022-03-CP020	INEB3114C020	23-06-2022	200	20-06-2023	-				
ABHL2022-03-CP021	INEB3114C041	08-06-2022	250	07-06-2024	-				
ABHL2022-03-CP022	INEB3114C041	08-06-2022	50	07-06-2024	-				
ABHL2022-03-CP023	INEB3114C041	08-06-2022	150	07-06-2024	-				
ABHL2022-03-CP024	INEB3114C039	22-06-2022	150	21-06-2024	-				
ABHL2022-03-CP025	INEB3114C037	23-06-2022	200	20-06-2024	-				
ABHL2022-03-CP026	INEB3114C035	07-06-2022	50	13-06-2024	-				
ABHL2022-03-CP027	INEB3114C033	09-06-2022	250	20-06-2024	-				
ABHL2022-03-CP028	INEB3114C033	09-06-2022	100	20-06-2024	-				
ABHL2022-03-CP029	INEB3114C030	12-06-2022	250	14-06-2024	-				
ABHL2022-03-CP030	INEB3114C038	15-06-2022	50	17-06-2024	-				
ABHL2022-03-CP031	INEB3114C038	15-06-2022	10	17-06-2024	-				
ABHL2022-03-CP032	INEB3114C036	20-06-2022	50	21-06-2024	-				
ABHL2022-03-CP033	INEB3114C034	20-06-2022	300	20-06-2024	-				
ABHL2022-03-CP034	INEB3114C034	20-06-2022	100	30-06-2024	-				
ABHL2022-03-CP035	INEB3114C030	20-06-2022	100	30-06-2024	-				
ABHL2022-03-CP036	INEB3114C030	16-06-2022	150	16-06-2024	-				
ABHL2022-03-CP037	INEB3114C038	16-06-2022	100	20-06-2024	-				
ABHL2022-03-CP038	INEB3114C036	22-06-2022	12	19-06-2024	-				
ABHL2022-03-CP039	INEB3114C036	22-06-2022	50	19-06-2024	-				
ABHL2022-03-CP040	INEB3114C034	22-06-2022	50	20-06-2024	-				
ABHL2022-03-CP041	INEB3114C038	22-06-2022	100	18-06-2024	-				
ABHL2022-03-CP001	INEB3114C032	10-06-2021	100	10-06-24	-				
ABHL2022-03-CP002	INEB3114C039	15-06-2021	100	16-06-24	-				
ABHL2022-03-CP003	INEB3114C007	20-06-2021	100	20-06-24	-				
ABHL2022-03-CP004	INEB3114C035	14-06-2021	250	15-06-24	-				
ABHL2022-03-CP005	INEB3114C033	14-06-2021	250	15-06-24	-				
ABHL2022-03-CP006	INEB3114C033	14-06-2021	25	15-06-24	-				
ABHL2022-03-CP007	INEB3114C011	22-06-2021	300	21-06-24	-				
ABHL2022-03-CP008	INEB3114C038	23-06-2021	100	20-06-24	-				
ABHL2022-03-CP009	INEB3114C038	23-06-2021	100	20-06-24	-				
ABHL2022-03-CP010	INEB3114C007	14-06-2021	50	20-06-24	-				
ABHL2022-03-CP011	INEB3114C039	31-06-2021	50	20-06-24	-				
ABHL2022-03-CP012	INEB3114C035	05-06-2021	50	13-06-24	-				
ABHL2022-03-CP013	INEB3114C035	05-06-2021	50	13-06-24	-				
ABHL2022-03-CP014	INEB3114C035	05-06-2021	30	13-06-24	-				
ABHL2022-03-CP015	INEB3114C033	10-06-2021	200	16-06-24	-				
ABHL2022-03-CP016	INEB3114C011	13-06-2021	400	12-06-24	-				
ABHL2022-03-CP017	INEB3114C028	15-06-2021	250	14-06-24	-				
ABHL2022-03-CP018	INEB3114E039	24-06-2021	100	20-06-24	-				
ABHL2022-03-CP019	INEB3114E037	20-06-2021	100	20-06-24	-				
ABHL2022-03-CP020	INEB3114E035	13-06-2021	275	13-06-24	-				
ABHL2022-03-CP021	INEB3114E033	15-06-2021	100	12-06-24	-				
ABHL2022-03-CP022	INEB3114E011	20-06-2021	75	20-06-24	-				
ABHL2022-03-CP023	INEB3114E018	23-06-2021	150	21-06-24	-				
ABHL2022-03-CP024	INEB3114E036	03-06-2021	50	20-06-24	-				
ABHL2022-03-CP025	INEB3114E036	03-06-2021	100	20-06-24	-				
ABHL2022-03-CP026	INEB3114E034	16-06-2021	150	17-06-25	-				
ABHL2022-03-CP027	INEB3114E034	16-06-2021	100	17-06-25	-				
ABHL2022-03-CP028	INEB3114E034	16-06-2021	100	17-06-25	-				
ABHL2022-03-CP029	INEB3114E034	16-06-2021	25	17-06-25	-				
ABHL2022-03-CP030	INEB3114E02	20-06-2021	125	20-06-25	-				
ABHL2022-03-CP031	INEB3114E02	20-06-2021	200	20-06-25	-				
ABHL2022-03-CP032	INEB3114E03	21-06-2021	250	20-06-25	-				
ABHL2022-03-CP033	INEB3114E06	20-06-2021	300	27-06-25	-				
ABHL2022-03-CP034	INEB3114E06	20-06-2021	50	27-06-25	-				
ABHL2022-03-CP035	INEB3114E03	02-06-2021	100	03-06-25	-				
ABHL2022-03-CP036	INEB3114E04	20-06-2021	250	21-06-25	-				
ABHL2022-03-CP037	INEB3114E02	09-06-2021	25	13-06-25	-				
ABHL2022-03-CP038	INEB3114E02	09-06-2021	50	13-06-25	-				
ABHL2022-03-CP039	INEB3114E02	09-06-2021	100	13-06-25	-				
ABHL2022-03-CP040	INEB3114E00	17-06-2021	100	17-06-25	-				
ABHL2022-03-CP041	INEB3114E00	17-06-2021	200	17-06-25	-				
ABHL2022-03-CP042	INEB3114E07	20-06-2021	200	20-06-25	-				
ABHL2022-03-CP043	INEB3114E05	27-06-2021	500	20-06-25	-				
ABHL2022-03-CP044	INEB3114E03	04-06-2021	100	03-06-25	-				
ABHL2022-03-CP045	INEB3114E03	04-06-2021	50	03-06-25	-				
ABHL2022-03-CP046	INEB3114E03	04-06-2021	100	03-06-25	-				
ABHL2022-03-CP047	INEB3114E03	04-06-2021	200	03-06-25	-				
ABHL2022-03-CP048	INEB3114E03	05-06-2021	100	03-06-25	-				
ABHL2022-03-CP049	INEB3114E01	21-06-2021	500	20-06-25	-				
ABHL2022-03-CP050	INEB3114E01	21-06-2021	50	20-06-25	-				
ABHL2022-03-CP001	INEB3114E10	01-06-2020	200	27-06-25	-				
ABHL2022-03-CP002	INEB3114E10	05-06-2020	300	27-06-25	-				
ABHL2022-03-CP003	INEB3114E07	09-06-2020	200	09-06-25	-				
ABHL2022-03-CP004	INEB3114E07	09-06-2020	150	09-06-25	-				
ABHL2022-03-CP005	INEB3114E05	20-06-2020	100	20-06-25	-				
ABHL2022-03-CP006	INEB3114E05	20-06-2020	200	20-06-25	-				
ABHL2022-03-CP007	INEB3114E03	04-06-2020	200	05-06-25	-				
ABHL2022-03-CP008	INEB3114E01	04-06-2020	150	07-06-25	-				
ABHL2022-03-CP009	INEB3114E01	04-06-2020	50	07-06-25	-				
ABHL2022-03-CP010	INEB3114E00	20-06-2020	300	20-06-25	-				
ABHL2022-03-CP011	INEB3114E09	20-06-2020	200	20-06-25	-				
ABHL2022-03-CP012	INEB3114E26	03-06-2020	600	02-06-25	-				
ABHL2022-03-CP013	INEB3114E26	03-06-2020	50	02-06-25	-				
ABHL2022-03-CP014	INEB3114E26	03-06-2020	100	02-06-25	-				
ABHL2022-03-CP015	INEB3114E46	15-06-2020	50	15-06-25	-				
ABHL2022-03-CP016	INEB3114E46	15-06-2020	400	15-06-25	-				

**Aditya Birla Housing Finance Limited (ABHFL)**

Commercial Paper (CP)

**ABHFL/2025-28/CP045**

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

January 8, 2026

**Non Convertible Debentures Secured (NCD)**

(INR crore)

Debenture Series	ISIN	Date of Allotment	Amount O/s.	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 II 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	23-May-2025	1,000.00	23-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 II 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		
<b>Total</b>			<b>14,285.00</b>			

**Subordinate Debt (Sub-Debt)**

(INR crore)

Debenture Series	ISIN	Date of Allotment	Amount O/s.	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		
<b>Total</b>			<b>1,110.00</b>			

Annexure III - Letter of Offer ABHFL :		ABHFL/2025-26/CP045	
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	
<b>Total</b>			

**Annexure IV ABHFL : ABHFL/2025-26/CP045**

January 8, 2026

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	<b>Name &amp; Address</b>	<b>Date of Appointment</b>	<b>Remarks</b>
	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.

**Corporate Office:**

**Aditya Birla Housing Finance Limited**

One World Centre, Tower 1, 9<sup>th</sup> 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



Annexure IV ABHFL : ABHFL/2025-26/CP045

January 8, 2026

7 An issuer which is either an NBFCD 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  
v Katare** Digitally signed by  
Anubhav Katare  
Date: 2026.01.08  
17:45:56 +05'30'

**HIRAL  
PRAVIN  
SIDHPURA** Digitally signed by  
HIRAL PRAVIN  
SIDHPURA  
Date: 2026.01.08  
19:51:45 +05'30'

**Corporate Office:**

**Aditya Birla Housing Finance Limited**

One World Centre, Tower 1, 9<sup>th</sup> 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

