

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/CP053	
ISIN	INE831R14FU4	
Proposed Date of Issue	05-Feb-26	
Amount (Rs.)	50,00,00,000.00	Rupees Fifty Crores Only
Tenor	91 Days	
Date of Maturity	07-May-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	22-Jan-26	8-Jan-26
Validity of Issuance	3 Months	60 Days
Validity period for rating	5-Feb-27	5-Feb-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)	5000	
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-Jan-26
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 Period ending 31.12.2025 (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	704	635	501	501
NET WORTH	5,029	3,783	2,260	1,968
INVESTMENT IN SUBSIDIARIES/AFFILIATES	-	-	-	-
TOTAL DEBT OUTSTANDING	32,816	25,611	15,399	11,660
Short Term (< 1 year)	4,925	3,650	2,152	690
Other Debt (>1 year)	27,891	21,961	13,247	10,970
GROSS INCOME	2,944	2,656	1,836	1,407
OPERATING PROFIT (PBITD)	2,298	1,991	1,416	1,073
GROSS PROFIT (PBTD)	623	460	402	324
NET PROFIT (POST TAX)	447	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

Anagha
Yashwanth
Jadhav
Digitally signed by Anagha
Yashwanth Jadhav
Date: 2026.02.04 16:12:11
+05'30'

Anubhav
v Katare
Digitally signed
by Anubhav
Katare
Date: 2026.02.04
16:12:28 +05'30'

Authorised Signatories

Date: February 3, 2026

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

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/CP054	
ISIN	INE831R14FU4	
Proposed Date of Issue	05-Feb-26	
Amount (Rs.)	50,00,00,000.00	Rupees Fifty Crores Only
Tenor	91 Days	
Date of Maturity	07-May-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	22-Jan-26	8-Jan-26
Validity of Issuance	3 Months	60 Days
Validity period for rating	5-Feb-27	5-Feb-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)	5000	
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-Jan-26
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 Period ending 31.12.2025 (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	704	635	501	501
NET WORTH	5,029	3,783	2,260	1,968
INVESTMENT IN SUBSIDIARIES/AFFILIATES	-	-	-	-
TOTAL DEBT OUTSTANDING	32,816	25,611	15,399	11,660
Short Term (< 1 year)	4,925	3,650	2,152	690
Other Debt (>1 year)	27,891	21,961	13,247	10,970
GROSS INCOME	2,944	2,656	1,836	1,407
OPERATING PROFIT (PBITD)	2,298	1,991	1,416	1,073
GROSS PROFIT (PBSD)	623	460	402	324
NET PROFIT (POST TAX)	447	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

Anagha Yashwan t Jadhav	Digitally signed by Anagha Yashwan t Jadhav Date: 2026.02.04 16:44:02 +05'30'	Anubh av Katare	Digitally signed by Anubhav Katare Date: 2026.02.04 16:44:16 +05'30'
-------------------------------	--	-----------------------	---

Authorised Signatories

Date: February 4, 2026

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

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/CP055	
ISIN	INE831R14FU4	
Proposed Date of Issue	05-Feb-26	
Amount (Rs.)	1,50,00,00,000.00	Rupees One Hundred and Fifty Crores Only
Tenor	91 Days	
Date of Maturity	07-May-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	22-Jan-26	8-Jan-26
Validity of Issuance	3 Months	60 Days
Validity period for rating	5-Feb-27	5-Feb-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)	15000	
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-Jan-26
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 Period ending 31.12.2025 (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	704	635	501	501
NET WORTH	5,029	3,783	2,260	1,968
INVESTMENT IN SUBSIDIARIES/AFFILIATES	-	-	-	-
TOTAL DEBT OUTSTANDING	32,816	25,611	15,399	11,660
Short Term (< 1 year)	4,925	3,650	2,152	690
Other Debt (>1 year)	27,891	21,961	13,247	10,970
GROSS INCOME	2,944	2,656	1,836	1,407
OPERATING PROFIT (PBITD)	2,298	1,991	1,416	1,073
GROSS PROFIT (PBTD)	623	460	402	324
NET PROFIT (POST TAX)	447	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

<p>Anagha Yashwant Jadhav</p>	<p>Digitally signed by Anagha Yashwant Jadhav Date: 2026.02.04 17:07:35 +05'30'</p>	<p>Anubha v Katare</p>	<p>Digitally signed by Anubhav Katare Date: 2026.02.04 17:07:55 +05'30'</p>
--	---	-----------------------------------	---

Authorised Signatories

Date: February 4, 2026

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

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/CP056	
ISIN	INE831R14FU4	
Proposed Date of Issue	05-Feb-26	
Amount (Rs.)	3,00,00,00,000.00	Rupees Three Hundred Crores Only
Tenor	91 Days	
Date of Maturity	07-May-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	22-Jan-26	8-Jan-26
Validity of Issuance	3 Months	60 Days
Validity period for rating	5-Feb-27	5-Feb-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)	30000	
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-Jan-26
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 Period ending 31.12.2025 (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	704	635	501	501
NET WORTH	5,029	3,783	2,260	1,968
INVESTMENT IN SUBSIDIARIES/AFFILIATES	-	-	-	-
TOTAL DEBT OUTSTANDING	32,816	25,611	15,399	11,660
Short Term (< 1 year)	4,925	3,650	2,152	690
Other Debt (>1 year)	27,891	21,961	13,247	10,970
GROSS INCOME	2,944	2,656	1,836	1,407
OPERATING PROFIT (PBITD)	2,298	1,991	1,416	1,073
GROSS PROFIT (PBTD)	623	460	402	324
NET PROFIT (POST TAX)	447	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

Anubha
v Katare

Digitally signed
by Anubhav
Katare
Date: 2026.02.04
17:04:00 +05'30'

Anagha
Yashwan
t Jadhav

Digitally signed
by Anagha
Yashwant Jadhav
Date: 2026.02.04
17:04:20 +05'30'

Authorised Signatories

Date: February 4, 2026

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

Aditya Birla Housing Finance Limited (ABHFL)

Commercial Paper (CP)

ABHFL/2025-26/CP053

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

February 3, 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 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	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 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			

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	20-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/CP053	
Bank Fund based Facilities Sanctioned as on December 31, 2025			
Name of Bank	Nature of Facility	Limit (INR crore)	Asset Classification
NHB	Bank Lines (Term Loan / CC / WCDL)	4,503	Standard
Bank of Baroda		421	
Bank of India		1,132	
Canara Bank		600	
SIDBI		374	
HDFC Bank		546	
Jammu & Kashmir Bank		900	
Karnataka Bank		235	
IndusInd Bank		1,250	
ICICI Bank		341	
Indian Bank		243	
Punjab National Bank		1,464	
State Bank of India		2,800	
UCO Bank		100	
Union Bank of India		1,639	
Total		16,548	

Annexure IV ABHFL : ABHFL/2025-26/CP053

February 3, 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	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. Niranjan 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, 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



Annexure IV ABHFL : ABHFL/2025-26/CP053

February 3, 2026

7 An issuer which is either an NDFC 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
Katav
Katav
Digitally signed by Anubhav Katav
Date: 2026.02.04 16:16:44 +05'30'

Anagha
Yashwant
Jadhav
Digitally signed by Anagha Yashwant Jadhav
Date: 2026.02.04 16:17:01 +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



Aditya Birla Housing Finance Limited (ABHFL)

Commercial Paper (CP)

ABHFL/2025-26/CP054

February 4, 2026

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

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 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	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 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			

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	20-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/CP054	
Bank Fund based Facilities Sanctioned as on December 31, 2025			
Name of Bank	Nature of Facility	Limit (INR crore)	Asset Classification
NHB	Bank Lines (Term Loan / CC / WCDL)	4,503	Standard
Bank of Baroda		421	
Bank of India		1,132	
Canara Bank		600	
SIDBI		374	
HDFC Bank		546	
Jammu & Kashmir Bank		900	
Karnataka Bank		235	
IndusInd Bank		1,250	
ICICI Bank		341	
Indian Bank		243	
Punjab National Bank		1,464	
State Bank of India		2,800	
UCO Bank		100	
Union Bank of India		1,639	
Total		16,548	

Annexure IV ABHFL : ABHFL/2025-26/CP054

February 4, 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	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.

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



Annexure IV ABHFL : ABHFL/2025-26/CP054

February 4, 2026

7 An issuer which is either an NCFE 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: 2026.02.04
15:57:11 +05'30'

**Anagha
Yashwant
Jadhav**
Digitally signed
by Anagha
Yashwant Jadhav
Date: 2026.02.04
15:57:29 +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

