

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/CP048	
ISIN	INE831R14FS8	
Proposed Date of Issue	16-Jan-26	
Amount (Rs.)	1,00,00,00,000.00	Rupees One Hundred Crores Only
Tenor	143 Days	
Date of Maturity	08-Jun-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	16-Jan-27	16-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)	10000	
In Favor of		
Name and Address of the Guarantor	Not Applicable	
Net worth of the Guarantor (Rs. In Lacs)	Not Applicable	
Extent of The Guarantee Offered by the Guarantor for the Issue	Not Applicable	

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

PART III

A. Issuer Financial Details

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

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

Refer Annexure I and II

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

D. Shareholding Details of Promoters / Details of share Pledged

Refer Annexure

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

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

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

G. Details of default

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

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

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

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

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

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

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

Refer Annexure IV

For Aditya Birla Housing Finance Limited

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Katare

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by Anubhav
Katare
Date: 2026.01.13
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HIRAL
PRAVIN
SIDHPURA

Digitally signed
by HIRAL PRAVIN
SIDHPURA
Date: 2026.01.13
19:54:52 +05'30'

Authorised Signatories

Date: January 12, 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 (ABHL)

Annexure B Outstanding Instruments: CP as on date

January 12, 2025

Commercial Paper (CP)

IPA	Credit Rating Agency	Credit Rating	Rated Amount (INR crore)						
HDFC Bank Ltd	CRISIL	AAA	5,000						
		AA+	5,000						
					(INR crore)				
Issue Name	ISIN	Issue Date	Amount Issued	Maturity Date	Amount Outstanding	IPA	CRA	Rating	Rated Amount
ABHL.2022-03-CP016	INEB31R14C10	24-03-2022	100	24-03-2023	-				
ABHL.2022-03-CP017	INEB31R14C16	14-03-2023	100	14-03-2024	-				
ABHL.2022-03-CP018	INEB31R14C16	24-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP019	INEB31R14C04	20-03-2023	10	14-03-2024	-				
ABHL.2022-03-CP020	INEB31R14C11	04-03-2023	100	03-03-2024	-				
ABHL.2022-03-CP022	INEB31R14C11	05-03-2023	50	03-03-2024	-				
ABHL.2022-03-CP033	INEB31R14C09	14-03-2023	50	14-03-2024	-				
ABHL.2022-03-CP034	INEB31R14C09	14-03-2023	200	14-03-2024	-				
ABHL.2022-03-CP035	INEB31R14C07	14-03-2023	75	24-03-2024	-				
ABHL.2022-03-CP036	INEB31R14C17	14-03-2023	25	24-03-2024	-				
ABHL.2022-03-CP037	INEB31R14C17	14-03-2023	150	24-03-2024	-				
ABHL.2022-03-CP038	INEB31R14C35	14-03-2023	200	14-03-2024	-				
ABHL.2022-03-CP039	INEB31R14C35	14-03-2023	250	14-03-2024	-				
ABHL.2022-03-CP010	INEB31R14C13	14-03-2023	150	14-03-2024	-				
ABHL.2022-03-CP011	INEB31R14C11	25-03-2023	100	25-03-2024	-				
ABHL.2022-03-CP012	INEB31R14C19	25-03-2023	150	23-03-2024	-				
ABHL.2022-03-CP013	INEB31R14C19	24-03-2023	50	23-03-2024	-				
ABHL.2022-03-CP014	INEB31R14C17	14-03-2023	200	14-03-2024	-				
ABHL.2022-03-CP015	INEB31R14C17	14-03-2023	250	14-03-2024	-				
ABHL.2022-03-CP016	INEB31R14C25	24-03-2023	150	23-03-2024	-				
ABHL.2022-03-CP017	INEB31R14C25	24-03-2023	150	23-03-2024	-				
ABHL.2022-03-CP018	INEB31R14C13	14-03-2023	150	20-03-2024	-				
ABHL.2022-03-CP019	INEB31R14C20	23-03-2023	50	20-03-2024	-				
ABHL.2022-03-CP020	INEB31R14C20	23-03-2023	200	20-03-2024	-				
ABHL.2022-03-CP021	INEB31R14C41	14-03-2023	250	07-03-2024	-				
ABHL.2022-03-CP022	INEB31R14C41	14-03-2023	50	07-03-2024	-				
ABHL.2022-03-CP023	INEB31R14C41	14-03-2023	100	07-03-2024	-				
ABHL.2022-03-CP024	INEB31R14C09	23-03-2023	150	24-03-2024	-				
ABHL.2022-03-CP025	INEB31R14C07	23-03-2023	200	24-03-2024	-				
ABHL.2022-03-CP026	INEB31R14C06	14-03-2023	100	14-03-2024	-				
ABHL.2022-03-CP027	INEB31R14C03	05-03-2023	250	24-03-2024	-				
ABHL.2022-03-CP028	INEB31R14C03	05-03-2023	150	24-03-2024	-				
ABHL.2022-03-CP029	INEB31R14C10	14-03-2023	250	14-03-2024	-				
ABHL.2022-03-CP030	INEB31R14C08	14-03-2023	50	14-03-2024	-				
ABHL.2022-03-CP031	INEB31R14C08	14-03-2023	10	14-03-2024	-				
ABHL.2022-03-CP032	INEB31R14C46	23-03-2023	0	24-03-2024	-				
ABHL.2022-03-CP033	INEB31R14C41	23-03-2023	300	24-03-2024	-				
ABHL.2022-03-CP034	INEB31R14C12	23-03-2023	200	24-03-2024	-				
ABHL.2022-03-CP035	INEB31R14C12	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP036	INEB31R14C00	14-03-2023	150	14-03-2024	-				
ABHL.2022-03-CP037	INEB31R14C16	23-03-2023	100	13-03-2024	-				
ABHL.2022-03-CP038	INEB31R14C46	23-03-2023	10	13-03-2024	-				
ABHL.2022-03-CP039	INEB31R14C46	23-03-2023	50	13-03-2024	-				
ABHL.2022-03-CP040	INEB31R14C44	23-03-2023	50	25-03-2024	-				
ABHL.2022-03-CP041	INEB31R14C16	23-03-2023	100	13-03-2024	-				
ABHL.2022-03-CP042	INEB31R14C02	14-03-2023	100	14-03-2024	-				
ABHL.2022-03-CP022	INEB31R14C09	14-03-2023	100	14-03-2024	-				
ABHL.2022-03-CP023	INEB31R14C07	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP024	INEB31R14C07	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP025	INEB31R14C05	23-03-2023	250	24-03-2024	-				
ABHL.2022-03-CP026	INEB31R14C05	23-03-2023	250	24-03-2024	-				
ABHL.2022-03-CP027	INEB31R14C05	23-03-2023	300	24-03-2024	-				
ABHL.2022-03-CP028	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP029	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP030	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP031	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP032	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP033	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP034	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP035	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP036	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP037	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP038	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP039	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP040	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP041	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP042	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP043	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP044	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP045	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP046	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP047	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP048	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP049	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP050	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP051	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP052	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP053	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP054	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP055	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP056	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP057	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP058	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP059	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP060	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP061	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP062	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP063	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP064	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP065	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP066	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP067	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP068	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP069	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP070	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP071	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP072	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP073	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP074	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP075	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP076	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP077	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP078	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP079	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP080	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP081	INEB31R14C05	23-03-2023	100	24-03-2024	-				
ABHL.2022-03-CP082	INEB31R14C05	23-0							

Aditya Birla Housing Finance Limited (ABHFL)

Commercial Paper (CP)

ABHFL/2025-26/CP048

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

January 12, 2026

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

Subordinate Debt (Sub-Debt)

(INR crore)

Debenture Series	ISIN	Date of Allotment	Amount 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/CP048	
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/CP048

January 12, 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.

Annexure IV ABHFL : ABHFL/2025-26/CP048

January 12, 2026

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.

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by Anubhav
Katare
Date: 2026.01.13
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HIRAL
PRAVIN
SIDHPURA

Digitally signed
by HIRAL PRAVIN
SIDHPURA
Date: 2026.01.13
19:54:06 +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



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/CP050	
ISIN	INE831R14FS8	
Proposed Date of Issue	16-Jan-26	
Amount (Rs.)	50,00,00,000.00	Rupees Fifty Crores Only
Tenor	143 Days	
Date of Maturity	08-Jun-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	16-Jan-27	16-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)	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-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

Anubh av Katare	Digitally signed by Anubhav Katare Date: 2026.01.14 15:18:21 +05'30'	HIRAL PRAVIN SIDHPURA	Digitally signed by HIRAL PRAVIN SIDHPURA Date: 2026.01.15 09:40:59 +05'30'
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Authorised Signatories

Date: January 14, 2026

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

Ably Life Housing Finance Limited (ABFL)

Annexure Outstanding Instruments: CP as on date

January 14, 2020

CPA	Credit Rating Agency	Credit Rating	Rated Amount (INR crore)	Issue Name	ISIN	Issue Date	Amount Issued	Maturity Date	Amount Outstanding	CPA	CRA	Rating	Rated Amount
HDFC Bank Ltd	CRISIL	A1+	5,000	ABFL2020-24-CP016	INE831R4G10	20-04-22	100	20-04-23	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP017	INE831R4G20	20-04-23	100	19-04-23	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP018	INE831R4G30	20-04-23	100	20-04-23	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP019	INE831R4G40	20-04-23	10	14-04-23	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP020	INE831R4G50	05-04-23	100	30-04-23	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP021	INE831R4G60	05-04-23	50	30-04-23	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP022	INE831R4G70	14-04-23	50	14-04-23	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP023	INE831R4G80	14-04-23	200	14-04-23	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP024	INE831R4G90	14-04-23	75	27-04-23	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP025	INE831R4H00	14-04-23	25	27-04-23	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP026	INE831R4H10	14-04-23	150	27-04-23	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP027	INE831R4H20	14-04-23	200	14-04-23	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP028	INE831R4H30	14-04-23	150	23-04-23	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP029	INE831R4H40	14-04-23	50	23-04-23	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP030	INE831R4H50	14-04-23	200	14-04-23	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP031	INE831R4H60	14-04-23	150	14-04-23	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP032	INE831R4H70	14-04-23	250	14-04-23	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP033	INE831R4H80	14-04-23	150	29-04-23	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP034	INE831R4H90	14-04-23	150	29-04-23	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP035	INE831R4I00	01-04-23	250	07-04-24	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP036	INE831R4I10	01-04-23	100	07-04-24	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP037	INE831R4I20	01-04-23	100	07-04-24	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP038	INE831R4I30	01-04-23	50	29-04-24	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP039	INE831R4I40	01-04-23	50	29-04-24	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP040	INE831R4I50	01-04-23	250	29-04-24	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP041	INE831R4I60	01-04-23	150	29-04-24	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP042	INE831R4I70	01-04-23	150	29-04-24	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP043	INE831R4I80	01-04-23	50	13-04-24	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP044	INE831R4I90	01-04-23	250	13-04-24	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP045	INE831R4J00	20-04-24	12	19-04-24	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP046	INE831R4J10	20-04-24	50	19-04-24	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP047	INE831R4J20	20-04-24	100	19-04-24	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP048	INE831R4J30	20-04-24	100	19-04-24	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP049	INE831R4J40	20-04-24	100	19-04-24	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP050	INE831R4J50	20-04-24	100	19-04-24	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP051	INE831R4J60	20-04-24	100	19-04-24	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP052	INE831R4J70	20-04-24	100	19-04-24	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP053	INE831R4J80	20-04-24	250	19-04-24	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP054	INE831R4J90	20-04-24	250	19-04-24	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP055	INE831R4K00	17-04-24	250	16-04-24	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP056	INE831R4K10	17-04-24	25	16-04-24	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP057	INE831R4K20	17-04-24	300	24-04-24	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP058	INE831R4K30	17-04-24	50	24-04-24	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP059	INE831R4K40	17-04-24	100	24-04-24	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP060	INE831R4K50	17-04-24	100	24-04-24	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP061	INE831R4K60	17-04-24	100	24-04-24	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP062	INE831R4K70	17-04-24	50	24-04-24	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP063	INE831R4K80	17-04-24	50	24-04-24	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP064	INE831R4K90	17-04-24	100	24-04-24	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP065	INE831R4L00	16-04-24	125	28-04-25	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP066	INE831R4L10	16-04-24	200	28-04-25	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP067	INE831R4L20	16-04-24	250	28-04-25	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP068	INE831R4L30	16-04-24	300	28-04-25	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP069	INE831R4L40	16-04-24	50	27-04-25	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP070	INE831R4L50	16-04-24	100	03-04-25	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP071	INE831R4L60	16-04-24	250	24-04-25	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP072	INE831R4L70	16-04-24	25	13-04-25	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP073	INE831R4L80	16-04-24	50	13-04-25	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP074	INE831R4L90	16-04-24	100	13-04-25	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP075	INE831R4M00	16-04-24	100	13-04-25	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP076	INE831R4M10	16-04-24	100	13-04-25	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP077	INE831R4M20	16-04-24	100	13-04-25	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP078	INE831R4M30	16-04-24	100	13-04-25	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP079	INE831R4M40	16-04-24	100	13-04-25	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP080	INE831R4M50	16-04-24	100	13-04-25	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP081	INE831R4M60	16-04-24	100	13-04-25	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP082	INE831R4M70	16-04-24	200	28-04-25	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP083	INE831R4M80	16-04-24	500	28-04-25	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP084	INE831R4M90	16-04-24	200	28-04-25	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP085	INE831R4N00	16-04-24	225	15-04-26	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP086	INE831R4N10	16-04-24	225	15-04-26	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP087	INE831R4N20	16-04-24	200	27-04-26	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP088	INE831R4N30	16-04-24	400	03-04-26	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP089	INE831R4N40	16-04-24	200	10-04-26	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP090	INE831R4N50	16-04-24	100	10-04-26	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP091	INE831R4N60	16-04-24	100	10-04-26	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP092	INE831R4N70	16-04-24	500	10-04-26	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP093	INE831R4N80	16-04-24	200	10-04-26	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP094	INE831R4N90	16-04-24	200	10-04-26	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP095	INE831R4O00	16-04-24	200	10-04-26	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP096	INE831R4O10	16-04-24	500	08-04-26	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP097	INE831R4O20	16-04-24	400	08-04-26	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP098	INE831R4O30	16-04-24	400	08-04-26	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP099	INE831R4O40	16-04-24	100	08-04-26	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP100	INE831R4O50	16-04-24	100	08-04-26	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP101	INE831R4O60	16-04-24	100	08-04-26	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP102	INE831R4O70	16-04-24	100	08-04-26	-				-
	CRISIL	A1+	5,000	ABFL2020-24-CP103	INE831R4O80	16-04-24							

Aditya Birla Housing Finance Limited (ABHFL)

Commercial Paper (CP)

ABHFL/2025-26/CP050

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

January 14, 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		
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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		
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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		
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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/CP050	
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/CP050

January 14, 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/CP050

January 14, 2026

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.

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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



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/CP051	
ISIN	INE831R14FS8	
Proposed Date of Issue	16-Jan-26	
Amount (Rs.)	50,00,00,000.00	Rupees Fifty Crores Only
Tenor	143 Days	
Date of Maturity	08-Jun-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	16-Jan-27	16-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)	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-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

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Authorised Signatories

Date: January 14, 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/2025-28/CP051

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

January 14, 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
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Total			14,285.00			ICRA Ratings and CRISIL Ratings Limited

Subordinate Debt (Sub-Debt)

(INR crore)

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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/CP051	
Bank Fund based Facilities Sanctioned as on September 30, 2025			
Name of Bank	Nature of Facility	Limit (INR crore)	Asset Classification
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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/CP051

January 14, 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/CP051

January 14, 2026

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
v Katare

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by Anubhav
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15:31:20 +05'30'

HIRAL
PRAVIN
SIDHPURA

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HIRAL PRAVIN
SIDHPURA
Date: 2026.01.15
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