

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/CP024	
ISIN	INE831R14FD0	
Proposed Date of Issue	19-Aug-25	
Amount (Rs.)	3,00,00,00,000.00	Rupees Three Hundred Crores Only
Tenor	91 Days	
Date of Maturity	18-Nov-25	
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	8-Aug-25	30-Jul-25
Validity of Issuance	3 Months	60 Days
Validity period for rating	19-Aug-26	19-Aug-26
For Amount (Rs.)	₹ 4000.00 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-Apr-25
1. Limit approved by Board	₹ 5000 crores
2. Limit as per CRA	ICRA Limited - ₹4000.00 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 30.06.2025 (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	658	635	501	501
NET WORTH	4,152	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)	4,309	3,650	2,152	690
Other Debt (>1 year)	24,702	21,961	13,247	10,970
GROSS INCOME	894	2,656	1,836	1,407
OPERATING PROFIT (PBITD)	683	1,991	1,416	1,073
GROSS PROFIT (PBTD)	167	460	402	324
NET PROFIT (POST TAX)	119	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 reported)

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

Refer Annexure IV

For Aditya Birla Housing Finance Limited

Anubhav Katare Digitally signed by Anubhav Katare Date: 2025.08.13 21:11:10 +05'30'	Shraddha Suresh Wade Digitally signed by Shraddha Suresh Wade Date: 2025.08.13 21:11:22 +05'30'
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Authorised Signatories

Date: August 13, 2025

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

August 13, 2025

IPA	Credit Rating Agency	Credit Rating	Rated Amount (INR crore)								
HDFC Bank Ltd	ICRA Ltd	A1+	5,000								
	CRISIL Ratings	A1+	5,000								
				(INR crore)							
Issue Name	ISIN	Issue Date	Amount Issued	Maturity Date	Amount Outstanding	IPA	CRA	Rating	Rated Amount		
ABHFL2022-23-CP016	INEB31R14CL0	29-Oct-22	100	20-Jul-23	-	HDFC Bank Limited	AAA by ICFR & AAA (Stable) by ICRA	A1+	2,706		
ABHFL2022-23-CP017	INEB31R14CM8	13-Mar-23	100	12-Jun-23	-						
ABHFL2022-23-CP018	INEB31R14CN6	21-Mar-23	100	20-Jun-23	-						
ABHFL2022-23-CP019	INEB31R14CD4	28-Mar-23	10	14-Jun-23	-						
ABHFL2022-24-CP001	INEB31R14CP1	06-Apr-23	100	30-Jun-23	-						
ABHFL2022-24-CP002	INEB31R14CP1	06-Apr-23	50	30-Jun-23	-						
ABHFL2022-24-CP003	INEB31R14CG9	11-Apr-23	50	11-Jul-23	-						
ABHFL2022-24-CP004	INEB31R14CG9	11-Apr-23	200	11-Jul-23	-						
ABHFL2022-24-CP005	INEB31R14CR7	13-Apr-23	75	27-Jun-23	-						
ABHFL2022-24-CP006	INEB31R14CR7	13-Apr-23	25	27-Jun-23	-						
ABHFL2022-24-CP007	INEB31R14CR7	19-Apr-23	150	27-Jun-23	-						
ABHFL2022-24-CP008	INEB31R14CS5	16-May-23	200	14-Aug-23	-						
ABHFL2022-24-CP009	INEB31R14CS5	16-May-23	250	14-Aug-23	-						
ABHFL2022-24-CP010	INEB31R14CT3	12-Jun-23	150	11-Sep-23	-						
ABHFL2022-24-CP011	INEB31R14CU1	20-Jun-23	100	20-Sep-23	-						
ABHFL2022-24-CP012	INEB31R14CV9	25-Jul-23	150	23-Oct-23	-						
ABHFL2022-24-CP013	INEB31R14CV9	31-Jul-23	50	23-Oct-23	-						
ABHFL2022-24-CP014	INEB31R14CW7	11-Aug-23	200	10-Nov-23	-						
ABHFL2022-24-CP015	INEB31R14CW7	14-Aug-23	250	10-Nov-23	-						
ABHFL2022-24-CP016	INEB31R14CX6	22-Aug-23	150	20-Feb-24	-						
ABHFL2022-24-CP017	INEB31R14CX5	29-Aug-23	150	22-Feb-24	-						
ABHFL2022-24-CP018	INEB31R14CY3	16-Oct-23	150	20-Dec-23	-						
ABHFL2022-24-CP019	INEB31R14CZ0	23-Oct-23	50	22-Mar-24	-						
ABHFL2022-24-CP020	INEB31R14CZ0	23-Oct-23	200	22-Mar-24	-						
ABHFL2022-24-CP021	INEB31R14DA1	08-Nov-23	250	07-Feb-24	-						
ABHFL2022-24-CP022	INEB31R14DA1	08-Nov-23	50	07-Feb-24	-						
ABHFL2022-24-CP023	INEB31R14DA1	10-Nov-23	100	07-Feb-24	-						
ABHFL2022-24-CP024	INEB31R14DB9	23-Nov-23	150	21-Mar-24	-						
ABHFL2022-24-CP025	INEB31R14DB7	30-Nov-23	200	29-Mar-24	-						
ABHFL2022-24-CP026	INEB31R14DB5	07-Dec-23	50	19-Mar-24	-						
ABHFL2022-24-CP027	INEB31R14DE3	09-Dec-24	250	20-Jul-24	-						
ABHFL2022-24-CP028	INEB31R14DE3	05-Feb-24	150	20-Jul-24	-						
ABHFL2022-24-CP029	INEB31R14DF0	13-Feb-24	250	14-Sep-24	-						
ABHFL2022-24-CP030	INEB31R14DG8	16-Feb-24	50	17-Sep-24	-						
ABHFL2022-24-CP031	INEB31R14DG8	16-Feb-24	10	17-Sep-24	-						
ABHFL2022-24-CP032	INEB31R14DH6	20-Feb-24	90	21-Sep-24	-						
ABHFL2022-24-CP033	INEB31R14DH6	26-Feb-24	300	20-Sep-24	-						
ABHFL2022-24-CP034	INEB31R14DJ2	29-Feb-24	100	30-Sep-24	-						
ABHFL2022-24-CP035	INEB31R14DJ2	29-Feb-24	100	30-Sep-24	-						
ABHFL2022-24-CP036	INEB31R14DK0	19-Mar-24	150	14-Jun-24	-						
ABHFL2022-24-CP037	INEB31R14DL8	23-Mar-24	100	19-Sep-24	-						
ABHFL2022-24-CP038	INEB31R14DM6	23-Mar-24	12	19-Jun-24	-						
ABHFL2022-24-CP039	INEB31R14DM6	23-Mar-24	50	19-Jun-24	-						
ABHFL2022-24-CP040	INEB31R14DN4	26-Mar-24	50	25-Jun-24	-						
ABHFL2022-24-CP041	INEB31R14DL8	26-Mar-24	100	19-Sep-24	-						
ABHFL2022-25-CP001	INEB31R14DQ2	12-Apr-24	100	12-Jul-24	-	HDFC Bank Limited	AAA by ICFR & AAA (Stable) by ICRA	A1+	2,706		
ABHFL2022-25-CP002	INEB31R14DP9	16-Apr-24	100	19-Jul-24	-						
ABHFL2022-25-CP003	INEB31R14DQ7	25-Apr-24	100	25-Jul-24	-						
ABHFL2022-25-CP004	INEB31R14DR6	14-May-24	250	13-Sep-24	-						
ABHFL2022-25-CP005	INEB31R14DS3	17-May-24	250	16-Sep-24	-						
ABHFL2022-25-CP006	INEB31R14DS3	17-May-24	25	16-Sep-24	-						
ABHFL2022-25-CP007	INEB31R14DT1	22-May-24	300	21-Sep-24	-						
ABHFL2022-25-CP008	INEB31R14DU9	30-May-24	100	26-Sep-24	-						
ABHFL2022-25-CP009	INEB31R14DV7	31-May-24	100	26-Sep-24	-						
ABHFL2022-25-CP010	INEB31R14DV7	31-May-24	50	26-Sep-24	-						
ABHFL2022-25-CP011	INEB31R14DU9	31-May-24	50	26-Sep-24	-						
ABHFL2022-25-CP012	INEB31R14DW5	05-Jun-24	50	13-Sep-24	-						
ABHFL2022-25-CP013	INEB31R14DW5	05-Jun-24	50	13-Sep-24	-						
ABHFL2022-25-CP014	INEB31R14DM6	05-Jun-24	300	13-Sep-24	-						
ABHFL2022-25-CP015	INEB31R14DX3	19-Jun-24	200	18-Oct-24	-						
ABHFL2022-25-CP016	INEB31R14DY1	13-Aug-24	400	12-Nov-24	-						
ABHFL2022-25-CP017	INEB31R14DZ8	16-Aug-24	250	14-Sep-24	-						
ABHFL2022-25-CP018	INEB31R14EA9	23-Aug-24	100	22-Nov-24	-						
ABHFL2022-25-CP019	INEB31R14EB7	30-Aug-24	100	26-Nov-24	-						
ABHFL2022-25-CP020	INEB31R14EC5	13-Sep-24	275	13-Oct-24	-						
ABHFL2022-25-CP021	INEB31R14ED3	17-Sep-24	100	17-Oct-24	-						
ABHFL2022-25-CP022	INEB31R14EE1	20-Sep-24	75	20-Oct-24	-						
ABHFL2022-25-CP023	INEB31R14EF8	24-Sep-24	150	24-Oct-24	-						
ABHFL2022-25-CP024	INEB31R14EF6	03-Oct-24	50	19-Oct-24	-						
ABHFL2022-25-CP025	INEB31R14EG6	03-Oct-24	100	19-Oct-24	-						
ABHFL2022-25-CP026	INEB31R14EH4	19-Oct-24	150	17-Jun-25	-						
ABHFL2022-25-CP027	INEB31R14EH4	19-Oct-24	100	17-Jun-25	-						
ABHFL2022-25-CP028	INEB31R14EH4	19-Oct-24	100	17-Jun-25	-						
ABHFL2022-25-CP029	INEB31R14EH4	19-Oct-24	25	17-Jun-25	-						
ABHFL2022-25-CP030	INEB31R14EH2	20-Oct-24	125	26-Jun-25	-						
ABHFL2022-25-CP031	INEB31R14EH2	20-Oct-24	200	26-Jun-25	-						
ABHFL2022-25-CP032	INEB31R14EJ0	21-Nov-24	250	20-Feb-25	-						
ABHFL2022-25-CP033	INEB31R14EH6	28-Nov-24	300	27-Feb-25	-						
ABHFL2022-25-CP034	INEB31R14EH6	28-Nov-24	50	27-Feb-25	-						
ABHFL2022-25-CP035	INEB31R14EL6	02-Dec-24	100	09-Jan-25	-						
ABHFL2022-25-CP036	INEB31R14EM4	20-Dec-24	250	24-Jan-25	-						
ABHFL2022-25-CP037	INEB31R14EN2	08-Jan-25	25	13-Jan-25	-						
ABHFL2022-25-CP038	INEB31R14EN2	08-Jan-25	50	13-Jan-25	-						
ABHFL2022-25-CP039	INEB31R14EN2	08-Jan-25	100	13-Jan-25	-						
ABHFL2022-25-CP040	INEB31R14EO0	17-Jan-25	100	17-Jan-25	-						
ABHFL2022-25-CP041	INEB31R14EO0	17-Jan-25	200	17-Jan-25	-						
ABHFL2022-25-CP042	INEB31R14EP7	29-Jan-25	200	28-Mar-25	-						
ABHFL2022-25-CP043	INEB31R14EQ9	27-Feb-25	500	26-Jul-25	-						
ABHFL2022-25-CP044	INEB31R14ER3	04-Mar-25	100	03-Jun-25	-						
ABHFL2022-25-CP045	INEB31R14ER3	04-Mar-25	50	03-Jun-25	-						
ABHFL2022-25-CP046	INEB31R14ER3	04-Mar-25	50	03-Jun-25	-						

Aditya Birla Housing Finance Limited (ABHFL)

Commercial Paper (CP)

ABHFL/2025-26/CP024

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

August 13, 2025

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 H1 FY 2022-23	INE831R07342	29-Nov-2022	250,00	28-Nov-2025		
ABHFL NCD A1 FY 2023-24	INE831R07359	26-Apr-2023	310,00	26-Apr-2028		
ABHFL NCD C2 FY 2023-24	INE831R07367	13-Jul-2023	265,00	13-Jul-2028		
ABHFL NCD D1 FY 2023-24	INE831R07391	13-Jul-2023	285,00	15-Mar-2027		
ABHFL NCD H1 FY 2023-24	INE831R07409	14-Nov-2023	270,00	14-Nov-2028		
ABHFL NCD J1 FY 2023-24	INE831R07417	31-Jan-2024	425,00	31-Jan-2034		
ABHFL NCD K1 FY 2023-24	INE831R07425	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		ICRA Ratings and CRISIL Ratings Limited
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 II 2024-25 (Further issuance I)	INE831R07516	18-Jul-2025	150,00	10-Mar-2028		
ABHFL NCD Series E1 2025-26	INE831R07615	4-Aug-2025	1,500,00	31-Jul-2035		
Total			13,505.00			

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	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		ICRA Ratings and CRISIL Ratings Limited
ABHFL NCD SERIES SD A1 FY 2025-26	INE831R08100	23-Apr-2025	300,00	23-Apr-2035		
Total			910.00			

Annexure III - Letter of Offer ABHFL :		ABHFL/2025-26/CP024	
Bank Fund based Facilities Sanctioned as on June 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		675	
HDFC Bank		646	
ICICI Bank		488	
Indian Bank		683	
IndusInd Bank		950	
Jammu & Kashmir Bank		400	
Karnataka Bank		280	
NHB		3,339	
Punjab National Bank		1,514	
SIDBI		437	
State Bank of India		2,800	
UCO Bank		100	
Union Bank of India		1,039	
Total		15,172	

Annexure IV ABHFL : ABHFL/2025-26/CP024

August 13, 2025

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

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/CP024

August 13, 2025

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

Shraddha Suresh Wade
Digitally signed by Shraddha Suresh Wade
Date: 2025.08.13 20:12:11 +05'30'

Anubhav Katare
Digitally signed by Anubhav Katare
Date: 2025.08.13 20:12:30 +05'30'

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