Aditya Birla Housing Finance Ltd.

ADITYA BIRLA CAPITAL HOME LOANS

Letter of Offer

Issue of Commercial Paper (CP)

PART I

Issuer Details	
Name and Address of Issuer	Aditya Birla Housing Finance Limited
	One World Center, Tower I 18th Floor, Jupiter Mills Compound, Elphinstone Road Mumbai - 400013
Business Segment / Activity	Housing Finance Company (HFC's)
Chief Financial Officer	Mr. Ashish Damani
Group Affiliation (If Any)	Aditya Birla Group

PART II

Issue Details	ABHFL/2025-26/CP023	
ISIN	INE831R14FC2	
Proposed Date of Issue	July 24, 2025	
Amount (Rs.)	100,00,00,000.00 (Rupees One Hundred Crores Only)	
Tenor	88 Days	
Date of Maturity	October 20, 2025	
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	July 11, 2025	July 02, 2025
Validity of Issuance	3 Months	60 Days
Validity period for rating	July 24, 2026	July 24, 2026
For Amount (Rs.)	₹4,000.00 crore	₹5,000.00 crore

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

Conditions (If Any)	Standalone	Standalone
Long term credit rating obtained by the Issuer	Refer Annexure IV	Refer Annexure IV
Unaccepted Credit Rating assigned to the Issuer	Refer Annexure IV	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	

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
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https://homefinance.adityabirlacapital.com

Registered Office:
Indian Rayon Compound,
Veraval, Gujarat – 362 266
CIN: U65922GJ2009PLC083779

Credit Enhancement Details	Not applicable
(If any)	
Description of Instrument	Commercial Paper
Amount (Rs. In Lacs)	10,000.00
In Favor of	
Name and Address of the Guarantor	Not Applicable
Net worth of the Guarantor	Not Applicable
(Rs. In Lacs)	
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	April 16, 2025
1. Limit approved by Board	₹ 5,000 crores
2. Limit as per CRA	ICRA Limited - ₹4,000.00 crores CRISIL Ratings - ₹5,000.00 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

NAME OF THE BANK	NATURE OF THE FACILITY	O/S AMOUNT / LIMIT (Rs)	ASSET CLASSIFICATION

D. Shareholding Details of Promoters / Details of share Pledged – Refer Annexure IV

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

(All the figures are as per Ind AS Financials)

Particulars	For Year Ending (Audited) 31.03.2025	For Year Ending (Audited) 31.03.2024	For Year Ending (Audited) 31.03.2023	For Year Ending (Audited) 31.03.2022
Equity	635	501	501	501
Net worth	3,783	2,260	1,968	1,721
Investment in Subsidiaries/Affiliates	-	-	-	-
Total Debt Outstanding	25,611	15,399	11,660	10,332
-Short Term (< 1 Year)	3,650	2,152	690	265
-Other Debt	21,961	13,247	10,970	10,067
Gross Income	2,656	1,836	1,407	1,216
Operating Profit (PBITD)	1,991	1,416	1,073	958
Gross Profit (PBTD)	460	402	324	263
Net Profit (Post Tax)	323	291	241	197
Audit Qualifications (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

Category	Up to 30/31 days	>1 month – 2 months	>2 months – 3 months	>3 months – 6 months	>6 months –1 year	> 1 year – 3 years	>3 years –5 years	>5 years	Total
Deposit									
Advances									
Investments									
Borrowings									
Foreign Currency Assets (FCA)									
Foreign Currency Liabilities (FCL)									

Authorized Signatory of the Issuer

Shraddha Suresh Wade Digitally signed by Shraddha Suresh Wade Date: 2025.07.23 14:07:15 +05'30'

Anubhav Katare Digitally signed by Anubhav Katare Date: 2025.07.23 14:07:32 +05'30'

Date: July 23, 2025

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)

Annexure I: Outstanding Instruments: CP as on date

Commercial Paper (CP) July 23, 2025

IPA	Credit Rating Agency	Credit Rating	Rated Amount (INR crore)
HDFC Bank Ltd	ICRA Ltd	A1+	4,000
	CRISIL Ratings	A1+	5,000

(INR crore)

Issue Name	ISIN	Issue Date	Amount Issued	Maturity Date	Amount Oustanding	IPA	CRA	Rating	Rated Amount
ABHFL/2022-23/CP016	INE831R14CL0	29-Dec-22	100	20-Mar-23	-				-
ABHFL/2022-23/CP017	INE831R14CM8	13-Mar-23	100	12-Jun-23	-				-
ABHFL/2022-23/CP018	INE831R14CN6	21-Mar-23	100	20-Jun-23	-				-
ABHFL/2022-23/CP019	INE831R14CO4	28-Mar-23	10	14-Jun-23	-				-
ABHFL/2023-24/CP001	INE831R14CP1	06-Apr-23	100	30-Jun-23	-				-
ABHFL/2023-24/CP002	INE831R14CP1	06-Apr-23	50	30-Jun-23	-				-
ABHFL/2023-24/CP003	INE831R14CQ9	11-Apr-23	50	11-Jul-23	-				-
ABHFL/2023-24/CP004	INE831R14CQ9	11-Apr-23	200	11-Jul-23	-				-
ABHFL/2023-24/CP005	INE831R14CR7	13-Apr-23	75	27-Jun-23	-				-
ABHFL/2023-24/CP006	INE831R14CR7	13-Apr-23	25	27-Jun-23	-				-
ABHFL/2023-24/CP007	INE831R14CR7	19-Apr-23	150	27-Jun-23	-				-
ABHFL/2023-24/CP008	INE831R14CS5	16-May-23	200	14-Aug-23	-				-
ABHFL/2023-24/CP009	INE831R14CS5	16-May-23	250	14-Aug-23	-				-
ABHFL/2023-24/CP010	INE831R14CT3	12-Jun-23	150	11-Sep-23	-				-
ABHFL/2023-24/CP011	INE831R14CU1	26-Jun-23	100	25-Sep-23	-				-
ABHFL/2023-24/CP012	INE831R14CV9	25-Jul-23	150	23-Oct-23	-				-
ABHFL/2023-24/CP013	INE831R14CV9	31-Jul-23	50	23-Oct-23	-				-
ABHFL/2023-24/CP014	INE831R14CW7	11-Aug-23	200	10-Nov-23	-				-
ABHFL/2023-24/CP015	INE831R14CW7	14-Aug-23	250	10-Nov-23	-				-
ABHFL/2023-24/CP016	INE831R14CX5	22-Aug-23	150	22-Nov-23	-				-
ABHFL/2023-24/CP017	INE831R14CX5	28-Aug-23	150	22-Nov-23	-				-
ABHFL/2023-24/CP018	INE831R14CY3	16-Oct-23	150	20-Dec-23	-				-
ABHFL/2023-24/CP019	INE831R14CZ0	23-Oct-23	50	22-Jan-24	-				-
ABHFL/2023-24/CP020	INE831R14CZ0	23-Oct-23	200	22-Jan-24	-				-
ABHFL/2023-24/CP021	INE831R14DA1	08-Nov-23	250	07-Feb-24	-				-
ABHFL/2023-24/CP022	INE831R14DA1	08-Nov-23	50	07-Feb-24	-				-
ABHFL/2023-24/CP023	INE831R14DA1	10-Nov-23	100	07-Feb-24	-				-
ABHFL/2023-24/CP024	INE831R14DB9	22-Nov-23	150	21-Feb-24	-				-
ABHFL/2023-24/CP025	INE831R14DC7	30-Nov-23	200	29-Feb-24	-				-
ABHFL/2023-24/CP026	INE831R14DD5	07-Dec-23	50	13-Mar-24	-				-
ABHFL/2023-24/CP027	INE831R14DE3	06-Feb-24	250	20-Mar-24	-				-
ABHFL/2023-24/CP028	INE831R14DE3	06-Feb-24	150	20-Mar-24	-				-
ABHFL/2023-24/CP029	INE831R14DF0	13-Feb-24	250	14-May-24	-				-
ABHFL/2023-24/CP030	INE831R14DG8	16-Feb-24	50	17-May-24	-				-
ABHFL/2023-24/CP031	INE831R14DG8	16-Feb-24	10	17-May-24	-				-
ABHFL/2023-24/CP032	INE831R14DH6	20-Feb-24	90	21-May-24	-				-
ABHFL/2023-24/CP033	INE831R14DI4	28-Feb-24	300	29-May-24	-				-
ABHFL/2023-24/CP034	INE831R14DJ2	29-Feb-24	100	30-May-24	-				-
ABHFL/2023-24/CP035	INE831R14DJ2	29-Feb-24	100	30-May-24	-				-
ABHFL/2023-24/CP036	INE831R14DK0	18-Mar-24	150	14-Jun-24	-				-
ABHFL/2023-24/CP037	INE831R14DL8	22-Mar-24	100	19-Sep-24	-				-
ABHFL/2023-24/CP038	INE831R14DM6	22-Mar-24	12	19-Jun-24	-				-
ABHFL/2023-24/CP039	INE831R14DM6	22-Mar-24	50	19-Jun-24	-				-
ABHFL/2023-24/CP040	INE831R14DN4	26-Mar-24	50	25-Jun-24	-				-
ABHFL/2023-24/CP041	INE831R14DL8	26-Mar-24	100	19-Sep-24	-				-
ABHFL/2024-25/CP001	INE831R14DO2	12-Apr-24	100	12-Jul-24	-				-
ABHFL/2024-25/CP002	INE831R14DP9	16-Apr-24	100	16-Jul-24	-				-
ABHFL/2024-25/CP003	INE831R14DQ7	29-Apr-24	100	29-Jul-24	-				-
ABHFL/2024-25/CP004	INE831R14DR5	14-May-24	250	13-Aug-24	-				-
ABHFL/2024-25/CP005	INE831R14DS3	17-May-24	250	16-Aug-24	-				-
ABHFL/2024-25/CP006	INE831R14DS3	17-May-24	25	16-Aug-24	-				-
ABHFL/2024-25/CP007	INE831R14DT1	22-May-24	300	21-Aug-24	-		AAA by Ind Ra & AAA (Stable) by ICRA		-
ABHFL/2024-25/CP008	INE831R14DU9	30-May-24	100	29-Aug-24	-				-
ABHFL/2024-25/CP009	INE831R14DV7	31-May-24	100	28-Nov-24	-				-
ABHFL/2024-25/CP010	INE831R14DV7	31-May-24	50	28-Nov-24	-				-
ABHFL/2024-25/CP011	INE831R14DU9	31-May-24	50	29-Aug-24	-				-
ABHFL/2024-25/CP012	INE831R14DW5	05-Jul-24	50	13-Sep-24	-				-
ABHFL/2024-25/CP013	INE831R14DW5	05-Jul-24	50	13-Sep-24	-				-
ABHFL/2024-25/CP014	INE831R14DW5	05-Jul-24	300	13-Sep-24	-	HDFC Bank Limited		A1+	-
ABHFL/2024-25/CP015	INE831R14DX3	19-Jul-24	200	18-Oct-24	-				-
ABHFL/2024-25/CP016	INE831R14DY1	13-Aug-24	400	12-Nov-24	-				-
ABHFL/2024-25/CP017	INE831R14DZ8	16-Aug-24	250	14-Nov-24	-				-
ABHFL/2024-25/CP018	INE831R14EA9	23-Aug-24	100	22-Nov-24	-				-
ABHFL/2024-25/CP019	INE831R14EB7	30-Aug-24	100	29-Nov-24	-				-
ABHFL/2024-25/CP020	INE831R14EC5	13-Sep-24	275	13-Dec-24	-				-
ABHFL/2024-25/CP021	INE831R14ED3	17-Sep-24	100	17-Dec-24	-				-
ABHFL/2024-25/CP022	INE831R14EE1	20-Sep-24	75	20-Dec-24	-				-
ABHFL/2024-25/CP023	INE831R14EF8	24-Sep-24	150	24-Dec-24	-				-
ABHFL/2024-25/CP024	INE831R14EG6	03-Oct-24	50	26-Dec-24	-				-
ABHFL/2024-25/CP025	INE831R14EG6	03-Oct-24	100	26-Dec-24	-				-
ABHFL/2024-25/CP026	INE831R14EH4	18-Oct-24	150	17-Jan-25	-				-
ABHFL/2024-25/CP027	INE831R14EH4	18-Oct-24	100	17-Jan-25	-				-
ABHFL/2024-25/CP028	INE831R14EH4	18-Oct-24	100	17-Jan-25	-				-
ABHFL/2024-25/CP029	INE831R14EH4	18-Oct-24	25	17-Jan-25	-				-
ABHFL/2024-25/CP030	INE831R14EI2	29-Oct-24	125	28-Jan-25	-				-
ABHFL/2024-25/CP031	INE831R14EI2	29-Oct-24	200	28-Jan-25	-				-
ABHFL/2024-25/CP032	INE831R14EJ0	21-Nov-24	250	20-Feb-25	-				-
ABHFL/2024-25/CP033	INE831R14EK8	28-Nov-24	300	27-Feb-25	-				-
ABHFL/2024-25/CP034	INE831R14EK8	28-Nov-24	50	27-Feb-25	-				-
ABHFL/2024-25/CP035	INE831R14EL6	02-Dec-24	100	03-Mar-25	-				-
ABHFL/2024-25/CP036	INE831R14EM4	20-Dec-24	250	21-Mar-25	-				-
ABHFL/2024-25/CP037	INE831R14EN2	08-Jan-25	25	13-Mar-25	-				-
ABHFL/2024-25/CP038	INE831R14EN2	08-Jan-25	50	13-Mar-25	-				-
ABHFL/2024-25/CP039	INE831R14EN2	08-Jan-25	100	13-Mar-25	-				-
ABHFL/2024-25/CP040	INE831R14EO0	17-Jan-25	100	17-Mar-25	-				-
ABHFL/2024-25/CP041	INE831R14EO0	17-Jan-25	200	17-Mar-25	-				-
ABHFL/2024-25/CP042	INE831R14EP7	29-Jan-25	200	28-Mar-25	-				-
ABHFL/2024-25/CP043	INE831R14EQ5	27-Feb-25	500	29-May-25	-				-
ABHFL/2024-25/CP044	INE831R14ER3	04-Mar-25	100	03-Jun-25	-				-
ABHFL/2024-25/CP045	INE831R14ER3	04-Mar-25	50	03-Jun-25	-				-
ABHFL/2024-25/CP046	INE831R14ER3	04-Mar-25	50	03-Jun-25	-				-
ABHFL/2024-25/CP047	INE831R14ER3	04-Mar-25	200	03-Jun-25	-				-
ABHFL/2024-25/CP048	INE831R14ER3	05-Mar-25	100	03-Jun-25	-				-
ABHFL/2024-25/CP049	INE831R14ES1	21-Mar-25	500	20-Jun-25	-				-
ABHFL/2024-25/CP050	INE831R14ES1	21-Mar-25	50	20-Jun-25	-				-
ABHFL/2025-26/CP001	INE831R14ET9	04-Apr-25	200	27-Jun-25	-				-
ABHFL/2025-26/CP002	INE831R14ET9	05-Apr-25	300	27-Jun-25	-				-
ABHFL/2025-26/CP003	INE831R14EU7	09-Apr-25	200	09-Jul-25	-				-
ABHFL/2025-26/CP004	INE831R14EU7	09-Apr-25	50	09-Jul-25	-				-
ABHFL/2025-26/CP005	INE831R14EV5	23-Apr-25	100	23-Jul-25	-				-
ABHFL/2025-26/CP006	INE831R14EV5	23-Apr-25	200	23-Jul-25	-				-
ABHFL/2025-26/CP007	INE831R14EW3	06-May-25	200	05-Aug-25	200				200
ABHFL/2025-26/CP008	INE831R14EX1	08-May-25	150	07-Aug-25	150				150
ABHFL/2025-26/CP009	INE831R14EX1	08-May-25	50	07-Aug-25	50				50
ABHFL/2025-26/CP010	INE831R14EY9	28-May-25	300	26-Aug-25	300				300
ABHFL/2025-26/CP011	INE831R14EY9	28-May-25	200	26-Aug-25	200				200
ABHFL/2025-26/CP012	INE831R14EZ6	03-Jun-25	600	02-Sep-25	600				600
ABHFL/2025-26/CP013	INE831R14EZ6	03-Jun-25	50	02-Sep-25	50				50
ABHFL/2025-26/CP014	INE831R14EZ6	04-Jun-25	100	02-Sep-25	100				100
ABHFL/2025-26/CP015	INE831R14FA6	19-Jun-25	50	18-Sep-25	50				50
ABHFL/2025-26/CP016	INE831R14FA6	19-Jun-25	400	18-Sep-25	400		AAA by CRISIL & AAA by ICRA		400
ABHFL/2025-26/CP017	INE831R14FA6	19-Jun-25	50	18-Sep-25	50				50
ABHFL/2025-26/CP018	INE831R14FB4	07-Jul-25	250	10-Dec-25	250				250
ABHFL/2025-26/CP019	INE831R14FB4	07-Jul-25	250	10-Dec-25	250				250
ABHFL/2025-26/CP020	INE831R14FC2	23-Jul-25	50	20-Oct-25	50				50
ABHFL/2025-26/CP021	INE831R14FC2	23-Jul-25	300	20-Oct-25	300				300
ABHFL/2025-26/CP022	INE831R14FC2	23-Jul-25	5	20-Oct-25	5				5
Total			**17,127**		**3,005**				**3,005**

Aditya Birla Housing Finance Limited (ABHFL)

Commercial Paper (CP) **ABHFL/2025-26/CP023**

Annexure II: Outstanding Instruments: NCD & Sub-Debt as on date July 23, 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		
ABHFL NCD D1 FY 2021-22	INE831R07318	24-Jan-2022	250.00	22-Jan-2027		
ABHFL NCD G1 FY 2022-23	INE831R07334	25-Oct-2022	600.00	25-Oct-2032		
ABHFL NCD H1 FY 2022-23	INE831R07342	29-Nov-2022	250.00	28-Nov-2025		
ABHFL NCD A1 FY 2023-24	INE831R07359	26-Apr-2023	310.00	26-Apr-2028		
ABHFL NCD C2 FY 2023-24	INE831R07367	13-Jul-2023	265.00	13-Jul-2028		
ABHFL NCD D1 FY 2023-24	INE831R07391	13-Jul-2023	285.00	15-Mar-2027		
ABHFL NCD H1 FY 2023-24	INE831R07409	1-Nov-2023	270.00	1-Nov-2028		ICRA Ratings and India Ratings Limited
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	Vistra ITCL (India) 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		ICRA Ratings and CRISIL Ratings Limited
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		
Total			**12,005.00**			

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		
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		ICRA Ratings and India Ratings Limited
ABHFL Sub Debt Series 'SD C1' FY 2017-18	INE831R08068	1-Jun-2017	75.00	1-Jun-2027	Vistra ITCL (India) Limited	
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/CP023		
Bank Fund based Facilities Sanctioned as on March 31, 2025			
Name of Bank	**Nature of Facility**	**Limit (INR crore)**	**Asset Classification**
Bank of Baroda	Bank Lines (Term Loan / CC / WCDL)	579	Standard
Bank of India		1,525	
Canara Bank		675	
HDFC Bank		696	
ICICI Bank		500	
Indian Bank		700	
IndusInd Bank		975	
Jammu & Kashmir Bank		400	
Karnataka Bank		300	
NHB		3,529	
Punjab National Bank		1,791	
SIDBI		437	
State Bank of India		2,800	
UCO Bank		100	
Union Bank of India		1,228	
Total		**16,236**	

Annexure IV ABHFL : ABHFL/2025-26/CP023 July 23, 2025

<table>
<tr><th>Sr. No.</th><th>Particulars</th><th colspan="2">Details</th></tr>
<tr><td>1</td><td>Shareholding of the issuer’s promoters and the details of the shares pledged by the promoters, if any -</td><td colspan="2">Refer Annexure V</td></tr>
<tr><td>2</td><td>Long Term credit rating, if any, obtained by the issuer</td><td colspan="2">AAA (Stable) by ICRA,AAA (Stable) by CRISIL & AAA (Stable)by India Ratings</td></tr>
<tr><td>3</td><td>Unaccepted credit ratings, if any, assigned to the issuer</td><td colspan="2">Not Applicable</td></tr>
<tr><td>4</td><td>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</td><td colspan="2">Not Applicable</td></tr>
<tr><td>5</td><td>Details of statutory auditor and changes thereof in the last three financial years</td><td colspan="2">0</td></tr>
<tr><td>6</td><td>Name & Address</td><td>Date of Appointment</td><td>Remarks</td></tr>
<tr><td></td><td>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</td><td>May 14, 2024</td><td>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.</td></tr>
<tr><td></td><td>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</td><td>May 14, 2024</td><td>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 (Fifteenfth) AGM till the conclusion of the 18th (Eighteenth) AGM.</td></tr>
<tr><td></td><td>kkc & associates llp
Chartered Accountants
(formerly Khimji Kunverji & Co LLP)
Address: Level 19, Sunshine Tower, Senapati Bapat Marg, Elphinstone Road, Mumbai 400013</td><td>August 02, 2021</td><td>kkc & associates llp have completed their three-year term.</td></tr>
<tr><td></td><td>Deloitte Haskins & Sells LLP
Address: Indiabulls Finance Center, Tower 3, 32nd Floor, Senapati Bapat Marg Elphinstone (W), Mumbai 400 013</td><td>August 26, 2016</td><td>Deloitte have completed their five-year term.</td></tr>
</table>

Annexure IV ABHFL : ABHFL/2025-26/CP023 July 23, 2025

7	An issuer which is ~~either~~ an ~~NBFC~~ or an HFC shall disclose the residual	Refer below table

(As of March 31,2025)-RBI Format (Rs in Crs)

Particulars	Up to 30/31 days	Over 1 month up to 2 months	Over 2 months up to 3 months	Over 3 months up to 6 months	Over 6 months up to 1 year	Over 1 year months up to 3 years	Over 3 year months up to 5 years	Over 5 years	Total
Deposits	-	-	-	-	-	-	-	-	-
Advances**	296.01	76.49	70.36	223.38	677.94	7,284.29	2,773.62	17,575.64	28,977.72
Investments (Net)	-	64.40	-	-	-	144.78	86.90	445.34	741.42
Borrowings*	1,051.15	1,526.75	1,614.72	798.38	1,532.08	8,762.89	8,588.69	2,226.85	26,101.51
Foreign Currency Assets	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-

* The above amount is net of unamortized discounting charges on commercial paper amounting to Rs. 21.33 Crs (FY 2023-24: Rs. 21.29 Crs).

** Advances includes loan and advances in the nature of loans and excludes advances recoverable in cash or kind or for value to be received and advance payment of taxes and other Deposits.

Anubhav Katare Digitally signed by Anubhav Katare Date: 2025.07.23 17:34:26 +05'30'

Shraddha Suresh Wade Digitally signed by Shraddha Suresh Wade Date: 2025.07.23 17:34:47 +05'30'