

**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/CP010 to 011	
ISIN	INE831R14EY9	
Proposed Date of Issue	May 28, 2025	
Amount (Rs.)	500,00,00,000.00 (Rupees Five Hundred Crores Only)	
Tenor	90 Days	
Date of Maturity	August 26, 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	May 15, 2025	May 09, 2025
Validity of Issuance	3 Months	60 Days
Validity period for rating	May 28, 2026	May 28, 2026
For Amount (Rs.)	₹4,000.00 crore	₹5,000.00 crore

**Corporate Office:**  
**Aditya Birla Housing Finance Limited**  
 One World Centre, Tower 1, 9<sup>th</sup> Floor, Jupiter Mill Compound,  
 841, Senapati Bapat Marg, Elphinstone Road, Mumbai, Maharashtra - 400 013  
 Tel: +91 22 6279 9505 | Toll-free number: 1800-270-7000  
 care.housingfinance@adityabirlacapital.com  
<https://homefinance.adityabirlacapital.com>

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



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, 9<sup>th</sup> Floor, Jupiter Mill Compound,  
 841, Senapati Bapat Marg, Elphinstone Road, Mumbai, Maharashtra - 400 013  
 Tel: +91 22 6279 9505 | Toll-free number: 1800-270-7000  
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<https://homefinance.adityabirlacapital.com>

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



Credit Enhancement Details (If any)	Not applicable
Description of Instrument	Commercial Paper
Amount (Rs. In Lacs)	50,000.00
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	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)

<b>Particulars</b>	<b>For Year Ending (Audited) 31.03.2025</b>	<b>For Year Ending (Audited) 31.03.2024</b>	<b>For Year Ending (Audited) 31.03.2023</b>
Equity	635	501	501
Net worth	3,783	2,260	1,968
Investment in Subsidiaries/Affiliates	-	-	-
Total Debt Outstanding	25,611	15,399	11,660
-Short Term (< 1 Year)	3,650	2,152	690
-Other Debt	21,961	13,247	10,970
Gross Income	2,656	1,836	1,407
Operating Profit (PBITD)	1,991	1,416	1,073
Gross Profit (PBSD)	460	402	324
Net Profit (Post Tax)	323	291	241
Audit Qualifications (If Any)	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  
a Suresh  
Wade

Digitally signed  
by Shraddha  
Suresh Wade  
Date: 2025.05.27  
16:53:05 +05'30'

Anubhav  
v Katare

Digitally signed  
by Anubhav  
Katare  
Date: 2025.05.27  
16:53:21 +05'30'

Date: May 27, 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)

May 27, 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)					IPA	CRA	Rating	Rated Amount
Issue Name	ISIN	Issue Date	Amount Issued	Maturity Date	Amount Outstanding			
ABHFL/2022-23/CP016	INE831R1ACLO	20-Dec-22	100	20-Mar-23	-	HDFC Bank Limited	AAA by Ind Ra & AAA (Stable) by ICRA	-
ABHFL/2022-23/CP017	INE831R1ACMB	12-Mar-23	100	12-Jun-23	-			-
ABHFL/2022-23/CP018	INE831R1ACN6	21-Mar-23	100	20-Jun-23	-			-
ABHFL/2022-23/CP019	INE831R1ACQ4	28-Mar-23	10	14-Jun-23	-			-
ABHFL/2023-24/CP001	INE831R1ACP1	06-Apr-23	100	30-Jun-23	-			-
ABHFL/2023-24/CP002	INE831R1ACP1	06-Apr-23	50	30-Jun-23	-			-
ABHFL/2023-24/CP003	INE831R1ACQ9	11-Apr-23	50	11-Jul-23	-			-
ABHFL/2023-24/CP004	INE831R1ACQ9	11-Apr-23	200	11-Jul-23	-			-
ABHFL/2023-24/CP005	INE831R1ACR7	13-Apr-23	75	27-Jun-23	-			-
ABHFL/2023-24/CP006	INE831R1ACR7	13-Apr-23	25	27-Jun-23	-			-
ABHFL/2023-24/CP007	INE831R1ACR7	18-Apr-23	150	27-Jun-23	-			-
ABHFL/2023-24/CP008	INE831R1AC55	16-May-23	200	14-Aug-23	-			-
ABHFL/2023-24/CP009	INE831R1AC55	16-May-23	250	14-Aug-23	-			-
ABHFL/2023-24/CP010	INE831R1ACT3	12-Jun-23	150	11-Sep-23	-			-
ABHFL/2023-24/CP011	INE831R1ACU1	26-Jun-23	100	25-Sep-23	-			-
ABHFL/2023-24/CP012	INE831R1ACV9	25-Jul-23	150	23-Oct-23	-			-
ABHFL/2023-24/CP013	INE831R1ACV9	31-Jul-23	50	23-Oct-23	-			-
ABHFL/2023-24/CP014	INE831R1ACW7	11-Aug-23	200	10-Nov-23	-			-
ABHFL/2023-24/CP015	INE831R1ACW7	14-Aug-23	250	10-Nov-23	-			-
ABHFL/2023-24/CP016	INE831R1ACK5	22-Aug-23	150	22-Nov-23	-			-
ABHFL/2023-24/CP017	INE831R1ACK5	28-Aug-23	150	22-Nov-23	-			-
ABHFL/2023-24/CP018	INE831R1ACY3	16-Oct-23	150	20-Dec-23	-			-
ABHFL/2023-24/CP019	INE831R1ACZ0	23-Oct-23	50	22-Jan-24	-			-
ABHFL/2023-24/CP020	INE831R1ACZ0	23-Oct-23	200	22-Jan-24	-			-
ABHFL/2023-24/CP021	INE831R1ADA1	08-Nov-23	250	07-Feb-24	-			-
ABHFL/2023-24/CP022	INE831R1ADA1	08-Nov-23	50	07-Feb-24	-			-
ABHFL/2023-24/CP023	INE831R1ADA1	10-Nov-23	100	07-Feb-24	-			-
ABHFL/2023-24/CP024	INE831R1ADB9	22-Nov-23	150	21-Feb-24	-			-
ABHFL/2023-24/CP025	INE831R1ADC7	30-Nov-23	200	26-Feb-24	-			-
ABHFL/2023-24/CP026	INE831R1ADD5	07-Dec-23	50	13-Mar-24	-			-
ABHFL/2023-24/CP027	INE831R1ADE3	06-Feb-24	250	20-Mar-24	-			-
ABHFL/2023-24/CP028	INE831R1ADE3	06-Feb-24	150	20-Mar-24	-			-
ABHFL/2023-24/CP029	INE831R1ADF0	13-Feb-24	250	14-May-24	-			-
ABHFL/2023-24/CP030	INE831R1ADG8	16-Feb-24	50	17-May-24	-			-
ABHFL/2023-24/CP031	INE831R1ADG8	16-Feb-24	10	17-May-24	-			-
ABHFL/2023-24/CP032	INE831R1ADH6	20-Feb-24	90	21-May-24	-			-
ABHFL/2023-24/CP033	INE831R1ADI4	28-Feb-24	300	29-May-24	-			-
ABHFL/2023-24/CP034	INE831R1DJ2	29-Feb-24	100	30-May-24	-			-
ABHFL/2023-24/CP035	INE831R1DJ2	29-Feb-24	100	30-May-24	-			-
ABHFL/2023-24/CP036	INE831R1ADK0	18-Mar-24	150	14-Jun-24	-			-
ABHFL/2023-24/CP037	INE831R1ADL8	22-Mar-24	100	19-Sep-24	-			-
ABHFL/2023-24/CP038	INE831R1ADM6	22-Mar-24	12	19-Jun-24	-			-
ABHFL/2023-24/CP039	INE831R1ADM6	22-Mar-24	50	19-Jun-24	-			-
ABHFL/2023-24/CP040	INE831R1ADN4	26-Mar-24	50	25-Jun-24	-			-
ABHFL/2023-24/CP041	INE831R1ADL8	26-Mar-24	100	19-Sep-24	-			-
ABHFL/2024-25/CP001	INE831R1ADO2	12-Apr-24	100	12-Jul-24	-			-
ABHFL/2024-25/CP002	INE831R1ADP9	16-Apr-24	100	16-Jul-24	-			-
ABHFL/2024-25/CP003	INE831R1ADQ7	20-Apr-24	100	29-Jul-24	-			-
ABHFL/2024-25/CP004	INE831R1ADRS	14-May-24	250	13-Aug-24	-			-
ABHFL/2024-25/CP005	INE831R1AD53	17-May-24	250	15-Aug-24	-			-
ABHFL/2024-25/CP006	INE831R1AD53	17-May-24	25	15-Aug-24	-			-
ABHFL/2024-25/CP007	INE831R1ADT1	22-May-24	300	21-Aug-24	-			-
ABHFL/2024-25/CP008	INE831R1ADU9	30-May-24	100	29-Aug-24	-			-
ABHFL/2024-25/CP009	INE831R1ADV7	31-May-24	100	29-Nov-24	-			-
ABHFL/2024-25/CP010	INE831R1ADV7	31-May-24	50	29-Nov-24	-			-
ABHFL/2024-25/CP011	INE831R1ADU9	31-May-24	50	29-Aug-24	-			-
ABHFL/2024-25/CP012	INE831R1ADW5	05-Jul-24	50	13-Sep-24	-			-
ABHFL/2024-25/CP013	INE831R1ADW5	05-Jul-24	50	13-Sep-24	-			-
ABHFL/2024-25/CP014	INE831R1ADW5	05-Jul-24	300	13-Sep-24	-			-
ABHFL/2024-25/CP015	INE831R1ADK3	19-Jul-24	200	18-Oct-24	-			-
ABHFL/2024-25/CP016	INE831R1ADY1	13-Aug-24	400	12-Nov-24	-			-
ABHFL/2024-25/CP017	INE831R1ADZ8	16-Aug-24	250	14-Nov-24	-			-
ABHFL/2024-25/CP018	INE831R1AEA9	23-Aug-24	100	22-Nov-24	-			-
ABHFL/2024-25/CP019	INE831R1AEB7	30-Aug-24	100	29-Nov-24	-			-
ABHFL/2024-25/CP020	INE831R1AEC5	13-Sep-24	275	13-Dec-24	-			-
ABHFL/2024-25/CP021	INE831R1AED3	17-Sep-24	100	17-Dec-24	-			-
ABHFL/2024-25/CP022	INE831R1AEE1	20-Sep-24	75	20-Dec-24	-			-
ABHFL/2024-25/CP023	INE831R1AEB9	24-Sep-24	150	24-Dec-24	-			-
ABHFL/2024-25/CP024	INE831R1AEG6	03-Oct-24	50	26-Dec-24	-			-
ABHFL/2024-25/CP025	INE831R1AEG6	03-Oct-24	100	26-Dec-24	-			-
ABHFL/2024-25/CP026	INE831R1AHH4	18-Oct-24	150	17-Jan-25	-			-
ABHFL/2024-25/CP027	INE831R1AHH4	18-Oct-24	100	17-Jan-25	-			-
ABHFL/2024-25/CP028	INE831R1AHH4	18-Oct-24	100	17-Jan-25	-			-
ABHFL/2024-25/CP029	INE831R1AHH4	18-Oct-24	25	17-Jan-25	-			-
ABHFL/2024-25/CP030	INE831R1AEB2	29-Oct-24	125	28-Jan-25	-			-
ABHFL/2024-25/CP031	INE831R1AEB2	29-Oct-24	200	28-Jan-25	-			-
ABHFL/2024-25/CP032	INE831R1AEJ0	21-Nov-24	250	20-Feb-25	-			-
ABHFL/2024-25/CP033	INE831R1AEK9	28-Nov-24	300	27-Feb-25	-			-
ABHFL/2024-25/CP034	INE831R1AEK9	28-Nov-24	50	27-Feb-25	-			-
ABHFL/2024-25/CP035	INE831R1AEL6	02-Dec-24	100	03-Mar-25	-			-
ABHFL/2024-25/CP036	INE831R1AEM4	20-Dec-24	250	21-Mar-25	-			-
ABHFL/2024-25/CP037	INE831R1AEN2	08-Jan-25	25	13-Mar-25	-			-
ABHFL/2024-25/CP038	INE831R1AEN2	08-Jan-25	50	13-Mar-25	-			-
ABHFL/2024-25/CP039	INE831R1AEN2	08-Jan-25	100	13-Mar-25	-			-
ABHFL/2024-25/CP040	INE831R1AEO0	17-Jan-25	100	17-Mar-25	-			-
ABHFL/2024-25/CP041	INE831R1AEO0	17-Jan-25	200	17-Mar-25	-			-
ABHFL/2024-25/CP042	INE831R1AEP7	29-Jan-25	200	28-Mar-25	-			-
ABHFL/2024-25/CP043	INE831R1AEQ5	27-Feb-25	500	29-May-25	500			500
ABHFL/2024-25/CP044	INE831R1AER3	04-Mar-25	100	03-Jun-25	100			100
ABHFL/2024-25/CP045	INE831R1AER3	04-Mar-25	50	03-Jun-25	50			50
ABHFL/2024-25/CP046	INE831R1AER3	04-Mar-25	50	03-Jun-25	50			50
ABHFL/2024-25/CP047	INE831R1AER3	04-Mar-25	200	03-Jun-25	200			200
ABHFL/2024-25/CP048	INE831R1AER3	05-Mar-25	100	03-Jun-25	100			100
ABHFL/2024-25/CP049	INE831R1AES1	21-Mar-25	500	20-Jun-25	500			500
ABHFL/2024-25/CP050	INE831R1AES1	21-Mar-25	50	20-Jun-25	50			50
ABHFL/2025-26/CP001	INE831R1AET9	04-Apr-25	200	27-Jun-25	200			200
ABHFL/2025-26/CP002	INE831R1AET9	05-Apr-25	300	27-Jun-25	300			300
ABHFL/2025-26/CP003	INE831R1AET9	09-Apr-25	200	09-Jul-25	200			200
ABHFL/2025-26/CP004	INE831R1AET9	09-Apr-25	50	09-Jul-25	50			50
ABHFL/2025-26/CP005	INE831R1AET9	23-Apr-25	100	23-Jul-25	100			100
ABHFL/2025-26/CP006	INE831R1AET9	23-Apr-25	200	23-Jul-25	200			200
ABHFL/2025-26/CP007	INE831R1AEM3	05-May-25	200	05-Aug-25	200			200
ABHFL/2025-26/CP008	INE831R1AEX1	08-May-25	150	07-Aug-25	150			150
ABHFL/2025-26/CP009	INE831R1AEX1	08-May-25	50	07-Aug-25	50			50
Total			14,522		3,000			3,000

Aditya Birla Housing Finance Limited (ABHFL)

Commercial Paper (CP)

ABHFL/2025-26/CP010-011

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

May 27, 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 G2 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		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-Apr-2025	1,000,00	22-Apr-2028		
Total			11,330.00			

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

Annexure III - Letter of Offer ABHFL :		ABHFL/2025-26/CP010-011	
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/CP010-011**

May 27, 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, 9<sup>th</sup> Floor, Jupiter Mill Compound,  
841, Senapati Bapat Marg, Elphinstone Road, Mumbai, Maharashtra - 400 013

Tel: +91 22 6279 9505 | Toll-free number: 1800-270-7000  
care.housingfinance@adityabirlacapital.com  
<https://homefinance.adityabirlacapital.com>

**Registered Office:**

Indian Rayon Compound,  
Veraval, Gujarat - 362 266

CIN: U65922GJ2009PLC083779



#### Annexure IV ABHFL : ABHFL/2025-26/CP010-011

May 27, 2025

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

Shraddha Suresh Wade  
Digitally signed by Shraddha Suresh Wade  
Date: 2025.05.27 17:30:45 +05'30'

Anubhav Katare  
Digitally signed by Anubhav Katare  
Date: 2025.05.27 17:31:08 +05'30'

#### Corporate Office:

#### Aditya Birla Housing Finance Limited

One World Centre, Tower 1, 9<sup>th</sup> Floor, Jupiter Mill Compound,  
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