

**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		
ISIN	INE831R14ES1	
Proposed Date of Issue	March 21, 2025	
Amount (Rs.)	550,00,00,000.00 (Rupees Five Hundred and Fifty Crores Only)	
Tenor	91 Days	
Date of Maturity	June 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	India Ratings (Ind Ra)
Rating	A1+	A1+
Date of Rating	March 19, 2025	March 06, 2025
Validity of Issuance	3 Months	60 Days
Validity period for rating	March 21, 2026	March 21, 2026

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



For Amount (Rs.)	₹4,000.00 crore	₹3,000.00 crore
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	

Credit Enhancement Details (If any)	Not applicable
Description of Instrument	Commercial Paper
Amount (Rs. In Lacs)	55,000
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 If yes,	Not Applicable
Names of Companies to which Guarantor has issued similar guarantees –	Not applicable

PART III

A. Issuer Financial Details

CP Borrowing	
Date of Board Resolution	January 17, 2025
1. Limit approved by Board	₹ 4,000 crores

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2. Limit as per CRA	ICRA Limited - ₹4,000.00 crores India Ratings (Ind Ra) - ₹3,000.00 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

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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)

Particulars	For Quarter Ending (Limited Review) 31.12.2024	For Year Ending (Audited) 31.03.2024	For Year Ending (Audited) 31.03.2023	For Year Ending (Audited) 31.03.2022
Equity (All the figures are as per Ind AS Financials)	606	501	501	501
Net worth	3,390	2,260	1,968	1,721
Investment in Subsidiaries/Affiliates	-	-	-	-
Total Debt Outstanding -Short Term (< 1 Year) -Other Debt	22,117	15,399	11,660	10,332
Gross Income	2,600	2,152	690	265
Operating Profit (PBITD)	19,517	13,247	10,970	10,067
Gross Profit (PBSD)	1,865	1,836	1,407	1,216
Net Profit (Post Tax)	1,402	1,416	1,073	958
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 /

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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

Date: March 19, 2025

Original / authenticated copy of any document related to above information will be made available to the investors on request.