

October 19, 2026

To,
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai- 400001

Dear Sir/Madam,

Sub: Asset Liability Management (ALM) Disclosures

Ref: SEBI Master Circular: SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024, Chapter XVII - Framework for listing of Commercial Paper

Pursuant to Para 9 of Chapter XVII of SEBI Operational Circular SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021, as amended, on framework for Listing of Commercial Paper, in this regard, please find enclosed the following for the period ended September 30, 2026:

- statement of short-term dynamic liquidity
- statement of structural liquidity, and
- statement of interest rate sensitivity

The same has also been filed with National Housing Bank (NHB).

Request to kindly take the same on your records.

Thanking you,
Yours faithfully,

For **Aditya Birla Housing Finance Limited**

HIRAL PRAVIN
SIDHPURA
Digitally signed by HIRAL
PRAVIN SIDHPURA
Date: 2026.10.19 16:33:08
+05'30'

Hiral Sidhpura
Company Secretary
Membership No.: 32296
Hiral.Sidhpura@adityabirlacapital.com

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



STATEMENT OF SHORT-TERM DYNAMIC LIQUIDITY								
Particulars	1 day to 7 days	8 days to 14 days	15 days to 30/31 days	1 month to 3 months	3 to 6 months	Total	Row Code	Remarks
Column Code	C284	C285	C286	C287	C288	C289		
A. OUTFLOWS							R1546	
1. Increase in loans & Advances	363.66	363.66	727.31	3596.14	6465.31	11516.07	R1547	
2. Net increase in investments	0.00	0.00	0.00	0.00	0.00	0.00	R1548	
i) Govt./approved securities	0.00	0.00	0.00	0.00	0.00	0.00	R1549	
ii) Bonds/debentures/shares	0.00	0.00	0.00	0.00	0.00	0.00	R1550	
iii) Others	0.00	0.00	0.00	0.00	0.00	0.00	R1551	
3. Net decrease in public deposits, ICDs	0.00	0.00	0.00	0.00	0.00	0.00	R1552	
4. Net decrease in borrowings from various sources/net increase in market lending	0.00	0.00	0.00	0.00	0.00	0.00	R1553	
5. Outflow on account of off-balance sheet items	0.00	0.00	0.00	0.00	0.00	0.00	R1554	
6. Other outflows	62.42	62.85	85.08	276.33	380.77	867.45	R1555	
TOTAL OUTFLOWS (A)	426.08	426.51	812.40	3872.46	6846.07	12383.52	R1556	
B. INFLOWS						0.00	R1557	
1. Net cash position	0.00	0.00	0.00	0.00	0.00	0.00	R1558	
2. Net increase in deposits	0.00	0.00	0.00	0.00	0.00	0.00	R1559	
3. Interest inflow on investments	0.00	0.00	0.00	0.00	0.00	0.00	R1560	
4. Interest inflow on performing Advances	102.92	103.64	254.32	951.91	1535.66	2948.45	R1561	
5. Net increase in borrowings from various sources	303.18	301.50	538.63	2839.55	5150.55	9133.41	R1562	
6. Inflow on account of off-balance sheet items	0.00	0.00	0.00	0.00	0.00	0.00	R1563	
7. Other inflows	24.08	25.28	26.55	117.08	223.29	416.28	R1564	
TOTAL INFLOWS (B)	430.18	430.42	819.50	3908.53	6909.50	12498.14	R1565	
C. Mismatch (B - A)	4.10	3.91	7.10	36.07	63.43	114.62	R1566	
D. Cumulative mismatch	4.10	8.02	15.12	51.19	114.62	229.24	R1567	
E. C as percentage to Total Outflows	0.96%	0.92%	0.87%	0.93%	0.93%	0.93%	R1568	

PART-1: STATEMENT OF STRUCTURAL LIQUIDITY AS ON PERIOD ENDING

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RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Total
9. Other assets :	0.00	0.00	0.00	0.00	50.75	0.00	67.62	55.45	187.71	122.77	484.30
(a) Intangible assets and items not representing cash inflows.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	122.77	122.77
(b) Other items (such as accrued income, other receivables, staff loans, etc.)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	187.71		187.71
c) Others (Please specify, if any)	0.00	0.00	0.00	0.00	50.75	0.00	67.62	55.45	0.00	0.00	173.82
10. Lines of credit committed by other institutions (inflows)	50.00	530.00	1250.00	1320.00	700.00	2000.00	0.00	0.00	0.00	0.00	5850.00
11. Bills rediscounted (inflow)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12. Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13. Others (Please specify, if any)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(B) TOTAL INFLOWS	1132.97	949.82	2768.59	2680.80	2149.30	5709.36	7638.89	20988.99	11106.82	15105.99	70231.53
C. Mismatch (B - A)	47.35	159.18	326.60	124.34	182.15	1183.49	-1982.41	1488.53	198.06	-1727.30	0.00
D. Cumulative mismatch	47.35	206.53	533.13	657.48	839.63	2023.12	40.71	1529.24	1727.30	0.00	
E. Mismatch as % to Outflows (C as % of A)	4.36%	20.13%	13.37%	4.86%	9.26%	26.15%	-20.60%	7.63%	1.82%	-10.26%	
F. Cumulative Mismatch as % to Cumulative Outflows (D as % to A1)	4.36%	11.01%	12.35%	9.56%	9.50%	15.13%	0.18%	3.60%	3.23%	0.00%	

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PART-2: STATEMENT OF INTEREST RATE SENSITIVITY												
RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Non-sensitive	Total
b) Loan commitments pending disbursal (outflows)	330.16	330.16	1000.82	537.22	223.22	541.44	1040.11	3990.71	1415.48	993.71	0.00	10403.02
c) Lines of credit committed to other institutions (outflows)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d) Outflows on account of forward exchange contracts, rupee/dollar swap & bills rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10. Others (Please specify, if any)	207.99	180.49	240.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	629.12
(A) TOTAL OUTFLOWS	4441.73	973.97	8339.98	3276.37	3904.72	5003.32	7704.85	11770.71	3255.48	5114.21	10596.17	64381.52
(A-1) CUMULATIVE OUTFLOWS	4441.73	5415.70	13755.68	17032.06	20936.78	25940.09	33644.95	45415.66	48671.14	53785.35	64381.52	
B. INFLOWS												
1. Cash	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Remittance in transit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Balances with banks (in India only)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	463.13	463.13
a) Current account	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	463.13	463.13
b) Deposit /short-term deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) Money at call & short notice	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4. Investments (net of provisions)	250.01	99.90	205.69	0.00	49.54	196.02	95.94	75.83	14.81	83.29	35.90	1106.93
a) Fixed income securities (e.g. govt. securities, zero coupon bonds, bonds, debentures, cumulative, non-cumulative, redeemable preference shares, etc.)	250.01	99.90	0.00	0.00	49.54	117.83	95.94	75.83	14.81	83.29	8.90	796.06
b) Floating rate securities	0.00	0.00	205.69	0.00	0.00	78.19	0.00	0.00	0.00	0.00	0.00	283.87
c) Equity shares, convertible preference shares, shares of subsidiaries/joint ventures, venture capital units.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27.00	27.00
5. Advances (Performing)	36380.37	6548.23	7449.88	9.27	9.35	28.53	59.32	270.40	332.42	700.56	0.00	51788.33
a) Bills of exchange and promissory notes discounted & rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Term loans (only rupee loans)												
i) Fixed Rate	1.02	2.04	6.13	9.27	9.35	28.53	59.32	270.40	332.42	700.56	0.00	1419.04
ii) Floating Rate	36379.35	6546.19	7443.76	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50369.29
c) Corporate loans/short term loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Non-performing loans (May be shown net of the provisions, interest suspense and claims received from ECGC)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.86	75.50	0.00	82.35
a) Sub-standard												
i) All overdues and instalments of principal falling due during the next three years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
ii) Entire principal amount due beyond the next three years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.86	56.86	0.00	63.71

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