

Aditya Birla Housing Finance Ltd.

(A part of Aditya Birla Capital Ltd.)



ADITYA BIRLA CAPITAL

PROTECTING INVESTING FINANCING ADVISING

January 22, 2023

National Stock Exchange of India Limited Listing Department, Exchange Plaza, Bandra Kurla Complex, Bandra (E), Mumbai – 400051	BSE Limited Phiroze Jeejeebhoy Towers Dalal Street, Mumbai- 400001
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Dear Sir/Madam,

Sub: Intimation of publication of Financial Results in Newspaper under Regulation 52(8) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to Regulations 52(8) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find attached the newspaper advertisement regarding the Unaudited Financial Results of the Company for the quarter and nine months ended December 31, 2023 published today i.e. January 22, 2024 in Mint (all India edition).

The above is for your information and records.

Thanking you

For **Aditya Birla Housing Finance Limited**

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

Encl: a/a

Aditya Birla Housing Finance Limited

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+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





Margin system rollout in right direction: HUL

CEO defends revised margin structure amid distributor resistance

Suneera Tandon
suneera.t@htlive.com
NEW DELHI

Consumer goods company Hindustan Unilever Ltd (HUL) that is facing resistance from distributors over the roll-out of a revised margin structure said there are "no adverse effects" of the move, which is designed to incentivize and offer them higher earning potential.

Earlier this month, distributors asked the fast-moving consumer goods company to review the new margin structure, and threatened to halt the distribution of some of its key brands.

Allaying concerns, Rohit Jawa, CEO and managing director, HUL, said the company has a long-standing and a mutually beneficial relationship with its distributors. The company has been investing behind its distribution capabilities.

"Insofar as this specific case is concerned—number one, we have a progressive margin model, and it's a process of evolution of the margin structures and commercial arrangements with our distributors to improve and make our distributors future fit. This margin structure is designed to incentivize and offer higher earning potential, to get to smaller stores, to sell more new future-ready lines or market development



Rohit Jawa, CEO and managing director, Hindustan Unilever Limited.

packs and to offer delivery the next day. All of that makes our distributors competitive to various options available for retailers to buy. So, it's good for the distributor. Having done this test over one year, the response has been very favourable. Our distributors have earned more, so there's not just a high earning potential, but higher earning realized. And that's the reason why we have now scaled it to the top 100 cities over the last three months," Jawa told reporters after the company's earnings announcement on Friday.

In October, HUL rolled out a revised

margin structure in over 100 cities—this included a 60-100 bps reduction in fixed margins for distributors from 3.9% to 3.3%, and increasing the variable margin by 1-1.3 percentage points. However, distributor associations have been seeking a revision in the basic margin to a minimum of 5%. Though it is still at an early stage, the roll-out of the new structure is "going in the right direction", Jawa added. "As of now, there's no adverse effect. On the contrary, I would expect this model to actually incentivize higher growth. Effectively, it will be a win-win for our customers who get better service, for our distributors who earn more...and the company, of course, that grows more," he added.

3.3%
revised fixed
margin for
distributors

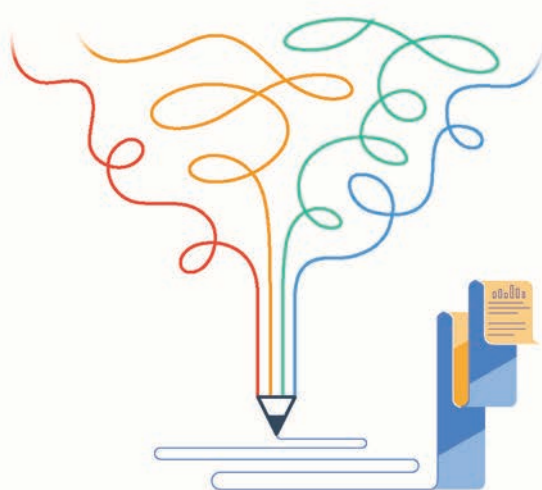
PASCHIM GUJARAT VIJ COMPANY LIMITED
PGVCL
Corporate Office, Nana mava Main Road, Laxminagar, Rajkot-360004
www.pgvcl.com http://guj_epd.gov.in
Customer Care Center Toll Free No. 1800 233 155333 & 19122
PGVCL is intending to publish CPP tender on behalf of group DISCOMs for purchase of Three Phase 11/0.433-0.250kV, Star-1 (Level-1), 800kVA, 1000kVA & 1250kVA capacity distribution transformer with CRGO Core. PGVCL will purchase above item from the registered vendor of our group of DISCOMs (i.e. MGVCV/PGVCL/UGVCL/DGVCL). The procedure for application of vendor registration in PGVCL & technical specifications of above items are available on our website www.pgvcl.com. Interested suppliers are requested to apply for vendor registration for the said item.
"Install ELCB and Protect life from electric shock"
Chief Engineer (Material)

NOTICE INVITING E-TENDER
The Deputy General Manager (Material Management), TSECL, Agartala invites the tender on behalf of TSECL for procurement of following items :
i. PVC cable of Higher size ; ii. 3 phase Energy Meter iii. Cut out and iv. Spare parts of G.O. A.B. Switch.
Details of tender will be available in website <https://tripuratenders.gov.in/nicgepp/app>
Deputy General Manager (MM)
M. M. Division, TSECL
Bidyt Bhawan, Agartala

INDUS TOWERS LIMITED
CIN: L64201HR2006PLC073821
Regd. Office: Building No. 10, Tower A, 4th Floor, DLF Cyber City, Gurugram-122002, Haryana
Tel: +91-124-4296766, Fax: +91-124-4289333
Email id: compliance.officer@industowers.com Website: www.industowers.com

NOTICE
Transfer of Equity Shares of Indus Towers Limited to Investor Education and Protection Fund ("IEPF")
This Notice is published pursuant to the provisions of Companies Act, 2013 ("Act") read with Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 ("Rules"). The Act and the Rules provide for the mandatory transfer of Equity Shares, in respect of which dividend remains unpaid/unclaimed for a period of seven consecutive years or more, to IEPF.
Adhering to the aforesaid requirements, the Company has communicated individually to such Shareholders whose dividends remain unpaid/unclaimed for seven consecutive years commencing from the Financial Year 2016-2017 (Interim Dividend 2016-17) requesting them to claim the same by April 21, 2024, by following the procedure laid down in the correspondence sent to them on January 19, 2024.
In the interest of the Shareholders, e-mail communication has also been sent to those Shareholders whose e-mail ids are registered with the Company. The Shareholders who do not have their email ids registered may note that the requisite details of such shares which are liable to be transferred to IEPF along with the procedure for claiming the same, is uploaded on the website of the Company as stated hereunder. In the absence of receipt of a valid claim by the Shareholders within the mentioned timeframe, the Company will transfer the said shares to IEPF.
Further, the Shareholders holding Equity Shares in physical form and whose shares are liable to be transferred to IEPF may please note that the Company would be issuing new Share Certificate(s) in lieu of the original Certificate(s) held by them for the purpose of conversion into DEMAT form and subsequent transfer in the DEMAT accounts opened by the IEPF Authority with NSDL and CDSL. Upon such issue, the original Share Certificate(s) which are registered in their name will stand automatically cancelled and be deemed non-negotiable. In case of such shareholders, holding shares in DEMAT form, the transfer of shares to DEMAT account of the IEPF Authority as indicated hereinabove shall be affected by the Company through the respective depository by way of corporate action.
The Shareholders may note that the Company has uploaded the updated list of such Equity Shares which are liable to be transferred to IEPF on its website at www.industowers.com. The shareholders may further note that the details uploaded by the Company on its website are treated as notice in respect of issue of the duplicate Share Certificate(s) by the Company for the purpose of transfer of shares to IEPF pursuant to the Rules.
Further dividend/ benefit, if any, in respect of Equity Shares so transferred shall also be credited to IEPF. No claim shall lie against the Company in respect of the dividend and the shares transferred to IEPF. On transfer of the dividend and shares to IEPF, the Shareholders may claim the same by making an application to IEPF Authority in Form IEPF-5, as per the Rules. The said form is available on the Company's website and on the website of IEPF at www.iepf.gov.in.
In view of the above, the concerned Shareholders are once again requested to claim their unclaimed dividends before April 21, 2024 by submitting written application along with a self-attested copy of PAN card, copy of cancelled cheque, self-attested copy of address proof and the original uncashed dividend warrant (if any) or a duly filed indemnity bond (available on the website of RTA and the Company) falling which the Company shall, in adherence to the requirements of the Act and the Rules, transfer the shares on which dividend remains unpaid/unclaimed for seven consecutive years to the IEPF Authority in accordance with applicable provisions without any further notice.
In case the Shareholders have any queries, they may contact the Company's Registrar and Share Transfer Agent, KFin Technologies Limited, at their address Selenium Building, Tower B, Plot 31-32, Gachibowli, Financial District, Nanakramguda, Hyderabad-500032. Ph. No.: +91 40 67161736 Toll Free No.: 1800-3094-001. Email id: einward_ris@kfinftech.com. Website: www.kfinftech.com.
For Indus Towers Limited
Sd/-
Place: Gurugram Samridhi Rodhe
Date: January 19, 2024 Company Secretary & Compliance Officer

Immerse in
Mint
Long Story
— The art of storytelling —



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mint

Aditya Birla Housing
Finance Ltd.



HOME LOANS



Your Dreams,
Our Commitment
The ABHFL
Q3 Growth Story

We at ABHFL are on our way to build a better tomorrow for you and yours!

We're growing with you:

AUM
₹16,538Cr

DISBURSEMENT
₹2,016Cr

27%↑

45%↑

PBT
₹100Cr

GNPA
2.18%

28%↑

148bps↓

% growth from Dec'22 to Dec'23

CUSTOMERS
60,000+

BRANCHES
130

EMPLOYEES
3000+

DISTRIBUTORS
11,000+

OUR FINANCING SOLUTIONS,
CRAFTED JUST FOR YOU:

PRAGATI HOME LOAN

MICRO LOAN AGAINST PROPERTY

MICRO CONSTRUCTION FINANCE



SCAN THIS QR CODE OR CALL 1800 270 7000 TO APPLY

ADITYA BIRLA HOUSING FINANCE LIMITED

Regd office: Indian Rayon Compound Veraval Gujarat, 362266 | CIN: U65922GJ2009PLC083779
Website: <https://homefinance.adityabirlacapital.com/>

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED DECEMBER 31, 2023 (₹ in lakh)

Sr. No.	Particulars	Quarter ended Dec 31, 2023	Quarter ended Dec 31, 2022	Year ended Mar 31, 2023
		(Unaudited)	(Unaudited)	(Audited)
1	Total income from operations	47,103.52	37,220.38	1,40,524.82
2	Net profit for the period (before tax, exceptional and/or extraordinary items)	10,016.22	7,841.00	30,852.52
3	Net profit for the period before tax (after exceptional and/or extraordinary items)	10,016.22	7,841.00	30,852.52
4	Net profit for the period after tax (after exceptional and/or extraordinary items)	7,818.32	6,058.84	24,093.07
5	Total comprehensive income for the period [comprising profit for the period (after tax) and other comprehensive income (after tax)]	7,816.64	6,206.67	24,635.33
6	Paid up equity share capital	50,119.77	50,119.77	50,119.77
7	Reserves (excluding revaluation reserve)	-	-	1,46,680.10
8	Net worth	-	-	1,96,799.87
9	Paid up debt capital / outstanding debt	-	-	11,93,723.63
10	Outstanding redeemable preference shares	-	-	-
11	Debt equity ratio	6.55	5.93	6.07
12	Earnings per share (of Rs. 10/- each)(not annualised) (for continuing and discontinued operations) -			
	1. Basic:	1.56	1.21	4.81
	2. Diluted:	1.56	1.21	4.81
13	Capital redemption reserve	-	-	-
14	Debt redemption reserve	-	-	-
15	Debt service coverage ratio	NA	NA	NA
16	Interest service coverage ratio	NA	NA	NA

- The above is an extract of the Unaudited Financial Results for the quarter ended December 31, 2023 filed with the Stock Exchanges under Regulation 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Unaudited Financial Results for the quarter ended December 31, 2023 are available on the National Stock Exchange of India Ltd. website (URL: <https://nseindia.com/>) and BSE Limited website (URL: <https://www.bseindia.com/>) and on the website of the Company (URL: <https://homefinance.adityabirlacapital.com/>).
- For the other line items referred to in Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, pertinent disclosures have been made to the Stock Exchanges and are available on the National Stock Exchange of India Ltd. website (URL: <https://nseindia.com/>) and BSE Limited website (URL: <https://www.bseindia.com/>) and on the website of the Company (URL: <https://homefinance.adityabirlacapital.com/>).
- These financial results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on January 19, 2024. The statutory auditor of the Company have carried out the limited review of the aforesaid results.
- Operating business segment results are reviewed regularly by the Company's Chief Operating Decision Maker (Board of Directors) to make decisions about resources to be allocated to the segments and assess their performance. Business segment is the primary segment comprising of 'Housing Finance'. As the Company operates only in a single business segment, no segment information thereof is given as required under Ind AS 108.

For and on behalf of the Board of Directors of Aditya Birla Housing Finance Limited

Place: Mumbai
Date: January 19, 2024

Pankaj Gadgil
Managing Director & CEO
DIN: 08521239