

Aditya Birla Housing Finance Ltd.

(A part of Aditya Birla Capital Ltd.)



ADITYA BIRLA CAPITAL

PROTECTING INVESTING FINANCING ADVISING

July 27, 2023

| | |
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| 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 |
|--|---|

Dear Sir/Madam,

Sub: Outcome of Board Meeting - Submission of Unaudited Financial Results along with Limited Review Report issued by the auditors for the quarter ended June 30, 2023 under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“LODR, 2015”)

Pursuant to Regulation 51 (2) read with Part B of Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we wish to inform you that the Board of Directors of the Company at its Meeting held today i.e., July 27, 2023, have, inter alia, considered and approved the following:

1. Unaudited Financial Results of the Company for the quarter ended June 30, 2023
2. Issuance of Secured and Unsecured Non-Convertible Debentures.

Further as per SEBI Listing Regulations, the following are enclosed:

1. Unaudited Financial Results along with Limited Review Report issued by the Auditors;
2. Details as per Regulation 52(4) of SEBI Listing Regulations also form part of Financial Results;
3. A statement indicating the utilisation of the issue proceeds of non-convertible securities as per Regulation 52(7) read with SEBI Operational circular dated June 30, 2023, as amended;
4. A statement disclosing material deviations in the use of issue proceeds of non-convertible securities from the objects of the issue as per Regulation 52(7A) read with SEBI Operational circular dated June 30, 2023, as amended;
5. Security Cover certificate as per Regulation 54(3) of SEBI Listing regulations read with SEBI circular SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated July 27, 2023; and

The Board Meeting commenced at 8:00 pm and concluded at 9:15 pm.

Thanking you,

For **Aditya Birla Housing Finance Limited**

Swati Singh
Company Secretary
Membership No.: 20388
swati.singh7@adityabirlacapital.com

Aditya Birla Housing Finance Limited

One World Center, Tower 1, 9th Floor, 841, Jupiter Mill Compound,
Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013.
+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



kkc & associates llp

Chartered Accountants

(formerly Khimji Kunverji & Co LLP)

Independent Auditor's review report on unaudited quarterly financial results of Aditya Birla Housing Finance Limited under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

To
The Board of Directors of
Aditya Birla Housing Finance Limited

Introduction

1. We have reviewed the accompanying statement of unaudited financial results of Aditya Birla Housing Finance Limited ('the Company') for the quarter ended 30 June 2023 ('the Statement'), being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('Listing Regulations').
2. This Statement, which is the responsibility of the Company's Management and approved by the Board of Directors of the Company, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard ('Ind AS') 34 'Interim Financial Reporting' specified in section 133 of the Companies Act, 2013, the circulars, guidelines and directions issued by Reserve Bank of India ('RBI') from time to time ('RBI guidelines') and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.

Scope of Review

3. We conducted our review in accordance with the Standard on Review Engagements ('SRE') 2410, 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity' issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

Conclusion

4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement prepared in accordance with the applicable Ind AS and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 52 of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.

For KKC & Associates LLP

Chartered Accountants

(formerly Khimji Kunverji & Co LLP)

Firm Registration Number: 105146W/W100621

Hasmukh B. Dedhia

Partner

ICAI Membership No: 033494

UDIN: 23033494BGWSVQ6264



Place: Mumbai

Date: 27 July 2023

Aditya Birla Housing Finance Limited

Regd office: Indian Rayon Compound Veraval Gujarat, 362266

CIN: U65922GJ2009PLC083779

website: <https://homefinance.adityabirlicapital.com/>

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2023

| Particulars | Rs. in lakh | | | |
|---|------------------|------------------|------------------|--------------------|
| | Quarter ended | | Year ended | |
| | Jun 30, 2023 | Mar 31, 2023 | Jun 30, 2022 | Mar 31, 2023 |
| | Unaudited | Audited | Unaudited | Audited |
| 1 Revenue from operations | | | | |
| Interest income | 40,175.36 | 36,765.12 | 30,163.14 | 1,36,397.92 |
| Fees and commission income | 1,441.95 | 751.96 | 1,104.01 | 3,783.22 |
| Net gain on fair value changes | 155.78 | 129.77 | 20.91 | 343.68 |
| Total revenue from operations | 41,773.09 | 37,646.85 | 31,288.06 | 1,40,524.82 |
| 2 Other income | 20.57 | 91.79 | 30.69 | 219.95 |
| 3 Total income (1+2) | 41,793.66 | 37,738.64 | 31,318.75 | 1,40,744.77 |
| 4 Expenses | | | | |
| Finance costs | 22,820.25 | 20,792.71 | 16,521.76 | 74,836.99 |
| Net loss on derecognition of financial instruments classified under amortised cost category | 377.49 | 275.76 | 80.09 | 1,843.82 |
| Impairment of financial instruments | 145.09 | 794.85 | 1,469.28 | 5,392.51 |
| Employee benefit expenses | 6,343.53 | 4,768.68 | 4,159.25 | 17,900.77 |
| Depreciation and amortization expenses | 519.38 | 480.08 | 297.40 | 1,588.49 |
| Other expenses | 3,138.87 | 2,349.77 | 1,628.88 | 8,329.67 |
| Total expenses | 33,344.61 | 29,461.85 | 24,156.66 | 1,09,892.25 |
| 5 Profit before tax (3-4) | 8,449.05 | 8,276.79 | 7,162.09 | 30,852.52 |
| 6 Tax expense | | | | |
| Current tax | 1,819.60 | 1,741.43 | 1,922.25 | 7,394.08 |
| Deferred tax | 87.11 | 97.16 | (352.21) | (560.16) |
| Income tax for earlier years | - | (74.47) | - | (74.47) |
| Total tax expense | 1,906.71 | 1,764.12 | 1,570.04 | 6,759.45 |
| 7 Profit for the period (5-6) | 6,542.34 | 6,512.67 | 5,592.05 | 24,093.07 |
| 8 Other comprehensive income | | | | |
| Items that will not be reclassified to profit or loss | | | | |
| Re-measurement gains/ (losses) on defined benefit plans | 32.08 | 3.27 | 58.83 | 59.71 |
| Income tax effect of above | (8.07) | (0.83) | (14.81) | (15.03) |
| Items that will be reclassified to profit or loss | | | | |
| Re-measurement gains/ (losses) on hedge instruments | - | - | 170.75 | 664.93 |
| Income tax effect of above | - | - | (42.97) | (167.35) |
| Total other comprehensive income | 24.01 | 2.44 | 171.80 | 542.26 |
| 9 Total comprehensive income (7+8) | 6,566.35 | 6,515.11 | 5,763.85 | 24,635.33 |
| 10 Paid up equity share capital (Face value of Rs. 10 each) | | | | 50,119.77 |
| 11 Other Equity | | | | 1,46,680.10 |
| 12 Earnings per share of Rs. 10 each (not annualised) | | | | |
| Basic & diluted earnings per share in ₹ | 1.31 | 1.30 | 1.12 | 4.81 |



Aditya Birla Housing Finance Limited

Regd office: Indian Rayon Compound Veraval Gujarat, 362266

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STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2023

Notes:

1. These financial results together with the results for the comparative reporting periods have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standards (Ind AS) as prescribed under Section 133 of the Companies Act, 2013 (the "Act") read with Companies (Indian Accounting Standards), Rules 2015, amended from time to time, and other accounting principles generally accepted in India and in compliance with Regulation 52 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015, as amended.
2. 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.
3. The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on July 27, 2023. The statutory auditors of the Company have carried out limited review of the aforesaid results.
4. In terms of the RBI circular dated October 22, 2021 on "Scale Based Regulation: A Revised Regulatory Framework for all NBFC's" and RBI's Press Release dated September 30, 2022, the Company falls under the Middle Layer. As on June 30, 2023, the Company has complied with the guidelines applicable to entities in the Middle Layer under the above Framework.
5. As on 30 June 2023, the security cover available in respect of secured non-convertible debt securities is 1.81 and the asset cover available in respect of other secured debt having exclusive charge is 1.14. The Security cover format as per the Regulation 54(3) of the Securities and Exchange Board of India (Listing Obligations and Disclosures Requirements) Regulations, 2015 is attached as Appendix I.
6. The figures for the preceding quarter ended March 31, 2023 are the balancing figures between audited figures in respect of the full previous financial year and the reviewed year-to-date figures upto third quarter of the previous financial year.

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


Pankaj Gadgil
Managing Director & CEO
DIN: 08521239

Place: Mumbai
Date: July 27, 2023





| Column A | Column B | Column C | Column D | Column E | Column F | Column G | Column H | Column I | Column J | Column K | Column L | Column M | Column N | Column O | |
|---------------|--|--|--------------------|--|--|--|--------------------------------|---|------------------|---|--|---|--|-----------------------|--|
| Particulars | | Exclusive Charge | Exclusive Charge | Pari-Passu Charge | Pari-Passu Charge | Pari-Passu Charge | Assets not offered as Security | Elimination (amount in negative) | (Total C to H) | Related to only those items covered by this certificate | | | | | |
| | Description of asset for which this certificate relate | Debt for which this certificate being issued | Other Secured Debt | Debt for which this certificate being issued | Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari passu charge) | Other assets on which there is pari Passu charge (excluding items covered in column F) | | debt amount considered more than once (due to exclusive plus pari passu charge) | | Market Value for Assets charged on Exclusive basis | Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable) | Market Value for Pari passu charge Assets ^{viii} | Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable) | Total Value(=K+L+M+N) | |
| | | Book Value | Book Value | Yes/No | Book Value | Book Value | | | | | | | | | |
| ASSETS | | | | | | | | | | | | | | | |
| | Property, Plant and Equipment | | | - | - | - | 1675 | - | 1,675 | | | | | | |
| | Capital Work-in Progress | | | - | - | - | | - | | | | | | | |
| | Right of Use Assets | | | - | - | - | 3917 | - | 3,917 | | | | | | |
| | Goodwill | | | - | - | - | | - | | | | | | | |
| | Intangible Assets | | | - | - | - | 1363 | - | 1,363 | | | | | | |
| | Intangible Assets under Development | | | - | - | - | 219 | - | 219 | | | | | | |
| | Investments | | | - | - | - | 15871 | - | 15,871 | | | | | | |
| | Loans | | 2,92,519 | - | 3,66,625 | 7,42,181 | 25922 | - | 14,27,246 | | 2,92,519 | | 3,66,625 | 6,59,143 | |
| | Inventories | | | - | - | - | | - | | | | | | | |
| | Trade Receivables | | | - | 1,174 | - | | - | 1,174 | | | | 1,174 | 1,174 | |
| | Cash and Cash Equivalents | | | - | 66,057 | - | 51 | - | 66,108 | | | | 66,057 | 66,057 | |
| | Bank Balances other than Cash and Cash Equivalents | | | - | - | - | | - | | | | | | | |
| | Others | | | - | 2,714 | - | 7784 | - | 10,498 | | | | 2,714 | 2,714 | |
| | Total | | 2,92,519 | | 4,36,569 | 7,42,181 | 56,803 | | 15,28,072 | | 2,92,519 | | 4,36,569 | 7,29,088 | |



Handwritten initials in blue ink.

| Column A | Column B | Column C | Column D | Column E | Column F | Column G | Column H | Column I | Column J | Column K | Column L | Column M | Column N | Column O | |
|--|--|--|---------------------------------------|--|--|--|--------------------------------|---|----------------|---|--|--|--|-----------------------|----------|
| Particulars | | Exclusive Charge | Exclusive Charge | Pari-Passu Charge | Pari-Passu Charge | Pari-Passu Charge | Assets not offered as Security | Elimination (amount in negative) | (Total C to H) | Related to only those items covered by this certificate | | | | | |
| | Description of asset for which this certificate relate | Debt for which this certificate being issued | Other Secured Debt | Debt for which this certificate being issued | Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari passu charge) | Other assets on which there is pari Passu charge (excluding items covered in column F) | | debt amount considered more than once (due to exclusive plus pari passu charge) | | Market Value for Assets charged on Exclusive basis | Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable) | Market Value for Pari passu charge Assets ⁱⁱⁱ | Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable) | Total Value(=K+L+M+N) | |
| | | | | | | | | | | | | | Relating to Column F | | |
| LIABILITIES | | | | | | | | | | | | | | | |
| Debt securities to which this certificate pertains | | | | Yes | 2,41,105 | | | - | 2,41,105 | | | | 2,41,105 | 2,41,105 | |
| Other debt sharing pari-passu charge with above debt | | | | | | | | - | - | | | | | - | |
| Other Debt | | | | | | | | - | - | | | | | - | |
| Subordinated Debt | No Charge as unsecured Debt | not to be filled | | No | | | 33,312 | - | 33,312 | | | | | - | |
| Borrowings | NA | | | No | | | | - | - | | | | | - | |
| Bank | Pari-Passu Charge | | | No | | 6,81,924 | 51 | - | 6,81,976 | | | | | - | |
| Debt securities | No Charge as Commercial Paper | | | No | | | | 94,200 | - | 94,200 | | | | | - |
| Others | Exclusive charge on NHB Loan | | | 2,55,920 | No | | | | - | 2,55,920 | 2,55,920 | | | | 2,55,920 |
| Trade Payables | NA | | | | No | | | 2,572 | - | 2,572 | | | | | - |
| Lease Liabilities | NA | | | | No | | | 3,978 | - | 3,978 | | | | | - |
| Provisions | NA | | | No | | | 1,208 | - | 1,208 | | | | | - | |
| Others | NA | | | No | | | 10,410 | - | 10,410 | | | | | - | |
| Total | | | 2,55,920 | | 2,41,105 | 6,81,924 | 1,45,731 | - | 13,24,680 | | 2,55,920 | | 2,41,105 | 4,97,025 | |
| Cover on Book Value | | | 1.14 | | 1.81 | | | | | | | | | | |
| Cover on Market Value | | | | | | | | | | | 1.14 | | 1.81 | | |
| | | | Exclusive Security Cover Ratio | | Pari-Passu Security Cover Ratio | | | | | | | | | | |

Note: We confirm that the company has complied with the covenants mentioned in the placement memorandums of the Secured Redeemable Non-Convertible Debentures for the period ended June 30, 2023.



To,
Board of Directors
Aditya Birla Housing Finance Limited.

Independent Auditor's Certificate on the Statement of maintenance of security cover and compliance with covenants in respect of listed non-convertible debt securities as at 30 June 2023.

- 1 This Certificate is issued in accordance with the terms of our engagement letter dated 27 August 2021 with Aditya Birla Housing Finance Limited ('the Company') having its Registered office at Indian Rayon Compound, Veraval, Gujarat 362266 ('the Company') and pursuant to Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and SEBI circular: SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated 19 May 2022 (Collectively referred to as "Regulations").
- 2 We, KKC & Associates LLP (Formerly known as Khimji Kunverji & Co LLP), statutory auditors of the Company, have examined the details given in the attached annexure I (herein after referred to as the 'Statement') prepared by the management, stamped by us for identification purpose.

Management's Responsibility

- 3 The Compliance with the Regulations, the terms & covenants of the Non-Convertible Debentures ("NCD") as per the information memorandum ("IM") and Debenture Trust Deeds and computation of security cover as given in the attached Statement is the responsibility of the Company's management. This responsibility includes the design, implementation, and maintenance of internal controls relevant to the preparation and presentation of the Statement. The management is also responsible for ensuring that the Company complies with the requirements, including those given in the Regulations and provides all relevant information to the Debenture Trustee.

Auditor's Responsibility

- 4 Our responsibility for the purpose of this certificate is to express limited assurance as to whether anything has come to our attention that causes us to believe that the financial information contained in the Statement have not been accurately extracted from the unaudited financial information as at and for the quarter ended 30 June 2023, other relevant records and documents maintained by the Company or that the computation thereof is arithmetically inaccurate.
- 5 The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement; and consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. The procedures selected depend on the auditor's judgment, including the assessment of the areas where a material misstatement of the subject matter information is likely to arise.
- 6 For the purpose of our examination, we have relied on the representation received from the management for completeness of information and records provided to us and carried out following procedures:
 - 6.1 Obtained the unaudited financial information of the Company as at and for the quarter ended 30 June 2023.
 - 6.2 Traced the amounts in the Statement, in relation to the computation of Security cover, to the unaudited financial information of the Company as at and for the quarter ended 30 June 2023.
 - 6.3 Ensured arithmetical accuracy of the computation of security cover in the Statement.
 - 6.4 Obtained the list of listed non-convertible debt securities outstanding as at 30 June 2023.
 - 6.5 Performed necessary Inquires with the management and on a test check basis, ensured that the Company made timely payments of interest and principal due, if any, during the quarter ended 30 June 2023;
 - 6.6 On test check basis, checked the compliance with the covenants stated in the Debenture Trust deed;



kkc & associates llp

Chartered Accountants

(formerly Khimji Kunverji & Co LLP)

- 6.7 Performed necessary inquiries with the management regarding any instances of non-compliance with covenants or communications received from the Trustee indicating any breach of covenants during the quarter ended 30 June 2023.
 - 6.8 Obtained necessary representations from the management.
- 7 We have performed verification procedures, in accordance with the Guidance Note on Audit Reports and Certificates for Special Purposes issued by the Institute of Chartered Accountants of India ("ICAI"). We have complied with the relevant applicable requirements of the Standard on Quality Control ("SQC") 1, on Quality Control for Firms that perform Audits and Reviews of Historical Financial Information, and other Assurance and Related Service Engagements.

Conclusion

- 8 Based on the procedures performed mentioned in paragraph 6, evidence obtained, and the information and explanations given to us, along with the representations provided by the management, nothing has come to our attention that causes us to believe that:
- a. the financial information as contained in the Statement have not been accurately extracted from the unaudited financial information as at and for the quarter ended 30 June 2023 or that the computation thereof is arithmetically inaccurate.
 - b. The Company during the quarter ended 30 June 2023 has not complied, in all material respects, with the covenants in respect of the listed NCDs of the Company outstanding as at 30 June 2023 as mentioned in the Statement.

Restriction on Use

- 9 This certificate is issued for the purpose of submission by the Company to the Debenture Trustee pursuant to the Regulations and should not be used, referred to or distributed for any other purpose or by any person other than the addressees of this report. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come without our prior consent in writing.

For KKC & Associates LLP

Chartered Accountants

(formerly Khimji Kunverji & Co LLP)

ICAI Firm Registration No. 105146W/W100621



Hasmukh B Dedhia

Partner

ICAI Membership No.: 033494

UDIN: 23033494BGWSVT1028



Place: Mumbai

Date: 27 July 2023

Aditya Birla Housing Finance Ltd.

(A part of Aditya Birla Capital Ltd.)



PROTECTING INVESTING FINANCING ADVISING

July 27, 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 |
|--|---|

Dear Sir/Madam,

Sub: Disclosures as per Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

With reference to the subject matter, please find below information as per Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended June 30, 2023:

| Sr. No. | Particulars | Disclosures |
|---------|---|-------------|
| 1 | Debt-equity ratio ¹ | 6.42 |
| 2 | Debt service coverage ratio | NA |
| 3 | Interest service coverage ratio | NA |
| 4 | Outstanding redeemable preference shares (quantity and value) | NA |
| 5 | Capital redemption reserve/debenture redemption reserve | NA |
| 6 | Net worth (Rs. in lakh) | 2,03,391.84 |
| 7 | Net profit after tax (Rs. in lakh) | 6,542.34 |
| 8 | Earnings per share | 1.31 |
| 9 | Current ratio | NA |
| 10 | Long term debt to working capital | NA |
| 11 | Bad debts to Account receivable ratio | NA |
| 12 | Current liability ratio | NA |
| 13 | Total debts to total assets ² | 0.86 |
| 14 | Debtors turnover | NA |
| 15 | Inventory turnover | NA |
| 16 | Operating margin (%) | NA |
| 17 | Net profit margin (%) ³ | 0.16 |
| 18 | Sector specific equivalent ratios: | |
| | (a) Gross Stage 3 | 2.67% |
| | (b) Net Stage 3 | 1.79% |
| | (c) Gross NPA | 2.67% |
| | (d) Net NPA | 1.79% |
| | (c) Return on Total Assets (annualised) | 1.90% |

Aditya Birla Housing Finance Limited

One World Center, Tower 1, 9th Floor, 841, Jupiter Mill Compound,

Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013.

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| | | |
|----|--|--|
| 19 | Asset cover available, in case of non-convertible debt securities | 1.81 times The Company at all times maintains 100% or such higher asset cover as per the terms of offer document / information Memorandum sufficient to discharge its liabilities for the Non-Convertible Debentures (NCDs) issued, by way of first pari passu charge over its IMMOVABLE property, receivables, securities, future moveable assets and current assets as may be identified by the Company from time to time except those receivable(s) and assets of the Company, both present and future on which exclusive charge has been created to secure the Excluded Borrowings or any part thereof. |
| 20 | Statement indicating the utilization of issue proceeds of non-convertible securities, which shall be continued to be given till such time the issue proceeds have been fully utilised or the purpose for which these proceeds were raised has been achieved. | Issue proceeds of Non-Convertible Debentures (NCDs) issued by the Company and outstanding as on June 30, 2023 are being utilized as per the objects stated in the offer document. |
| 21 | Material deviation in the use of proceeds as compared to the objects of the issue. | There was no deviation in the use of proceeds of the issue of Non-Convertible Debt Securities from the objects stated in the offer document. |

Notes:

1. Debt-equity ratio = (Debt securities + Borrowings (other than debt securities) + Subordinated liabilities) / Net worth.
2. Total debts to total assets = (Debt securities + Borrowings (other than debt securities) + Subordinated liabilities) / total assets.
3. Net profit margin = Net profit after tax / total income.

Request to kindly take the same on your records.

Thanking you

For **Aditya Birla Housing Finance Limited**

Swati Singh
Company Secretary
Membership No.: 20388
swati.singh7@adityabirlacapital.com

Aditya Birla Housing Finance Limited

One World Center, Tower 1, 9th Floor, 841, Jupiter Mill Compound,
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July 27, 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 |
|--|---|

Dear Sir/Madam,

Sub: Intimation under Regulation 52(7) & (7A) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, for the quarter ended June 30, 2023

Pursuant to Regulation 52(7) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with Operational circular SEBI/HO/DDHS/DDHS_Div1/P/CIR/2022/0000000103 dated 29 July 2022, a statement indicating the utilization of issue proceeds of non-convertible securities is enclosed as **Annexure A**.

Further, in terms of Regulation 52(7A), a statement confirming NIL deviation or variation, in the format prescribed, in the use of proceeds of issue of listed nonconvertible securities, from the objects stated in the offer document, is enclosed as **Annexure B**.

Kindly take the same on your records.

Thanking you,

For **Aditya Birla Housing Finance Limited**

Swati Singh
Company Secretary
Membership No. 20388
Swati.singh7@adityabirlacapital.com

Aditya Birla Housing Finance Limited

One World Center, Tower 1, 18th Floor, 841, Jupiter Mill Compound,
Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013.
+91 22 4356 7100 | (F) +91 22 4356 7266 | Toll-free number 1800-270-7000
care.housingfinance@adityabirlacapital.com | adityabirlahousingfinance.com

Registered Office:

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



Annexure A

Statement indicating the utilisation of the issue proceeds of non-convertible securities under Regulation 52(7)

Amount INR Crores

| Name of the Issuer | ISIN | Mode of Fund Raising (Public issues/Private placement) | Type of instrument | Date of raising funds | Amount Raised | Funds utilized | Any deviation (Yes/No) | If 8 is Yes, then specify the purpose of for which the funds were utilized | Remarks, if any |
|--------------------------------------|--------------|--|--------------------|-----------------------|---------------|----------------|------------------------|--|-----------------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Aditya Birla Housing Finance Limited | INE831R07359 | Private Placement | Secured NCD | April 26, 2023 | 310.00 | 310.00 | No | NA | NA |
| Total | | | | | 310.00 | 310.00 | | | |

Note: The purpose of for which the funds were utilized as per placement memorandum-
The fund raised through this Issue, after meeting the expenditure of and related to the Issue, will be used for our various financing activities, to repay our existing loans and our business operations including for our capital expenditure and working capital requirements.

For **Aditya Birla Housing Finance Limited**

Name of signatory: **Swati Singh**
Designation: **Company Secretary**
Date: July 27, 2023

Annexure B

Statement of deviation/ variation in use of Issue proceeds under Regulation 52 (7A)

| Particulars | | Remarks | | | | | |
|--|-------------------------|--------------------------------------|-----------------------------|----------------|---|-----------------|-----------------------|
| Name of listed entity | | Aditya Birla Housing Finance Limited | | | | | |
| Mode of fund raising | | Private placement | | | | | |
| Type of instrument | | Non-convertible Securities | | | | | |
| Date of raising funds | | April 26, 2023 | | | | | |
| Amount raised (in Rs. Crore) | | 310.00 | | | | | |
| Report filed for quarter ended | | June 30, 2023 | | | | | |
| Is there a deviation/ variation in use of funds raised? | | Nil Deviation / Variation | | | | | |
| Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document? | | Yes | | | | | |
| If yes, details of the approval so required? | | NA | | | | | |
| Date of approval | | NA | | | | | |
| Explanation for the deviation/ variation | | NA | | | | | |
| Comments of the audit committee after review | | NA | | | | | |
| Comments of the auditors, if any | | NA | | | | | |
| Objects for which funds have been raised and where there has been a deviation/ variation, in the following table: Not Applicable | | | | | | | |
| Original Object | Modified Object, if any | Original Allocation | Modified allocation, if any | Funds Utilised | Amount of Deviation/ Variation for the half year according to applicable object (INR Crores and in %) | Remarks, if any | Date of Raising Funds |
| - | - | - | - | - | - | - | - |
| Deviation could mean: a. Deviation in the objects or purposes for which the funds have been raised. b. Deviation in the amount of funds actually utilized as against what was originally disclosed | | | | | | | |
| For Aditya Birla Housing Finance Limited | | | | | | | |
| Name of signatory: Swati Singh Designation: Company Secretary Date: July 27, 2023 | | | | | | | |