

June 4, 2020

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: Submission of Documents under SEBI (Listing Obligation and Disclosure Requirements) Regulation, 2015 (LODR, 2015)

With reference to the subject matter, please find enclosed:

1. Audited Financial Results along with Auditor's Report for the year ended March 31, 2020.
2. Declaration regarding Audit Report with unmodified opinion under regulation 52 (3) of LODR, 2015.
3. Disclosures pursuant to regulation 52 (4) and other applicable regulations, if any of LODR, 2015 and Annexure 1 for details related to payment of interest on NCDs and repayment of principal amount.
4. Statement of deviation indicating no deviation in the use of proceeds from issue of Non-Convertible Debentures under Regulation 52(7) of LODR, 2015.
5. Intimation for rights issue of shares.

Request to kindly take the same on your records.

Thanking you

For **ADITYA BIRLA HOUSING FINANCE LIMITED****MUTHIAH GANAPATHY
COMPANY SECRETARY****Encl: a/a****Aditya Birla Housing Finance Limited****Registered Office** : Indian Rayon Compound, Veraval, Gujarat 362266**Corporate Office** : One Indiabulls Centre, Tower 1, 18th Floor, Jupiter Mill Compound, 841, S. B. Marg, Elphinstone Road, Mumbai – 400 013. | Phone No.: + 022 4356 7100 (f) + 022 4356 7266**CIN**: U65922GJ2009PLC083779Email: care.housingfinance@adityabirlacapital.com | Website: www.homefinance.adityabirlacapital.com

INDEPENDENT AUDITOR'S REPORT ON AUDIT OF ANNUAL FINANCIAL RESULTS
TO THE BOARD OF DIRECTORS OF
ADITYA BIRLA HOUSING FINANCE LIMITED

Opinion

We have audited the Financial Results for the year ended March 31, 2020 included in the **accompanying** "Statement Of Audited Financial Results For The Half And Year Ended March 31, 2020" of ADITYA BIRLA HOUSING FINANCE LIMITED (the "**Company**"), (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 (the "Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, the Financial Results for the year ended March 31, 2020:

- (i) is presented in accordance with the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended; and
- (ii) gives a true and fair view in conformity with the recognition and measurement principles laid down in the Indian Accounting Standards and other accounting principles generally accepted in India of the net profit and total comprehensive income and other financial information of the Company for the year then ended.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing ("SA"s) specified under Section 143(10) of the Companies Act, 2013 (the "Act"). Our responsibilities under **those Standards are further described in Auditor's Responsibilities** for audit of the Annual Financial Results section below. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ("**the ICAI**") together with the ethical requirements that are relevant to our audit of the Financial Results for the year ended March 31, 2020 under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the **ICAI's** Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our audit opinion.

Emphasis of Matter

We draw attention to Note 8 to the Financial Results in which the Company describes the uncertainties arising from COVID 19 pandemic.

Our opinion is not modified in respect of this matter.

Management's Responsibilities for the Statement

This Statement, which includes the Financial Results is the responsibility of the **Company's** Board of Directors and has been approved by them for the issuance. The Statement has been compiled from the related audited financial information and interim

financial information for the half year ended March 31, 2020. This responsibility includes the preparation and presentation of the Financial Results for the year ended March 31, 2020 that give a true and fair view of the net profit and other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in the Indian Accounting Standards ("**Ind AS**") prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Financial Results that give a true and fair view and is free from material misstatement, whether due to fraud or error.

In preparing the Financial Results, the Board of Directors are responsible for assessing the **Company's** ability, to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the financial reporting process of the Company.

Auditor's Responsibilities for audit of Annual Financial Results

Our objectives are to obtain reasonable assurance about whether the Financial Results for the year ended March 31, 2020 as a whole is free from material misstatement, **whether due to fraud or error, and to issue an auditor's report that includes our opinion.** Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this Financial Results.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Annual Financial Results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the **Company's** internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the Board of Directors.
- Evaluate the appropriateness and reasonableness of disclosures made by the Board of Directors in terms of the requirements specified under Regulation 52 of the Listing Regulations.
- **Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Company to continue as a going concern.** If we conclude that a

material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to **the date of our auditor's report. However, future events or conditions may cause the** Company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the Annual Financial Results, including the disclosures, and whether the Annual Financial Results represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the Annual Financial Results of the Company to express an opinion on the Annual Financial Results.

Materiality is the magnitude of misstatements in the Annual Financial Results that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the Annual Financial Results may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the Annual Financial Results.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matter

The Statement includes the results for the half year ended March 31, 2020 being the balancing figure between audited figures in respect of the full financial year and the published year to date figures up to the half year of the current financial year which were subject to limited review by us.

Our opinion on the Statement is not modified in respect of this matter.

For DELOITTE HASKINS & SELLS LLP
Chartered Accountants
(Firm's Registration No. 117366W/W-100018)



Sanjiv V. Pilgaonkar
Partner
(Membership No.39826)
(UDIN: 20039826AAAACX5450)

Mumbai, May 30, 2020

Aditya Birla Housing Finance Limited
 Regd office: Indian Rayon Compound Veraval Gujarat, 362266
 CIN: U65922GJ2009PLC083779
 website: www.homefinance.adityabirlacapital.com

STATEMENT OF FINANCIAL RESULTS FOR THE HALF AND YEAR ENDED MARCH 31, 2020

Rs. in lakh

Particulars	Half year ended		Year ended	
	March 31, 2020	March 31, 2019	March 31, 2020	March 31, 2019
	Unaudited	Unaudited	Audited	Audited
1 Revenue from operations				
Interest Income	62,881.66	55,358.52	1,24,343.78	99,889.08
Fees and commission income	2,447.94	913.11	4,083.02	2,468.14
Net gain on fair value changes in investments	1,031.70	147.78	1,412.67	147.78
Net gain on derecognition of financial instruments under amortised cost category	260.73	18.11	121.95	18.11
Total revenue from operations	66,622.03	56,437.52	1,29,961.42	1,02,523.11
2 Other income	140.57	31.79	156.23	31.79
3 Total income (1+2)	66,762.60	56,469.31	1,30,117.65	1,02,554.90
4 Expenses				
Finance costs	47,868.01	39,562.66	92,698.53	72,137.95
Net loss on derecognition of financial instruments under amortised cost category	-	-	-	-
Impairment on financial instruments	4,397.86	906.03	7,127.68	1,875.41
Employee benefit expenses	5,490.73	6,000.21	11,325.27	12,236.44
Depreciation and amortization expenses	602.74	301.60	1,165.53	589.71
Other expenses	2,222.32	2,396.90	4,181.81	4,986.71
Total expenses	60,581.66	49,167.40	1,16,498.82	91,826.22
5 Profit before tax (3-4)	6,180.94	7,301.91	13,618.83	10,728.68
6 Tax expense				
Current tax	1,754.39	2,436.11	3,613.72	3,748.04
Deferred tax	(419.11)	(411.37)	(74.56)	(551.02)
Income tax for earlier years	-	-	(185.58)	68.71
Total tax expense	1,335.28	2,024.74	3,353.58	3,265.73
7 Profit for the period (5-6)	4,845.66	5,277.17	10,265.25	7,462.95
8 Other comprehensive income				
Items that will not be reclassified to profit or loss				
Re-measurement gains/ (losses) on defined benefit plans	(59.48)	(36.44)	(91.03)	(32.22)
Income tax effect of above	14.97	12.72	22.91	11.26
Items that will be reclassified to profit or loss				
Re-measurement gains/ (losses) on hedge instruments	(978.81)	-	(978.81)	-
Income tax effect of above	246.35	-	246.35	-
Total other comprehensive income	(776.97)	(23.72)	(800.58)	(20.96)
9 Total comprehensive income (7+8)	4,068.69	5,253.45	9,464.67	7,441.99
10 Earnings per share of Rs. 10 each (not annualised)				
Basic & diluted earnings per share	1.02	1.11	2.16	1.65



Aditya Birla Housing Finance Limited

Notes:

1. Statement of assets and liabilities as at March 31, 2020

Rs. in lakh

Particulars	As at	As at
	March 31, 2020	March 31, 2019
	Audited	Audited
ASSETS		
(1) FINANCIAL ASSETS		
(a) Cash and cash equivalents	40,020.60	8.17
(b) Derivative financial instruments	1,070.50	-
(c) Receivables		
- Trade receivables	213.77	195.53
- Other receivables	100.99	-
(d) Loans	12,11,209.09	11,44,493.97
(e) Investments	54,692.14	-
(f) Other Financial assets	480.80	405.00
	13,07,787.89	11,45,102.67
(2) NON- FINANCIAL ASSETS		
(a) Current tax assets (net)	1,257.04	694.11
(b) Deferred tax assets (net)	2,232.68	1,781.38
(c) Property, plant and equipment	903.29	873.29
(d) Right to use of Assets	2,288.82	-
(e) Intangible assets under development	28.02	170.12
(f) Other intangible assets	510.11	358.58
(g) Other non-financial assets	1,141.43	942.52
	8,361.39	4,820.00
TOTAL ASSETS	13,16,149.28	11,49,922.67
LIABILITIES AND EQUITY		
LIABILITIES		
(1) FINANCIAL LIABILITIES		
(a) Payables		
Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises	69.55	2.11
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	2,621.35	2,608.73
(b) Debt Securities	1,91,000.88	1,89,285.49
(c) Borrowings (Other than debt securities)	9,49,081.79	8,11,650.80
(d) Subordinated Liabilities	26,608.02	21,269.90
(e) Lease Liability	2,602.12	-
(f) Other financial liabilities	3,756.91	5,224.56
	11,75,740.62	10,30,041.59
(2) NON- FINANCIAL LIABILITIES		
(a) Provisions	779.79	517.31
(b) Other non-financial liabilities	1,342.62	332.10
	2,122.41	849.41
TOTAL LIABILITIES	11,77,863.03	10,30,891.00
(3) EQUITY		
(a) Equity share capital	50,119.77	47,555.67
(b) Other equity	88,166.48	71,476.00
TOTAL EQUITY	1,38,286.25	1,19,031.67
TOTAL EQUITY AND LIABILITY	13,16,149.28	11,49,922.67



Aditya Birla Housing Finance Limited

2. These financial results have been prepared in accordance with the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015, as amended.

3. 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.

4. The financial results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on May 30, 2020. The statutory auditors of the Company have carried out audit of the aforesaid results.

5. The Taxation Laws (Amendment) Ordinance 2019, has inserted section 115 BAA in the Income Tax Act, 1961, providing existing domestic companies with an option to pay tax at a concessional rate of 22% plus applicable surcharge and cess. The reduced tax rates come with the consequential surrender of specified deductions/ incentives. The option needs to be exercised within the prescribed time for filing the return of income under section 139(1) of the Income Tax Act, 1961, for assessment year (AY) 2020-21 or subsequent AYs. Once exercised, such an option cannot be withdrawn for the same or subsequent AYs. These financial results are prepared on the basis that the Company would avail the option to pay income tax at the lower rate. Consequently, the opening deferred tax assets has reduced by Rs. 528.43 lakh due to restatement at lower rate.

6. The Company has adopted Ind AS 116, which is effective from April 1, 2019 and applied the standard to its leases, retrospectively, with the cumulative effect of initially applying the standard, recognised on the date of initial application (April 1, 2019). Accordingly the company has not restated comparative information, instead, the cumulative effect of initially applying the standard has been recognised as an adjustment to the opening balance of retained earnings as on April 1, 2019. This has resulted in recognising a right-of-use asset of Rs. 2,738.27 lakh and a corresponding lease liability of Rs. 3,045.83 lakh by adjusting retained earnings of Rs. 200.09 lakh (net of deferred tax of Rs. 107.47 lakh) as at April 1, 2019. In the Profit and Loss account for the current period, the nature of expenses in respect of Operating Lease has changed from lease rent in previous periods to depreciation cost for the right-of-use asset and finance cost for interest accrued on lease liability.

7. Moratorium in accordance with the Reserve Bank of India (ROI) guidelines -

The outbreak of COVID-19 pandemic across the globe and in India has contributed to a significant decline and volatility in the global and Indian financial markets and slowdown in the economic activities. The Reserve Bank of India (RBI) has issued guidelines relating to COVID-19 Regulatory Package dated March 27, 2020 and April 17, 2020 and on May 23, 2020. In accordance therewith, the Company has provided a moratorium option on principal and interest falling due between March 1, 2020 and August 31, 2020, to all eligible borrowers classified as standard. Loan assets for which moratorium is availed by the borrower, the asset classification under the Income Recognition, Asset Classification and Provisioning norms under the The Housing Finance Companies (NHB) Directions, 2010 and the categorisation of such assets carried at amortised cost into Stage 1, Stage 2 and Stage 3 depending on the period of default, will be held at a standstill during the moratorium period.

8. Estimation of uncertainty relating to COVID-19 global health pandemic -

In estimating the expected credit loss (ECL) allowance the Company has taken into consideration internal and certain sources of external information, including credit reports, economic forecasts and industry reports upto the date of approval of these financial results. The Company has also performed sensitivity analysis on the inputs and assumptions used in estimating the ECL allowance and has embedded in its ECL allowance an adjustment of Rs. 1,810.00 lakh for credit risks arising from macro economic factors. Based on the Company's expectations of future economic conditions, it expects to recover the carrying amount of its loan assets. The extent to which global health pandemic will impact the Company's provision on financial assets will depend on future developments, which are highly uncertain. The eventual outcome of impact of the global health pandemic may be different from those estimated as on the date of approval of these financial results.

The Company has, after evaluating its ability to pay its obligations out of available liquidity, undrawn lines of credit and recoveries (after adjusting credit losses and applying assumed levels of stress), concluded the use of the going concern assumption in preparing the above financial results is appropriate.

9. Previous period/year figures have been regrouped/reclassified wherever necessary to conform to current period's/year's classification.


In terms of our report attached
For Deloitte Haskins & Sells LLP
Chartered Accountants
ICAI Firm Registration No: 117366W/W-100018



Sanjiv V Pilgaonkar
Partner
Membership No: 039826

Place: Mumbai
Date: May 30, 2020

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



Rakesh Singh
Director
DIN: 07006067

Place: Mumbai
Date: May 30, 2020





June 4, 2020

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: Auditor's report- unmodified

In accordance with Regulation 52 (3) of SEBI (Listing Obligations and Disclosures Requirements) Regulation, 2015, we would like to state that M/s Deloitte Haskins & Sells LLP, Statutory Auditor's of the Company has given an unmodified opinion on the financial statements and auditor's report for the year ended March 31, 2020.

For Aditya Birla Housing Finance Limited

Muthiah Ganapathy
Company Secretary

Aditya Birla Housing Finance Limited

Registered Office : Indian Rayon Compound, Veraval, Gujarat 362266

Corporate Office : One Indiabulls Centre, Tower 1, 18th Floor, Jupiter Mill Compound, 841, S. B. Marg , Elphinstone Road, Mumbai – 400 013. | Phone No.: + 022 4356 7100 (f) + 022 4356 7266

CIN: U65922GJ2009PLC083779

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June 4, 2020

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,

Disclosures in accordance with clause 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the half year ended March 31, 2020

With reference to the subject matter, please find below information:

Sr.no	Particulars	Disclosures
(a)	Credit rating and change in the credit rating, if any	[ICRA]AAA (Stable) from ICRA and [IND]AAA (Stable) from India Ratings Ltd. [ICRA] A1+ from ICRA and IND A1+ from India Ratings Ltd. There is no change
(b)	Asset cover available, in case of non-convertible debt securities	1.15
(c)	Debt equity ratio	8.44
(d)	Previous due date for the payment of interest/ dividend for non-convertible redeemable preference shares/redeemable of principal of non-convertible preference shares / non-convertible debt securities and whether the same has been paid or not and	Annexure 1
(e)	Next due date for the payment of interest/dividend of non-convertible preference shares/principal along with the amount of interest/dividend of non-convertible preference shares payable and the redemption amount	Annexure 1
(f)	Debt service coverage ratio*	0.45
(g)	Interest service coverage ratio*	1.15

Aditya Birla Housing Finance Limited**Registered Office** : Indian Rayon Compound, Veraval, Gujarat 362266**Corporate Office** : One Indiabulls Centre, Tower 1, 18th Floor, Jupiter Mill Compound, 841, S. B. Marg, Elphinstone Road, Mumbai – 400 013. | Phone No.: + 022 4356 7100 (f) + 022 4356 7266**CIN**: U65922GJ2009PLC083779Email: care.housingfinance@adityabirlacapital.com | Website: www.homefinance.adityabirlacapital.com



(h)	Outstanding redeemable preference shares (quantity and value)	N.A.
(i)	Capital redemption reserve / debenture redemption reserve	N.A.
(j)	Net worth (Rs. in lakh)	1,38,286.25
(k)	Net profit after tax (Rs. in lakh)	10,265.25
(l)	Earnings per share (Rs.)	2.16

**ISCR= Earnings before Interest and Tax / Interest Expense/ DSCR = Earnings before Interest and Tax/ (Interest + Principal Repayment)*

Request to kindly take the same on your records.

Thanking you

For **ADITYA BIRLA HOUSING FINANCE LIMITED**

**MUTHIAH GANAPATHY
COMPANY SECRETARY**

Aditya Birla Housing Finance Limited

Registered Office : Indian Rayon Compound, Veraval, Gujarat 362266

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Sr. No.	Series	Series Name	ISIN No.	Amount Outstanding	No. of Debentures	Redemption	Previous Interest Date as per records	Previous Interest Date (as per business convention) payment date	Coupon Rate	Face Value	Interest Payment Next Due Date	Interest Amount on Face Value	Redemption Premium on Face Value	Interest Payment on Next Due Date
1	A1	ABHFL NCD A1 - FY 2015-16	INE831R07011	20.00	200	20-Mar-26	22 March 2020	23 March 2020	8.95%	10,00,000	March 22, 2021	89,500		1,79,00,000
2	A2	ABHFL NCD A2 - FY 2015-16	INE831R07029	5.00	50	22-Mar-21	22 March 2020	23 March 2020	8.95%	10,00,000	March 22, 2021	89,500		44,75,000
				25.00	250.00									
3	A1	ABHFL NCD A1 - FY 2016-17	INE831R07037	15.00	150	20-Apr-21	20 April 2019	22 April 2019	8.75%	10,00,000	April 20, 2020	87,500		1,31,25,000
4	I2	ABHFL NCD I2 - FY 2016-17	INE831R07086	7.90	79	13-Aug-20	NA	NA	7.8000% (XIRR basis)	10,00,000	August 13, 2020	3,16,417		2,49,96,943
5	I2	ABHFL NCD I2 - FY 2016-17	INE831R07086	9.60	96	13-Aug-20	NA	NA	7.8000% (XIRR basis)	10,00,000	August 13, 2020	3,16,417		3,03,76,032
6	I2	ABHFL NCD I2 - FY 2016-17	INE831R07086	32.50	325	13-Aug-20	NA	NA	7.8000% (XIRR basis)	10,00,000	August 13, 2020	3,16,417		10,18,35,525
7	L1	ABHFL NCD L1 FY 2016-2017	INE831R07110	30.00	300	9-Jun-20	09 March 2020	09 March 2020	7.8500% p.a.	10,00,000	March 9, 2020	78,500		2,35,50,000
8	L2	ABHFL NCD L2 FY 2016-2017	INE831R07128	50.00	500	10-Mar-22	10 March 2020	10 March 2020	8.0000% p.a.	10,00,000	March 9, 2020	80,000		4,00,00,000
9	L3	ABHFL NCD L3 FY 2016-2017	INE831R07136	50.00	500	18-Mar-22	20 March 2020	20 March 2020	8.0000% p.a.	10,00,000	March 9, 2020	80,000		4,00,00,000
10	L4	ABHFL NCD L4 FY 2016-2017	INE831R07144	60.00	600	16-Apr-20	NA	NA	7.9000 % (On XIRR)	10,00,000	April 16, 2020	2,61,724		15,70,34,400
11	2017-18			250.00	2,500.00									
12	A1	ABHFL NCD A1 FY 2017-2018	INE831R07151	45.00	450	1-Apr-22	03 April 2019	03 April 2019	8.0000% p.a.	10,00,000	April 3, 2020	80,000		3,60,00,000
13	C1	ABHFL NCD C1 FY 2017-2018	INE831R07169	100.00	1,000	7-Jun-22	07 June 2019	07 June 2019	8.0000% p.a.	10,00,000	June 7, 2020	80,000		8,00,00,000
14	E1	ABHFL NCD E1 FY 2017-2018	INE831R07177	50.00	500	30-Jun-2021	01 August 2019	01 August 2019	7.6000% p.a.	10,00,000	August 1, 2020	76,000		3,80,00,000
15	E1	ABHFL NCD E1 FY 2017-2018	INE831R07177	25.00	250	30-Jun-2021	01 August 2019	01 August 2019	7.6000% p.a.	10,00,000	August 1, 2020	76,000		1,90,00,000
16	E1	ABHFL NCD E1 FY 2017-2018	INE831R07177	10.00	100	30-Jun-2021	01 August 2019	01 August 2019	7.6000% p.a.	10,00,000	August 1, 2020	76,000		76,00,000
17	F1	ABHFL NCD F1 FY 2017-2018	INE831R07185	20.00	200	8-Sep-2022	08 September 2019	09 September 2019	7.6000% p.a.	10,00,000	September 8, 2020	76,000		1,52,00,000
				250.00	2,500.00									
18	C1	ABHFL NCD C1 FY 2018-2019	INE831R07193	45.00	450	7-Jun-2021	NA	NA	8.8500 % (On XIRR)	10,00,000	June 7, 2021	2,85,502		12,84,75,900
19	D1	ABHFL NCD D1 FY 2018-2019	INE831R07201	50.00	500	26-Jul-2021	NA	NA	8.8200 % (On XIRR)	10,00,000	July 26, 2021	2,88,624		14,43,12,000
20	D1	ABHFL NCD D1 FY 2018-2019	INE831R07201	5.00	50	26-Jul-2021	NA	NA	8.8200 % (On XIRR)	10,00,000	July 26, 2021	2,88,624		1,44,31,200
21	D1	ABHFL NCD D1 FY 2018-2019	INE831R07201	10.30	103	26-Jul-2021	NA	NA	8.8200 % (On XIRR)	10,00,000	July 26, 2021	2,88,624		2,97,28,272
22	D1	ABHFL NCD D1 FY 2018-2019	INE831R07201	1.00	10	26-Jul-2021	NA	NA	8.8200 % (On XIRR)	10,00,000	July 26, 2021	2,88,624		28,86,240
23	D2	ABHFL NCD D2 FY 2018-2019	INE831R07219	20.00	200	28-Oct-2021	01 August 2019	01 August 2019	8.8200 % p.a.	10,00,000	August 1, 2020	88,200		1,76,40,000
24	G1	ABHFL NCD G1 FY 2018-2019	INE831R07227	8.00	80	26-Oct-2021	NA	NA	9.4000 % (On XIRR)	10,00,000	NA	3,08,694		2,46,95,520
25	G1	ABHFL NCD G1 FY 2018-2019	INE831R07227	5.00	50	26-Oct-2021	NA	NA	9.4000 % (On XIRR)	10,00,000	NA	3,08,694		1,54,34,700
26	G1	ABHFL NCD G1 FY 2018-2019	INE831R07227	10.00	100	26-Oct-2021	NA	NA	9.4000 % (On XIRR)	10,00,000	NA	3,08,694		3,08,69,400
27	G1	ABHFL NCD G1 FY 2018-2019	INE831R07227	1.00	10	26-Oct-2021	NA	NA	9.4000 % (On XIRR)	10,00,000	NA	3,08,694		30,86,940
28	D1	Further Issue ABHFL NCD D1 2018-19	INE831R07201	4.00	40	26-Jul-2021	NA	NA	9.4000 % (On XIRR)	10,00,000	July 26, 2021	2,88,624		1,15,44,960
29	D1	Further Issue ABHFL NCD D1 2018-19	INE831R07201	14.00	140	26-Jul-2021	NA	NA	9.4000 % (On XIRR)	10,00,000	July 26, 2021	2,88,624		4,04,07,360
30	I1	ABHFL NCD I1 FY 2018-2019	INE831R07235	44.00	440	13-Apr-22	NA	NA	9.3000 % (On XIRR)	10,00,000	NA	3,45,801		15,21,52,440
31	I1	ABHFL NCD I1 FY 2018-2019	INE831R07235	10.00	100	13-Apr-22	NA	NA	9.3000 % (On XIRR)	10,00,000	NA	3,45,801		3,45,80,100
32	I1	Further Issue ABHFL NCD I1 FY 2018-2019	INE831R07235	9.50	95	13-Apr-22	NA	NA	9.1700 % (On XIRR)	10,00,000	NA	3,45,801		3,28,51,095
33	I1	Further Issue ABHFL NCD I1 FY 2018-2019	INE831R07235	8.30	83	13-Apr-22	NA	NA	9.1700 % (On XIRR)	10,00,000	NA	3,45,801		2,87,01,483
34	I1	Further Issue ABHFL NCD I1 FY 2018-2019	INE831R07235	2.20	22	13-Apr-22	NA	NA	9.1700 % (On XIRR)	10,00,000	NA	3,45,801		76,07,622
35	I1	Further Issue ABHFL NCD I1 FY 2018-2019	INE831R07235	15.00	150	13-Apr-22	NA	NA	9.1700 % (On XIRR)	10,00,000	NA	3,45,801		5,18,70,150
36	I1	Further Issue ABHFL NCD I1 FY 2018-2019	INE831R07235	51.00	510	13-Apr-22	NA	NA	9.1700 % (On XIRR)	10,00,000	NA	3,45,801		17,63,58,510
37	I1	Further Issue ABHFL NCD I1 FY 2018-2019	INE831R07235	5.60	56	13-Apr-22	NA	NA	8.9000 % (On XIRR)	10,00,000	NA	3,45,801		1,93,64,856
38	I1	Further Issue ABHFL NCD I1 FY 2018-2019	INE831R07235	1.90	19	13-Apr-22	NA	NA	8.9000 % (On XIRR)	10,00,000	NA	3,45,801		65,70,219
39	I1	Further Issue ABHFL NCD I1 FY 2018-2019	INE831R07235	3.10	31	13-Apr-22	NA	NA	8.9000 % (On XIRR)	10,00,000	NA	3,45,801		1,07,19,831
40	I1	Further Issue ABHFL NCD I1 FY 2018-2019	INE831R07235	20.00	200	13-Apr-22	NA	NA	8.9000 % (On XIRR)	10,00,000	NA	3,45,801		6,91,60,200
41	I1	Further Issue ABHFL NCD I1 FY 2018-2019	INE831R07235	10.00	100	13-Apr-22	NA	NA	8.9000 % (On XIRR)	10,00,000	NA	3,45,801		3,45,80,100
				353.90	3,539.00									
42	F1	ABHFL NCD F1 FY 2019-2020	INE831R07243	20.00	200	14-Sep-21	NA	NA	8.1800 % (On XIRR)	10,00,000	NA	1,07,291		2,14,58,200
43	PPMLD F1	ABHFL NCD PPMLD F1 FY 2019-2020	INE831R07250	6.00	60	30-Sep-22	NA	NA	If Greater than 50% Digital Level 7.9573% p.a. (7.95% XIRR (Annualized yield)) else 0%	10,00,000	September 30, 2022	2,57,964		1,54,77,840
44	PPMLD F1	ABHFL NCD PPMLD F1 FY 2019-2020	INE831R07250	9.00	90	30-Sep-22	NA	NA	If Greater than 50% Digital Level 7.9573% p.a. (7.95% XIRR (Annualized yield)) else 0%	10,00,000	September 30, 2022	2,57,964		2,32,16,760
45	K1	ABHFL NCD K1 FY 2019-2020	INE831R07258	25.00	250	17-Feb-23	NA	NA	(1st Coupon: 5.26% + 250 bps = 7.76% Benchmark 12 Month T-Bill + 250 bps spread, Reset on yearly basis with fixed spread of 250 bps) SECURED RATED LISTED REDEMIBLE NON-CONVERTIBLE DEBENTURES. SERIES ABHFL NCD K1 FY 2019-20. MATURITY DATE -17/02/2020	10,00,000	February 17, 2021	77,600		1,94,00,000
				60.00	600.00									
				943.90	9,439.00									

* Bonds Listed on BSE for FY17, FY18 are subsequently listed

Sr. No.	Series	ISIN No.	No. of Debentures	Amount (Rs.in crores)	Coupon (%)	Redemption Date	Face Value (Rs.)	Previous Interest Date	Previous Interest Payment Date	Paid in Rs.	Next Interest Payment Date	Interest Amount on Face Value	Interest Payment on Next Due Date	Principal Redemption Amount (Rs. IN crores)	Last Repayment Date
1	ABHFL Sub Debt Series 'SD1' FY 2016-17	INE831R08019	150	15	9.10%	3-Jul-2026	10,00,000	04 July 2019	04 July 2019	1,36,50,000	4-Jul-2020	91,000	1,36,50,000	15	3-Jul-2026
2	ABHFL Sub Debt Series 'SD2' FY 2016-17	INE831R08027	100	10	9.10%	7-Jul-2026	10,00,000	07 July 2019	08 July 2019	91,00,000	7-Jul-2020	91,000	91,00,000	10	7-Jul-2026
3	ABHFL Sub Debt Series 'SD3' FY 2016-17	INE831R08035	130	13	9.10%	13-Jul-2026	10,00,000	13 July 2019	15 July 2019	1,18,30,000	13-Jul-2020	91,000	1,18,30,000	13	13-Jul-2026
4	ABHFL Sub Debt Series 'SD3' FY 2016-17	INE831R08035	20	2	9.10%	13-Jul-2026	10,00,000	13 July 2019	15 July 2019	18,20,000	13-Jul-2020	91,000	18,20,000	2	13-Jul-2026
5	ABHFL Sub Debt Series 'SD4' FY 2016-17	INE831R08043	250	25	8.99%	24-Jul-2026	10,00,000	26 July 2019	26 July 2019	2,24,75,000	26-Jul-2020	89,900	2,24,75,000	25	24-Jul-2026
			650	65						5,88,75,000			5,88,75,000	65	
6	ABHFL Sub Debt Series 'SD B1' FY 2017-18	INE831R08050	250	25	8.50%	14-May-2027	10,00,000	17 May 2019	17 May 2019	2,12,50,000	17-May-2020	85,000	2,12,50,000	25	14-May-2027
7	ABHFL Sub Debt Series 'SD B1' FY 2017-18	INE831R08050	150	15	8.50%	14-May-2027	10,00,000	17 May 2019	17 May 2019	1,27,50,000	17-May-2020	85,000	1,27,50,000	15	14-May-2027
8	ABHFL Sub Debt Series 'SD B1' FY 2017-18	INE831R08050	100	10	8.50%	14-May-2027	10,00,000	17 May 2019	17 May 2019	85,00,000	17-May-2020	85,000	85,00,000	10	14-May-2027
9	ABHFL Sub Debt Series 'SD B1' FY 2017-18	INE831R08050	100	10	8.50%	14-May-2027	10,00,000	17 May 2019	17 May 2019	85,00,000	17-May-2020	85,000	85,00,000	10	14-May-2027
10	ABHFL Sub Debt Series 'SD C1' FY 2017-18	INE831R08068	250	25	8.50%	1-Jun-2027	10,00,000	01 June 2019	03 June 2019	2,12,50,000	1-Jun-2020	85,000	2,12,50,000	25	1-Jun-2027
11	ABHFL Sub Debt Series 'SD C1' FY 2017-18	INE831R08068	250	25	8.50%	1-Jun-2027	10,00,000	01 June 2019	03 June 2019	2,12,50,000	1-Jun-2020	85,000	2,12,50,000	25	1-Jun-2027
12	ABHFL Sub Debt Series 'SD C1' FY 2017-18	INE831R08068	250	25	8.50%	1-Jun-2027	10,00,000	01 June 2019	03 June 2019	2,12,50,000	1-Jun-2020	85,000	2,12,50,000	25	1-Jun-2027
			1,350	135						11,47,50,000			11,47,50,000	135	
13	ABHFL Sub Debt Series 'SD C1' FY 2019-20	INE831R08076	500	50	8.94%	8-Jun-2029	10,00,000	NA	NA	N.A.	10-Jun-2020	89,400	4,47,00,000	50	8-Jun-2029
			500	50									4,47,00,000	50	
			2,500	250									21,83,25,000	250	

* Bonds Listed on BSE for FY17, FY18 are subsequently listed

June 4, 2020

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: STATEMENT OF DEVIATION(S) OR VARIATION(S) FOR THE HALF YEAR ENDED 31ST MARCH 2020, UNDER REGULATION 52(7) OF SECURITIES AND EXCHANGE BOARD OF INDIA (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015.

Re: SEBI/HO/DDHS/08/2020 DATED 17TH JANUARY 2020

With reference to the captioned subject, please find enclosed herewith as Annexure A, Statement in the prescribed format, indicating no deviation or variation in the use of proceeds from issue of non-convertible debentures, for the half year ended 31st March 2020.

Request to kindly take the same on your records.

Thanking you

For **Aditya Birla Housing Finance Limited**

Muthiah Ganapathy
Company Secretary

Encl: a/a

Aditya Birla Housing Finance Limited

Registered Office : Indian Rayon Compound, Veraval, Gujarat 362266

Corporate Office : One Indiabulls Centre, Tower 1, 18th Floor, Jupiter Mill Compound, 841, S. B. Marg, Elphinstone Road, Mumbai – 400 013. | Phone No.: + 022 4356 7100 (f) + 022 4356 7266

CIN: U65922GJ2009PLC083779

Email: care.housingfinance@adityabirlacapital.com | Website: www.homefinance.adityabirlacapital.com

Annexure A

Statement of Deviation or Variation						
Name of listed entity	Aditya Birla Housing Finance Limited					
Mode of Fund Raising	Private Placement					
Type of instrument	Non- Convertible Debenture					
Date of Raising Funds	October 01, 2019	October 01, 2019	February 17, 2020			
Amount Raised	Rs. 6 Crore	Rs. 9 Crore	Rs. 25 Crore			
Report filed for half year ended	March 31, 2020					
Is there a Deviation / Variation in use of funds raised ?	No					
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	Not Applicable					
If yes, details of the approval so required?	Not Applicable					
Date of approval	Not Applicable					
Explanation for the Deviation / Variation	Not Applicable					
Comments of the audit committee after review	Not Applicable					
Comments of the auditors, if any	Not Applicable					
Objects for which funds have been raised and where there has been a deviation, 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 %)	Remark, if any
Not Applicable						
<i>Deviation could mean:</i>						
<i>(a) Deviation in the objects or purposes for which the funds have been raised</i>						
<i>(b) Deviation in the amount of funds actually utilized as against what was originally disclosed.</i>						
 For Aditya Birla Housing Finance Limited Muthiah Ganapathy Company Secretary						



June 4, 2020

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 for rights issue of shares.

With reference to the subject matter, please be informed that Board of Directors of the Company at their meeting held on May 30, 2020 have passed a resolution for issue of shares not exceeding Rs.200 Crore on rights basis to the existing shareholders.

Request to kindly take the same on record.

For Aditya Birla Housing Finance Ltd

**Muthiah Ganapathy
Company Secretary**

Aditya Birla Housing Finance Limited

Registered Office : Indian Rayon Compound, Veraval, Gujarat 362266

Corporate Office : One Indiabulls Centre, Tower 1, 18th Floor, Jupiter Mill Compound, 841, S. B. Marg , Elphinstone Road, Mumbai – 400 013. | Phone No.: + 022 4356 7100 (f) + 022 4356 7266

CIN: U65922GJ2009PLC083779

Email: care.housingfinance@adityabirlacapital.com | Website: www.homefinance.adityabirlacapital.com