

January 16, 2026

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: Outcome of Board Meeting - Submission of Unaudited Financial Results along with Limited Review Report issued by the statutory auditors for the Quarter and nine months ended December 31, 2025 under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI Listing Regulations”)

Pursuant to Regulation 51 (2) read with Part B of Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI Listing Regulations”), we wish to inform you that the Board of Directors of the Company at its Meeting held today i.e., January 16, 2026, have, inter alia, considered and approved the following:

1. Unaudited Financial Results of the Company for the quarter and nine months ended December 31, 2025;
2. Revision of authorised signatories to borrow funds under provisions of section 179, 180(1)(c) and other applicable provisions, if any, of the Companies Act 2013, which, inter alia, include External Commercial Borrowings and Derivative transactions; and
3. Revision of authorised signatories for 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 and material deviations in the use of issue proceeds of non-convertible securities from the objects of the issue as per Regulation 52(7) and (7A) of SEBI Listing Regulations;
4. Security Cover certificate as per Regulation 54(3) of SEBI Listing Regulations read with SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated August 13, 2025;

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



In accordance with Regulation 52(8) of the Listing Regulations, the Company would be publishing the Unaudited Financial Results of the Company for the quarter and nine months ended December 31, 2025 in the newspaper.

The Board Meeting commenced at 04:00 pm and concluded at 5:52 pm.

Thanking you,

For **Aditya Birla Housing Finance Limited**

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,
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B. K. Khare & Co.
Chartered Accountants
706-708, Sharda Chambers
New Marine Lines
Mumbai 400020

Sarda & Pareek LLP
Chartered Accountants
Mahavir Apartments, Third Floor,
598, M. G. Road, Near Suncity Cinema,
Vile Parle (East), Mumbai 400057

Independent Auditor's Review Report on Unaudited Quarterly and Year to Date Financial Results of Aditya Birla Housing Finance Limited under Regulation 52 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, as amended.

To
The Board of Directors
Aditya Birla Housing Finance Limited

Introduction

1. We have reviewed the accompanying Unaudited Financial Results of Aditya Birla Housing Finance Limited ('the company) for the quarter and nine months ended on December 31, 2025 ('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 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 Standards ('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 from time to time 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's personnel and analytical procedures applied to financial data and thus provide 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 knowledge which 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 on



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 or that it has not been prepared in accordance with the relevant prudential norms issued by Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

For B.K. Khare & Co.
Chartered Accountants
FRN: 105102W



Shirish Rahalkar
Partner
Membership No. 111212
UDIN: 26111212YSJQCB3084

For Sarda & Pareek LLP
Chartered Accountants
FRN: 109262W/W100673



Niranjana Joshi
Partner
Membership No. 102789
UDIN: 26102789CAEFOT1662

Place: Mumbai
Date: 16th January 2026



Aditya Birla Housing Finance Limited

Regd office: Indian Rayon Compound Veraval Gujarat, 362266

CIN: U65922GJ2009PLC083779

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

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2025

Rs. in crores

Particulars	Quarter ended			Nine Months ended		Year ended
	Dec 31, 2025	Sep 30, 2025	Dec 31, 2024	Dec 31, 2025	Dec 31, 2024	Mar 31, 2025
	Unaudited			Unaudited		Audited
1 Revenue from operations						
Interest income	974.39	896.17	643.84	2,692.93	1,719.29	2,436.26
Fees and commission income	54.07	51.64	29.79	144.84	83.40	132.61
Net gain/(Loss) on fair value changes	(1.50)	(4.20)	(0.23)	2.31	3.48	7.05
Net gain on derecognition of financial instruments classified under amortised cost category	44.41	34.84	23.36	103.22	57.75	79.26
Total revenue from operations	1,071.37	978.45	696.76	2,943.30	1,863.91	2,655.18
2 Other income	-	-	-	0.48	0.95	1.11
3 Total income (1+2)	1,071.37	978.45	696.76	2,943.78	1,864.86	2,656.29
4 Expenses						
Finance costs	599.89	558.64	406.42	1,675.28	1,074.24	1,530.70
Impairment of financial instruments	28.00	28.31	11.19	85.27	29.81	53.53
Employee benefit expenses	131.88	126.12	108.15	376.23	294.95	418.81
Depreciation and amortization expenses	13.37	12.93	11.02	38.72	29.43	40.75
Other expenses	61.85	58.49	50.16	183.84	138.04	193.06
Total expenses	834.99	784.49	586.94	2,359.34	1,566.47	2,236.85
5 Profit before exceptional items and tax (3-4)	236.38	193.96	109.81	584.44	298.39	419.44
6 Exceptional items (refer note 6)	7.03	-	-	7.03	-	-
7 Profit before tax (5-6)	229.35	193.96	109.81	577.41	298.39	419.44
8 Tax expense						
Current tax	43.65	39.97	14.27	115.44	49.70	72.16
Deferred tax	8.22	3.54	11.62	14.58	19.11	23.72
Income tax for earlier years	0.37	-	0.13	0.37	0.13	0.13
Total tax expense	52.24	43.51	26.02	130.39	68.95	96.01
9 Profit for the period (7-8)	177.12	150.45	83.79	447.02	229.44	323.43
10 Other comprehensive income						
Items that will not be reclassified to profit or loss						
Re-measurement gains/ (losses) on defined benefit plans	(0.11)	(0.45)	(0.09)	(1.67)	(0.69)	(1.25)
Income tax effect of above	0.02	0.12	0.02	0.42	0.17	0.31
Total other comprehensive income	(0.09)	(0.33)	(0.07)	(1.25)	(0.51)	(0.94)
11 Total comprehensive income (9+10)	177.03	150.12	83.73	445.77	228.93	322.49
10 Earnings per share of Rs. 10 each (not annualised)						
Basic earnings per share in Rs.	2.57	2.26	1.44	6.72	4.18	5.72
Diluted earnings per share in Rs.	2.57	2.26	1.43	6.71	4.18	5.71



Regd

Aditya Birla Housing Finance Limited

Regd office: Indian Rayon Compound Veraval Gujarat, 362266

CIN: U65922GJ2009PLC083779

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

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2025

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 Standard 34 - Interim Financial Reporting 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 January 16, 2026. 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 December 31, 2025, the Company has complied with the guidelines applicable to entities in the Middle Layer under the above Framework.

5. Disclosure pursuant to RBI Circular - RBI Master Direction - RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 Reserve Bank of India (Transfer of Loan Exposures) Directions, 2021 dated September 24, 2021 are as under:

a. Details of loans transferred through assignment in respect of loans not in default during the quarter ended 31 December 2025.

Particulars	Quarter Ended
Amount of loan assigned (Rs. in crores)	956.39
Count of loan accounts assigned	5,494
Weighted average residual maturity (in months)	146
Weighted average holding period by originator (in months)	12
Retention of beneficial economic interest (MRR) (in %)	10%
Coverage of tangible security coverage (in %)	100%
Number of instances (transactions) where transferor has agreed to replace the transferred loans	NIL
Number of transferred loan replaced	NIL

b. Details of loans acquired through assignment in respect of loans not in default during the quarter ended 31 December 2025.

Particulars	Quarter Ended
Aggregate principal outstanding of loans acquired (Rs. in crores)	163.27
Aggregate consideration paid (Rs. in crores)	163.27
Count of loan accounts acquired	691
Weighted average residual tenor of loans acquired (in months)	212

c. The Company has not transferred any non performing assets and any special mentioned account to any NBFCs/ ARCs.

d. The Company has not acquired any loans through assignment, any stressed loans or Special Mention Account by way acquisition from any NBFCs/ ARCs.

6. The Government of India has implemented four new Labour Codes ("Codes"), including the Code on Wages, 2019, with effect from November 21, 2025. The Company has assessed the incremental impact of these Codes on employee benefit obligations based on an actuarial valuation and has recognised an amount of ₹ 7.03 Cr under "Exceptional Items" in the Statement of Profit and Loss for the period ended December 31, 2025.

The Government is in the process of notifying the related rules under the new Labour Codes. Any additional impact arising from such rules, if any, will be evaluated and recognised in accordance with the applicable accounting standards in the period in which the rules are notified and become effective.

7. As on 31 December 2025, the security cover available in respect of secured non-convertible debt securities is 1.36 and the asset cover available in respect of NHB Borrowing having exclusive charge is 1.15. The Security cover format as per the Regulation 54(3) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 is attached as Annexure 1.

8. There has been a capital infusion of Rs. 300 crores during the quarter ended 31 December 2025 by way of right issue to parent company.

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: January 16, 2026



(Rupees In crore)

Annexure I

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	Column P	
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	Debt not backed by any assets offered as security	(Total C to J)	Related to only those items covered by this certificate					Total Value(=L+M+N+O)
		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)	Relating to Column F				
		Book Value	Book Value	Yes/No	Book Value	Book Value										
ASSETS																
Property, Plant and Equipment				-	-	-	41	-		41					-	
Capital Work-in Progress				-	-	-	-	-		-					-	
Right of Use Assets				-	-	-	72	-		72					-	
Goodwill				-	-	-	-	-		-					-	
Intangible Assets				-	-	-	24	-		24					-	
Intangible Assets under Development				-	-	-	1	-		1					-	
Investments				-	499	361	0	-		860				499	499	
Loans			4,378	-	19,267	13,961	88	-		37,694				19,267	19,267	
Inventories				-	-	-	-	-		-					-	
Trade Receivables				-	17	13	-	-		30				17	17	
Cash and Cash Equivalents				-	195	141	-	-		336				195	195	
Bank Balances other than Cash and Cash Equivalents				-	-	-	-	-		-				-	-	
Others				-	112	81	25	-		218				112	112	
Total			4,378		20,090	14,557	251	-		39,276				20,090	20,090	



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(Rupees In crore)

Annexure I

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	Column P	
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	Debt not backed by any assets offered as security	(Total C to J)	Related to only those items covered by this certificate					Total Value=(L+M+N+O)
		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 ^m	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)		
															Relating to Column F	
LIABILITIES																
Debt securities to which this certificate pertains				Yes	14,773			-		14,773				14,773	14,773	
Other debt sharing pari-passu charge with above debt																
Other Debt																
Subordinated Debt	No Charge as unsecured Debt			No					1,161	1,161						
Borrowings	NA			No												
Bank	Pari-Passu Charge			No		10,705				10,705						
Debt securities	No Charge as Commercial Paper	not to be filled		No				3,148		3,148						
Others	Exclusive charge on NHB Loan		3,807	No						3,807						
Others	Repo			No												
Trade Payables	NA			No			204			204						
Lease Liabilities	NA			No			76			76						
Provisions	NA			No			38			38						
Others	NA			No			335			335						
Total			3,807		14,773	10,705	3,801	-	1,161	34,247				14,773	14,773	
Cover on Book Value			1.15		1.36											
Cover on Market Value														1.36		
			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 December 31, 2025.

Proposed



B. K. Khare & Co.
Chartered Accountants

706/708, Sharda Chambers, New Marine
Lines, Mumbai – 400 020, India

To,
The Board of Directors
Aditya Birla Housing Finance Limited
One World Centre, Tower 1,
18th Floor, Jupiter Mill Compound,
Senapati Bapat Marg, Elphinstone Road,
Mumbai 400 013

Independent Auditor's Report on Statement of security cover and compliance with relevant covenants with respect to listed and unlisted non-convertible debentures outstanding as at and for the period ended December 31, 2025

1. This report is issued in accordance with the terms Engagement Letter dated May 28, 2025, with Aditya Birla Housing Finance Limited ("the Company").
2. We B. K. Khare & Co., Chartered Accountants (Firm Registration Number 105102W), the statutory auditors of the Company, have been requested by the Management of the Company to certify the accompanying "Statement of assets cover and compliance with covenants as on December 31, 2025" (the "Statement") for submission to the Securities and Exchange Board of India ("SEBI") pursuant to Regulation 56(1)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended vide notification No. SEBI.LAD- .NRO/GN/2020/33 dated October 8, 2020 and to Debenture Trustees of the Non-Convertible Debentures pursuant to Regulation 15(1)(t) of the Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993 as amended vide notification No. SEBI/LAD-NRO/GN/2020/34 dated October 8, 2020 (together referred to as the "Regulations"). The Statement has been stamped by us for identification purpose only.

Management's Responsibility

3. The Preparation of the statement, including the creation and maintenance of all accounting and other records supporting its contents, is solely the responsibility of the Management of the Company. This responsibility includes the design, implementation and maintenance of Internal control relevant to the preparation and presentation of the Statement and applying an appropriate basis of preparation and making estimates that are reasonable in the circumstances
4. The Management is also responsible for maintenance of asset cover and compliance with all the covenants of the respective Offer Document/Information Memorandum/ Debenture Trust deeds in the manner as may be specified by SEBI and adherence with all other applicable conditions mentioned in the Regulations in connection with the Statement.



B. K. Khare & Co.

Chartered Accountants

Auditor's Responsibility

5. 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 / for the quarter ended December 31, 2025, other relevant records and documents maintained by the Company or that computation thereof is arithmetically inaccurate.
6. The unaudited reviewed financial results as at and for the period ended December 31, 2025 have been reviewed by us, on which we concluded that the financial results prepared in accordance with the applicable accounting standards is free from any material misstatement vide our report dated December 16, 2025. Our review of these financial results was conducted in accordance with the Standards on Auditing specified under Section 143(10) of the Companies Act, 2013. Those Standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement.
7. We conducted our examination of the Statement in accordance with the Guidance Note on Reports or Certificates for Special Purposes (the "Guidance Note") issued by the Institute of Chartered Accountant of India (ICAI) and the Standards on Auditing specified under Section 143(10) of the Companies Act 2013 in so far as applicable for the purpose of this Certificate, which includes the concepts of test checks and materiality. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.
8. We have complied with the relevant applicable requirements of the Standard on Quality Control ("SQC") 1, Quality Control for Firms that perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.

Opinion

9. Based on our examination, and according to the information, explanation and representations provided to us by the Management of the Company, we are of the opinion that the particulars furnished by the Company in the statement are in agreement with the unaudited financial results as at and for the period ended December 31, 2025 and other relevant records and documents maintained by the Company.



B. K. Khare & Co. Chartered Accountants

Restriction on Use

10. This certificate is addressed to and provided to the Board of Directors of the Company solely for the purpose of submission to Debenture Trustees in accordance with the Regulations and should not be used for any other purpose. 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 report is shown or into whose hands it may come without our prior consent in writing.

For B. K. Khare & Co.,
Chartered Accountants
Firm's Registration No.: 105102W



Shirish Rahalkar

Partner

Membership No. 111212

UDIN: 26111212RTQZZQ7297

Place: Mumbai

Date: January 16, 2026



January 16, 2026

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: Disclosures as per Regulation 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 December 31, 2025:

Sr. No.	Particulars	Disclosures for the quarter ended December 31, 2025
1	Debt-equity ratio ¹	6.68
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 Crores)	5,028.97
7	Net profit after tax (Rs. in Crores)	177.12
8	Earnings per share	2.57
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	16.53%
18	Sector specific equivalent ratios:	
	(a) Gross Stage 3	0.54%
	(b) Net Stage 3	0.22%
	(c) Gross NPA	0.54%
	(d) Net NPA	0.22%
	(e) Return on Total Assets (annualised)	1.96%

19	Asset cover available, in case of non-convertible debt securities	1.36 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 December 31, 2025 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**

Hiral Sidhpura

Company Secretary

Membership No.: 32296

Hiral.Sidhpura@adityabirlacapital.com

January 16, 2026

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 under Regulation 52(7) & (7A) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, for the quarter ended December 31, 2025

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/CFD/PoD2/CIR/P/0155 dated 11 November 2024, 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.

Thanking you
For **Aditya Birla Housing Finance Limited**

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

Annexure A

Statement of Utilisation of Issue Proceeds

								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
Aditya Birla Housing Finance Limited	INE831R07565	Private Placement	Secured NCD	14-10-2025	330.00	330.00	No	NA	NA
Aditya Birla Housing Finance Limited	INE831R08100	Private Placement	Unsecured NCD	31-10-2025	200.00	200.00	No	NA	NA
Aditya Birla Housing Finance Limited	INE831R07623	Private Placement	Secured NCD	18-11-2025	200.00	200.00	No	NA	NA
Total					730.00	730.00			
<p>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.</p>									

Particulars		Remarks					
Name of listed entity		Aditya Birla Housing Finance Limited					
Mode of fund raising		Public Issue Private placement					
Type of instrument		Non-convertible Securities					
Date of raising funds		October 14, 2025, October 31, 2025, November 18, 2025					
Amount raised (in Rs. Crore)		730.00					
Report filed for quarter ended		December 31, 2025					
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? If yes, details of the approval so required?		Yes/ No					
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:							
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
Non-convertible debentures are issued, only for deployment or funds on our own Balance-sheet. The funds raised through issue of non-convertible debentures will be utilised -after meeting the expenditure of and related to the Issue and -for our various financing activities, -to repay our existing loans -towards our business operations expenses including capital expenditure -towards working capital and investment requirements. Funds raised through issue of non-convertible debentures would not be utilised to facilitate resource requests of or utilization by group entities/ parent company/ associates. The Main Objects clause of the Memorandum of Association of the Company permits the Company to undertake the activities for which the funds are being raised through the present Issue and also the activities which the Company has been carrying on till date.	No	330	NA	330	-	NA	14-10-2025
Non-convertible debentures are issued, only for deployment of funds on our own Balance-sheet. The funds raised would constitute Tier II Capital of the Company in terms of NHB guidelines for HFCs. The proposed issue of Unsecured Subordinated NCDs is being made to augment the Tier II capital of the Issuer and for enhancing the long-term resources The funds raised through issue of non-convertible debentures will be utilised - after meeting the expenditure of and related to the Issue and - for our various financing activities, - to repay our existing loans - towards our business operations expenses including capital expenditure - towards working capital and investment requirements. Funds raised through issue of non-convertible debentures would not be utilised to facilitate resource requests of or utilization by group entities/ parent company/ associates. The Main Objects clause of the Memorandum of Association of the Company permits the Company to undertake the activities for which the funds are being raised through the present Issue and also the activities which the Company has been carrying on till date.	No	200	NA	200	-	NA	18-11-2025
Non-convertible debentures are issued, only for deployment of funds on our own Balance-sheet. The funds raised would constitute Tier II Capital of the Company in terms of NHB guidelines for HFCs. The proposed issue of Unsecured Subordinated NCDs is being made to augment the Tier II capital of the Issuer and for enhancing the long-term resources The funds raised through issue of non-convertible debentures will be utilised - after meeting the expenditure of and related to the Issue and - for our various financing activities, - to repay our existing loans - towards our business operations expenses including capital expenditure - towards working capital and investment requirements. Funds raised through issue of non-convertible debentures would not be utilised to facilitate resource requests of or utilization by group entities/ parent company/ associates. The Main Objects clause of the Memorandum of Association of the Company permits the Company to undertake the activities for which the funds are being raised through the present Issue and also the activities which the Company has been carrying on till date.	No	200	NA	200	-	NA	31-10-2025
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: Hiral Sidhpura							
Designation: Company Secretary							
Date: January 16, 2026							