

July 18, 2024

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 auditors for the quarter ended June 30, 2024 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 (SEBI LODR, 2015), we wish to inform you that the Board of Directors of the Company at its Meeting held today i.e., on July 18, 2024, have, inter alia, considered and approved the Unaudited Financial Results of the Company for the quarter ended June 30, 2024.

Further as per SEBI LODR, 2015, 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) and 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 Master Circular dated July 29, 2022, as amended;
4. 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 18, 2024.

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



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Further, 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 ended June 30, 2024 in the newspaper.

The Board Meeting commenced at 4:00 pm and concluded at 6:10 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 ended on June 30, 2024 and the year to date results for the period from April 1, 2024 to June 30, 2024 ('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 Bank 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 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.




Other matter

5. The numbers and details pertaining to period(s) i.e. quarter ended June 30, 2023 have been traced from the Independent Auditor's review report of KKC & Associates LLP, Chartered Accountants ('the erstwhile auditors'), vide their unmodified report dated July 27, 2023. Similarly, the numbers and details pertaining to year ended as at March 31, 2024 and notes related thereto in the Statement have been traced from the Financial Statements of the Company audited by the erstwhile Auditors vide their unmodified report dated April 18, 2024.

Our report is not modified in respect of this matter.

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


Niranjan Joshi
Partner
Membership No. 102789
UDIN: 24102789BKCO TN6306



Place: Mumbai
Date: 18 July 2024

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


Shirish Rahalkar
Partner
Membership No. 111212
UDIN: 24111212BK ERXZ6907



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 ENDED JUNE 30, 2024

Rs. in lakh

Particulars	Quarter ended			Year ended
	Jun 30, 2024	Mar 31, 2024	Jun 30, 2023	Mar 31, 2024
	Unaudited	Audited	Unaudited	Audited
1 Revenue from operations				
Interest income	50,175.28	45,685.58	40,175.36	1,71,846.32
Fees and commission income	2,368.57	2,191.28	1,441.95	6,928.91
Net gain on fair value changes	191.74	160.58	155.78	687.69
Net gain on derecognition of financial instruments classified under amortised cost category	1,313.68	1,575.63	-	4,044.27
Total revenue from operations	54,049.27	49,613.07	41,773.09	1,83,507.19
2 Other income	95.24	55.61	20.57	115.87
3 Total income (1+2)	54,144.51	49,668.68	41,793.66	1,83,623.06
4 Expenses				
Finance costs	31,102.25	27,995.01	22,820.25	1,01,423.50
Net loss on derecognition of financial instruments classified under amortised cost category	-	-	377.49	-
Impairment of financial instruments	926.97	(119.27)	145.09	280.93
Employee benefit expenses	8,309.20	7,844.01	6,343.53	28,340.95
Depreciation and amortization expenses	810.81	785.49	519.38	2,569.98
Other expenses	4,518.25	3,676.72	3,138.87	13,362.10
Total expenses	45,667.48	40,181.96	33,344.61	1,45,977.46
5 Profit before tax (3-4)	8,477.03	9,486.72	8,449.05	37,645.60
6 Tax expense				
Current tax	1,763.16	1,837.26	1,819.60	6,352.75
Deferred tax	144.53	423.58	87.11	2,405.51
Income tax for earlier years	-	-	-	(181.68)
Total tax expense	1,907.69	2,260.85	1,906.71	8,576.58
7 Profit for the period (5-6)	6,569.34	7,225.88	6,542.34	29,069.02
8 Other comprehensive income				
Items that will not be reclassified to profit or loss				
Re-measurement gains/ (losses) on defined benefit plans	96.82	(1.33)	32.08	2.80
Income tax effect of above	(24.37)	0.34	(8.07)	(0.70)
Total other comprehensive income	72.45	(0.99)	24.01	2.10
9 Total comprehensive income (7+8)	6,641.79	7,224.89	6,566.35	29,071.12
10 Earnings per share of Rs. 10 each (not annualised)				
Basic & diluted earnings per share in Rs.	1.28	1.44	1.31	5.80

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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 ENDED JUNE 30, 2024

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 July 18, 2024. 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, 2024, 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 30 June 2024.

Particulars	Quarter Ended
Amount of loan assigned (Rs. in lakh)	19,290.63
Count of loan accounts assigned	1,367
Weighted average residual maturity (in months)	155
Weighted average holding period by originator (in months)	26
Retention of beneficial economic interest (MRR) (in %)	10.00%
Coverage of tangible security coverage (in %)	100.00%
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 30 June 2024.

Particulars	Quarter Ended
Aggregate principal outstanding of loans acquired	16,247.03
Aggregate consideration paid	16,247.03
Count	1149
Weighted average residual tenor of loans acquired	164

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. As on 30 June 2024, the security cover available in respect of secured non-convertible debt securities is 1.69 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 Appendix 1.

7. The figures of the last quarter ended 31 March, 2024 are the balancing figures between audited figures in respect of the full financial year 2023-24 and the year-to-date figures of nine months ended upto 31 December, 2023, which were subjected to limited review.

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



Pankaj Gadgil
DIN: 08521239

Place: Mumbai
Date: July 18, 2024





(Rupees in lakh)

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	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Parl-Passu Charge	Parl-Passu Charge	Parl-Passu Charge	Assets not offered as Security	Elimination (amount in	(Total C to H)	Related to only those items covered by this certificate					
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by parl passu debt holder (Includes debt for which this certificate is issued & other debt with parl passu charge)	Other assets on which there is parl Passu charge (excluding items covered in column F)		debt amount considered more than once (due to exclusive plus parl 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 Parl passu charge Assets ⁱⁱⁱ⁾	Carrying value/book value for parl 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				-	-	-	2738		2,738						
Capital Work-in Progress				-	-	-									
Right of Use Assets				-	-	-	5608		5,608						
Goodwill				-	-	-									
Intangible Assets				-	-	-	2048		2,048						
Intangible Assets under Development				-	-	-	158		158						
Investments				-	-	-	32824		32,824						
Loans		4,06,401		-	7,11,671	8,11,396	20624		19,50,092		4,06,401		7,11,671	11,16,072	
Inventories				-	-	-									
Trade Receivables				-	1,798	-			1,798				1,798	1,798	
Cash and Cash Equivalents				-	21,987	-			21,987				21,987	21,987	
Bank Balances other than Cash and Cash Equivalents				-	-	-									
Others				-	5,323	-	5979		11,302				5,323	5,323	
Total		4,06,401			7,40,779	8,11,396	69,979		20,28,555		4,06,401		7,40,779	11,47,180	



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(Rupees in Lakh)														Appendix 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	
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	(Total C to H)	Related to only those items covered by this certificate					Total Value=(K+L+M+N)
		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)			
LIABILITIES														Relating to Column F	
Debt securities to which this certificate pertains			Yes	4,39,119					4,39,119				4,39,119	4,39,119	
Other debt sharing pari-passu charge with above debt															
Other Debt															
Subordinated Debt	No Charge as unsecured Debt	not to be filled	No				33,342		33,342						
Borrowings	NA		No												
Bank	Pari-Passu Charge		No		7,47,508				7,47,508						
Debt securities	No Charge as Commercial Paper		No				1,60,669		1,60,669						
Others	Exclusive charge on NHB Loan		3,52,969	No					3,52,969		3,52,969			3,52,969	
Trade Payables	NA		No				7,729		7,729						
Lease Liabilities	NA		No				5,757		5,757						
Provisions	NA		No				1,758		1,758						
Others	NA		No				17,036		17,036						
Total			3,52,969		4,39,119	7,47,508	2,26,291		17,65,887		3,52,969		4,39,119	7,92,088	
Cover on Book Value		1.15		1.69											
Cover on Market Value										1.15		1.69			
		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, 2024.



Ph





July 18, 2024

S&P/CER/2024-25/12017/182

To
The Board of Directors
Aditya Birla Housing Finance Limited

Independent Auditors Certificate on the Statement of maintenance of security cover and compliance with covenants Coverage in respect of Secured, Listed, Non-Convertible Debentures issued by Aditya Birla Housing Finance Limited as at June 30, 2024.

This certificate is issued in accordance with the terms of our engagement letter dated 25 June 2024, with Aditya Birla Housing Finance Limited ('the Company') having its registered office at Indian Rayon Compound, Veraval Junagadh - Gujarat India - 362266 and pursuant to requirements of Regulation 54 read with clause (d) of sub regulation (1) of Regulation 56 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) ('the Regulations').

We **SARDA & PAREEK LLP**, statutory auditors of the Company have examined the details given in the attached Annexure 1 & 2 ('the Statement') prepared by the Company, stamped by us for identification purpose.

Management's Responsibility

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 presentation to the Statement and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.

The Company's Management is also responsible for ensuring that the Company complies with the requirements of the Regulations, the Offer Documents and the DTD's along with the covenants as prescribed the DTD for the purpose of furnishing this Statement and for providing all relevant information to the Debenture Trustee.

Our Responsibility

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 audited financial information as at/for the quarter and period ended June 30, 2024, other relevant records and documents maintained by the Company or that the computation thereof is arithmetically inaccurate.

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.



We conducted our examination of the Statement in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the ICAI. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.

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, issued by ICAI.

For the purpose of our examination of the accompanying statement, we have performed the following procedures:

- a. Obtained unaudited financial information of the Company as at and for the quarter ended June 30, 2024. Obtained the details of security cover, financial covenants criteria from the terms of Offer Documents / and/or DTD in respect of the listed NCDs outstanding as at June 30, 2024;
- b. 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 June 30, 2024.
- c. Verified the arithmetical accuracy of computation of security cover in the Statement;
- d. On test check basis, verified the compliance with covenants stated in Debenture Trust Deed. 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 on June 30, 2024.
- e. Obtained necessary representation from management.

Conclusion

Based on our examination and the aforementioned procedures and according to 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 and other information contained in the Statement have not been accurately extracted from the audited financial information as at and for the quarter ended June 30, 2024 or that the computation thereof is arithmetically inaccurate.
- b. The Company, during the quarter ended June 30, 2024 has not complied, in all material respects, with the covenants as per the terms of Offer Document/Information Memorandum and/or DTDs in respect of listed NCDs of the Company as at June 30, 2024 as mentioned in the Statement.



Restriction on Use

This certificate is issued for the purpose of submission by the company to the Debenture Trustees pursuant to the Regulations and should not be used, referred to or distributed for any other purpose or by any person other than the addressee 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. We have no responsibility to update this report for events and circumstances occurring after the date of this report.

For SARDA & PAREEK LLP
Chartered Accountants
Firm Registration No. 109262W/W100673


CA Niranjan Joshi
Partner
Membership No. 102789



UDIN: 24102789BKCO T Q 2070

Place: Mumbai
Date: July 18, 2024

July 18, 2024

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 June 30, 2024:

Sr. No.	Particulars	Disclosures
1	Debt-equity ratio ¹	6.60
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)	2,62,665.72
7	Net profit after tax (Rs. in lakh)	6,569.34
8	Earnings per share	1.28
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	0.85
14	Debtors turnover	NA
15	Inventory turnover	NA
16	Operating margin (%)	NA
17	Net profit margin (%) ³	12.13%
18	Sector specific equivalent ratios:	
	(a) Gross Stage 3	1.60%
	(b) Net Stage 3	1.06%
	(c) Gross NPA	1.60%
	(d) Net NPA	1.06%
	(e) Return on Total Assets (annualised)	1.44%

Corporate Office:

Aditya Birla Housing Finance Limited

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841, Senapati Bapat Marg, Elphinstone Road, Mumbai, Maharashtra - 400 013

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Indian Rayon Compound,
Veraval, Gujarat - 362 266

CIN: U65922GJ2009PLC083779



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19	Asset cover available, in case of non-convertible debt securities	1.69 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, 2024 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

July 18, 2024

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 June 30, 2024

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**

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

Corporate Office:

Aditya Birla Housing Finance Limited

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841, Senapati Bapat Marg, Elphinstone Road, Mumbai, Maharashtra - 400 013

Tel: +91 22 6279 9505 | Toll-free number: 1800-270-7000

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<https://homefinance.adityabirlacapital.com>

Registered Office:

Indian Rayon Compound,
Veraval, Gujarat - 362 266

CIN: U65922GJ2009PLC083779



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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	INE831R07441	Private Placement	Secured NCD	26-04-2024	50.00	50.00	No	NA	NA
Aditya Birla Housing Finance Limited	INE831R07441	Private Placement	Secured NCD	07-06-2024	250.00	250.00	No	NA	NA
Total					300.00	300.00			

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: **Hiral Sidhpura**
Designation: **Company Secretary**
Date: **July 18, 2024**

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	Refer Annexure A
Amount raised (in Rs. Crore)	Refer Annexure A
Report filed for quarter ended	June 30, 2024
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
Non-convertible debentures are issued, only for deployment of funds on our own Balance-sheet.	No	50	NA	50	-	NA	April 26, 2024
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.							
As per regulation 57 of RBI Master Direction – Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021 dated February 17, 2021 and updated as on December 27, 2022	No	250	NA	250	-	NA	June 07, 2024
57. Purpose of the issue 57.1. A housing finance company shall issue non-convertible debentures only for deployment of funds on its own balance sheet. 57.2. No housing finance company shall issue non-convertible debentures 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.							

Deviation could mean:

- Deviation in the objects or purposes for which the funds have been raised.
- 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: **July 18, 2024**