

Home Finance

Aditya Birla Housing Finance Limited

(A subsidiary of Aditya Birla Capital Ltd.)



ADITYA BIRLA CAPITAL

PROTECTING INVESTING FINANCING ADVISING

May 05, 2021

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, 2021.
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 as per Regulation 51 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for Issuance of Secured and Unsecured Non-Convertible Debentures.

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

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

Registered Office:

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



FS 677275

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, 2021 (“Financial Results”) included in the accompanying “Statement of Audited Financial Results for the Half and Year Ended March 31, 2021” 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, 2021:

- 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 Financial Results for the year ended March 31, 2021 section of our report. 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, 2021 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 5 to the Statement, in which the Company describes the continuing uncertainties arising from COVID-19 pandemic, regarding the recovery of carrying amount of loan assets.

Our conclusion 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 for the year ended March 31, 2021 and interim financial information for the half year ended September 30, 2020. This responsibility includes the preparation and presentation of the Financial Results for the year ended March 31, 2021 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 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 the Financial Results for the year ended March 31, 2021

Our objectives are to obtain reasonable assurance about whether the Financial Results for the year ended March 31, 2021 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.



Deloitte Haskins & Sells LLP

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

Materiality is the magnitude of misstatements in the Financial Results that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the 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 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.



**Deloitte
Haskins & Sells LLP**

Other Matter

The Statement includes the results for the Half year ended March 31, 2021 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 subjected 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)



(Partner)

(Membership No. 39826)

UDIN: 21039826AAAADH7738

Place: Mumbai

Date: May 4, 2021

Aditya Birla Housing Finance Limited

Regd office: Indian Rayon Compound Veraval Gujarat, 362266

CIN: U65922GJ2009PLC083779

website: www.adityabirlahousingfinance.com

STATEMENT OF FINANCIAL RESULTS FOR THE HALF YEAR & YEAR ENDED MARCH 31, 2021

Rs. in lakh

Particulars	Half year ended		Year ended	
	March 31, 2021	March 31, 2020	March 31, 2021	March 31, 2020
	Unaudited		Audited	
1 Revenue from operations				
Interest Income	60,584.93	62,881.66	1,23,451.45	1,24,343.78
Fees and commission income	2,342.82	2,447.94	3,801.00	4,083.02
Net gain on fair value changes in investments	163.97	1,031.70	803.29	1,412.67
Net gain on derecognition of financial instruments under amortised cost category	-	260.73	-	121.95
Total revenue from operations	63,091.72	66,622.03	1,28,055.74	1,29,961.42
2 Other income	235.64	140.57	435.28	156.23
3 Total income (1+2)	63,327.36	66,762.60	1,28,491.02	1,30,117.65
4 Expenses				
Finance costs	39,857.92	47,868.00	84,922.79	92,698.53
Net loss on derecognition of financial instruments under amortised cost category	29.62	-	10.83	-
Impairment on financial instruments	5,328.41	4,397.86	8,740.25	7,127.68
Employee benefit expenses	5,459.03	5,490.73	11,239.33	11,325.27
Depreciation and amortization expenses	479.98	602.74	1,117.79	1,165.53
Other expenses	2,635.13	2,222.32	4,822.18	4,181.81
Total expenses	53,790.09	60,581.65	1,10,853.17	1,16,498.82
5 Profit before tax (3-4)	9,537.27	6,180.95	17,637.85	13,618.83
6 Tax expense				
Current tax	2,901.68	1,754.39	5,415.69	3,613.72
Deferred tax	(885.28)	(419.11)	(1,666.63)	(74.56)
Income tax for earlier years	139.27	-	165.47	(185.58)
Total tax expense	2,155.67	1,335.28	3,914.53	3,353.58
7 Profit for the period (5-6)	7,381.60	4,845.67	13,723.32	10,265.25
8 Other comprehensive income				
Items that will not be reclassified to profit or loss				
<i>Re-measurement gains/ (losses) on defined benefit plans</i>	38.74	(59.48)	99.84	(91.03)
<i>Income tax effect of above</i>	(9.75)	14.97	(25.13)	22.91
Items that will be reclassified to profit or loss				
<i>Re-measurement gains/ (losses) on hedge instruments</i>	413.82	(978.81)	(225.83)	(978.81)
<i>Income tax effect of above</i>	(104.15)	246.35	56.84	246.35
Total other comprehensive income	338.66	(776.97)	(94.28)	(800.58)
9 Total comprehensive income (7+8)	7,720.26	4,068.70	13,629.04	9,464.67
10 Earnings per share of Rs. 10 each (not annualised)				
Basic & diluted earnings per share	1.47	1.02	2.74	2.16



Aditya Birla Housing Finance Limited

Notes:

1. Statement of assets and liabilities as at March 31, 2021

		<i>Rs. in lakh</i>	
Particulars	As at March 31, 2021	As at March 31, 2020	
	Audited	Audited	
ASSETS			
(1) FINANCIAL ASSETS			
(a) Cash and cash equivalents	37,737.34	40,020.60	
(b) Derivative financial instruments	-	1,070.50	
(c) Receivables			
- Trade receivables	250.45	213.77	
- Other receivables	187.40	100.99	
(d) Loans	11,80,262.71	12,11,209.09	
(e) Investments	10,120.38	54,692.14	
(f) Other Financial assets	1,013.37	480.80	
	12,29,571.65	13,07,787.89	
(2) NON- FINANCIAL ASSETS			
(a) Current tax assets (net)	156.86	1,257.04	
(b) Deferred tax assets (net)	3,931.01	2,232.68	
(c) Property, plant and equipment	658.84	903.29	
(d) Right to use of Assets	1,493.32	2,288.82	
(e) Intangible assets under development	119.55	28.02	
(f) Other intangible assets	485.52	510.11	
(g) Other non-financial assets	1,161.42	920.92	
	8,006.52	8,140.88	
TOTAL ASSETS	12,37,578.17	13,15,928.77	
LIABILITIES AND EQUITY			
LIABILITIES			
(1) FINANCIAL LIABILITIES			
(a) Payables			
Trade payables			
(i) total outstanding dues of micro enterprises and small enterprises	28.70	69.55	
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	3,412.38	2,621.35	
(b) Derivative financial instruments	306.73	-	
(c) Debt Securities	1,73,428.50	1,91,000.88	
(d) Borrowings (Other than debt securities)	8,61,134.24	9,49,081.79	
(e) Subordinated Liabilities	34,199.24	26,608.02	
(f) Lease Liability	1,584.65	2,602.12	
(g) Other financial liabilities	10,386.88	4,507.28	
	10,84,481.32	11,76,490.99	
(2) NON- FINANCIAL LIABILITIES			
(a) Current tax liabilities (Net)	68.94	-	
(b) Provisions	823.43	779.79	
(c) Other non-financial liabilities	289.19	371.74	
	1,181.56	1,151.53	
TOTAL LIABILITIES	10,85,662.88	11,77,642.52	
(3) EQUITY			
(a) Equity share capital	50,119.77	50,119.77	
(b) Other equity	1,01,795.52	88,166.48	
TOTAL EQUITY	1,51,915.29	1,38,286.25	
TOTAL EQUITY AND LIABILITY	12,37,578.17	13,15,928.77	



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 04, 2021. The statutory auditors of the Company have carried out audit of the aforesaid results.

5. 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 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. 949.00 lakh during the current half year in addition to the management overlay of Rs. 3,752.00 lakh embedded until September 30, 2020, 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.

6. Resolution Framework for COVID-19 related Stress

During the quarter ended December 31, 2020, the Company has invoked resolution plans to relieve COVID-19 pandemic related stress to eligible borrowers with a total outstanding of Rs. 37,587.02 lakhs as of December 31, 2020. The resolution plans are based on the parameters laid down in accordance with the guidelines issued by the RBI on August 6, 2020 and policy approved by the Board of Directors of the Company. As of March 31, 2021; all the resolution plans under this framework have been duly implemented.

7. The Indian Parliament has approved the Code on Social Security, 2020 which subsumes the Provident Fund and the Gratuity Act and rules thereunder. The Ministry of Labour and Employment has also released draft rules thereunder on 13 November 2020, and has invited suggestions from stakeholders which are under active consideration by the Ministry. The Company will evaluate the rules, assess the impact, if any, and account for the same once the rules are notified and become effective.

8. In accordance with the instructions in the RBI circular dated April 07 2021, all lending institutions shall refund / adjust 'interest on interest' to all borrowers, irrespective of whether moratorium had been fully or partially availed, or not availed. Pursuant to these instructions, the Indian Banks Association (IBA) in consultation with other industry participants / bodies published the methodology for calculation of the amount of such 'interest on interest'. Accordingly, the Company has estimated the said amount and made provision for refund/ adjustment.

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 04, 2021

For and on behalf of the Board of Directors of

Aditya Birla Housing Finance Limited

Rakesh Singh

Director

DIN: 07006067

Place: Mumbai

Date: May 04, 2021

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PROTECTING INVESTING FINANCING ADVISING

May 05, 2021

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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, 2021.

For Aditya Birla Housing Finance Limited

Muthiah Ganapathy
Company Secretary

Aditya Birla Housing Finance Limited

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May 05, 2021

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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, 2021

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	1. ICRA Limited “[ICRA]AAA” Stable Outlook Non-Convertible Debentures & Subordinate Debt [ICRA] A1+ Commercial Paper 2. India Ratings & Research Pvt. Ltd. ‘IND AAA’; Outlook Stable Non-convertible debentures & Subordinate Debt “IND PP-MLD AAA emr” Outlook Stable for Principal Protected Market Linked Debentures (PPMLD) “IND A1+” Commercial Paper There is no change in our Ratings
(b)	Asset cover available, in case of non-convertible debt securities	1.15
(c)	Debt equity ratio	7.04

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(d)	Previous due date for the payment of interest/ dividend for non-convertible redeemable preference shares/ repayment of principal of non convertible preference shares / non convertible debt securities / Commercial Papers and whether the same has been paid or not and	As per Annexure 1
(e)	Next due date for the payment of interest/dividend of non-convertible preference shares/ non convertible debt securities/ principal along with the amount of interest/dividend of non-convertible preference shares payable and the redemption amount	As per Annexure 1
(f)	Debt service coverage ratio*	0.59
(g)	Interest service coverage ratio*	1.21
(h)	Outstanding redeemable preference shares (quantity and value)	-
(i)	Capital redemption reserve / debenture redemption reserve	-
(j)	Net worth (Rs. in lakh)	1,51,915.29
(k)	Net profit after tax (Rs. in lakh)	13,723.32
(l)	Earnings per share (Rs.)	2.74

*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

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ABHFL Secured Non Convertible Debentures Interest and or Principal Payment details for half year ended March 31 2021

Interest / Premium on Redemption and or Principal Proceeds of respective maturities have been duly paid as on respective interest dates / as per maturity date (business day convention)

Sr. No.	Series Name	ISIN No.	Principal Amt	Redemption Date	Previous interest Date as per records	Previous Interest Date (as per business day convention) payment date	Interest / Redemption Premium if Any Paid in Rs.	Principal Paid if Any Rs. crore	Next Due Date of Interest Payment	Interest / Redemption Premium if Any Payment on Next Due Date	Redemption Amount on Maturity (INR crore)
1	ABHFL NCD A1 - FY 2015-16	INE831R07011	20.00	20-Mar-26	Monday, 22 March, 2021	Monday, 22 March, 2021	1,79,00,000	NA	March 22, 2022	1,79,00,000	20.00
2	ABHFL NCD A2 - FY 2015-16	INE831R07029	5.00	22-Mar-21	Monday, 22 March, 2021	Monday, 22 March, 2021	44,75,000	5.00	Not Applicable as matured and duly paid on the due date	Not Applicable as matured duly paid on the due date	-
3	ABHFL NCD A1 - FY 2016-17	INE831R07037	15.00	20-Apr-21	Monday, 20 April, 2020	Monday, 20 April, 2020	1,31,25,000	NA	April 20, 2021	1,31,25,000	15.00
4	ABHFL NCD L2 FY 2016-2017	INE831R07128	50.00	10-Mar-22	Wednesday, 10 March, 2021	Wednesday, 10 March, 2021	4,00,00,000	NA	March 10, 2022	4,00,00,000	50.00
5	ABHFL NCD L3 FY 2016-2017	INE831R07136	50.00	18-Mar-22	Saturday, 20 March, 2021	Monday, 22 March, 2021	4,00,00,000	NA	March 18, 2022	3,97,81,000	50.00
6	ABHFL NCD A1 FY 2017-2018	INE831R07151	45.00	1-Apr-22	Friday, 3 April, 2020	Friday, 3 April, 2020	3,60,00,000	NA	April 3, 2021	3,60,00,000	45.00
7	ABHFL NCD C1 FY 2017-2018	INE831R07169	100.00	7-Jun-22	Sunday, 7 June, 2020	Monday, 8 June, 2020	8,00,00,000	NA	June 7, 2021	8,00,00,000	100.00
8	ABHFL NCD E1 FY 2017-2018	INE831R07177	85.00	30-Jul-2021	Saturday, 1 August, 2020	Monday, 3 August, 2020	6,42,46,400	NA	July 30, 2021	6,42,46,400	85.00
9	ABHFL NCD F1 FY 2017-2018	INE831R07185	20.00	8-Sep-2022	Tuesday, 8 September, 2020	Tuesday, 8 September, 2020	1,52,00,000	NA	September 8, 2021	1,52,00,000	20.00
10	ABHFL NCD C1 FY 2018-2019	INE831R07193	45.00	7-Jun-2021	NA	NA	NA	NA	June 7, 2021	12,84,75,900	45.00
11	ABHFL NCD D1 FY 2018-2019	INE831R07201	66.30	26-Jul-2021	NA	NA	NA	NA	July 26, 2021	19,13,57,712	66.30
12	ABHFL NCD D2 FY 2018-2019	INE831R07219	20.00	28-Oct-2021	Saturday, 1 August, 2020	Monday, 3 August, 2020	1,76,40,000	NA	August 1, 2021	1,76,40,000	20.00
13	ABHFL NCD G1 FY 2018-2019	INE831R07227	24.00	26-Oct-2021	NA	NA	NA	NA	NA	7,40,86,560	24.00
14	Further Issue ABHFL NCD D1 2018-19	INE831R07201	18.00	26-Jul-2021	NA	NA	NA	NA	July 26, 2021	5,19,52,320	18.00
15	ABHFL NCD I1 FY 2018-2019	INE831R07235	54.00	13-Apr-22	NA	NA	NA	NA	NA	18,67,32,540	54.00
16	Further Issue ABHFL NCD I1 FY 2018-2019	INE831R07235	86.00	13-Apr-22	NA	NA	NA	NA	NA	29,73,88,860	86.00
17	Further Issue ABHFL NCD I1 FY 2018-2019	INE831R07235	40.60	13-Apr-22	NA	NA	NA	NA	NA	14,03,95,200	40.60
18	ABHFL NCD F1 FY 2019-2020	INE831R07243	20.00	24-Sep-21	NA	NA	NA	NA	NA	2,14,58,200	20.00
19	ABHFL NCD PPM/LD F1 FY 2019-2020	INE831R07250	15.00	30-Sep-22	NA	NA	NA	NA	September 30, 2022	3,86,94,600	15.00
20	ABHFL NCD K1 FY 2019-2020	INE831R07268	25.00	17-Feb-23	Wednesday, 17 February, 2021	Wednesday, 17 February, 2021	1,55,50,000	NA	February 17, 2022	1,55,50,000	25.00
21	ABHFL NCD A1 FY 2020-2021	INE831R07276	400.00	17-May-23	NA	NA	NA	NA	April 17, 2021	32,00,00,000	400.00
22	ABHFL NCD F1 FY 2020-2021	INE831R07284	50.00	08-Sep-23	NA	NA	NA	NA	September 11, 2021	3,02,50,000	50.00
23	ABHFL NCD L1 FY 2020-2021	INE831R07292	250.00	15-Mar-23	NA	NA	NA	NA	March 18, 2022	Coupon rate of 5.99% p.a. The Initial fixing for first Coupon is set as the average rate of 3Month T-bill (FBIL Benchmark) from date February 25, 2021 to March 10, 2021 i.e. 3.24% plus 275 bps (spread) to arrive at a Initial coupon rate of 5.99% Benchmark to be Reset on quarterly basis. Coupon payable annually and on maturity The first interest payment is set as an average (Simple) rate of previous four quarters reset coupon rate e.g. Coupon rate to be paid on March 18, 2022 is the average of coupon rate on March 18, 2021 (initial coupon) and the rate computed on the reset date being June 18, 2021, September 18, 2021 and December 18, 2021	250.00
											1,498.90

ABHFL Sub-Debt (Tier II) Interest Payment details for half year ended

31-Mar-21

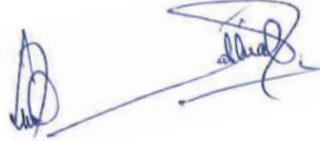
Sr. No.	Series	ISIN No.	Principal Amt (INR crore)	Redemption Date	Previous Interest Date	Previous Interest Payment Date as per Business Convention Day	Paid in Rs.	Interest Duly Paid on Due Date	Next Interest Payment Date	Interest Payment on Next Due Date	Redemption Amount on Maturity (INR crore)
1	ABHFL Sub Debt Series 'SD1' FY 2016-17	INE831R08019	15	3-Jul-2026	Saturday, 4 July, 2020	Monday, 6 July, 2020	1,36,50,000	Yes	4-Jul-2021	1,36,50,000	15.00
2	ABHFL Sub Debt Series 'SD2' FY 2016-17	INE831R08027	10	7-Jul-2026	Tuesday, 7 July, 2020	Tuesday, 7 July, 2020	91,00,000	Yes	7-Jul-2021	91,00,000	10.00
3	ABHFL Sub Debt Series 'SD3' FY 2016-17	INE831R08035	15	13-Jul-2026	Monday, 13 July, 2020	Monday, 13 July, 2020	1,36,50,000	Yes	13-Jul-2021	1,36,50,000	15.00
4	ABHFL Sub Debt Series 'SD4' FY 2016-17	INE831R08043	25	24-Jul-2026	Sunday, 26 July, 2020	Monday, 27 July, 2020	2,24,75,000	Yes	26-Jul-2021	2,24,75,000	25.00
5	ABHFL Sub Debt Series 'SD B1' FY 2017-18	INE831R08050	60	14-May-2027	Sunday, 17 May, 2020	Monday, 18 May, 2020	5,10,00,000	Yes	17-May-2021	5,10,00,000	60.00
6	ABHFL Sub Debt Series 'SD C1' FY 2017-18	INE831R08068	75	1-Jun-2027	Monday, 1 June, 2020	Monday, 1 June, 2020	6,37,50,000	Yes	1-Jun-2021	6,37,50,000	75.00
7	ABHFL Sub Debt Series 'SD C1' FY 2019-20	INE831R08076	50	8-Jun-2029	Wednesday, 10 June, 2020	Wednesday, 10 June, 2020	4,47,00,000	Yes	10-Jun-2021	4,47,00,000	50.00
8	ABHFL Sub Debt Series 'SD L1' FY 2020-21	INE831R08084	75	15-Mar-2031	NA	NA	NA	NA	15-Jan-2022	5,57,25,000	75.00
Total										27,40,50,000	325.00

CP Raised and or Matured during the half year ending 31-Mar-21

(INR crore)

CP Ref No.	ISIN No.	Issue Date	Maturity Date	Issued Amount*	Maturity Amount*	Maturity Proceeds duly paid
ABHFL/2020-21/CP003	INE831R14BR9	14-Aug-20	12-Nov-2020	200	200	Yes maturity proceeds duly paid on respective due date
ABHFL/2020-21/CP004	INE831R14BR9	14-Aug-20	12-Nov-2020	100	100	
ABHFL/2020-21/CP005	INE831R14BS7	29-Sep-20	15-Dec-2020	100	100	
ABHFL/2020-21/CP006	INE831R14BT5	26-Oct-20	22-Jan-2021	500	25	
ABHFL/2020-21/CP007	INE831R14BT5	26-Oct-20	22-Jan-2021	1,000	50	
ABHFL/2020-21/CP008	INE831R14BU3	12-Nov-20	9-Feb-2021	4,000	200	
ABHFL/2020-21/CP009	INE831R14BV1	22-Jan-21	22-Apr-2021	2,000	100	
Total				7,900	775	

*The above proceeds are at face value



Home Finance

Aditya Birla Housing Finance Limited
(A subsidiary of Aditya Birla Capital Ltd.)



ADITYA BIRLA CAPITAL

PROTECTING INVESTING FINANCING ADVISING

May 05, 2021

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 2021, 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 2021.

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

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

Registered Office:

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



FS 677275

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 Debentures					
Date of Raising Funds	March 18, 2021			January 15, 2021		
Amount Raised	Rs. 250 crore (Secured Non- Convertible Debentures)			Rs. 75 crore (Unsecured Non- Convertible Debentures Sub-Debt as Tier II Capital)		
Report filed for half year ended	March 31, 2021					
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 Utilized	Amount of Deviation/ Variation for the half year according to applicable object (INR Crores and in %)	Remark, if any
Not Applicable						
<p><i>Deviation could mean:</i></p> <p>(a) <i>Deviation in the objects or purposes for which the funds have been raised</i></p> <p>(b) <i>Deviation in the amount of funds actually utilized as against what was originally disclosed.</i></p>						
<p>For Aditya Birla Housing Finance Limited</p>  <p>Muthiah Ganapathy Company Secretary</p>						

Home Finance

Aditya Birla Housing Finance Limited
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ADITYA BIRLA CAPITAL

PROTECTING INVESTING FINANCING ADVISING

May 05, 2021

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 as per Regulation 51 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

With reference to the subject matter, please be informed that Board of Directors of the Company at their meeting held on Tuesday, May 04, 2021 have passed resolutions to consider:

- i. Issuance of Secured Non-Convertible Debentures for amount not exceeding Rs. 4,000 Crore and
- ii. Issuance of Unsecured Non-Convertible Debentures for an amount not exceeding Rs. 1000 Crore.
- iii. To approve overall borrowings and sub limits not exceeding Rs. 20,000 Crore.
- iv. To grant authority for mortgaging or creating charge on company's assets as a security towards borrowings not exceeding Rs. 20,000 Crore.

Request to kindly take the same on record.

For Aditya Birla Housing Finance Ltd

Muthiah Ganapathy
Company Secretary

Aditya Birla Housing Finance Limited

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FS 677275