

Aditya Birla Housing Finance Ltd.

(A part of Aditya Birla Capital Ltd.)



ADITYA BIRLA CAPITAL

PROTECTING INVESTING FINANCING ADVISING

April 25, 2022

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 Obligations and Disclosure Requirements) Regulations, 2015 (“LODR, 2015”)

With reference to the subject matter, please find enclosed:

1. Audited financial results along with Auditor’s report for the financial year ended March 31, 2022 and Related Party Disclosures for the year ended March 31, 2022
2. Declaration regarding audit report with unmodified opinion under Regulation 52 (3) of SEBI LODR, 2015.
3. Disclosure pursuant to Regulation 52 (4) and other applicable regulations, if any of SEBI LODR, 2015 and Annexure I for details related to payment of interest on NCDs and repayment of principal amount.
4. Intimation as per Regulation 51 of SEBI LODR, 2015 for Issuance of Secured and Unsecured Non-Convertible Debentures.

Request you to kindly take the same on your records. The above meeting concluded at 06:15pm

Thanking you,

For Aditya Birla Housing Finance Limited

Swati Singh
Company Secretary

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 077275

Independent auditor's report

To
The Board of Directors of
Aditya Birla Housing Finance Limited

Report on the audit of the Financial Results

Opinion

1. We have audited the accompanying statement of financial results of Aditya Birla Housing Finance Limited ("the Company") for the quarter ended 31 March 2022 and the year to date results for the period from 1 April 2021 to 31 March 2022 ("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. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Statement:
 - 2.1. are presented in accordance with the requirements of the Listing Regulations in this regard; and
 - 2.2. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian accounting standards ("Ind AS"), regulatory guidelines and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information for the quarter ended 31 March 2022 and the year to date results for the period from 1 April 2021 to 31 March 2022.

Basis for Opinion

3. We conducted our audit in accordance with the Standards on Auditing ("SAs") specified under section 143(10) of the Companies Act, 2013 ("the Act"). Our responsibilities under those SAs are further described in the Auditor's Responsibilities for the Audit of the Financial Results 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 together with the ethical requirements that are relevant to our audit of the financial statements 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 Code of Ethics. We believe that the audit evidence obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

4. We draw attention to Note no. 4 of the Statement, which describes the extent to which the COVID-19 pandemic will impact the Company's operations depending on future developments, which being uncertain, the said note narrates management's proposed future actions based on its assessment of internal as well as external factors and macro level developments. Our opinion is not modified in respect of this matter.

Management's Responsibilities for the Financial Results

5. The Statement has been prepared on the basis of the annual financial statements. The Company's Board of Directors are responsible for the preparation and presentation of the Statement that gives a true and fair view of the net profit and loss and other comprehensive income and other financial



information in accordance with the recognition and measurement principles laid down in Ind AS prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with the Listing Regulations and other regulatory guidelines. 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 design, implementation and maintenance of adequate internal financial controls that are operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

6. In preparing the Statement, 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.
7. The Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Results

8. Our objectives are to obtain reasonable assurance about whether the Statement 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 the Statement.
9. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:
 - 9.1. Identify and assess the risks of material misstatement of the Statement, 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.
 - 9.2. Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion through a separate report on the complete set of financial statements on whether the Company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
 - 9.3. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.



- 9.4. 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 Company's ability 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.
- 9.5. Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represents the underlying transactions and events in a manner that achieves fair presentation.
- 9.6. 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.
- 9.7. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other matters

10. Attention is drawn to the fact that the audited financial results and statements of the Company for the quarter and year ended 31 March 2021 were audited by erstwhile auditors whose report dated 11 May 2021, expressed an unmodified opinion on those audited financial results and the financial statements. Our opinion is not modified in respect of these matters.
11. The Statement includes the results for the quarter ended 31 March 2022 being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter of the current financial year which were subject to limited review by statutory auditors.

For Khimji Kunverji & Co LLP
Chartered Accountants
Firm Registration Number: 105146W/W100621

Hasmukh B Dedhia
Partner
ICAI Membership No: 033494
UDIN: 22033494AHSVLM6527



Place: Mumbai
Date: 25 April 2022

Aditya Birla Housing Finance Limited

Regd office: Indian Rayon Compound Veraval Gujarat, 362266

CIN: U65922GJ2009PLC083779

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

STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2022

Particulars	Quarter ended			Year ended	
	Mar 31, 2022	Dec 31, 2021	Mar 31, 2021	Mar 31, 2022	Mar 31, 2021
	Unaudited			Audited	Audited
<i>Rs. in lakh</i>					
1 Revenue from operations					
Interest income	29,498.09	29,627.30	29,556.07	1,18,567.54	1,23,451.45
Fees and commission income	989.87	489.54	902.44	2,713.99	3,801.00
Net gain on fair value changes in investments	-	58.10	79.63	234.19	803.29
Net gain on derecognition of financial instruments classified under amortised cost category	0.90	-	-	-	-
Total revenue from operations	30,488.86	30,174.94	30,538.14	1,21,515.72	1,28,055.74
2 Other Income	25.65	23.46	22.51	108.60	435.28
3 Total income (1+2)	30,514.51	30,198.40	30,560.65	1,21,624.32	1,28,491.02
4 Expenses					
Finance costs	16,540.92	17,332.53	19,174.07	69,493.52	84,922.79
Net loss on derecognition of financial instruments classified under amortised cost category	-	195.38	4.73	1,023.69	10.83
Impairment of financial instruments	1,197.60	1,227.52	2,305.75	6,446.77	8,740.25
Employee benefit expenses	3,889.74	3,291.08	2,640.65	13,173.98	11,239.33
Depreciation and amortization expenses	284.39	248.63	228.48	1,003.10	1,117.79
Other expenses	1,573.62	1,130.77	1,451.96	5,158.14	4,822.18
Total expenses	23,486.27	23,425.91	25,805.64	96,299.20	1,10,853.17
5 Profit before tax (3-4)	7,028.24	6,772.49	4,755.01	25,325.12	17,637.85
6 Tax expense					
Current tax	2,290.94	1,735.92	1,340.48	7,108.81	5,415.69
Deferred tax	(771.81)	(255.49)	(331.57)	(1,594.41)	(1,666.63)
Income tax for earlier years	81.43	-	139.27	81.43	165.47
Total tax expense	1,600.56	1,480.43	1,148.18	5,595.83	3,914.53
7 Profit for the period (5-6)	5,427.68	5,292.06	3,606.83	19,729.29	13,723.32
8 Other comprehensive Income					
<i>Items that will not be reclassified to profit or loss</i>					
Re-measurement gains/ (losses) on defined benefit plans	21.60	40.33	59.58	67.66	99.84
Income tax effect of above	(5.44)	(10.15)	(15.00)	(17.03)	(25.13)
<i>Items that will be reclassified to profit or loss</i>					
Re-measurement gains/ (losses) on hedge instruments	106.02	303.47	183.88	539.71	(225.83)
Income tax effect of above	(26.68)	(76.37)	(46.28)	(135.83)	56.84
Total other comprehensive income	95.50	257.28	182.18	454.51	(94.28)
9 Total comprehensive income (7+8)	5,523.18	5,549.34	3,789.01	20,183.80	13,629.04
10 Pald up equity share capital <i>(Face value of Rs. 10 each)</i>				50,119.77	50,119.77
11 Reserve excluding revaluation reserve				1,21,979.31	1,01,795.52
12 Earnings per share of Rs. 10 each (not annualised)					
Basic & diluted earnings per share <i>(continuing and discontinued operation)</i>	1.08	1.06	0.72	3.94	2.74



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STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2022

Notes:

1. Statement of assets and liabilities as at March 31, 2022

Particulars	Rs. in lakh	
	As at Mar 31, 2022 Audited	As at Mar 31, 2021 Audited
ASSETS		
(1) FINANCIAL ASSETS		
(a) Cash and cash equivalents	55,695.10	37,737.34
(b) Derivative financial instruments	1,420.03	-
(c) Receivables		
- Trade receivables	1,224.70	250.45
- Other receivables	53.56	187.40
(d) Loans	11,89,546.08	11,80,262.71
(e) Investments	-	10,120.38
(f) Other Financial assets	306.29	1,013.37
	12,48,245.76	12,29,571.65
(2) NON- FINANCIAL ASSETS		
(a) Current tax assets (net)	232.75	156.86
(b) Deferred tax assets (net)	5,372.56	3,931.01
(c) Property, plant and equipment	830.69	658.84
(d) Right to use of Assets	1,921.43	1,493.32
(e) Intangible assets under development	61.42	119.55
(f) Other intangible assets	561.33	485.52
(g) Other non-financial assets	1,844.16	1,161.42
	10,824.34	8,006.52
TOTAL ASSETS	12,59,070.10	12,37,578.17
LIABILITIES AND EQUITY		
LIABILITIES		
(1) FINANCIAL LIABILITIES		
(a) Payables		
Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises	49.22	28.70
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	2,776.70	3,412.38
(b) Derivative financial instruments	-	306.73
(c) Debt Securities	2,19,114.54	1,73,428.50
(d) Borrowings (Other than debt securities)	8,18,218.60	8,61,134.24
(e) Subordinated Liabilities	34,191.81	34,199.24
(f) Lease Liability	2,019.30	1,584.65
(g) Other financial liabilities	8,953.04	10,386.88
	10,85,323.21	10,84,481.32
(2) NON- FINANCIAL LIABILITIES		
(a) Current tax liabilities (Net)	11.11	68.94
(b) Provisions	948.44	823.43
(c) Other non-financial liabilities	688.26	289.19
	1,647.81	1,181.56
TOTAL LIABILITIES	10,86,971.02	10,85,662.88
(3) EQUITY		
(a) Equity share capital	50,119.77	50,119.77
(b) Other equity	1,21,979.31	1,01,795.52
TOTAL EQUITY	1,72,099.08	1,51,915.29
TOTAL EQUITY AND LIABILITY	12,59,070.10	12,37,578.17



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STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2022

2. The above financial results have been prepared for the purpose of inclusion in consolidated financial results of Aditya Birla Capital Limited ("the Parent Company") prepared as per Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015, as amended and are in accordance with recognition and measurement principles laid down in Indian Accounting Standards.

3. The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on April 25, 2022. The statutory auditors of the Company have carried out audit of the aforesaid results.

4. Estimation 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. 1,250 lakh during the current quarter in addition to the management overlay of Rs. 7,101.00 lakh embedded until December 31, 2021, 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 health pandemic will impact the Company's provision on financial assets will depend on future developments, which are uncertain. The eventual outcome of impact of the health pandemic may be different from those estimated as on the date of approval of these financial results.

5. On November 12, 2021, Reserve Bank of India issued circular requiring changes to and clarifying certain aspects of Income Recognition and Asset Classification Norms. The Company's management has taken necessary steps to comply with the norms/changes as they become applicable. For quarter ended March 2022, there is no impact on the Financial Results of the Company as provisions are adequately covered by the IND AS provisions.

6. Details pertaining to resolution plan implemented under the RBI Resolution Framework 1.0 & 2.0 is enclosed in Appendix I.

7. Cash flow statement is enclosed in Appendix II.

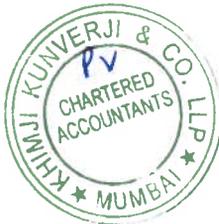
8. Previous quarter/period/year figures have been regrouped / rearranged wherever necessary to conform to the current quarter's/period's figures.

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



Rakesh Singh
Director
DIN: 07006067

Place: Mumbai
Date: April 25, 2022



- 1 Details of resolution plan implemented under the Resolution Framework for COVID-19-related stress as per RBI circular dated August 6, 2020 (Resolution Framework 1.0) and Resolution for COVID-19 related stress of Individuals and Small Businesses dated May 05, 2021 (RBI Resolution Framework - 2.0) are given below:

Format - B

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year
Personal Loans	71,496.86	3,146.70	-	2,615.52	66,214.03
Corporate persons*	2,523.25	-	-	-	2,531.80
Of which, MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	74,020.11	3,146.70	-	2,615.52	68,745.83

* As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016



Aditya Birla Housing Finance Limited
Cash Flow Statement for the year ended March 31, 2022

(Currency : Rupees in lakh)

Appendix II

Particulars	For the year ended March 31, 2022	For the year ended March 31, 2021
A. Cash flow from operating activities		
(a) Profit before tax	25,325.12	17,637.85
Adjustments for:		
Depreciation and amortisation	1,003.10	1,117.79
Interest on lease liability	139.71	176.37
Profit on surrender of lease liability/ income from rent concession	(21.93)	(331.84)
Impairment on financial instruments including loss on derecognition of financial assets at amortised cost	7,470.46	8,751.08
Net gain on Fair value changes	(234.19)	(803.29)
Loss/ (profit) on derecognition of property, plant and equipment	0.44	(2.80)
(b) Operating profit before working capital changes	33,682.71	26,545.16
Adjustments for:		
Decrease/(increase) in trade receivables	(840.41)	(123.09)
Decrease/(increase) in loans	(16,753.83)	22,195.30
Decrease/(increase) in other financial assets	707.08	(532.57)
Decrease/(increase) in derivative financial instruments	(1,187.05)	1,151.40
Decrease/(increase) in other assets	(698.97)	(332.44)
(Decrease)/increase in trade payables	(615.16)	750.18
(Decrease)/increase in provisions	192.67	143.48
(Decrease)/increase in other financial liabilities	(3,053.24)	8,949.42
(Decrease)/increase in other liabilities	399.07	(82.55)
(c) Cash from operating activities	11,832.87	58,664.29
Direct taxes paid (net of refund)	(7,323.96)	(4,412.04)
Net cash from operating activities (A)	4,508.91	54,252.25
B. Cash flow from investing activities		
Purchase of property, plant and equipment, acquisition of intangible assets	(865.67)	(538.04)
Proceeds from sale of property, plant and equipment	22.05	21.65
Profit on sale of current investments	355.07	874.55
Sale of current investments (net)	9,999.50	44,500.50
Net cash from Investing activities (B)	9,510.95	44,858.66
C. Cash flow from financing activities		
Proceeds from share capital issue including securities premium (net of share issue expense)	-	-
Payment of lease liability	(436.20)	(525.56)
Proceeds from long term borrowings	55,957.49	2,60,261.00
Repayment of long term borrowings	(71,969.67)	(2,74,010.41)
Net proceeds/ (repayment) for short term borrowings	20,386.28	(87,119.20)
Net cash from/ (used in) financing activities (C)	3,937.90	(1,01,394.17)
D Net increase/ (decrease) in cash and cash equivalents (A+B+C)	17,957.76	(2,283.26)
E. Cash and cash equivalents at the beginning of the year	37,737.34	40,020.60
F. Cash and cash equivalents at the end of the year	55,695.10	37,737.34
Additional Information:		
Interest received	1,15,277.75	1,22,307.72
Interest paid	86,489.37	81,111.42



Aditya Birla Housing Finance Limited

Related Party Disclosure on a Consolidated basis for the Year Ended 31st March 2022.

List of Related Parties with whom the Company has transactions :

Holding Company :

Aditya Birla Capital Limited
Grasim Industries Limited (Ultimate Holding)

Fellow Subsidiaries

Aditya Birla Sun Life Insurance Company Limited
Aditya Birla Financial Shared Services Limited
Aditya Birla PE Advisors Private Limited
Aditya Birla Capital Technology Services Limited
Aditya Birla Money Limited
Aditya Birla Insurance Brokers Limited
Aditya Birla Finance Limited
Aditya Birla Sun Life Asset Management Company Limited
Aditya Birla Health Insurance Co. Limited
Aditya Birla Wellness Private Limited
Ultratech Cement Limited

Key Management Personnel:

Mr. Netrapal Singh (Chief Executive Officer)

a) The following transactions were carried out with related parties in the ordinary course of business:

Rs. In Lakhs

Particulars	Holding Company	Fellow Subsidiaries	Key Management personnel	Grand Total
Interest Income	-	-	-	-
Dividend Income	-	-	-	-
Insurance Commission Income	-	254.76	-	254.76
Sale of Services	-	-	-	-
Rent Income	-	-	-	-
Other Income	-	0.45	-	0.45
Payment of Other Services	-	-	-	-
Receipts against Reimbursement of Expenses	2.81	698.53	-	701.34
Interest Expenses	0.61	85.00	-	85.61
Other Expenses	325.32	3,035.36	-	3,360.68
Advances Given/Paid Back	-	70.41	-	70.41
Payment to Key Management Personnel	-	-	204.95	204.95

b) Outstanding balances

Particular	Holding Company	Fellow Subsidiaries	Key Management personnel	Grand Total
Equity Accounted Investment	50,119.77	-	-	50,119.77
NCD Investment	-	1,074.29	-	1,074.29
Amount Receivable	-	53.56	-	53.56
Amount Payable	26.26	484.16	-	510.42



Aditya Birla Housing Finance Ltd.

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PROTECTING INVESTING FINANCING ADVISING

April 25, 2022

National Stock Exchange of India Limited Listing Department, Exchange Plaza, Bandra Kurla Complex, Bandra (E), Mumbai – 400051	BSE Limited Phiroze Jeejeebhoy Towers Dalal Street, Mumbai- 400001
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Dear Sir/Madam,

Sub: Auditor's report- unmodified

In accordance with Regulation 52 (3) of SEBI (Listing Obligations and Disclosures Requirements) Regulation, 2015, we would like to state that M/s Khimji Kunverji & Co LLP, Statutory Auditors of the Company has given an unmodified opinion on the financial statements and auditor's report for the year ended March 31, 2022.

For Aditya Birla Housing Finance Limited

Swati Singh
Company Secretary

Aditya Birla Housing Finance Limited

One World Center, Tower 1, 18th Floor, 841, Jupiter Mill Compound,
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April 25, 2022

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Dear Sir/Madam,

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

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

Sr. No.	Particulars	Disclosures
1	Debt-equity ratio ¹	6.23
2	Debt service coverage ratio	Not applicable
3	Interest service coverage ratio	Not applicable
4	Outstanding redeemable preference shares (quantity and value)	Not applicable
5	Capital redemption reserve/debenture redemption reserve	Not applicable
6	Net worth (Rs. in lakh)	1,72,099.08
7	Net profit after tax (Rs. in lakh)	19,729.29
8	Earnings per share	3.94
9	Current ratio	Not applicable
10	Long term debt to working capital	Not applicable
11	Bad debts to Account receivable ratio	Not applicable
12	Current liability ratio	Not applicable
13	Total debts to total assets ²	0.85
14	Debtors turnover	Not applicable
15	Inventory turnover	Not applicable
16	Operating margin (%)	Not applicable
17	Net profit margin (%) ³	16.22

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18	Sector specific equivalent ratios:	
	(a) Gross Stage 3	2.02%
	(b) Net Stage 3	1.34%
	(c) Gross NPA	2.48%
	(d) Net NPA	1.78%
	(e) Return on Total Assets (annualised)	1.73%
19	Asset cover available, in case of non-convertible debt securities	1.57 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 March 31, 2022 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.

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



Notes:

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

Request to kindly take the same on your records.

Thanking you

For **Aditya Birla Housing Finance Limited**

Swati Singh
Company Secretary

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Aditya Birla Housing Finance Ltd.

(A part of Aditya Birla Capital Ltd.)



ADITYA BIRLA CAPITAL

PROTECTING INVESTING FINANCING ADVISING

April 25, 2022

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 (“LODR, 2015”)

With reference to the subject matter, please be informed that Board of Directors of the Company at their meeting held on Monday, April 25, 2022 have passed the following resolutions:

1. Issuance of Secured Non-Convertible Debentures for amount of Rs. 4,000 crores;
2. Issuance of Unsecured Non-Convertible Debentures for amount not exceeding Rs. 1,000 crores;
3. To approve borrowings and sub limits not exceeding Rs. 2000 crores
4. To grant authority for mortgaging or creating charge on Company's assets as a security towards borrowings not exceeding Rs. 20,000 crores.

Request you to kindly take the same on your records.

Thanking you,

For Aditya Birla Housing Finance Limited

Swati Singh
Company Secretary

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