



January 27, 2023

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 Audited Financial Results along with the Audit Report for the quarter and year ended March 31, 2023 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, we wish to inform you that the Board of Directors of the Company at its Meeting held today i.e., April 27, 2023, have, inter alia, considered and approved the following:

1. Audited Financial Results along with Auditor’s Report for the Financial Year ended March 31, 2023 and Related Party Disclosures for the year ended March 31, 2023 and
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.

In terms of Regulation 52 of the SEBI LODR Regulations and Chapter VI of SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021 and amendments thereof, please find enclosed the Audited Financial Results for the financial year ended March 31, 2023 along with the Auditor’s report issued by M/s KKC & Associates LLP, Statutory Auditors of the Company and the disclosures in compliance with Regulations 52(4) of SEBI LODR Regulations.

Pursuant to the provisions of Regulation 54 of the SEBI LODR Regulations, kindly note that the disclosure of the extent and nature of security created and maintained for secured non-convertible securities of the Company is made in the Audited Financial Results for the year ended March 31, 2023. Further, the security cover certificate is enclosed herewith.

Pursuant to the provisions of Regulation 52(7) and 52(7A) of the SEBI LODR Regulations read with SEBI circular no. SEBI/HO/DDHS/DDHS_Div1/P/CIR/2022/0000000103 dated July 29, 2022, kindly note that the proceeds of the Non-Convertible Securities issued by the Company during the year ended March 31, 2023 and listed on the Stock Exchange has been used for the purpose disclosed in the Offer Document/Placement Memorandum of the issue and there is no deviation.

Aditya Birla Housing Finance Limited

One World Center, Tower 1, 9th Floor, 841, Jupiter Mill Compound,

Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013.

+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



Aditya Birla Housing Finance Ltd.

(A part of Aditya Birla Capital Ltd.)



ADITYA BIRLA CAPITAL

PROTECTING INVESTING FINANCING ADVISING

Further, a statement of utilization of issue proceeds and the statement of Nil material deviation is enclosed herewith.

The disclosure of related party transactions under Regulation 23(9) of SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015 for the half year ended March 31, 2023 is also enclosed herewith.

Also, as per the requirement of Chapter XII of SEBI Operational Circular dated August 10, 2021 and subsequent amendments thereon, the Large Corporate disclosures for March 31, 2023 are enclosed along with the financials results.

Further, in accordance with Regulation 52(8) of the listing Regulations, the Company would be publishing the Audited financial year ended March 31, 2023 in the newspaper.

The Board Meeting commenced at 12:00 noon and concluded at 2:00 pm.

Thanking you,

For **Aditya Birla Housing Finance Limited**

Swati Singh
Company Secretary
Membership No.: 20388
swati.singh7@adityabirlacapital.com

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Independent Auditor's report on annual financial results of Aditya Birla Housing Finance Limited under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

To
The Board of Directors of
Aditya Birla Housing Finance Limited

Introduction

1. We have audited the accompanying financial results of Aditya Birla Housing Finance Limited ('the Company') for the year ended 31 March 2023, 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 financial results:
 - 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'), RBI guidelines and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information for the year ended 31 March 2023.

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 by us is sufficient and appropriate to provide a basis for our opinion.

Board of Directors' Responsibilities for the Financial Results

4. These financial results have been compiled from the annual audited financial statements. The Company's Board of Directors are responsible for the preparation and presentation of these financial results that give a true and fair view of the net profit after tax 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, the relevant provisions of the National Housing Bank Act, 1987, the circulars, guidelines and directions issued by the National Housing Bank ('NHB'), Reserve Bank of India ('RBI') from time to time ('NHB Guidelines'/'RBI Guidelines') and other accounting principles generally accepted in India and in compliance with the Listing Regulations. This responsibility also includes maintenance



of adequate accounting records in accordance with the provisions of the Act for safeguarding of 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 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 are free from material misstatement, whether due to fraud or error, which has been used for the purpose of preparation of the financial results by the Directors of the Company, as aforesaid.

5. 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.
6. 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

7. Our objectives are to obtain reasonable assurance about whether the financial results as a whole are 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 these financial results.
8. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:
 - 8.1. 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.
 - 8.2. 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 on whether the Company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
 - 8.3. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.



kkc & associates llp

Chartered Accountants

(formerly Khimji Kunverji & Co LLP)

- 8.4. 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 financial results 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.
- 8.5. Evaluate the overall presentation, structure and content of the financial results, including the disclosures, and whether the financial results represents the underlying transactions and events in a manner that achieves fair presentation.
9. 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.
10. 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

- 11 The financial results include the results for the quarter ended 31 March 2023 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 us.

For **KKC & Associates LLP**
Chartered Accountants
(formerly Khimji Kunverji & Co LLP)
Firm Registration Number: 105146W/W100621



Hasmukh B Dedhia
Partner
ICAI Membership No: 033494
UDIN: 230334948GWSAS9028



Place: Mumbai
Date: 27 April 2023

Aditya Birla Housing Finance Limited

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STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER & YEAR ENDED MARCH 31, 2023

Rs. in lakh

Particulars	Quarter ended			Year ended	
	Mar 31, 2023	Dec 31, 2022	Mar 31, 2022	Mar 31, 2023	Mar 31, 2022
	Audited	Unaudited	Audited	Audited	Audited
1 Revenue from operations					
Interest income	36,765.12	36,176.47	29,498.09	1,36,397.92	1,18,567.54
Fees and commission income	751.96	917.02	989.87	3,783.22	2,713.99
Net gain on fair value changes	129.77	126.89	0.00	343.68	234.19
Net gain on derecognition of financial instruments classified under amortised cost category	-	-	0.90	-	-
Total revenue from operations	37,646.85	37,220.38	30,488.86	1,40,524.82	1,21,515.72
2 Other income	91.79	25.08	25.65	219.95	108.60
3 Total income (1+2)	37,738.64	37,245.46	30,514.51	1,40,744.77	1,21,624.32
4 Expenses					
Finance costs	20,792.71	19,508.57	16,540.92	74,836.99	69,493.52
Net loss on derecognition of financial instruments classified under amortised cost category	275.76	1,402.02	-	1,843.82	1,023.69
Impairment of financial instruments	794.85	1,162.84	1,197.60	5,392.51	6,446.77
Employee benefit expenses	4,768.68	4,498.35	3,889.74	17,900.77	13,173.98
Depreciation and amortization expenses	480.08	461.36	284.39	1,588.49	1,003.10
Other expenses	2,349.77	2,371.32	1,573.62	8,329.67	5,158.14
Total expenses	29,461.85	29,404.46	23,486.27	1,09,892.25	96,299.20
5 Profit before tax (3-4)	8,276.79	7,841.00	7,028.24	30,852.52	25,325.12
6 Tax expense					
Current tax	1,741.43	1,580.34	2,290.94	7,394.08	7,108.81
Deferred tax	97.16	201.82	(771.81)	(560.16)	(1,594.41)
Income tax for earlier years	(74.47)	-	81.43	(74.47)	81.43
Total tax expense	1,764.12	1,782.16	1,600.56	6,759.45	5,595.83
7 Profit for the period (5-6)	6,512.67	6,058.84	5,427.68	24,093.07	19,729.29
8 Other comprehensive income					
Items that will not be reclassified to profit or loss					
Re-measurement gains/ (losses) on defined benefit plans	3.27	(25.41)	21.60	59.71	67.66
Income tax effect of above	(0.83)	6.40	(5.44)	(15.03)	(17.03)
Items that will be reclassified to profit or loss					
Re-measurement gains/ (losses) on hedge instruments	-	222.95	106.02	664.93	539.71
Income tax effect of above	-	(56.11)	(26.68)	(167.35)	(135.83)
Total other comprehensive income	2.44	147.83	95.50	542.26	454.51
9 Total comprehensive income (7+8)	6,515.11	6,206.67	5,523.18	24,635.33	20,183.80
10 Paid up equity share capital (Face value of Rs. 10 each)				50,119.77	50,119.77
11 Other Equity				1,46,680.10	1,21,979.31
12 Earnings per share of Rs. 10 each (not annualised)					
Basic & diluted earnings per share in ₹	1.30	1.21	1.08	4.81	3.94



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STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER & YEAR ENDED MARCH 31, 2023

Notes:

1. Statement of assets and liabilities as at March 31, 2023

Rs. in lakhs

Particulars	As at Mar 31, 2023 Audited	As at Mar 31, 2022 Audited
ASSETS		
(1) FINANCIAL ASSETS		
(a) Cash and cash equivalents	20,474.22	55,695.10
(b) Derivative financial instruments	18.55	1,420.03
(c) Receivables		
- Trade receivables	391.00	1,224.70
- Other receivables	109.13	53.56
(d) Loans	13,55,696.21	11,89,546.08
(e) Investments	12,536.72	-
(f) Other Financial assets	796.38	306.29
	13,90,022.21	12,48,245.76
(2) NON- FINANCIAL ASSETS		
(a) Current tax assets (net)	1,543.04	232.75
(b) Deferred tax assets (net)	5,750.34	5,372.56
(c) Property, plant and equipment	1,721.99	830.69
(d) Right to use of Assets	3,941.19	1,921.43
(e) Intangible assets under development	469.51	61.42
(f) Other intangible assets	1,076.47	561.33
(g) Other non-financial assets	2,689.98	1,844.16
	17,192.52	10,824.34
TOTAL ASSETS	14,07,214.73	12,59,070.10
LIABILITIES AND EQUITY		
LIABILITIES		
(1) FINANCIAL LIABILITIES		
(a) Payables		
Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises	25.75	49.22
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	2,174.52	2,776.70
(b) Debt Securities	2,69,356.34	2,19,114.54
(c) Borrowings (Other than debt securities)	8,90,155.86	8,18,218.60
(d) Subordinated Liabilities	34,211.43	34,191.81
(e) Lease Liability	3,952.04	2,019.30
(f) Other financial liabilities	8,707.41	8,953.04
	12,08,583.35	10,85,323.21
(2) NON- FINANCIAL LIABILITIES		
(a) Current tax liabilities (Net)	-	11.11
(b) Provisions	1,024.41	948.44
(c) Other non-financial liabilities	807.10	688.26
	1,831.51	1,647.81
TOTAL LIABILITIES	12,10,414.86	10,86,971.02
(3) EQUITY		
(a) Equity share capital	50,119.77	50,119.77
(b) Other equity	1,46,680.10	1,21,979.31
TOTAL EQUITY	1,96,799.87	1,72,099.08
TOTAL EQUITY AND LIABILITY	14,07,214.73	12,59,070.10



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STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER & YEAR ENDED MARCH 31, 2023

2. 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 Standards (Ind AS) 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.
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 above financial results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on April 27, 2023. The statutory auditors of the Company have carried out audit of the aforesaid results.
5. 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 March 31, 2023, the Company has complied with the guidelines applicable to entities in the Middle Layer under the above Framework.
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. Related party statement is enclosed in Appendix III.
9. As on 31 March 2023, the security cover available in respect of secured non-convertible debt securities is 1.43 and the asset cover available in respect of other secured debt having exclusive charge is 1.22. 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 IV.
10. Previous quarter's/ year's figures have been regrouped / rearranged wherever necessary to conform to the current quarter's/ year's figures.



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

Pankaj Gadgil
Managing Director & CEO
DIN: 08521239

Place: Mumbai
Date: April 27, 2023

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) are 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	60,466.76	7,679.17	52.80	5,390.96	49,259.82
Corporate persons*	2,754.45	1,017.51	407.09	228.91	1,277.68
Of which, MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	63,221.21	8,696.68	459.89	5,619.87	50,537.50

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



Aditya Birla Housing Finance Limited
Appendix II
Cash Flow Statement for the year months ended March 31, 2023
(Currency : Rupees in lakhs)

Particulars	For the year ended March 31, 2023	For the year ended March 31, 2022
A. Cash flow from operating activities		
(a) <i>Profit before tax</i>	30,852.52	25,325.12
<i>Adjustments for:</i>		
Depreciation and amortisation	1,588.49	1,003.10
Interest on lease liability	219.11	139.71
Profit on surrender of lease liability/ income from rent concession	(98.44)	(21.93)
Impairment on financial instruments including loss on derecognition of financial assets at amortised cost	7,236.33	7,470.46
Expense on Employee Stock Options Scheme	65.46	-
Net gain on Fair value changes	(343.68)	(234.19)
Loss/ (profit) on derecognition of property, plant and equipment	(16.33)	0.44
(b) Operating profit before working capital changes	39,503.46	33,682.71
<i>Adjustments for:</i>		
Decrease/(increase) in trade receivables	778.13	(840.41)
Decrease/(increase) in loans	(1,73,386.46)	(16,753.83)
Decrease/(increase) in other financial assets	(490.09)	707.08
Decrease/(increase) in derivative financial instruments	2,066.41	(1,187.05)
Decrease/(increase) in other assets	(987.10)	(698.97)
(Decrease)/increase in trade payables	(625.65)	(615.16)
(Decrease)/increase in provisions	135.68	192.67
(Decrease)/increase in other financial liabilities	(333.81)	(3,053.24)
(Decrease)/increase in other liabilities	118.84	399.07
(c) Cash from operating activities	(1,33,220.59)	11,832.87
Direct taxes paid (net of refund)	(8,641.01)	(7,323.96)
Net cash from operating activities (A)	(1,41,861.60)	4,508.91
B. Cash flow from investing activities		
Purchase of property, plant and equipment, acquisition of intangible assets	(2,742.83)	(865.67)
Proceeds from sale of property, plant and equipment	22.20	22.05
Profit on sale of current investments	103.97	355.07
(Purchase)/sale of current investments (net)	(12,297.01)	9,999.50
Net cash used in investing activities (B)	(14,913.67)	9,510.95
C. Cash flow from financing activities		
Payment of lease liability	(741.64)	(436.20)
Proceeds from long term borrowings	3,55,000.00	55,957.49
Repayment of long term borrowings	(2,70,956.05)	(71,969.67)
Net proceeds/ (repayment) for short term borrowings	38,252.08	20,386.28
Net cash used in financing activities (C)	1,21,554.39	3,937.90
D. Net increase/ (decrease) in cash and cash equivalents (A+B+C)	(35,220.88)	17,957.76
E. Cash and cash equivalents at the beginning of the year	55,695.10	37,737.34
F. Cash and cash equivalents at the end of the year*	20,474.22	55,695.10
Additional Information:		
Interest received	1,35,149.01	1,15,277.75
Interest paid	79,989.08	86,489.37



The following inter Company transactions/balances with Subsidiaries/Joint Ventures/Associates have taken place during the period under audit/review and are included in the above figures under respective heads:

(Currency : Rupees in lakhs)

No.	Particulars	Quarter ended			Year ended	
		Mar 31, 2023 Audited	Dec 31, 2022 Unaudited	Mar 31, 2022 Audited	Mar 31, 2023 Audited	Mar 31, 2022 Audited
	Brief description Company wise & item wise:					
1	Income - exclusive of GST					
	Aditya Birla Sun life Insurance Company Limited(Commission Income)	66.24	47.03	39.39	192.66	156.38
	Aditya Birla Health Insurance Co Limited (Commission Income)	54.55	45.06	28.96	152.04	98.38
2	Recovery of expenses - inclusive of GST					
	Aditya Birla Finance Limited (Rent recovery)	58.99	10.27	18.58	97.00	67.26
	Aditya Birla Finance Limited (Other admin expenses recovery)	21.06	9.41	38.63	69.86	162.02
	Aditya Birla Finance Limited (Asset utilisation charges)	3.38	-	3.40	23.87	9.99
	Aditya Birla Finance Limited (Consultant Fees)	-	-	-	-	-
	Aditya Birla Finance Limited (Recovery of transfer employees)	31.77	0.81	21.82	95.62	72.12
	Aditya Birla Sun life Insurance Company Limited(Recovery of Other expenses)	-	-	88.80	113.90	302.10
	Aditya Birla Sun life Insurance Company Limited(Recovery of expenses)	11.36	-	26.89	35.63	38.93
	Aditya Birla Sun life Insurance Company Limited(Employee Recovery)	0.67	-	-	0.67	-
	Aditya Birla Sun life Asset Management Company Limited (Recovery of Rent)	-	-	6.00	11.66	14.64
	Aditya Birla Financial Shared Services Limited (Recovery of Rent)	-	-	-	-	2.81
	Aditya Birla Financial Shared Services Limited (Recovery of transfer employees)	1.41	2.10	3.67	6.94	13.56
	Aditya Birla Financial Shared Services Limited (Recovery of Vpay)	-	-	-	4.28	-
	Aditya Birla Money Limited (Recovery of transfer employees)	-	7.51	1.50	7.51	1.50
	Aditya Birla Money Limited (Recovery of Expenses)	3.77	-	-	3.77	-
	Aditya Birla Insurance Brokers Limited (Recovery of Rent)	-	-	-	0.40	-
	Aditya Birla Capital Ltd (Recovery of Rent)	-	-	-	-	2.81
	Aditya Birla Health Insurance Co Limited(Recovery of transfer employees)	-	-	4.57	4.37	7.70
	Aditya Birla Health Insurance Co Limited(Recovery of expenses)	-	-	2.59	4.16	5.91
	Aditya Birla Capital Digital Limited(Rent Recovery)	33.04	-	-	33.04	-
3	Reimbursement of Expenses - inclusive of GST					
	Aditya Birla Finance Limited (Reimbursement of repairs & maintenance computers)	32.18	47.29	42.70	155.60	130.82
	Aditya Birla Finance Limited (Reimbursement of rent expenses)	41.12	172.35	77.77	416.68	371.46
	Aditya Birla Finance Limited (Reimbursement for asset utilisation)	-	-	-	-	2.58
	Aditya Birla Finance Limited (Reimbursement of other admin expenses)	161.56	71.90	65.90	358.60	283.39
	Aditya Birla Finance Ltd (Transfer of employees)	110.96	150.79	153.06	579.19	649.44
	Aditya Birla Finance Ltd (LTIP Recovery)	5.83	2.96	13.72	23.25	42.28
	Aditya Birla Finance Ltd (Vpay Recovery)	-	-	-	-	81.55
	Aditya Birla Finance Ltd (Vpay Recovery)	-	-	-	36.19	-
	Aditya Birla Financial Shared Services Limited (Shared services expenses)	770.08	840.09	375.24	2,356.21	1,278.73
	Aditya Birla Financial Shared Services Limited (Transfer of Employees)	-	63.90	-	65.66	-
	Aditya Birla Financial Shared Services Limited (Other comprehensive income - gratuity (gain)/loss)	13.88	(17.27)	(10.75)	(3.71)	(12.07)
	Aditya Birla Financial Shared Services Limited (Vpay Recovery)	-	-	-	0.98	-
	Aditya Birla Capital Limited (Shared services expenses)	123.18	102.96	68.44	385.85	271.20
	Aditya Birla Capital Limited (Reimbursement of GST)	1.78	18.36	0.94	21.17	47.81
	Aditya Birla Capital Limited (ESOP)	103.07	62.93	0.60	166.98	6.60
	Aditya Birla Capital Limited (Other comprehensive income - gratuity (gain)/loss)	4.71	3.28	(0.84)	4.77	(0.30)
	Aditya Birla Health Insurance Co Limited(reimbursement of Rent exp)	0.80	0.16	-	1.26	-
	Aditya Birla Health Insurance Co Limited(Employee Transfer)	8.57	-	-	8.57	-
	Aditya Birla Money Ltd (Reimbursement of Expenses)	-	-	-	-	0.07
	Aditya Birla Capital Technology Services Limited	43.88	57.18	27.96	219.54	112.63
	Aditya Birla Capital Technology Services Limited (Employee Transfer)	-	-	-	7.22	-
	Aditya Birla Capital Technology Services Limited (Vpay)	-	-	-	5.06	-
	Aditya Birla Wellness Private Limited (Reimbursement of expenses)	1.87	1.31	-	9.88	0.08
	Aditya Birla Sun life Asset Management Company Limited (Reimbursement of expenses)	9.49	6.20	3.04	20.05	6.16
	Ultratech Cement Limited (Referral Fees)	7.39	3.44	8.53	17.31	10.45
	Aditya Birla Sun life Insurance Company Limited(Sharing Expenses)	78.23	65.22	-	309.32	5.05
	Aditya Birla Capital Digital Limited(Brokerage Expenses)	5.28	-	-	5.28	-
4	Expenses - inclusive of GST					
	Aditya Birla Sun life Insurance Company Limited (Interest on sub debt issued)	20.96	21.42	20.96	85.00	85.00
	Aditya Birla Capital Limited (Interest expenses)	-	-	-	-	0.61



No.	Particulars	Quarter ended			Year ended	
		Mar 31, 2023	Dec 31, 2022	Mar 31, 2022	Mar 31, 2023	Mar 31, 2022
5	Other transactions					
	Aditya Birla Finance Ltd (Sale of Fixed Assets)	0.10	-	-	0.10	0.45
	Aditya Birla Finance Ltd (Purchase of Fixed Assets)	-	-	22.37	-	22.37
	Aditya Birla Capital Technology Services Limited (Purchase of Fixed Assets)	-	-	19.84	20.95	19.84
	Aditya Birla Finance Ltd (Security Deposit)	-	-	-	30.28	-
	Aditya Birla Sun life Insurance Company Limited (Security Deposit)	22.98	-	12.67	46.90	27.75
	Aditya Birla Sun life Asset Management Company Limited (Security Deposit)	-	-	2.78	2.78	2.78
	Aditya Birla Health Insurance Co Limited (Security Deposit)	1.62	-	-	1.93	-
6	Capital/Debt Investment Outstanding					
	Aditya Birla Capital Limited (Equity share Capital)	50,119.77	50,119.77	50,119.77	50,119.77	50,119.77
	Aditya Birla Sun life Insurance Company Limited - Accrued interest on sub debt outstanding payable	74.29	53.33	74.29	74.29	74.29
	Aditya Birla Sun life Insurance Company Limited - Sub debt outstanding	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
7	Other Balances					
	Aditya Birla Sun life Insurance Company Limited (Unamortised insurance premium)	-	-	61.10	-	61.10
	Aditya Birla Financial Shared Services Limited (Advance prepaid)	13.74	26.73	9.21	13.74	9.21
	Aditya Birla Financial Shared Services Limited (Other Advance)	157.93	-	-	157.93	-
	Aditya Birla Capital Technology Services Limited (Advance prepaid)	0.17	1.71	0.10	0.17	0.10
	Aditya Birla Finance Ltd (Security Deposit)	30.28	30.28	-	30.28	-
	Aditya Birla Sun life Insurance Company Limited (Security Deposit)	74.65	51.66	27.75	74.65	27.75
	Aditya Birla Sun life Asset Management Company Limited (Security Deposit)	2.78	2.78	2.78	2.78	2.78
	Aditya Birla Health Insurance Co Limited (Security Deposit)	1.93	0.31	-	1.93	-
8	Outstanding Balances					
	- Receivables					
	Aditya Birla Sun life Asset Management Company Limited (Trade receivable)	-	1.27	0.12	-	0.12
	Aditya Birla Sun life Insurance Company Limited (Trade Receivable)	47.23	172.32	21.98	47.23	21.98
	Aditya Birla Health Insurance Co Limited (Trade Receivable)	31.79	59.91	29.97	31.79	29.97
	Aditya Birla Money Limited (Trade Receivable)	-	7.51	1.50	-	1.50
	Aditya Birla Insurance Brokers Limited (Trade Receivable)	0.37	0.37	-	0.37	-
	Aditya Birla Capital Digital Limited (Trade Receivable)	29.74	-	-	29.74	-
	- Payables					
	Aditya Birla Capital Technology Services Limited (Trade payables)	-	17.15	23.92	-	23.92
	Aditya Birla Finance Limited (Trade payables)	250.20	685.04	362.92	250.20	362.92
	Aditya Birla Capital Limited (Trade payables)	52.54	29.02	26.26	52.54	26.26
	Aditya Birla Financial Shared Services Limited (Trade payables)	294.58	276.32	91.19	294.58	91.19
	Aditya Birla Wellness Private Limited (Trade payables)	-	0.66	-	-	-
	Aditya Birla Sun life Asset Management Company Limited (Trade payables)	7.02	-	-	7.02	-
	Aditya Birla Sun life Insurance Company Limited (Trade payables)	70.04	169.20	-	70.04	-
	Aditya Birla Capital Digital Limited (Trade payables)	5.28	-	-	5.28	-
	Ultratech Cement Limited (Trade payables)	4.60	6.70	6.13	4.60	6.13



(Rupees in Lakhs)

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 negative)	(Total C to H)	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 (For Eg. Bank Balance, DSRA market value is not applicable)	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 Pari passu charge Assets ⁱⁱⁱ	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 (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				Relating to Column F				
ASSETS														
Property, Plant and Equipment							1722		1,722					
Capital Work-in Progress							3941		3,941					
Right of Use Assets							1076		1,076					
Goodwill														
Intangible Assets														
Intangible Assets under Development							470		470					
Investments							12537		12,537					
Loans			2,50,470		3,31,542	7,43,854	29830		13,55,696			2,50,470	3,31,542	5,82,013
Inventories														
Trade Receivables														
Cash and Cash Equivalents					500				500				500	
Bank Balances other than Cash and Cash Equivalents					20,269		205		20,474				20,269	
Others							7078		10,798				3,720	
Assets Total			2,50,470		3,56,032	7,43,854	56,859		14,07,215			2,50,470	3,56,032	6,06,502



Aditya Birla Housing Finance Limited

Related Party Disclosure for Aditya Birla Housing Finance Limited on a Consolidated basis for the year ended 31st March 2023.

a) List of Related Parties with whom the Company has transactions :

Holding Company :

Aditya Birla Capital Limited (ABCL)

Grasim Industries Limited (Ultimate Holding) (Grasim)

Fellow Subsidiaries

Aditya Birla Sun Life Insurance Company Limited (ABSLI)

Aditya Birla Financial Shared Services Limited (ABSSL)

Aditya Birla PE Advisors Private Limited (ABPEAPL)

Aditya Birla Capital Technology Services Limited (ABCTSL)

Aditya Birla Money Limited (ABML)

Aditya Birla Insurance Brokers Limited (ABIBL)

Aditya Birla Finance Limited (ABFL)

Aditya Birla Sun Life Asset Management Company Limited (ABSLAMCL)

Aditya Birla Health Insurance Co. Limited (ABHICL)

Aditya Birla Wellness Private Limited (ABWPL)

Ultratech Cement Limited (UCL)

Aditya Birla Capital Digital Limited (ABCDL)

Key Management Personnel (KMP):

Mr. Pankaj Gadgil (CEO w.e.f 18th August 22)

Mr. Netrapal Singh (Erstwhile CEO till 17th August 22)

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

(Rupees in Lakh)

Name of Related Party	Relationship with Company	Nature of transaction	Transactions during the year			Balance as on 31-Mar-23			
			Income	Expense	Purchase/ (Sale) of FA	Advances Given/ Security Deposit	Equity/ NCD Investment	Trade Receivable	Trade Payable
Aditya Birla Capital Limited	Holding Company	Reimbursement of Expenses	-	578.77	-	-	50,119.77	-	52.54
Aditya Birla Financial Shared Services Limited	Fellow Subsidiary	Reimbursement of Expenses	11.22	2,419.14	-	171.68	-	-	294.58
Aditya Birla Finance Limited	Fellow Subsidiary	Reimbursement of Expenses	286.36	1,569.52	(0.10)	30.28	-	-	250.20
Aditya Birla Capital Technology Services Limited	Fellow Subsidiary	Reimbursement of Expenses & Purchase of Fixed Asset	-	231.81	20.95	0.17	-	-	-
Aditya Birla Money Limited	Fellow Subsidiary	Reimbursement of Expenses	11.28	-	-	-	-	-	-
Aditya Birla Sun Life Insurance Company Limited	Fellow Subsidiary	Commission income, Reimbursement of Expenses & Interest on Sub debt	342.85	394.32	-	74.65	1,074.29	47.23	70.04
Aditya Birla Insurance Brokers Limited	Fellow Subsidiary	Reimbursement of Expenses	0.40	-	-	-	-	0.37	-
Aditya Birla Health Insurance Co. Limited	Fellow Subsidiary	Commission income & Reimbursement of Expenses	160.57	9.83	-	1.93	-	31.79	-
Aditya Birla Wellness Private Limited	Fellow Subsidiary	Reimbursement of Expenses	-	9.88	-	-	-	-	-
Aditya Birla Capital Digital Limited	Fellow Subsidiary	Reimbursement of Expenses	33.04	5.28	-	-	-	29.74	5.28
Ultratech Cement Limited	Fellow Subsidiary	Reimbursement of Expenses	-	17.31	-	-	-	-	4.60
Aditya Birla Sun Life Asset Management Company Limited	Fellow Subsidiary	Reimbursement of Expenses	11.66	20.05	-	2.78	-	-	7.02
Pankaj Gadgil	KMP	Remuneration Paid (including ESOP)	355.42	-	-	-	-	-	-
Netrapal Singh	KMP	Remuneration Paid	236.29	-	-	-	-	-	-



Aditya Birla Housing Finance Ltd.

(A part of Aditya Birla Capital Ltd.)



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April 27, 2023

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: Declaration as per Regulation 52(3) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

In accordance with Regulation 52 (3) of SEBI (Listing Obligations and Disclosures Requirements) Regulation, 2015, we would like to state that M/s KKC & Associates 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, 2023.

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

Swati Singh
Company Secretary
Membership No.: 20388
swati.singh7@adityabirlacapital.com

Aditya Birla Housing Finance Limited

One World Center, Tower 1, 9th Floor, 841, Jupiter Mill Compound,
Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013.
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care.housingfinance@adityabirlacapital.com | <https://homefinance.adityabirlacapital.com>

Registered Office:

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



April 27, 2023

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
--	---

Dear Sir/Madam,

Sub: 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 for the quarter and nine months ended March 31, 2023:

Sr. No.	Particulars	Disclosures
1	Debt-equity ratio ¹	6.07
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)	1,96,799.87
7	Net profit after tax (Rs. in lakh)	24,093.07
8	Earnings per share	4.81
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	17.12%

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18	Sector specific equivalent ratios:	
	(a) Gross Stage 3	3.23%
	(b) Net Stage 3	2.16%
	(c) Gross NPA	3.23%
	(d) Net NPA	2.16%
	(e) Return on Total Assets (annualised)	1.94%
19	Asset cover available, in case of non-convertible debt securities	1.43% 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, 2023 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.

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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

Membership No.: 20388

swati.singh7@adityabirlacapital.com

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April 27, 2023

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,

Ref: Financial Results of the Company submitted on April 27, 2023

Sub: Statement of utilization and deviation/variation of issue proceeds of NCDs for the quarter ended March 31, 2023

Pursuant to Regulation 52(7) & (7A) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company hereby confirms the following for the quarter ended March 31, 2023:

A. Statement of utilization of issue proceeds:

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised (in Crores)	Funds utilized (in Crores)	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
NIL									

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B. Statement of deviation / variation in use of issue proceeds:

Particulars	Remarks						
Name of listed entity	Aditya Birla Housing Finance Limited						
Mode of fund raising	Public issue / Private placement						
Type of instrument	Non-convertible Securities						
Date of raising funds	NA						
Amount raised (in Rs. Crore)	NA						
Report filed for quarter ended	March 31, 2023						
Is there a deviation/ variation in use of funds raised?	No 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	NIL						
Comments of the auditors, if any	NIL						
Objects for which funds have been raised and where there has been a deviation/ variation, in the following table: No Deviation / Variation							
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
-	-	-	-	-	-	-	-

Kindly take the same on your records.

Thanking you

For **Aditya Birla Housing Finance Limited**

Swati Singh
Company Secretary
Membership No. 20388
Swati.singh7@adityabirlacapital.com

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April 24, 2023

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: Initial Disclosure to be made by an entity identified as a Large Corporate

Ref: SEBI Operational Circular SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021 amended from time to time on Fund raising by issuance of Debt Securities by Large Corporate

With reference to the subject matter, please find below details as on March 31, 2023 as per Annex-XII-A of the on Fund raising by issuance of Debt Securities by Large Corporate:

Particulars	Details	
Name of Company	Aditya Birla Housing Finance Limited	
CIN	U65922GJ2009PLC083779	
Outstanding borrowing of company as on 31 st March 2023.	INR 10,969.80 Crores*	
Highest Credit Rating During the previous FY along with name of the Credit Rating Agency.	ICRA Limited	IND AAA/Stable
	India Ratings & Research Private Limited	ICRA AAA/Stable
Name of Stock Exchange** in which the fine shall be paid, in case of shortfall in the required borrowing under the framework.	National Stock Exchange of India Ltd (NSE).	

*Principal Outstanding and Excluding commercial papers, cash credit, WCDL & inter corporate borrowings from Parent Company

We confirm that we are a Large Corporate as per the applicability criteria given under the Chapter XII of SEBI Operational circular dated August 10, 2021 amended from time to time.

Aditya Birla Housing Finance Limited

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Aditya Birla Housing Finance Ltd.

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**In terms paragraph of 2.2(d) of the circular, beginning FY 2023, in the event of shortfall in the mandatory borrowing through debt securities, a fine of 0.2% of the shortfall shall be levied by Stock Exchanges at the end of the three-year block period. Therefore, an entity identified as LC shall provide, in its initial disclosure for a financial year, the name of stock exchange to which it would pay the fine in case of shortfall in the mandatory borrowing through debt markets.

Thanking you
Yours faithfully

For Aditya Birla Housing Finance Limited

Swati Singh
Company Secretary

Ashish Damani
Chief Financial Officer

Contact Details:

Swati Singh

Address: 9th Floor, Tower 1, 841 Jupiter Mill Compound, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013.

Email: swati.singh7@adityabirlacapital.com

Ashish Damani

Address: 9th Floor, Tower 1, 841 Jupiter Mill Compound, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013.

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April 24, 2023

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
--	---

Dear Sir/Madam,

Sub: Annual Disclosure to be made by an entity identified as a Large Corporate

Ref: SEBI Operational Circular SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021 amended from time to time on Fund raising by issuance of Debt Securities by Large Corporate

With reference to the subject matter, please find below the details of incremental borrowings done during the Financial Year 2022-23 as per Annex - XII-B2 of the SEBI Operational Circular SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021 amended from time to time on Fund raising by issuance of Debt Securities by Large Entities:

- 1. Name of the Company:** Aditya Birla Housing Finance Limited
- 2. CIN:** U65922GJ2009PLC083779
- 3. Report filed for FY:** 2022-2023 (T)
- 4. Details of the borrowings (all figures in Rs crore):**

Sr.No.	Particulars	Details
i.	3-year block period	T (FY 2022-2023), T+1 (FY 2023-2024), T+ 2 (FY 2024-2025)
ii.	Incremental borrowing done in (T)	3550.00
	(a)	
iii.	Mandatory borrowing to be done through debt securities in FY (T)	887.50
	(b) = (25% of a)	
iv.	Actual borrowings done through debt securities in FY (T)	850.00
	(c)	
v.	Shortfall in the borrowing through debt securities, if any, for FY (T-1) i.e. FY 2021-22 carried forward to FY (T) .	NIL
	(d)	

Aditya Birla Housing Finance Limited

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Registered Office:
Indian Rayon Compound, Veraval,
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vi.	Quantum of (d), which has been met from (c)	NIL
	(e)	
vii.	Shortfall, if any, in the mandatory borrowing through debt securities for FY (T)	37.50
	{after adjusting for any shortfall in borrowing for FY (T-1) i.e. (FY 2021 - 22) which was carried forward to FY (T)}	
	(f)=(b)-[(c)-(e)]	
	{If the calculated value is zero or negative, write "nil"}	

5. Details of penalty to be paid, if any, in respect to previous block (all figures in Rs. Crore):

Sr.No.	Particulars	Details
i.	2-year Block period	(T-1) (FY 2021-22), (T) FY (2022-23)
ii.	Amount of fine to be paid for the block, if applicable	NIL
	Fine=0.2% of {(d)-(e)}	

Thanking you,

Yours faithfully

For **Aditya Birla Housing Finance Limited**

Swati Singh
Company Secretary

Ashish Damani
Chief Financial Officer

Contact Details:

<p>Swati Singh Address: 9th Floor, Tower 1, 841 Jupiter Mill Compound, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013. Email: swati.singh7@adityabirlacapital.com</p>	<p>Ashish Damani Address: 9th Floor, Tower 1, 841 Jupiter Mill Compound, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013. Email: ashish.damani@adityabirlacapital.com</p>
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