#### Home Finance

### Aditya Birla Housing Finance Limited



PROTECTING INVESTING FINANCING ADVISING

November 04, 2019

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: Submission of Documents under SEBI (Listing Obligation and Disclosure Requirements) Regulation, 2015 (LODR, 2015)

With reference to the subject matter, please find enclosed:

- 1. Unaudited Financial Results along with Limited Review Report for the half year ended September 30, 2019.
- 2. Certificate issued under regulation 52 (5) of LODR,2015 by Vistra ITCL (India) Limited (Debenture Trustee).
- 3. Disclosures pursuant to regulation 52 (4) and other applicable regulations, if any of LODR, 2015 and details related to payment of interest on NCDs and repayment of principal amount (Annexure 1).

Request to kindly take the same on your records.

Thanking you

For ADITYA BIRLA HOUSING FINANCE LIMITED

MUTHIAH GANAPATHY COMPANY SECREATARY

Encl: a/a

MUMBAI MUMBAI

Aditya Birla Housing Finance Limited

One Indiabulls Centre, Tower 1, 18th Floor, Jupiter Mills Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013.

Registered Office: Indian Rayon Compound, Veraval, Gujarat - 362 266

CIN: U65922GJ2009PLC083779

www.adityabirlahousingfinance.com

### Deloitte Haskins & Sells LLP

Chartered Accountants Indiabulls Finance Centre Tower 3, 27th-32th Floor Senapati Bapat Marg Elphinstone Road (West) Mumbai - 400 013 Maharashtra, India

Tel: +91 22 6185 4000 Fax: +91 22 6185 4001

### INDEPENDENT AUDITOR'S REVIEW REPORT ON REVIEW OF INTERIM STANDALONE FINANCIAL RESULTS

### TO THE BOARD OF DIRECTORS OF ADITYA BIRLA HOUSING FINANCE LIMITED

- We have reviewed the accompanying Statement of Unaudited Financial Results of Aditya Birla Housing Finance Limited (the "Company"), for the six months ended September 30, 2019 (the "Statement"), being submitted by the Company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
- 2. This Statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.
- 3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity', issued by the Institute of Chartered Accountants of India (ICAI). A review of interim financial information consists of making inquiries, primarily of the Company's personnel responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
- 4. Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

For DELOITTE HASKINS & SELLS LLP

Chartered Accountants

(Firm's Registration No. 117366W/W-100018)

Sahjiv Pilgaonkar

(Partner)

(Membership No:039826)

UDIN: 19039826 AAAAET6269

Place: MUMBAI

Date: October 24, 2019

Aditya Birla Housing Finance Limited
Regd office: Indian Rayon Compound Veraval Gujarat, 362266
CIN: U65922Gj2009PLC083779
website: www.adityabirlahomeloans.com

## STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE HALF YEAR ENDED SEPTEMBER 30, 2019 Rs. in lakh

Particulars	Half yea	Year ended			
i di ticulats	September 30, 2019	September 30, 2018	March 31, 2019		
	Unaudited	Unaudited	Audited		
1 Revenue from operations					
Interest Income	61,462,12	44,530,56	99,889.08		
Fees and commission income	1.635.08	1,555.03	2,468.14		
Net gain on fair value changes	380.97	1,555,65	147.78		
Net gain on derecognition of financial instruments under amortised	360,97	18			
cost category	*	9	18.11		
Total revenue from operations	63,478.17	46,085.59	102,523.11		
2 Other income	15.66		31.79		
3 Total income (1+2)	63,493.83	46,085.59	102,554.90		
4 Expenses					
Finance costs	44,830.52	32,575.29	72,137.95		
Net loss on derecognition of financial instruments under amortised					
cost category	138.78	.5	(7)		
Impairment on financial instruments	2,729.82	969.38	1,875.41		
Employee benefit expenses	5,834.54	6,236.23	12,236.44		
Depreciation and amortization expenses	562.79	288.11	589.71		
Other expenses	1,959.49	2,589,81	4,986.71		
Total expenses	56,055.94	42,658.82	91,826.22		
5 Profit before tax (3-4)	7,437.89	3,426.77	10,728.68		
6 Tax expense					
Current tax	1,859.33	1,311.93	3,748.04		
Deferred tax	344.55	(139.65)	(551.02		
Income tax for earlier years	(185.58)	68.71	68.71		
Total tax expense	2,018.30	1,240.99	3,265.73		
7 Profit for the period (5-6)	5,419.59	2,185.78	7,462.95		
8 Other comprehensive income					
Items that will not be reclassified to profit or loss					
Re-measurement gains/ (losses) on defined benefit plans	(31.55)	4.22	(32.22		
Income tax effect of above	7.94	(1.46)	11.26		
Total other comprehensive income	(23.61)	2.76	(20.96		
9 Total comprehensive income (7+8)	5,395.98	2,188.54	7,441.99		
0 Earnings per share of Rs. 10 each (not annualised)					
Basic & diluted earnings per share	1.14	0.51	1.65		





#### STATEMENT OF ASSETS AND LIABILITIES AS AT SEPTEMBER 30, 2019

Rs. in lakh

			Rs. in lakh
	Particulars	As at	As at
		September 30, 2019	March 31, 2019
	ACCITION	Unaudited	Audited
ľ	ASSETS		
(1)	FINANCIAL ASSETS		
	(a) Cash and cash equivalents	3,029.75	8.17
	(b) Receivables		
	- Trade receivables	587.86	204.14
	- Other receivables	- a	787
	(c) Loans	1,211,700.00	1,144,493,97
	(f) Investments	59,056.18	5,000
- 1	(d) Other Financial assets	459.52	396.39
	NON PINANCIAL ACCETS	1,274,833.31	1,145,102.67
'ا (*	NON- FINANCIAL ASSETS (a) Current tax assets (net)	1,283.09	694.11
	(b) Deferred tax assets (net)	1,552.26	1,781.38
Ш	(c) Property, plant and equipment	840,22	873.29
	(d) Right to use of Assets	2,569.43	3.5127
		171.77	170.12
- 1	(e) Intangible assets under development	362.08	358.58
-11	(f) Other Intangible assets	930.74	942.52
	(g) Other non-financial assets	7,709.59	4,820.00
	TOTAL ACCECTS	1,282,542.90	1,149,922.67
	TOTAL ASSESTS	1,202,342.90	1,147,722.07
þ	LIABILITIES AND FOUITY		
	LIABILITIES		
1) 1	FINANCIAL LIABILITIES		
	(a) Payables		
Ш	Trade payables		
Ш	(i) total outstanding dues of micro enterprises and small enterprises	3.33	2.11
П	(II) total outstanding dues of creditors other than micro enterprises and small	2,820.38	2,614.14
1	enterprises		
Ш	(b) Debt Securities	221,878.30	202,082.92
	(c) Borrowings (Other than debt securities)	913,716.35	809,215.03
	(d) Lease Liability	2,832.11	
	(e) Other financial liabilities	16,101.41 1,157,351.88	16,200.95 1,030,115.15
١,	NON- FINANCIAL LIABILITIES	1,157,351.88	1,030,115.15
'ال'	(a) Provisions	685.51	517.31
	(b) Other non-financial liabilities	277.95	258.54
- 1	(b) Other Non-Mandal Mannage	963.46	775.85
	TOTAL LIABILITIES	1,158,315.34	1,030,891.00
3)  1	EQUITY	42.555.45	40 000 00
	(a) Equity share capital	47,555.67	47,555.67
	(b) Other equity	76,671.89 124,227.56	71,476.00 119,031.67
	TOTAL EQUITY		
	TOTAL EQUITY AND LIABILITY	1,282,542.90	1,149,922.67





#### Notes:

- 1. 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.
- 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. These financial results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on October 24, 2019. The statutory auditors of the Company have carried out limited review of the aforesaid results.
- 4. Effective April 01, 2019, the Company has adopted Ind AS 116 'Leases' and capitalised assets taken on operating lease. The transition was effected using modified retrospective method and impact thereof of Rs. 200.09 lakhs (net of tax) has been reduced from the retained earnings as at April 01, 2019. In the Statement of Profit and Loss for the current period, the nature of expenses in respect of Operating Lease has changed from lease rent in previous periods to depreciation cost for the right-of-use asset and finance cost for interest accrued on lease liability. Resultantly the related figures for the current period are not comparable with previous periods. The impact of transition on the profit after tax for the half year ended September, 2019 is not material.
- 5. The recently promulgated Taxation Laws (Amendment) Ordinance 2019, has inserted section 115 BAA in the Income Tax Act, 1961, providing existing domestic companies with an option to pay tax at a concessional rate of 22% plus applicable surcharge and cess. The reduced tax rates come with the consequential surrender of specified deductions/ incentives. The option needs to be excercised within the prescribed time for filing the return of income under section 139(1) of the Income Tax Act, 1961, for assessment year (AY) 2020-21 or subsequent AYs. Once excercised, such an option cannot be withdrawn for the same or subsequent AYs.

These financial results are prepared on the basis that the Company would avail the option to pay income tax at the lower rate. Consequently, the opening deferred tax assets has reduced by Rs. 5.28 crore due to restatement at lower rate.

6. Previous period/year figures have been regrouped / rearranged wherever necessary to conform to the current period figures.

In terms of our report attached
For Deloitte Haskins & Sells LLP
Chartered Accountants

ICAI Firm Registration No: 117366W/W-100018

Sanjiv V Pilgaonkar

Membership No: 039826

Place: Mumbai
Date: October 24, 2019

SKINS & SELLS

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

Ajay Srinivasan Director DIN: 00121181

Place: Mumbai Date: October 24, 2019 Rakeh Singh
Director
DIN: 07006067

No

Partner





November 01, 2019

To,
Mr. Muthiah Ganapathy
Company Secretary,
Aditya Birla Housing Finance Limited,
Indian Rayon Compound,
Veraval Junagadh,
Gujarat 362266

Dear Sir,

# Sub: Certificate of Debenture Trustee under Regulation 52(5) of SEBI (LODR) Regulations, 2015 for September 30, 2019.

In compliance of the requirements of Chapter V, Regulation 52, Sub – Regulation (4) and (5) of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 for Non – Convertible Debt Securities we would like to state as under:

We, Vistra ITCL (India) Limited, are acting as a Debenture Trustee of Aditya Birla Housing Finance Limited ('ABHFL'). for Secured/Unsecured, Listed, Rated, Redeemable, Non-Convertible Debentures issued for Rs. 1499.90 crore (Secured NCD: Rs. 1249.90 crore and Unsecured Sub Debt: Rs. 250 crore) and outstanding for Rs. 1324.90 crore (Secured NCD: Rs. 1074.90 and Unsecured Sub Debt: Rs. 250 crore) as on September 30, 2019.

With reference to above, we have received the following documents and have noted its contents without verification:

- Disclosure in accordance with clause 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the half year ended September 30, 2019.
- 2. Statement of Unaudited Financial results for the half year ended September 30, 2019.

This certificate has been signed and issued by us based on the documents (as mentioned above) submitted by you.

Thanking You.

Yours sincerely,

For Vistra ITCL (India) Limited

Authorized Signatory

Place: Mumbai

### Home Finance

Aditya Birla Housing Finance Limited



PROTECTING INVESTING FINANCING ADVISING

November 04, 2019

National Stock Exchange of India Limited	BSE Limited
Listing Department, Exchange Plaza,	Phiroze Jeejeebhoy Towers
Bandra Kurla Complex, Bandra (E), Mumbai	Dalal Street, Mumbai- 400001
<b>- 400051</b>	

Dear Sir/Madam,

<u>Disclosures in accordance with clause 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the half year ended September 30, 2019</u>

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	[ICRA]AAA (Stable) from ICRA and [IND]AAA (Stable) from India Ratings Ltd. There is no change.
(b)	Asset cover available, in case of non- convertible debt securities	1.19
(c)	Debt equity ratio	9.14
(d)	Previous due date for the payment of interest/ dividend for non-convertible redeemable preference shares/redeemable of principal of non-convertible preference shares / non-convertible debt securities and whether the same has been paid or not and	Annexure 1
(e)	Next due date for the payment of interest/dividend of non-convertible preference shares/principal along with the amount of interest/dividend of non-convertible preference shares payable and the redemption amount	Annexure 1
(f)	Debt service coverage ratio	0.25
(g)	Interest service coverage ratio	1.18

#### Aditya Birla Housing Finance Limited

One Indiabulls Centre, Tower 1, 18th Floor, Jupiter Mills Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013.

(h)	Outstanding redeemable preference	Not applicable						
	shares (quantity and value)							
(i)	Capital redemption reserve / debenture redemption reserve	Not applicable						
(j)	Net worth	124,227.56 Lakh						
(k)	Net profit after tax	5419.59 Lakh						
(1)	Earnings per share	1.14						

Request to kindly take the same on your records.

Thanking you

For ADITYA BIRLA HOUSING FINANCE LIMITED

MUTHIAH GANAPATHY COMPANY SECREATARY

MKE



One Indiabulls Center, Tower 1, 15th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013.

www.adityabirlahousingfinance.com

Registered Office:

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



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Sr. No	Series	Series Name	Name of the debenture holder (Primary)	Issue size (INR crore)	Amount Outstanding	No. of Debentures	Allotment	Date of Credit	Date of listing BSE	Date of listing NSE	Redemption	Rating 1 Ratio	Previous Interest Date as per records	Previous Interest Date (as per business convention) payment date	Interest Dates	Tenor	Coupon Rate	Face Value	Amount Received per Debenture	Total Amount Received (INR crore)	ISIN No.	Interest Payment Next Due Date	Interest Amount on Face Value	Redemption Premium on Face Value	Interest Payment on Next Due Date	Redemption Amount (INR crore)
1	Al	ABHFL NCD A1 - FY 2015-16	United India Insurance Co Ltd Employees Provident Fund	20.00	20.00	200	22-Mar-16	22-Mar-16	09-Feb-18	30-Mar-16	20-Mar-26	AAA IND RA AAA I	NA 22 March 2019	22 March 2019	March 22, 2017, March 22, 2018, March 22, 2019, March 22, 2020, March 22, 2021, March 22, 2022, March 22, 2023, March 22, 2024, March 22, 2025, March 20, 2026	3,650	8.95%	10,00,000	10,00,000	20.00	INEE31R07011	March 22, 2020	89,500		1,79,00,000	20.00
2	A2	ABHFL NCD A2 - FY 2015-16	Birla Sunife Insurance Co Ltd	5.00	5.00	50	22-Mar-16	22-Mar-16	09-Feb-18	30-Mar-16	22-Mar-21	AAA IND RA AAA I	8A 22 March 2019	22 March 2019	March 22, 2017, March 22, 2018, March 22, 2019, March 22, 2020, March 22, 2021	1,826	8.95%	10,00,000	10,00,000	5.00	INE831R07029	March 22, 2020	89,500		44,75,000	5.00
1	A1	ABHFL NCD A1 - FY 2016-17	Indiabulis Ultrashort Term	15.00	15.00	150	20-Apr-16	20-Apr-16	09-Feb-18	27-Apr-16	20-Apr-21	AAA IND RA AAA I	RA 20 April 2019	20 April 2019	April 20, 2017, April 20, 2018, April 20, 2019, April 20, 2020, April 20, 2021	1,826	8.75%	10,00,000	10,00,000	15.00	INEE31R07037	April 20, 2020	87,500		1,31,25,000	15.00
4	11	ABHFL NCD 11 - FY 2016 17	Reliance Capital trustee Co.Ltd A/C - RELIANCE REGULAR SAVING FUND - DEBT OPTION	50.00	50.00	500	16-Dec-16	16-Dec-16	09-Feb-18	20-Dec-16	13-Dec-19	AAA IND RA AAA I	8A 16 December 2018	17 December 2018	16 Dec 2017, 16 Dec 2018 and 13 Dec 2019	1,092	7.8000% p.a.	10,00,000	10,00,000	50.00	INE831R07078	December 16, 2019	78,000		3,90,00,000	50.00
5	12	ABHFL NCD 12 - FY 2010	Reliance Capital trustee Co.Ltd A/C - RELIANCE DUAL ADVANTAGE FIXED TENOR FUND - 10 PLAN A	7.90	7.90	79	16-Dec-16	16-Dec-16	09-Feb-18	20-Dec-16	13-Aug-20	AAA IND RA AAA I	RA NA	NA.	August 13, 2020	1,336	7.8000% (XIRR basis)	10,00,000	10,00,000	7.90	INEE31R07086	August 13, 2020	3,16,417		2,49,95,943	7.90
6	12	ABHFL NCD 12 - FY 2016		9.60	9.60	96	16-Dec-16	16-Dec-16	09-Feb-18	20-Dec-16	13-Aug-20	AAA IND RA AAA I	NA NA	NA.	August 13, 2020	1,336	7.8000% (XIRR basis)	10,00,000	10,00,000	9.60	INE831R07086	August 13, 2020	3,16,417		3,03,76,032	9.60
7	12	ABHFL NCD 12 - FY 2010	Reliance Capital trustee Co.Ltd A/C - RELIANCE REGULAR SAVING FUND - BALANCED OPTION	32.50	32.50	325	16-Dec-16	16-Dec-16	09-Feb-18	20-Dec-16	13-Aug-20	AAA IND RA AAA I	NA NA	NA.	August 13, 2020	1,336	7.8000% (XIRR basis)	10,00,000	10,00,000	32.50	INEE31R07086	August 13, 2020	3,16,417		10,28,35,525	32.50
	13	ABHFL NCD IS FY 2016- 2017	THE FEDERALBANK UNITED	50.00	50.00	500	23-Dec-16	23-Dec-16	09-Feb-18	28-Dec-16	20-Dec-19	AAA IND RA AAA I	RA 23 December 2017	26 December 2017	23 Dec 2017, 23 Dec 2018 and 20 Dec 2019	1,092	7.8000% p.a.	10,00,000	10,00,000	50.00	INE831R07094	December 20, 2019	77,359		3,86,79,500	50.00
9	к1	ABHFL NCD K1 FY 2016 2017	-Rural Postal Life Insurance Fund A/c SBI FMPL	10.00	10.00	100	16-Feb-17	16-Feb-17	09-Feb-18	20-Feb-17	14-Feb-20	AAA IND RA AAA I	RA 16 February 2019	18 February 2019	February 16, 2018, February 16, 2019 & February 14, 2020	1,093	8.0500% p.a.	10,00,000	10,00,000	10.00	INE831R07102	February 14, 2020	80,059		80,05,900	10.00
10	К1	ABHFL NCD K1 FY 2016 2017	Postal Life Insurance Fund A/c SSI EMPL	60.00	60.00	600	16-Feb-17	16-Feb-17	09-Feb-18	20-Feb-17	14-Feb-20	AAA IND RA AAA I	16 February 2019	18 February 2019	February 16, 2018, February 16, 2019 & February 14, 2020	1,093	8.0500% p.a.	10,00,000	10,00,000	60.00	INE831R07102	February 14, 2020	80,059		4,80,35,400	60.00
11	К	ABHFL NCD K1 FY 2016	Janata Sahakari Bank Staff Provident Bund	1.00	1.00	10	16-Feb-17	16-Feb-17	09-Feb-18	20-Feb-17	14-Feb-20	AAA IND RA AAA I	16 February 2019	18 February 2019	February 16, 2018, February 16, 2019 & February 14, 2020	1,093	8.0500% p.a.	10,00,000	10,00,000	1.00	INEE31R07102	February 14, 2020	80,059		8,00,590	1.00
12	11	ABHFL NCD L1 FY 2016	The Federal Bank Limited	30.00	30.00	300	9-Mar-17	9-Mar-17	09-Feb-18	17-Mar-17	9-Jun-20	AAA IND RA AAA I	8A 09 March 2019	11 March 2019	March 09, 2018, March 09, 2019 & March 09, 2020 and on maturity June 09, 2020	1,188	7.8500% p.a.	10,00,000	10,00,000	30.00	INEE31R07110	March 9, 2020	78,500		2,35,50,000	30.00
13	12	ABHFL NCD L2 FY 2016 2017	Union Bank of India	50.00	50.00	500	10-Mar-17	10-Mar-17	09-Feb-18	17-Mar-17	10-Mar-22	AAA IND RA AAA I	RA 10 March 2019	11 March 2019	March 30, 2018, March 10, 2019, March 10, 2020, March 10, 2021, March 10, 2022	1,826	8.0000% p.e.	10,00,000	10,00,000	50.00	INE831R07128	March 9, 2020	80,000		4,00,00,000	50.00
14	ш	ABHFL NCD L3 FY 2016	Union Bank of India	50.00	50.00	500	20-Mar-17	20-Mar-17	09-Feb-18	24-Mar-17	18-Mar-22	AAA IND RA AAA I	8A 20 March 2019	20 March 2019	March 20, 2018, March 20, 2019, March 20, 2020, March 20, 2021, March 18, 2022	1,824	8.0000% p.s.	10,00,000	10,00,000	50.00	INE831R07136	March 9, 2020	80,000		4,00,00,000	50.00
15	L4		SBI DUAL ADVANTAGE FUND-SERIES	60.00	60.00	600	27-Mar-17	27-Mar-17	09-Feb-18	3-Apr-17	16-Apr-20	AAA IND RA AAA I	na na	NA.	April 16, 2020	1,116	7.9000 % (On	10,00,000	10,00,000	60.00	INES31R07144	April 16, 2020	2,61,724		15,70,34,400	60.00
	2017-18	ABHFL NCD A1 FY 2017	200.	426.00	426.00	4,260.00									April 03, 2018, April 03, 2019, April 03, 2020,		AAA)			426.00						426.00
16	A1	2018 ARHEL NCD C1 EV 2017	Union Bank of India	45.00	45.00	450	3-Apr-17	3-Apr-17	09-Feb-18	7-Apr-17	1-Apr-22	AAA IND RA AAA I		03 April 2019	April 03, 2021, April 01, 2022 June 07, 2018; June 07, 2019; June 07, 2020;	1,824	8.0000% p.a.	10,00,000	10,00,000	45.00	INE831R07151	April 3, 2020	80,000		3,60,00,000	45.00
17	C1	2018	HDFC Bank Ltd	100.00	100.00	1,000	7-Jun-17	7-Jun-17	09-Feb-18	8-Jun-17	7-Jun-22	AAA IND RA AAA I		07 June 2019	June 07, 2021; June 07, 2022  August 01, 2018; August 01, 2019; August 01,	1,826	8.0000% p.a.	10,00,000	10,00,000	100.00	INER31R07169	June 7, 2020	80,000		8,00,00,000	100.00
18	п	ABHFL NCD E1 FY 2017 2018 ABHFL NCD E1 FY 2017	HDPC Bank Ltd	50.00	50.00	500	1-Aug-17	1-Aug-17	09-Feb-18	3-Aug-17	30-Jun-2021	AAA IND RA AAA I		01 August 2018	2020 and July 10, 2021	1,429	7.5000% p.a.	10,00,000	10,00,000	50.00	INEE31R07177	August 1, 2020	76,000		3,80,00,000	50.00
19	п	2018	Postal Life Insurance Fund A/C SBITMPL	25.00	25.00	250	1-Aug-17	1-Aug-17	09-Feb-18	3-Aug-17	30-Jun-2021	AAA IND RA AAA I	8A 01 August 2018	01 August 2018	August 01, 2018; August 01, 2019; August 01, 2020 and July 30, 2021	1,429	7.6000% p.a.	10,00,000	10,00,000	25.00	INE831R07177	August 1, 2020	76,000		1,90,00,000	25.00
20	F1	ABHFL NCD E1 FY 2017 2018	MIRAE Asset Savings Fund	10.00	10.00	100	1-Aug-17	1-Aug-17	09-Feb-18	3-Aug-17	30-Jun-2021	AAA IND RA AAA I	8A 01 August 2018	01 August 2018	August 01, 2018; August 01, 2019; August 01, 2020 and July 30, 2021  September 08, 2018, September 08, 2019;	1,429	7.6000% p.a.	10,00,000	10,00,000	10.00	INE831R07177	August 1, 2020	76,000		76,00,000	10.00
21	F1	ABHFL NCD F1 FY 2017 2018	Agriculture Insurance Company of India Ltd	20.00	250.00	2,500.00	8-Sep-17	8-Sep-17	09-Feb-18	11-Sep-17	8-Sep-2022	AAA IND RA AAA I	RA OB September 2018	30 September 2018	September 08, 2020, September 08, 2021 and September 08, 2022	1,826	7.5000% p.a.	10,00,000	10,00,000	20.00	INE831R07185	September 8, 2020	76,000		1,52,00,000	20.00
22	C1	ABHFL NCD C1 FY 2018 2019	SBI DUAL ADVANTAGE FUND-SERIES XXVIII	45.00	45.00	450	22-Jun-18	22-Jun-18	29-Jun-18	2-lul-18	7-Jun-2021	AAA IND RA AAA I	na na	NA.	June 7, 2021	1081	8.8500 % (On XXR)	10,00,000	10,00,000	45.00	INEE31R07193	June 7, 2021	2,85,502		12,84,75,900	45.00
23	D1	ABHFL NCD D1 FY 2018 2019	SBI DUAL ADVANTAGE FUND-SERIES XXIX	50.00	50.00	500	27-Jul-18	27-Jul-18	3-Aug-18	2-Aug-18	26-Jul-2021	AAA IND RA AAA I	na na		July 26, 2021	1095	8.8200 % (On XIRR)	10,00,000	10,00,000	50.00	INEE31R07201	July 26, 2021	2,88,624		14,43,12,000	50.00
24	D1	ABHFL NCD D1 FY 2018 2019	Invesco Trustee Private Limited A/C Invesco India Credit Risk Fund	5.00	5.00	50	27-Jul-18	27-Jul-18	3-Aug-18	2-Aug-18	26-Jul-2021	AAA IND RA AAA I	na na		July 26, 2021	1095	8.8200 % (On XIRR)	10,00,000	10,00,000	5.00	INEE31R07201	July 26, 2021	2,88,624		1,44,31,200	5.00
25	D1	ABHFL NCD D1 FY 2018 2019	FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 4 - PLAN B (1098 DAYS)	10.10	10.30	103	27-Jul-18	27-Jul-18	3-Aug-18	2-Aug-18	26-Jul-2021	AAA IND RA AAA I	NA NA		July 26, 2021	1095	8.8200 % (On XXRX)	10,00,000	10,00,000	10.30	INE831R07201	July 26, 2021	2,88,624		2,97,28,272	10.30
26	D1	ABHFL NCD D1 FY 2018 2019	Franklin India Corporate Debt Fund	1.00	1.00	10	27-Jul-18	27-Jul-18	3-Aug-18	2-Aug-18	26-Jul-2021	AAA IND RA AAA I	NA NA		July 26, 2021	1095	8.8200 % (On XXRX)	10,00,000	10,00,000	1.00	INE831R07201	July 26, 2021	2,88,624		28,86,240	1.00
27	D2	ABHFL NCD D2 FY 2018 2019	Welspun India Ltd	20.00	20.00	200	1-Aug-18	1-Aug-18	6-Aug-18	S-Aug-1S	28-Oct-2021	AAA IND RA AAA I	NA NA	01 August 2018	August 01, 2019, August 01, 2020, August 01, 2021 and October 28, 2021	1184	8.8200 % p.s.	10,00,000	10,00,000	20.00	INEE31R07219	August 1, 2020	88,200		1,76,40,000	20.00
28	G1	ABHFL NCD G1 FY 2018 2019	UTI - Fixed Term Income Fund Series XXX-VI (1107 Days)	8.00	8.00	D 80	29-Oct-18	29-Oct-18	5-Nov-18	2-Nov-18	26-Oct-2021	AAA IND RA AAA I	NA NA		October 26, 2021	1093	9.4000 % (On XXXX)	10,00,000	10,00,000	8.00	INE831R07227	NA .		3,08,694	2,46,95,520	8.00
29	G1	ABHFL NCD G1 FY 2018 2019	Sai Delet Fund Series C- 26 (1125 Days)	5.00	5.00	50	29-Oct-18	29-Oct-18	5-Nov-18	2-Nov-18	26-Oct-2021	AAA IND RA AAA I	RA NA		October 26, 2021	1093	9.4000 % (On XXXX)	10,00,000	10,00,000	5.00	INEE31R07227	NA .		3,08,694	1,54,34,700	5.00
30	G1	ABHFL NCD G1 FY 2018 2019	SBI DUAL ADVANTAGE FUND-SERIES XXX	10.00	10.00	100	29-Oct-18	29-Oct-18	5-Nov-18	2-Nov-18	26-Oct-2021	AAA IND RA AAA I	NA NA		October 26, 2021	1093	9.4000 % (On XXXX)	10,00,000	10,00,000	10.00	INE831R07227	NA		3,08,694	3,08,69,400	10.00
31	G1	ABHFL NCD G1 FY 2018 2019	LKP FINANCE LTD.	1.00	1.00	10	29-Oct-18	29-Oct-18	5-Nov-18	2-Nov-18	26-Oct-2021	AAA IND RA AAA I	NA NA		October 26, 2021	1093	9.4000 % (On XXXX)	10,00,000	10,00,000	1.00	INE831R07227	NA		3,08,694	30,86,940	1.00
32	D1	Further Issue ABHFL NCD D1 2018-19	SBI DEBT FUND SERIES C-24 (1100 Days)	4.00	4.00	40	1-Nov-18	1-Nov-18	13-Nov-18	14-Nov-18	25-Jul-2021	AAA IND RA AAA I	RA NA		auly 26, 2021	998	9.4000 % (On XXXX)	10,00,000	10,07,960	4.03	INEE31R07201	26-tul-21	2,88,624		1,15,44,960	4.00
33	D1	Further Issue ABHFL NCD D1 2018-19	SBI DEBT FUND SERIES C-25 (1100 Days)	14.00	14.00	140	1-Nov-18	1-Nov-18	13-Nov-18	14-Nov-18	26-Jul-2021	AAA IND RA AAA I	NA NA		July 26, 2021	998	9.4000 % (On XIRR)	10,00,000	10,07,960	14.11	INE831R07201	26-lul-21	2,88,624		4,04,07,360	14.00
34	11	ABHFL NCD I1 FY 2018- 2019	SBI DEBT FUND SERIES C - 30 (1228 Days)	44.00	44.00	440	11-Dec-18	11-Dec-18	17-Dec-18	13-Dec-18	13-Apr-22	AAA IND RA AAA I	RA NA		April 13, 2022	1219	9.3000 % (On XXXX)	10,00,000	10,00,000	44.00	INE831R07235	NA		3,45,801	15,21,52,440	44.00
35	12	ABHFL NCD II FY 2018- 2019		10.00	10.00	100	11-Dec-18	11-Dec-18	17-Dec-18	13-Dec-18	13-Apr-22	AAA IND RA AAA I	NA NA		April 13, 2022	1219	9.3000 % (On XXXX)	10,00,000	10,00,000	10.00	INE831R07235	NA.		3,45,801	3,45,80,100	10.00
36	п	Further Issue ABHFL NCD II FY 2018-2019	UTI - Fixed Term Income Fund Series 300X-XIII (1224 Days)	9.50	9.50	95	24-Dec-19	24-Dec-19	28-Dec-18	28-Dec-18	13-Apr-22	AAA IND RA AAA I	NA NA		April 13, 2022	1206	9.1700 % (On XRR)	10,00,000	10,07,125	9.57	INE831R07235	NA		3,45,801	3,28,51,095	9.50
37	п	Further Issue ABHFL NCD 11 FY 2018-2019	UTI-Hybrid Equity Fund	8.30	8.30	83	24-Dec-19	24-Dec-19	28-Dec-18	28-Dec-18	13-Apr-22	AAA IND RA AAA I	RA NA		April 13, 2022	1206	9.1700 % (On XIRR)	10,00,000	10,07,125	8.36	INEE31R07235	NA.		3,45,801	2,87,01,483	8.30
38	11	Further Issue ABHFL NCD 11 FY 2018-2019	UTI - Fixed Term Income Fund Series SOX-XV (1223 Days)	2.20	2.20	22	24-Dec-19	24-Dec-19	28-Dec-18	28-Dec-18	13-Apr-22	AAA IND RA AAA I	RA NA		April 13, 2022	1206	9.1700 % (On XIRR)	10,00,000	10,07,125	2.22	INE831R07235	NA		3,45,801	76,07,622	2.20
39	11	Further Issue ABHFL NCD II FY 2018-2019	SBI DEBT FUND SERIES C - 33 (1216 DAYS)	15.00	15.00	150	24-Dec-19	24-Dec-19	28-Dec-18	28-Dec-18	13-Apr-22	AAA IND RA AAA I	NA NA		April 13, 2022	1206	9.1700 % (On XXXX)	10,00,000	10,07,125	15.11	INE831R07235	NA .		3,45,801	5,18,70,150	15.00
40	11	Further Issue ABHFL NCD 11 FY 2018-2019	SBI DEBT FUND SERIES C - 32 (1223 DAYS)	51.00	51.00	510	24-Dec-19	24-Dec-19	28-Dec-18	28-Dec-18	13-Apr-22	AAA IND RA AAA I	NA NA		April 13, 2022	1206	9.1700 % (On XIRR)	10,00,000	10,07,125	51.36	INEB31R07235	NA.		3,45,801	17,63,58,510	51.00
41	п	Further Issue ABHFL NCD II FY 2018-2019	HSBC Fixed Term Series 137	5.60	5.60	56	25-lan-19	25-lan-29	30-Jan-19	29-lan-19	13-Apr-22	AAA IND RA AAA I	NA NA		April 13, 2022	1174	8.9000 % (On XIRR)	10,00,000	10,23,017	5.73	INEE31R07235	NA		3,45,801	1,93,64,856	5.60
42	11	Further Issue ABHFL NCD II FY 2018-2019	FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 5 - PLAN D (1238 DAYS)	1.90	1.90	19	25-lan-19	25-lan-29	30-Jan-19	29-Jan-19	13-Apr-22	AAA IND RA AAA I	NA NA		April 13, 2022	1174	8.9000 % (On XIRR)	10,00,000	10,23,017	1.94	INE831R07235	NA .		3,45,801	65,70,219	1.90
43	12	Further Issue ABHFL NCD II FY 2018-2019	Franklin India Corporate Debt Fund	3.10	3.10	31	25-Jan-19	25-lan-29	30-Jan-19	29-Jan-19	13-Apr-22	AAA IND RA AAA I	NA NA		April 13, 2022	1174	8.9000 % (On XIRR)	10,00,000	10,23,017	3.17	INE831R07235	NA		3,45,801	1,07,19,831	3.10
44	п	Further Issue ABHFL NCD I1 FY 2018-2019	SBI DEBT FUND SERIES C-35 (1235 DAYS)	20.00	20.00	200	25-Jan-19	25-Jan-29	30-Jan-19	29-Jan-19	13-Apr-22	AAA IND RA AAA I	RA NA		April 13, 2022	1174	8.9000 % (On XIRR)	10,00,000	10,23,017	20.46	INE831R07235	NA .		3,45,801	6,91,60,200	20.00
45	п	Further Issue ABHFL NCD II FY 2018-2019	SBI DEBT FUND SERIES C-34 (1211 DAYS)	10.00	10.00	100	25-Jan-19	25-Jan-29	30-Jan-19	29-Jan-19	13-Apr-22	AAA IND RA AAA I	RA NA		April 13, 2022	1174	8.9000 % (On XIRR)	10,00,000	10,23,017	10.23	INE831R07235	NA		3,45,801	3,45,80,100	10.00
46	F1	ABHFL NCD F1 FY 2019 2020	ALANTA PHARMA LTD	20.00	20.00	200	25-Sep-19	25-Sep-19	1-Oct-29	27-Sep-19	24-Sep-21	AAA IND RA AAA I	NA NA		September 24, 2021	730	8.1800 % (On XIRR)	10,00,000	10,00,000	20.00	INE831R07243	NA .		1,07,291	2,14,58,200	20.00
				1,074.90	1,074.90	10,749.0	0																			1,074.90

Aditya Birla Housing Finance Ltd. (ABHFL)
DETAILS OF UNSECURRED REDEEMABLE NON CONVERTIBLE SUB-DEBT OUTSTANDING as on September 30, 2019

Sr.		Allotment Date		No. of	Amount	Coupon	BSE Listing	NSE Listing	Redemption	Face Value		Previous Interest Payment		Next Interest	Interest	Interest	Principal Redemption	Last		Tenure in	
No.		(dd/mm/yyyy)	Name of the debenture holder (Primary)	Debentures	(Rs.in crores)	(%)	Date *	Date	Date	(Rs.)	Previous Interest Date	Date	Paid in Rs.	Payment Date	on Face Value	Payment on Next Due Date	Amount (Rs. IN crores)	Repayment Date	ISIN No.	Days	Stamp Duty
1	ABHFL Sub Debt Series 'SD1' FY 2016- 17	4-Jul-2016	Bochasanwasi Shri Akshar Purushottam Swaminarayan Sanstha	150	15	9.10%	9-Feb-2018	12-Jul-2016	3-Jul-2026	10,00,000	04 July 2017	04 July 2017	1,36,50,000	4-Jul-2019	91,000	1,36,50,000	15	3-Jul-2026	INE831R08019	3651	3,75,000
2	ABHFL Sub Debt Series 'SD2' FY 2016- 17	7-Jul-2016	BPCL Employees Post-Retirement Medical Benefits Trust	100	10	9.10%	9-Feb-2018	12-Jul-2016	7-Jul-2026	10,00,000	07 July 2017	07 July 2017	91,00,000	7-Jul-2019	91,000	91,00,000	10	7-Jul-2026	INE831R08027	3652	2,50,000
3	ABHFL Sub Debt Series 'SD3' FY 2016- 17	13-Jul-2016	A. K. Capital Finance Pvt Ltd	130	13	9.10%	9-Feb-2018	20-Jul-2016	13-Jul-2026	10,00,000	13 July 2017	13 July 2017	1,18,30,000	13-Jul-2019	91,000	1,18,30,000	13	13-Jul-2026	INE831R08035	3652	3,75,000
4	ABHFL Sub Debt Series 'SD3' FY 2016- 17	13-Jul-2016	Bharat Electronics Limited Provident Fund-1	20	2	9.10%	9-Feb-2018	20-Jul-2016	13-Jul-2026	10,00,000	13 July 2017	13 July 2017	18,20,000	13-Jul-2019	91,000	18,20,000	2	13-Jul-2026	INE831R08035	3652	-
5	ABHFL Sub Debt Series 'SD4' FY 2016- 17	26-Jul-2016	AUM CAPITAL MARKET PVT LTD	250	25	8.99%	9-Feb-2018	29-Jul-2016	24-Jul-2026	10,00,000	26 July 2017	26 July 2017	2,24,75,000	26-Jul-2019	89,900	2,24,75,000	25	24-Jul-2026	INE831R08043	3650	6,25,000
				650	65								5,88,75,000			5,88,75,000	65				16,25,000
6	ABHFL Sub Debt Series 'SD B1' FY 2017-18	17-May-2017	AUM Capital Market Private Limited	250	25	8.50%	9-Feb-2018	22-May-2017	14-May-2027	10,00,000	17 May 2018	17 May 2018	N.A.	17-May-2019	85,000	2,12,50,000	25	14-May-2027	INE831R08050	3649	12,50,000
7	ABHFL Sub Debt Series 'SD B1' FY 2017-18	17-May-2017	United India Insurance Co. Ltd. Employees Provident Fund	150	15	8.50%	9-Feb-2018	22-May-2017	14-May-2027	10,00,000	17 May 2018	17 May 2018	N.A.	17-May-2019	85,000	1,27,50,000	15	14-May-2027	INE831R08050	3649	7,50,000
8	ABHFL Sub Debt Series 'SD B1' FY 2017-18	17-May-2017	United India Insurance Co. (Employees) Pension Fund	100	10	8.50%	9-Feb-2018	22-May-2017	14-May-2027	10,00,000	17 May 2018	17 May 2018	N.A.	17-May-2019	85,000	85,00,000	10	14-May-2027	INE831R08050	3649	5,00,000
9	ABHFL Sub Debt Series 'SD B1' FY 2017-18	17-May-2017	Birla Sun Life Insurance Company Limited	100	10	8.50%	9-Feb-2018	22-May-2017	14-May-2027	10,00,000	17 May 2018	17 May 2018	N.A.	17-May-2019	85,000	85,00,000	10	14-May-2027	INE831R08050	3649	25,00,000
10	ABHFL Sub Debt Series 'SD C1' FY 2017-18		Reliance Capital Trustee Co. Ltd A/C- Reliance Regular Saving Fund - Balanced Option	250	25	8.50%	9-Feb-2018	6-Jun-2017	1-Jun-2027	10,00,000	01 June 2018	01 June 2018	N.A.	1-Jun-2019	85,000	2,12,50,000	25	1-Jun-2027	INE831R08068	3652	
11	ABHFL Sub Debt Series 'SD C1' FY 2017-18	1-Jun-2017	Welspun Energy Pvt. Ltd	250	25	8.50%	9-Feb-2018	6-Jun-2017	1-Jun-2027	10,00,000	01 June 2018	01 June 2018	N.A.	1-Jun-2019	85,000	2,12,50,000	25	1-Jun-2027	INE831R08068	3652	12,50,000
12	ABHFL Sub Debt Series 'SD C1' FY 2017-18	1-Jun-2017	ICICI Securities Primary Dealership Ltd	250	25	8.50%	9-Feb-2018	6-Jun-2017	1-Jun-2027	10,00,000	01 June 2018	01 June 2018	N.A.	1-Jun-2019	85,000	2,12,50,000	25	1-Jun-2027	INE831R08068	3652	
				1,350	135								0			11,47,50,000	135				62,50,000
13	ABHFL Sub Debt Series 'SD C1' FY 2018-19	10-Jun-2019	ICICI Securities Primary Dealership Ltd	500	50	8.94%	12-Jun-2019	17-Jun-2019	8-Jun-2029	10,00,000	NA.	NA	N.A.	10-Jun-2019	89,400	4,47,00,000	50		INE831R08076	3651	12,50,000
				500	50											4,47,00,000	50				12,50,000
			Total	2,500	250											21,83,25,000	250				91,25,000