

## **About Aditya Birla Housing Finance Limited, an Aditya Birla Capital Company**

Aditya Birla Housing Finance Limited ("ABHFL"), a subsidiary of Aditya Birla Capital Limited is a fast-growing housing finance company ("HFC") in India. ABHFL is registered with the National Housing Board (NHB) as a non-deposit accepting housing finance company and commenced operations in October 2014.

As of December 31, 2024, ABHFL manages assets under management of over Rs. 26,714 Crore. ABHFL has significantly expanded its footprint to 161 branches as of December 31, 2024. This is reflected in its long-term credit rating of AAA (Stable) by CRISIL, ICRA & India Ratings, and short-term credit rating of A1+ by CRISIL, ICRA & India Ratings.

Aditya Birla Capital Limited ("ABCL") is a listed systemically important non-deposit taking Non-Banking Financial Company (NBFC) and the holding company of the financial services businesses. Through its subsidiaries/JVs, ABCL provides a comprehensive suite of financial solutions across Loans, Investments, Insurance, and Payments to serve the diverse needs of customers across their lifecycles. Powered by over 59,000 employees, the businesses of ABCL have a nationwide reach with over 1,482 branches and more than 200,000 agents/channel partners along with several bank partners.

As of December 31, 2024, Aditya Birla Capital Limited manages aggregate assets under management of over Rs. 5.03 Lakh Crore with a consolidated lending book of over Rs 1.46 Lakh Crore through its subsidiaries/JVs.

Aditya Birla Capital Limited is a part of the US\$66 billion global conglomerate Aditya Birla Group, which is in the league of Fortune 500. Anchored by an extraordinary force of over 187,000 employees belonging to 100 nationalities, the Group is built on a strong foundation of stakeholder value creation. With over seven decades of responsible business practices, the Group's businesses have grown into global powerhouses in a wide range of sectors - from metals to cement, fashion to financial services and textiles to trading. Today, over 50% of the Group's revenues flow from overseas operations that span over 40 countries in North and South America, Africa, Asia, and Europe.

For more information, visit [www.adityabirlacapital.com](http://www.adityabirlacapital.com)