

Aditya Birla Housing Finance Ltd.

(A part of Aditya Birla Capital Ltd.)



ADITYA BIRLA CAPITAL

PROTECTING INVESTING FINANCING ADVISING

October 21, 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”)

Pursuant to Regulation 51 (2) and 52 read with Part B of Schedule III of the Listing Regulations, we wish to inform you that the Board of Directors of the Company at its Meeting held today i.e., October 21, 2022, have, inter alia, considered and approved the Unaudited Financial Results of the Company for the quarter/half year ended September 30, 2022.

Accordingly, please find enclosed the Unaudited Financial Results for the quarter/half year ended September 30, 2022 along with the Limited Review report issued by KKC & Associates LLP, Statutory Auditors of the Company and the disclosures in compliance with Regulations 52(4).

Further, in accordance with Regulation 52(8) of the listing Regulations, the Company would be publishing the Unaudited Financial results for the quarter/half year ended September 30, 2022 in the newspaper.

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, 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



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Independent Auditor's review report on unaudited standalone quarterly financial results of Aditya Birla Housing Finance Limited under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

To
The Board of Directors of
Aditya Birla Housing Finance Limited

Introduction

1. We have reviewed the accompanying statement of unaudited standalone financial results of Aditya Birla Housing Finance Limited ('the Company') for the quarter ended 30 September 2022 and year to date results for the period from 1 April 2022 to 30 September 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. This Statement, which is the responsibility of the Company's Management and approved by the Board of Directors of the Company, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard ('Ind AS') 34 'Interim Financial Reporting' specified in section 133 of the Companies Act, 2013, the circulars, guidelines and directions issued by Reserve Bank of India ('RBI') from time to time ('RBI guidelines') and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.

Scope of Review

3. We conducted our review 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. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

Conclusion

4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement prepared in accordance with the applicable Ind AS and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 52 of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.



kkc & associates llp

chartered accountants

(formerly Khimji Kunverji & Co LLP)

Emphasis of Matter

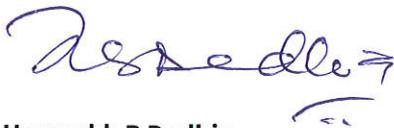
5. We draw attention to Note no. 6 of the Statement, which describes the extent to which the COVID-19 pandemic will impact the Company's operations depending on future developments, which being uncertain, the said note narrates Management's proposed future actions based on its assessment of internal as well as external factors and macro level developments. Our conclusion is not modified in respect of this matter.

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: 22033494BAMWVA5146



Place: Mumbai

Date: 21 October 2022

Aditya Birla Housing Finance Limited

Regd office: Indian Rayon Compound Veraval Gujarat, 362266

CIN: U65922GJ2009PLC083779

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

STATEMENT OF FINANCIAL RESULTS FOR THE QUARTER & HALF YEAR ENDED SEPTEMBER 30, 2022

Rs. in lakh

Particulars	Quarter ended			Half Year ended		Year ended
	Sept 30, 2022	June 30, 2022	Sept 30, 2021	Sept 30, 2022	Sept 30, 2021	Mar 31, 2022
	Unaudited			Unaudited		Audited
1 Revenue from operations						
Interest income	33,293.19	30,163.14	29,530.71	63,456.33	59,442.15	1,18,567.54
Fees and commission income	1,010.23	1,104.01	519.92	2,114.24	1,234.58	2,713.99
Net gain on fair value changes in investments	66.11	20.91	93.36	87.02	176.09	234.19
Total revenue from operations	34,369.53	31,288.06	30,143.99	65,657.59	60,852.82	1,21,515.72
2 Other income	72.39	30.69	28.73	103.08	59.49	108.60
3 Total income (1+2)	34,441.92	31,318.75	30,172.72	65,760.67	60,912.31	1,21,624.32
4 Expenses						
Finance costs	18,013.95	16,521.76	17,455.26	34,535.71	35,620.07	69,493.52
Net loss on derecognition of financial instruments classified under amortised cost category	85.95	80.09	255.38	166.04	829.21	1,023.69
Impairment of financial instruments	1,965.54	1,469.28	1,327.55	3,434.82	4,021.65	6,446.77
Employee benefit expenses	4,474.49	4,159.25	3,092.21	8,633.74	5,993.16	13,173.98
Depreciation and amortization expenses	349.65	297.40	250.09	647.05	470.08	1,003.10
Other expenses	1,979.68	1,628.90	1,213.96	3,608.58	2,453.75	5,158.14
Total expenses	26,869.26	24,156.68	23,594.45	51,025.94	49,387.92	96,299.20
5 Profit before tax (3-4)	7,572.66	7,162.07	6,578.27	14,734.73	11,524.39	25,325.12
6 Tax expense						
Current tax	2,150.06	1,922.25	1,847.69	4,072.31	3,081.95	7,108.81
Deferred tax	(506.93)	(352.21)	(427.42)	(859.14)	(567.11)	(1,594.41)
Income tax for earlier years	-	-	-	-	-	81.43
Total tax expense	1,643.13	1,570.04	1,420.27	3,213.17	2,514.84	5,595.83
7 Profit for the period (5-6)	5,929.53	5,592.03	5,158.00	11,521.56	9,009.55	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	23.02	58.83	(3.61)	81.85	5.73	67.66
Income tax effect of above	(5.79)	(14.81)	0.91	(20.60)	(1.44)	(17.03)
Items that will be reclassified to profit or loss						
Re-measurement gains/ (losses) on hedge instruments	271.23	170.75	97.15	441.98	130.22	539.71
Income tax effect of above	(68.27)	(42.97)	(24.46)	(111.24)	(32.78)	(135.83)
Total other comprehensive income	220.19	171.80	69.99	391.99	101.73	454.51
9 Total comprehensive income (7+8)	6,149.72	5,763.83	5,227.99	11,913.55	9,111.28	20,183.80
10 Paid up equity share capital (Face value of Rs. 10 each)						50,119.77
11 Reserve excluding revaluation reserve						1,21,979.31
12 Earnings per share of Rs. 10 each (not annualised)						
Basic & diluted earnings per share	1.18	1.12	1.03	2.30	1.80	3.94



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Aditya Birla Housing Finance Limited

Regd office: Indian Rayon Compound Veraval Gujarat, 362266

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

STATEMENT OF FINANCIAL RESULTS FOR THE QUARTER & HALF YEAR ENDED SEPTEMBER 30, 2022

Notes:

1. Statement of assets and liabilities as at September 30, 2022

		<i>Rs. in lakh</i>	
Particulars		As at Sep 30, 2022	As at Mar 31, 2022
		Unaudited	Audited
ASSETS			
(1)	FINANCIAL ASSETS		
	(a) Cash and cash equivalents	39,390.82	55,695.10
	(b) Derivative financial instruments	4,810.13	1,420.03
	(c) Receivables		
	- Trade receivables	1,333.83	1,224.70
	- Other receivables	186.62	53.56
	(d) Loans	12,29,647.08	11,89,546.08
	(e) Investments	9,741.61	-
	(f) Other Financial assets	655.61	306.29
		12,85,765.70	12,48,245.76
(2)	NON- FINANCIAL ASSETS		
	(a) Current tax assets (net)	255.10	232.75
	(b) Deferred tax assets (net)	6,099.87	5,372.56
	(c) Property, plant and equipment	1,165.50	830.69
	(d) Right to use of Assets	2,300.36	1,921.43
	(e) Intangible assets under development	285.41	61.42
	(f) Other intangible assets	673.96	561.33
	(g) Other non-financial assets	1,764.04	1,844.16
		12,544.24	10,824.34
	TOTAL ASSETS	12,98,309.94	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	20.04	49.22
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	2,733.58	2,776.70
	(b) Debt Securities	1,98,512.91	2,19,114.54
	(c) Borrowings (Other than debt securities)	8,66,623.86	8,18,218.60
	(d) Subordinated Liabilities	33,386.68	34,191.81
	(e) Lease Liability	2,289.98	2,019.30
	(f) Other financial liabilities	8,580.74	8,953.04
		11,12,147.79	10,85,323.21
(2)	NON- FINANCIAL LIABILITIES		
	(a) Current tax liabilities (Net)	555.05	11.11
	(b) Provisions	943.72	948.44
	(c) Other non-financial liabilities	650.75	688.26
		2,149.52	1,647.81
	TOTAL LIABILITIES	11,14,297.31	10,86,971.02
(3)	EQUITY		
	(a) Equity share capital	50,119.77	50,119.77
	(b) Other equity	1,33,892.86	1,21,979.31
	TOTAL EQUITY	1,84,012.63	1,72,099.08
	TOTAL EQUITY AND LIABILITY	12,98,309.94	12,59,070.10



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STATEMENT OF FINANCIAL RESULTS FOR THE QUARTER & HALF YEAR ENDED SEPTEMBER 30, 2022

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. 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.

4. 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.

5. The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on October 21, 2022. The statutory auditor of the Company have carried out limited review of the aforesaid results.

6. Estimation uncertainty relating to COVID-19 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. Based on the Company's expectations of future economic conditions, it expects to recover the carrying amount of its loan assets. During Q2 FY23, the Company has widened the definition of Stage 3 asset in line with RBI circular "RBI/2021-2022/125DOR.STR.REC.68/21.04.048/2021-22" dated 12 November 2021 and commensurate provisions have been created on additional Stage 3 pool in line with the ECL Policy, by reclassifying management overlay to that extent. The Company has performed sensitivity analysis on the inputs and assumptions used in estimating the ECL allowance resulting into a management overlay of Rs. 5,592 lakh as on reporting date.

7. Pursuant to the RBI circular dated 12 November 2021 - "Prudential norms on Income Recognition, Asset Classification and Provisioning (IRACP) pertaining to Advances - Clarifications", requiring changes and clarified certain aspects of Income Recognition and Asset Classification Norms. The Company's management has taken necessary steps to comply with the norms.

8. The Reserve Bank of India vide its circular dated 30 September 2022 has categorised list of companies under Scale Based Regulation (SBR) for NBFCs. The Company is categorised in the Middle layer as per earlier framework issued by RBI for NBFCs on 22 October 2021. The Company is taking necessary steps for complying with the applicable requirements of SBR.

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

10. Cash flow statement is enclosed in Appendix II.

11. As on 30 September 2022, the security cover available in respect of secured non-convertible debt securities is 1.14 and the asset cover available in respect of unsecured non-convertible debt securities is 1.85. 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 III.

12. 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



Pankaj Gadgil
Managing Director & CEO
DIN: 08521239

Place: Mumbai
Date: October 21, 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	66,214.03	4,944.52	22.09	5,815.50	60,466.76
Corporate persons*	2,531.80	-	-	27.75	2,754.45
Of which, MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	68,745.83	4,944.52	22.09	5,843.25	63,221.21

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



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Aditya Birla Housing Finance Limited
Cash Flow Statement for the half year ended September 30, 2022

Appendix II

(Currency : Rupees in lakh)

Particulars	For the half year ended September 30, 2022	For the half year ended September 30, 2021
A. Cash flow from operating activities		
(a) Profit before tax	14,734.73	11,524.39
<u>Adjustments for:</u>		
Depreciation and amortisation	647.05	470.08
Interest on lease liability	79.60	67.12
Profit on surrender of lease liability/ income from rent concession	(28.98)	(21.93)
Impairment on financial instruments including loss on derecognition of financial assets at amortised cost	3,600.86	4,850.86
Net gain on Fair value changes	(87.02)	(176.09)
Loss/ (profit) on derecognition of property, plant and equipment	(9.09)	0.65
(b) Operating profit before working capital changes	18,937.15	16,715.08
<u>Adjustments for:</u>		
Decrease/(increase) in trade receivables	(242.19)	(461.61)
Decrease/(increase) in Bank Balance other than Cash and cash equivalents	-	(30,605.84)
Decrease/(increase) in loans	(43,701.86)	51,773.36
Decrease/(increase) in other financial assets	(349.32)	4.34
Decrease/(increase) in derivative financial instruments	(2,948.12)	(385.56)
Decrease/(increase) in other assets	83.11	(16.84)
(Decrease)/increase in trade payables	(72.30)	210.40
(Decrease)/increase in provisions	77.13	163.39
(Decrease)/increase in other financial liabilities	3,724.11	(5,518.38)
(Decrease)/increase in other liabilities	(37.51)	7.83
(c) Cash from operating activities	(24,529.80)	31,886.17
Direct taxes paid (net of refund)	(3,550.72)	(2,698.20)
Net cash from operating activities (A)	(28,080.52)	29,187.97
B. Cash flow from investing activities		
Purchase of property, plant and equipment, acquisition of intangible assets	(1,242.59)	(286.17)
Proceeds from sale of property, plant and equipment	11.14	15.05
Profit on sale of current investments	-	362.08
(Purchase)/sale of current investments (net)	(9,654.59)	(120.88)
Net cash used in investing activities (B)	(10,886.04)	(29.92)
C. Cash flow from financing activities		
Payment of lease liability	(265.15)	(207.98)
Proceeds from long term borrowings	79,800.00	95,000.00
Repayment of long term borrowings	(1,01,200.88)	(1,48,613.00)
Net proceeds/ (repayment) for short term borrowings	44,328.31	(6,800.53)
Net cash used in financing activities (C)	22,662.28	(60,621.51)
D. Net increase/ (decrease) in cash and cash equivalents (A+B+C)	(16,304.28)	(31,463.46)
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*	39,390.82	6,273.88

Additional Information:

Interest received
Interest paid

64,363.39
40,532.91

58,187.69
46,989.73



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Aditya Birla Housing Finance Limited

Related Party Disclosure on a Consolidated basis for the Half Year Ended 30th September 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. Pankaj Gadgil (MD & CEO)
Mr. Netrapal Singh (erstwhile CEO)

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

Particulars	Rs. In Lakhs			
	Holding Company	Fellow Subsidiaries	Key Management personnel	Grand Total
Interest Income	-	-	-	-
Dividend Income	-	-	-	-
Insurance Commission Income	-	131.81	-	131.81
Payment for Purchase of Assets	-	20.95	-	20.95
Rent Income	-	64.08	-	64.08
Other Income	-	-	-	-
Payment of Other Services	-	-	-	-
Receipts against Reimbursement of Expenses	-	253.05	-	253.05
Interest Expenses	-	42.62	-	42.62
Other Expenses	158.51	1,835.50	-	1,994.01
Advances Given/Paid Back	-	54.50	-	54.50
Payment to Key Management Personnel	-	-	274.12	274.12

b) Outstanding balances

Particular	Holding Company	Fellow Subsidiaries	Key Management personnel	Grand Total
Equity Accounted Investment	50,119.77	-	-	50,119.77
NCD Investment	-	1,031.90	-	1,031.90
Amount Receivable	-	186.62	-	186.62
Security Deposit Receivable	-	85.03	-	-
Amount Payable	24.48	578.08	-	602.56





October 21, 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,

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	5.97
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)	1,84,012.63
7	Net profit after tax (Rs. in lakh)	11,521.56
8	Earnings per share	2.30
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	17.52%

Aditya Birla Housing Finance Limited

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 Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013.
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18	Sector specific equivalent ratios:	
	(a) Gross Stage 3	3.60%
	(b) Net Stage 3	2.41%
	(c) Gross NPA	3.60%
	(d) Net NPA	2.41%
	(e) Return on Total Assets (annualised)	1.94%
19	Asset cover available, in case of non-convertible debt securities	1.85% 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 September 30, 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.

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
Membership No.: 20388
swati.singh7@adityabirlacapital.com

Aditya Birla Housing Finance Limited

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