

April 16, 2025

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 Auditor's Report issued by the statutory auditors for the financial year ended March 31, 2025 under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations")

Pursuant to Regulation 51 (2) read with Part B of Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), we wish to inform you that the Board of Directors of the Company at its Meeting held today i.e., on April 16, 2025, have, inter alia, considered and approved the Audited Financial Results along with Auditor's Report for the Financial Year ended March 31, 2025.

Further as per SEBI Listing Regulations, the following are enclosed:

1. Audited Financial Results for the financial year ended March 31, 2025 along with Auditor's report issued by Statutory Auditors of the Company;
2. Declaration regarding audit's report with unmodified opinion under Regulation 52 (3) of SEBI Listing Regulations;
3. Details as per Regulation 52(4) of SEBI Listing Regulations, also form part of Financial Results;
4. A statement indicating the utilisation of the issue proceeds of non-convertible securities and material deviations in the use of issue proceeds of non-convertible securities from the objects of the issue as per Regulation 52(7) and (7A) of SEBI Listing Regulations;
5. Security Cover certificate as per Regulation 54(3) and 56(1)(d) of SEBI Listing Regulations read with SEBI Circular SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated May 19, 2022;
6. Disclosure of related party transactions under Regulation 23(9) and 62K of SEBI Listing Regulations for the half year ended March 31, 2025;
7. Large Corporate disclosures for March 31, 2025 as per Chapter XII of SEBI Master Circular dated May 22, 2024, as amended.

Corporate Office:

Aditya Birla Housing Finance Limited

One World Centre, Tower 1, 9th Floor, Jupiter Mill Compound,
841, Senapati Bapat Marg, Elphinstone Road, Mumbai, Maharashtra - 400 013

Tel: +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



Further, in the said meeting, the Board of Directors of the Company have also considered and approved the following:-

1. re-appointment of Mrs. Vishakha Mulye as a Director liable to retire by rotation;
2. Increase in the borrowing limit pursuant to Section 179, 180(1)(c) which inter alia, include External Commercial Borrowings and Derivative transactions and creation of charge/security on the assets to secure its borrowings pursuant to Section 180(1)(a) of the Companies Act, 2013, subject to the approval of the Members of the Company;
3. Issuance of Secured and Unsecured Non-Convertible Debentures;
4. Issuance of Perpetual Debt Securities and approve the Perpetual Debt Policy;
5. Board's Report along with Secretarial Audit Report and Secretarial Compliance Report;
6. Appointment of Secretarial Auditor of the Company.
7. Amendment to the Memorandum of Association and Articles of Associations of the Company, subject to the approval of the Members of the Company.
8. The notice of 16th Annual General Meeting of the Company.
9. Review and update of Related Party Transactions Policy.

Further, in accordance with Regulation 52(8) of the Listing Regulations, the Company would be publishing the Audited Financial Results of the Company for the quarter and year ended March 31, 2025 in the newspaper.

The Board Meeting commenced at 12:06 pm and concluded at 1:31 pm.

Thanking you,

For **Aditya Birla Housing Finance Limited**

Hiral Sidhpura
Company Secretary
Membership No.: 32296
Hiral.Sidhpura@adityabirlacapital.com

Independent Auditor's Report on audited financial results for the quarter and year ended on 31st March, 2025 of Aditya Birla Housing Finance Limited pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

The Board of Directors
Aditya Birla Housing Finance Limited

Report on the Audit of the Financial Results

Opinion

1. We have audited the accompanying annual financial results of **Aditya Birla Housing Finance Limited** ("the company") for the quarter and year ended 31 March, 2025, being submitted by the Company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('Listing Regulations')

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid annual financial results:

- a. are presented in accordance with the requirements of Regulation 52 of the Listing Regulations in this regard and
- b. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Accounting Standards, and other accounting principles generally accepted in India, of the 'profit' and other comprehensive income and other financial information for the quarter and year ended 31 March, 2025.

Basis of Opinion

We conducted our audit of the financial statements in accordance with the Standards on Auditing (SAs) specified under section 143(10) of Act. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Annual 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 (ICAI) together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act, and the Rules there under and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence, we have obtained is sufficient and appropriate to provide a basis for our opinion on Annual Financial Statements.

Responsibilities of Board of Directors for the Financial Results

These annual financial results have been prepared on the basis of the Annual Financial Statements.

The Company's Board of Directors are responsible for the preparation and presentation of these annual financial results that give a true and fair view of the net profit/loss and other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in Indian Accounting Standards prescribed under Section 133 of the Act rules issued thereunder, the relevant provisions of the National Housing Bank Act, 1987, the circulars, guidelines and directions issued by the National Housing Bank ('NHS'), Reserve Bank of India ('RBI') from time to time ('NHS Guidelines'/ 'RBI Guidelines') and other accounting principles generally accepted in India and in compliance with the Listing Regulation. 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 the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring accuracy and completeness of the accounting records, relevant to the preparation and presentation of the annual financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the annual 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.

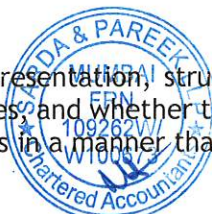
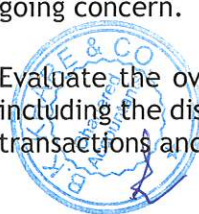
The Board of Directors is responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Ind-AS Annual Financial Results

Our objectives are to obtain reasonable assurance about whether the annual 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 Standards on Auditing (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 annual financial results.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the annual 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.
- 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
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures in the financial results made by the Board of Directors.
- Conclude on the appropriateness of the Management's 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 annual 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.
- Evaluate the overall presentation, structure and content of the annual financial results, including the disclosures, and whether the annual financial result represents the underlying transactions and events in a manner that achieves fair presentation.



Materiality is the magnitude of misstatements in the Annual Financial Results that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the Annual Financial Results may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the Annual Financial Results.

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.


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

The numbers and details pertaining to period(s) i.e. quarter ended on December 31 have been traced from the Independent Auditor's review report of KKC & Associates LLP, Chartered Accountants ('the erstwhile auditors'), vide their unmodified report dated January 19, 2024. Similarly, the numbers and details pertaining to year and quarter ended as at March 31, 2024 and notes related thereto in the Statement have been traced from the Financial Statements of the Company audited by the erstwhile Auditors vide their unmodified report dated April 18, 2024.


Our opinion is not modified in respect of above matters


For Sarda & Pareek LLP
Chartered Accountants
FRN: 109262W/W100673


Niranjan Joshi
Partner
Membership No. 102789
UDIN: 25102789BMLJCG6747



For B.K. Khare & Co.
Chartered Accountants
FRN: 105102W


Shirish Rahalkar
Partner
Membership No. 111212
UDIN: 25111212BMKYAW1415



Date: April 16, 2025
Place: Mumbai

SEBI

Aditya Birla Housing Finance Limited

Regd office: Indian Rayon Compound Veraval Gujarat, 362266

CIN: U65922GJ2009PLC083779

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

STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2025

Rs. in crores

Particulars	Quarter ended			Year ended	
	Mar 31, 2025	Dec 31, 2024	Mar 31, 2024	Mar 31, 2025	Mar 31, 2024
	Audited	Unaudited	Audited	Audited	Audited
1 Revenue from operations					
Interest income	716.97	643.86	456.86	2,436.31	1,718.47
Fees and commission income	49.21	29.77	21.91	132.56	69.29
Net gain/(loss) on fair value changes	3.57	(0.23)	1.61	7.05	6.88
Net gain on derecognition of financial instruments classified under amortised cost category	21.51	23.36	9.81	79.26	33.03
Total revenue from operations	791.26	696.76	490.19	2,655.18	1,827.67
2 Other income	0.16	-	0.56	1.11	1.16
3 Total income (1+2)	791.42	696.76	490.75	2,656.29	1,828.83
4 Expenses					
Finance costs	456.47	406.41	279.97	1,530.70	1,014.25
Impairment of financial instruments	23.72	11.19	(7.13)	53.53	(4.60)
Employee benefit expenses	123.86	108.15	78.44	418.81	283.41
Depreciation and amortization expenses	11.32	11.02	7.86	40.75	25.70
Other expenses	55.02	50.17	36.79	193.06	133.62
Total expenses	670.39	586.94	395.92	2,236.85	1,452.38
5 Profit before tax (3-4)	121.03	109.82	94.83	419.44	376.45
6 Tax expense					
Current tax	22.46	14.27	18.37	72.16	63.53
Deferred tax	4.60	11.62	4.23	23.72	24.05
Income tax for earlier years	(0.00)	0.13	(0.00)	0.13	(1.82)
Total tax expense	27.06	26.02	22.60	96.01	85.76
7 Profit for the period (5-6)	93.97	83.80	72.23	323.43	290.69
8 Other comprehensive income					
Items that will not be reclassified to profit or loss					
Re-measurement gains/ (losses) on defined benefit plans	(0.56)	(0.09)	(0.01)	(1.25)	0.03
Income tax effect of above	0.14	0.02	0.00	0.31	(0.01)
Total other comprehensive income	(0.42)	-0.07	(0.01)	-0.94	0.02
9 Total comprehensive income (7+8)	93.55	83.73	72.22	322.49	290.71
10 Earnings per share of Rs. 10 each (not annualised)					
Basic earnings per share in Rs.	1.65	1.45	1.44	5.72	5.80
Diluted earnings per share in Rs.	1.65	1.45	1.44	5.71	5.80



Aditya Birla Housing Finance Limited

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STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2025

Notes:

1. Statement of assets and liabilities as at March 31, 2025

Rs. in crores

	Particulars	As at Mar 31, 2025	As at Mar 31, 2024
		Audited	Audited
	ASSETS		
(1)	FINANCIAL ASSETS		
	(a) Cash and cash equivalents	377.14	279.84
	(b) Receivables		
	- Trade receivables	19.45	4.84
	- Other receivables	16.51	15.23
	(c) Loans	28,977.72	17,677.93
	(d) Investments	741.42	265.75
	(e) Other Financial assets	105.30	39.16
		30,237.54	18,282.75
(2)	NON- FINANCIAL ASSETS		
	(a) Current tax assets (net)	6.77	19.40
	(b) Deferred tax assets (net)	10.03	33.44
	(c) Property, plant and equipment	40.88	24.26
	(d) Right to use of Assets	70.76	42.52
	(e) Intangible assets under development	1.98	1.30
	(f) Other intangible assets	24.48	19.93
	(g) Other non-financial assets	35.06	37.69
		189.96	178.55
	TOTAL ASSESTS	30,427.50	18,461.30
	LIABILITIES AND EQUITY		
	LIABILITIES		
(1)	FINANCIAL LIABILITIES		
	(a) Trade payables		
	(i) total outstanding dues of micro enterprises and small enterprises	0.02	1.85
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	119.35	49.77
	(b) Debt Securities	11,452.63	5,371.98
	(c) Borrowings (Other than debt securities)	14,006.13	10,232.29
	(d) Subordinated Liabilities	642.75	342.41
	(e) Lease Liability	74.42	44.43
	(f) Other financial liabilities	300.45	130.23
		26,595.75	16,172.96
(2)	NON- FINANCIAL LIABILITIES		
	(a) Provisions	23.36	15.29
	(b) Other non-financial liabilities	25.33	13.24
		48.69	28.53
	TOTAL LIABILITIES	26,644.44	16,201.49
(3)	EQUITY		
	(a) Equity share capital	634.66	501.20
	(b) Other equity	3,148.40	1,758.60
	TOTAL EQUITY	3,783.06	2,259.80
	TOTAL EQUITY AND LIABILITY	30,427.50	18,461.29



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STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2025

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 Standard 34 - Interim Financial Reporting 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. 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 April 16, 2025. The statutory auditors of the Company have carried out audit of the aforesaid results.

6. 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, 2025, the Company has complied with the guidelines applicable to entities in the Middle Layer under the above Framework.

7. Disclosure pursuant to RBI Circular - RBI Master Direction - RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 Reserve Bank of India (Transfer of Loan Exposures) Directions, 2021 dated September 24, 2021 are as under:

a. Details of loans transferred through assignment in respect of loans not in default during the quarter and year ended 31 March 2025.

Particulars	Quarter Ended	Year Ended
Amount of loan assigned (Rs. in crores)	520.71	1,586.60
Count of loan accounts assigned	3,245	11,576
Weighted average residual maturity (in months)	166	165
Weighted average holding period by originator (in months)	22	22
Retention of beneficial economic interest (MRR) (in %)	10.00%	10.00%
Coverage of tangible security coverage (in %)	100.00%	100.00%
Number of instances (transactions) where transferor has agreed to replace the transferred loans	Nil	Nil
Number of transferred loan replaced	Nil	Nil

b. Details of loans acquired through assignment in respect of loans not in default during the quarter and year ended 31 March 2025.

Particulars	Quarter Ended	Year Ended
Aggregate principal outstanding of loans acquired (Rs. In crores)	217.24	818.56
Aggregate consideration paid (Rs. In crores)	217.24	818.56
Count of loan accounts acquired	1,034	5,776
Weighted average residual tenor of loans acquired (in months)	217	186

c. Details of Loans transferred to ARCs

Particulars	Quarter Ended	Year Ended
Amount of Loan Accounts Assigned (Rs. in crores)	23.85	23.85
Aggregate consideration received (Rs. in crores)	11.21	11.21
Count of Loan Accounts Assigned	112.00	112.00
No of transactions	1.00	1.00
Weighted average residual maturity (in Months)	379.00	379.00



- 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	285.90	6.73	0.07	45.10	234.00
Corporate persons*	12.48	-	-	0.56	11.92
Of which, MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	298.38	6.73	0.07	45.66	245.92

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




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STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2025

- d. The Company has not acquired any loans through assignment, any stressed loans or Special Mention Account by way acquisition from any NBFCs/ ARCs.
8. Details pertaining to resolution plan implemented under the RBI Resolution Framework 1.0 & 2.0 is enclosed in Appendix I.
9. Cash flow statement is enclosed in Appendix II.
10. As on 31 March 2025, the security cover available in respect of secured non-convertible debt securities is 1.48 and the asset cover available in respect of NHB Borrowing having exclusive charge is 1.19. 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 Annexure 1.

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 16, 2025



Aditya Birla Housing Finance Limited
Cash Flow Statement for the year ended March 31, 2025
(Currency : Rupees in Crores)

Appendix II

Particulars	For the year ended March 31, 2025	For the year ended March 31, 2024
A. Cash flow from operating activities		
(a) Profit before tax	419.44	376.45
Adjustments for:		
Depreciation and amortisation	40.75	25.70
Interest on lease liability	4.81	3.21
Profit on surrender of lease liability/ income from rent concession	(0.30)	(0.36)
Impairment on financial instruments including loss on derecognition of financial assets at amortised cost	53.53	(4.61)
Expense on Employee Stock Options Scheme	0.88	1.09
Net gain on Fair value changes	(7.05)	(6.88)
Loss/ (profit) on derecognition of property, plant and equipment	(0.01)	0.04
(b) Operating profit before working capital changes	512.05	394.64
Adjustments for:		
Decrease/(increase) in trade receivables	(15.89)	(15.07)
Decrease/(increase) in other financial assets	(66.13)	(31.20)
Decrease/(increase) in derivative financial instruments	-	0.19
Decrease/(increase) in other assets	1.24	(9.09)
(Decrease)/increase in trade payables	104.27	41.30
(Decrease)/increase in provisions	6.80	5.08
(Decrease)/increase in other financial liabilities	18.42	156.61
(Decrease)/increase in other liabilities	12.09	5.17
Changes in Loan Book	60.80	152.99
Loans Disbursed	(17,647.61)	(8,291.92)
Loans repayment received (incl. foreclosed, direct assignment, etc.)	6,294.28	4,175.78
(c) Cash from operating activities	(10,780.48)	(3,568.51)
Direct taxes paid (net of refund)	(59.66)	(65.68)
Net cash from operating activities (A)	(10,840.14)	(3,634.19)
B. Cash flow from investing activities		
Purchase of property, plant and equipment, acquisition of intangible assets	(49.24)	(30.82)
Proceeds from sale of property, plant and equipment	0.53	0.13
Profit on sale of current investments	1.10	8.39
(Purchase)/sale of current investments (net)	(469.72)	(141.89)
Net cash used in investing activities (B)	(517.33)	(164.19)
C. Cash flow from financing activities		
Proceeds from share capital issue including securities premium (net of share issue expense)	1,199.89	-
Exercise of Employee Stock Options	(15.72)	(10.29)
Proceeds from long term borrowings	6,095.95	2,205.00
Proceeds from Debt Securities	5,558.00	3,492.00
Proceeds from Borrowings (Other than Debt Securities)	285.00	-
Proceeds from Subordinated Liabilities	(590.00)	(700.00)
Repayment from Debt Securities	(2,355.31)	(2,807.38)
Repayment of long term borrowings	1,276.97	1,694.15
Net cash used in financing activities (C)	11,454.78	3,873.48
D. Net increase/ (decrease) in cash and cash equivalents (A+B+C)	97.30	75.10
E. Cash and cash equivalents at the beginning of the year	279.84	204.74
F. Cash and cash equivalents at the end of the year	377.14	279.84
Additional Information:		
Interest received	2,311.68	1,675.63
Interest paid	1,356.71	972.51

Date: 16th April 2025

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Annexure I

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	Parti-Passu Charge	Parti-Passu Charge	Parti-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate					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 Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSA 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 or applicable (For Eg. Bank Balance, DSA market value is not applicable)		
		Book Value	Book Value	Yes/No	Book Value	Book Value						Relating to Column F			
ASSETS				-											
Property, Plant and Equipment				-	-	-	41	-	41				-	-	
Capital Work-in Progress				-	-	-	-	-	-				-	-	
Right of Use Assets				-	-	-	71	-	71				-	-	
Goodwill				-	-	-	24	-	24				-	-	
Intangible Assets				-	-	-	-	-	-				-	-	
Intangible Assets under Development				-	-	-	-	-	-				-	-	
Investments				-	-	-	2	-	2				541	541	
Loans				-	541	-	200	-	741				13,612	13,612	
Inventories				-	3,712	11,567	87	-	28,978				-	-	
Trade Receivables				-	-	-	-	-	-				36	36	
Cash and Cash Equivalents				-	36	-	-	-	36				377	377	
Bank Balances other than Cash and Cash Equivalents				-	-	-	-	-	-				-	-	
Others				-	-	-	35	-	157				122	122	
Total				-	3,712	14,689	460	-	30,428				14,689	14,689	



Annexure I

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		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)	Related to only those items covered by this certificate				
	Description of asset for which this certificate relate	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 Assets charged on 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	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K+L+M+N)		
										Relating to Column F				
LIABILITIES														
Debt securities to which this certificate pertains					9,924		-		9,924			9,924	9,924	
Other debt sharing pari-passu charge with above debt							-							
Other Debt	No Charge as unsecured Debt						-							
Borrowings	NA				-		643	-	643					
Bank	Pari-Passu Charge				-	10,677	-	-	10,677					
Debt securities	No Charge as Commercial Paper						1,529	-	1,529					
Others	Exclusive charge on NH8 Loan				-		-							
Others	Repo						200	-	200					
Trade Payables	NA				-		119	-	119					
Lease Liabilities	NA				-		74	-	74					
Provisions	NA				-		23	-	23					
Others	NA				-		326	-	326					
Total					9,924	10,677	2,914	-	26,644			9,924	9,924	
Cover on Book Value					1.19									
Cover on Market Value												1.48		

Note: We confirm that the company has complied with the covenants mentioned in the aforementioned memorandum of the Secured Redeemable Non-Convertible Debentures for the period ended March 31, 2025.

Note: We confirm that the company has complied with the covenants mentioned in the placement memorandums of the Secured Redeemable Non-Convertible Debentures for the period ended March 31, 2025

ADITYA BIRLA FINANCE LTD.



April 16, 2025

S&P/CER/2024-25/12920/049

To
The Board of Directors
Aditya Birla Housing Finance Limited

Independent Auditors Certificate on the Statement of maintenance of security cover and compliance with covenants Coverage in respect of Secured, Listed/Unlisted, Non-Convertible Debentures issued by Aditya Birla Housing Finance Limited as at March 31, 2025

This certificate is issued in accordance with the terms of our engagement letter dated 25th June 2024, with Aditya Birla Housing Finance Limited ('the Company') having its registered office at Indian Rayon Compound, Veraval Junagadh - Gujarat India - 362266 and pursuant to requirements of Regulation 54 read with clause (d) of sub regulation (1) of Regulation 56 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) ('the Regulations').

We SARDA & PAREEK LLP, statutory auditors of the Company have examined the details given in the attached Annexure 1 & 2 ('the Statement') prepared by the Company, stamped by us for identification purpose.

Management's Responsibility

The preparation of the Statement, including the creation and maintenance of all accounting and other records supporting its contents, is solely the responsibility of the Management of the Company. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the Statement and applying an appropriate basis of preparation and presentation to the Statement and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.

The Company's Management is also responsible for ensuring that the Company complies with the requirements of the Regulations, the Offer Documents and the DTD's along with the covenants as prescribed the DTD for the purpose of furnishing this Statement and for providing all relevant information to the Debenture Trustee.

Our Responsibility

Our responsibility for the purpose of this certificate is to express limited assurance as to whether anything has come to our attention that causes us to believe that the financial information contained in the Statement have not been accurately extracted from the audited financial information as at/for the quarter and year ended March 31, 2025, other relevant records and documents maintained by the Company or that the computation thereof is arithmetically inaccurate.

The procedures performed in a limited assurance engagement vary in nature and timing from and are less in extent than for a reasonable assurance engagement; and consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. The procedures selected depend on the auditor's judgment, including the assessment of the areas where a material misstatement of the subject matter information is likely to arise.

We conducted our examination of the Statement in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the ICAI. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.

We have complied with the relevant applicable requirements of the standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements, issued by ICAI.

For the purpose of our examination of the accompanying statement, we have performed the following procedures:

- a. Obtained audited financial information of the Company as at and for the year ended March 31, 2025. Obtained the details of security cover, financial covenants criteria from the terms of Offer Documents / and/or DTD in respect of the listed/unlisted NCDs outstanding as at March 31, 2025;
- b. Traced the amounts in the Statement, in relation to the computation of security cover, to the audited financial information of the company as at and for the year ended March 31, 2025.
- c. Verified the arithmetical accuracy of computation of security cover in the Statement;
- d. On test check basis, verified the compliance with covenants stated in Debenture Trust Deed. Performed necessary inquiries with the management regarding any instances of non-compliance with covenants or communications received from the Trustee indicating any breach of covenants during the year ended March 31, 2025
- e. Obtained necessary representation from management.

Conclusion

Based on our examination and the aforementioned procedures and according to the information and explanations given to us, along with the representations provided by the management, nothing has come to our attention that causes us to believe that:

- a. The financial and other information contained in the Statement have not been accurately extracted from the audited financial information as at and for the year ended March 31, 2025 or that the computation thereof is arithmetically inaccurate.
- b. The Company, during the year ended March 31, 2025 has not complied, in all material respects, with the covenants as per the terms of Offer Document/Information Memorandum and/or DTDs in respect of listed/unlisted NCDs of the Company as at March 31, 2025 as mentioned in the Statement.

Restriction on Use

This certificate is issued for the purpose of submission by the company to the Debenture Trustees pursuant to the Regulations and should not be used, referred to or distributed for any other purpose or by any person other than the addressee of this report. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come. We have no responsibility to update this report for events and circumstances occurring after the date of this report.

For SARDA & PAREEK LLP
Chartered Accountants
Firm Registration No. 109262W/W100673


CA Niranjan Joshi
Partner
Membership No. 102789



UDIN: 25102789BMLJCJ9760

Place: Mumbai
Date: April 16, 2025

Aditya Birla Housing Finance Limited

Related Party Disclosure for Aditya Birla Housing Finance Limited on a Consolidated basis for the quarter ended 31st March 2025.

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 Money Limited (ABML)

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)

Aditya Birla ARC Limited (ABARCL)

Key Management Personnel (KMP):

Mr. Pankaj Gadgil (CEO)

Mr. Ashish Damani (CFO)

Ms. Hiral Sidhpura (CS)

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

Name of Related Party	Relationship with Company	Nature of transaction	Rs. In crores						
			Transactions during the year			Balance as on 31st March 2025			
			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	-	11.10	-	-	634.66	-	0.61
Aditya Birla Financial Shared Services Limited	Fellow Subsidiary	Reimbursement of Expenses & Recovery of expenses	0.46	27.81	(0.01)	1.51	-	-	4.11
Aditya Birla Finance Limited	Fellow Subsidiary	Reimbursement of Expenses & Recovery of expenses	1.49	7.84	(0.05)	0.66	-	-	3.07
Aditya Birla Sun Life Insurance Company Limited	Fellow Subsidiary	Commission income, Reimbursement of Expenses, Recovery of expenses &	69.33	15.83	-	1.35	241.31	11.65	2.15
Aditya Birla Health Insurance Co. Limited	Fellow Subsidiary	Commission income, Reimbursement of Expenses, Recovery of expenses &	23.22	1.22	-	0.02	26.11	4.27	0.00
Aditya Birla Wellness Private Limited	Fellow Subsidiary	Reimbursement of Expenses	-	0.22	-	-	-	-	0.13
Aditya Birla Capital Digital Limited	Fellow Subsidiary	Reimbursement of Expenses & Recovery of expenses	1.38	9.52	-	-	-	-	0.36
Ultratech Cement Limited	Fellow Subsidiary	Reimbursement of Expenses	-	0.01	-	-	-	-	-
Aditya Birla Sun Life Asset Management Company Ltd	Fellow Subsidiary	Reimbursement of Expenses & Recovery of expenses	0.56	0.10	-	0.03	-	0.11	-
Aditya Birla ARC Ltd	Fellow Subsidiary	Reimbursement of Expenses & Recovery of expenses	0.90	0.00	-	-	-	0.48	-
Aditya Birla Money Ltd	Fellow Subsidiary	Reimbursement of Expenses	-	0.05	-	-	-	-	0.00
Directors Sitting Fees			-	0.59	-	-	-	-	-
KMP Remuneration	KMP	Remuneration Paid	-	8.12	-	-	-	-	-



April 16, 2025

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 B.K. Khare & Co. and Sarda & Pareek 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, 2025.

For **Aditya Birla Housing Finance Limited**

Hiral Sidhpura
Company Secretary
Membership No.: 32296
Hiral.Sidhpura@adityabirlacapital.com

April 16, 2025

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: Disclosures as per Regulation 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 year ended March 31, 2025:

Sr. No.	Particulars	Year Ended	Quarter Ended
1	Debt-equity ratio ¹	6.90	6.90
2	Debt service coverage ratio	NA	NA
3	Interest service coverage ratio	NA	NA
4	Outstanding redeemable preference shares (quantity and value)	NA	NA
5	Capital redemption reserve/debenture redemption reserve	NA	NA
6	Net worth (Rs. in Crores)	3,783.07	3,783.07
7	Net profit after tax (Rs. in Crores)	323.43	93.99
8	Earnings per share	5.72	1.65
9	Current ratio	NA	NA
10	Long term debt to working capital	NA	NA
11	Bad debts to Account receivable ratio	NA	NA
12	Current liability ratio	NA	NA
13	Total debts to total assets ²	0.86	0.86
14	Debtors turnover	NA	NA
15	Inventory turnover	NA	NA
16	Operating margin (%)	NA	NA
17	Net profit margin (%) ³	12.18%	11.87%
18	Sector specific equivalent ratios:		
	(a) Gross Stage 3	0.66%	0.66%
	(b) Net Stage 3	0.30%	0.30%
	(c) Gross NPA	0.66%	0.66%
	(d) Net NPA	0.30%	0.30%
	(e) Return on Total Assets (annualised)	1.46%	1.44%

Corporate Office:

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CIN: U65922GJ2009PLC083779



19	Asset cover available, in case of non-convertible debt securities	1.48 times 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, 2025 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**

Hiral Sidhpura

Company Secretary

Membership No.: 32296

Hiral.Sidhpura@adityabirlacapital.com

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April 16, 2025

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

Sub: Intimation under Regulation 52(7) & (7A) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, for the quarter ended March 31, 2025

Pursuant to Regulation 52(7) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with Operational circular SEBI/HO/CFD/PoD2/CIR/P/0155 dated 11 November 2024, a statement indicating the utilization of issue proceeds of non-convertible securities is enclosed as Annexure A.

Further, in terms of Regulation 52(7A), a statement confirming NIL deviation or variation, in the format prescribed, in the use of proceeds of issue of listed nonconvertible securities, from the objects stated in the offer document, is enclosed as Annexure B.

Kindly take the same on your records.

Thanking you

For **Aditya Birla Housing Finance Limited**

Hiral Sidhpura

Company Secretary

Membership No.: 32296

Hiral.Sidhpura@adityabirlacapital.com

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Statement of Utilisation of Issue Proceeds									
								Amount INR Crores	
Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised	Funds utilized	Any deviation (Yes/ No)	If it is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
Aditya Birla Housing Finance Limited	INE831R08092	Private Placement	Unsecured NCD	15-01-2025	135.00	135.00	No	NA	NA
Aditya Birla Housing Finance Limited	INE831R07532	Private Placement	Secured NCD	20-01-2025	680.00	680.00	No	NA	NA
Aditya Birla Housing Finance Limited	INE831R07540	Private Placement	Secured NCD	11-02-2025	500.00	500.00	No	NA	NA
Aditya Birla Housing Finance Limited	INE831R07557	Private Placement	Secured NCD	11-02-2025	500.00	500.00	No	NA	NA
Aditya Birla Housing Finance Limited	INE831R07565	Private Placement	Secured NCD	11-03-2025	250.00	250.00	No	NA	NA
Total					2065.00	2065.00			
Note: The purpose of for which the funds were utilized as per placement memorandum- The fund raised through this Issue, after meeting the expenditure of and related to the Issue, will be used for our various financing activities, to repay our existing loans and our business operations including for our capital expenditure and working capital requirements.									
For Aditya Birla Housing Finance Limited									
Name of signatory: Hiral Sidhpura									
Designation: Company Secretary									
Date: April 16, 2025									

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					January 15, 2025, January 20, 2025, February 11, 2025, February 11, 2025, March 11, 2025		
Amount raised (in Rs. Crore)					2,065.00		
Report filed for quarter ended					March 31, 2025		
Is there a deviation/ variation in use of funds raised?					No		
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?					Yes- NA		
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					NA		
Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:							
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
non-convertible debentures are issued, only for deployment or funds on our own Balance-sheet. The funds raised would constitute Tier II Capital of the Company in terms of NHB guidelines for HFCs. The proposed issue of Unsecured Subordinated NCDs is being made to augment the Tier II capital of the issuer and for enhancing the long-term resources The funds raised through issue of non-convertible debentures will be utilised -after meeting the expenditure of and related to the Issue and -for our various financing activities, -to repay our existing loans -towards our business operations expenses including capital expenditure -towards working capital and investment requirements. Funds raised through issue of non-convertible debentures would not be utilised to facilitate resource requests of or utilization by group entities/ parent company/ associates. As per regulation 57 of RBI Master Direction - Non-Banking Financial Company - Housing Finance Company (Reserve Bank) Directions, 2021 dated February 17, 2021 and updated as on December 27, 2022 57. Purpose of the issue 57.1. A housing finance company shall issue non-convertible debentures only for deployment of funds on its own balance sheet. 57.2. No housing finance company shall issue non-convertible debentures to facilitate resource requests of or utilization by group entities/ parent company/ associates. The Main Objects clause of the Memorandum of Association of the Company permits the Company to undertake the activities for which the funds are being raised through the present issue and also the activities which the Company has been carrying on till date.	No	135	NA	135	-	NA	15-01-2025
Non-convertible debentures are issued, only for deployment of funds on our own Balance-sheet.	No	680	NA	680	-	NA	20-01-2025
	No	500	NA	500	-	NA	11-02-2025
	No	500	NA	500	-	NA	11-02-2025
	No	250	NA	250	-	NA	11-03-2025
Deviation could mean: a. Deviation in the objects or purposes for which the funds have been raised. b. Deviation in the amount of funds actually utilized as against what was originally disclosed For Aditya Birla Housing Finance Limited							
Name of signatory: Hiral Sidhpura							
Designation: Company Secretary							
Date: April 16, 2025							

April 16, 2025

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 Master Circular SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024 amended from time to time on Fund raising by issuance of Debt Securities by Large Corporate ("SEBI NCS Master Circular")

With reference to the subject matter, please find below details on Fund raising by issuance of Debt Securities by Large Corporate as on March 31, 2025 as per Chapter XII of SEBI NCS Master Circular :

Particulars	Details	
Name of Company	Aditya Birla Housing Finance Limited	
CIN	U65922GJ2009PLC083779	
Outstanding borrowing of company as on 31 st March 2025.	INR 21,961.02 Crores*	
Highest Credit Rating During the previous FY along with name of the Credit Rating Agency.	ICRA Limited	ICRA AAA/Stable
	India Ratings & Research Private Limited	IND AAA/Stable
	Crisil Ratings	Crisil AAA/Stable

Note:- In case of any shortfall in the requisite borrowing, the Company will comply with the provisions as specified in the Chapter XII of SEBI Master circular dated May 22, 2024.

*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 Master circular dated May 22, 2024 as amended from time to time.

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Registered Office:

Indian Rayon Compound,
Veraval, Gujarat - 362 266

CIN: U65922GJ2009PLC083779



Thanking you
Yours faithfully

For Aditya Birla Housing Finance Limited

Hiral Sidhpura
Company Secretary

Ashish Damani
Chief Financial Officer

Contact Details:

Hiral Sidhpura

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

Email: hiralsidhpura@adityabirlacapital.com

Ashish Damani

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

Email:
ashish.damani@adityabirlacapital.com

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April 16, 2025

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 Master Circular SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024 as 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 2024-25 as per Chapter XII of the SEBI Master Circular SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024 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:** 2024-2025 (T)
- 4. Details of the borrowings (all figures in Rs crore):**

Sr.No.	Particulars	Details
i.	3-year block period	T (FY 2024-2025), T+1 (FY 2025-2026), T+ 2 (FY 2026-2027)
ii.	Incremental borrowing done in (T) (a)	12,183.00
iii.	Mandatory borrowing to be done through debt securities in FY (T) (b) = (25% of a)	3,045.75
iv.	Actual borrowings done through debt securities in FY (T) (c)	6,625.00
v.	Shortfall in the borrowing through debt securities, if any, for FY (T-1) i.e. FY 2023-24 carried forward to FY (T) . (d)	Nil

Corporate Office:

Aditya Birla Housing Finance Limited

One World Centre, Tower 1, 9th Floor, Jupiter Mill Compound,
841, Senapati Bapat Marg, Elphinstone Road, Mumbai, Maharashtra - 400 013

Tel: +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



vi.	Quantum of (d), which has been met from (c) (e)	Nil
vii.	Shortfall, if any, in the mandatory borrowing through debt securities for FY (T) {after adjusting for any shortfall in borrowing for FY (T-1) i.e. (FY 2023 - 24) which was carried forward to FY (T)} (f)=(b)-[(c)-(e)] {If the calculated value is zero or negative, write "nil"}	There is no shortfall in mandatory borrowings

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

Sr.No.	Particulars	Details
i.	3 -year Block period	(T-2) (FY 2022-23) (T-1) (FY 2023-24), (T) FY (2024-25)
ii.	In case of any shortfall in the requisite borrowing, the company will comply with the provisions as specified in the Chapter XII of SEBI Master circular dated May 22, 2024.	

Thanking you,

Yours faithfully

For **Aditya Birla Housing Finance Limited**

Hiral Sidhpura
Company Secretary
Place: Mumbai

Ashish Damani
Chief Financial Officer

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