

October 11, 2024

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: Regulation 27 (2) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to Regulations 27(2) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find attached the Corporate Governance Report as on September 30, 2024.

The above is for your information and records.

Thanking you

For **Aditya Birla Housing Finance Limited**

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

Format of report on Corporate Governance to be submitted by a listed entity on quarterly basis

1. Name of Listed Entity – Aditya Birla Housing Finance Limited
2. Quarter ending – September 30, 2024

I. Composition of Board of Directors													
Title (Mr / Ms/ Mrs.)	Name of the Director	PAN	DIN	Category (Chairperson /Executive/ Non- Executive/ independent / Nominee) &	Initial Date of appo intment	Date of Re- appoi ntment	Date of cessat ion	Tenure* (in months)	Date of Birth	No of Directorshi p in listed entities including this listed entity [in reference to Regulation 17A(1)]**	No of Independent Directorship in listed entities including this listed entity [in reference to Regulation 17A(1)]	Number of memberships in Audit/ Stakeholder Committee(s) including this listed entity (Refer Regulation 26(1) of Listing Regulations)**	No of post of Chairperson in Audit/ Stakeholder Committee held in listed entities including this listed entity (Refer Regulation 26(1) of Listing Regulations)**
Mrs.	Vishakha Mulye	AAHP M548 0D	00203578	Non- Executive - Non- Independent Director	13- 10- 2022	-	-	-	04-02- 1969	1	0	1	0
Mr.	V Chandras ekaran	AADP V7524 P	03126243	Non- Executive - Independent Director	28- 06- 2018	28-06- 2023	-	74	11-10- 1957	3	3	3	1

Aditya Birla Housing Finance Ltd.



Mrs.	Anita Ramachandran	AADP R7987 E	00118188	Non-Executive - Independent Director	31-03-2015	08-07-2020	-	113	28-04-1955	7	7	5	2
Mr.	Pankaj Gadgil	AIZP G484 1N	08521239	Managing Director & CEO	23-09-2022	-	-	-	08-12-1973	0	0	0	0
Mr.	Narayanan N R	AABP N8001 H	07877022	Non-Executive - Independent Director	19-01-2023	-	-	20	03-08-1962	1	1	0	0

Whether Regular chairperson appointed – No

Whether Chairperson is related to Managing Director or CEO – No

\$PAN of any director would not be displayed on the website of Stock Exchange

&Category of directors means executive/non-executive/independent/Nominee. if a director fits into more than one category write all categories separating them with hyphen
* to be filled only for Independent Director. Tenure would mean total period from which Independent director is serving on Board of directors of the listed entity in continuity without any cooling off period.

** for counting the No. of Directorship and Committee Membership & Chairmanship in listed entities, only equity listed entities are considered.

II. Composition of Committees					
Name of Committee	Whether Regular chairperson appointed	Name of Committee members	Category (Chairperson/Executive/Non-Executive/Independent/ Nominee) [§]	Date of Appointment	Date of Cessation
Audit Committee	Yes	Mr. V Chandrasekaran	Chairperson - Non-Executive - Independent Director	16-07-2018	-
		Mrs. Anita Ramachandran	Non-Executive - Independent Director	31-03-2015	-
		Mrs. Vishakha Mulye	Non-Executive - Non-Independent Director	13-10-2022	-
		Mr. Narayanan N R	Non-Executive - Independent Director	19-01-2023	-
Nomination and Remuneration Committee	Yes	Mrs. Anita Ramachandran	Chairperson - Non-Executive - Independent Director	31-03-2015	-
		Mr. V Chandrasekaran	Non-Executive - Independent Director	16-07-2018	-
		Mrs. Vishakha Mulye	Non-Executive - Non-Independent Director	13-10-2022	-
		Mr. Narayanan N R	Non-Executive - Independent Director	19-01-2023	-
Risk Management Committee	Yes	Mr. Narayanan N R	Chairperson - Non-Executive - Independent Director	19-01-2023	-
		Mr. V Chandrasekaran	Non-Executive - Independent Director	16-07-2018	-
		Mrs. Vishakha Mulye	Non-Executive - Non-Independent Director	13-10-2022	-
		Mr. Pankaj Gadgil	Executive Director (Managing Director & CEO)	13-10-2022	-
Stakeholders Relationship Committee	Yes	Mrs. Vishakha Mulye	Chairperson - Non-Executive - Non-Independent Director	18-04-2024	-
		Mr. Narayanan N R	Non-Executive - Independent Director	26-10-2023	-
		Mr. Pankaj Gadgil	Executive Director (Managing Director & CEO)	13-10-2022	-
Corporate Social Responsibility Committee	Yes	Mr. Narayanan N R	Non-Executive - Independent Director	19-01-2023	-
		Mrs. Vishakha Mulye	Chairperson - Non-Executive - Non-Independent Director	26-10-2023	-

Aditya Birla Housing Finance Ltd.



		Mr. Pankaj Gadgil	Executive Director (Managing Director & CEO)	13-10-2022	

§Category of directors means executive/non-executive/independent/Nominee. if a director fits into more than one category write all categories separating them with hyphen

III. Meeting of Board of Directors						
Sr. No.	Date(s) of Meeting (if any) in the previous quarter	Date(s) of Meeting (if any) in the relevant quarter	Whether requirement of Quorum met* (Yes/No)	Number of Directors present*	No. of Independent Directors present*	Maximum gap between any two consecutive (in number of days)
1	18-04-2024	-	-	-	-	89
	02-05-2024	-	-	-	-	13
	23-05-2024	-	-	-	-	20
2	-	18-07-2024	Yes	5	3	55
	-	31-07-2024	Yes	4	3	12

*to be filled in only for the current quarter meetings



**ADITYA BIRLA
CAPITAL**

HOME LOANS

IV. Meetings of Committees						
Name of Committee	Date(s) of meeting of the committee in the relevant quarter	Whether requirement of Quorum met (details)* (Yes/No)	Number of Directors present*	No. of Independent Directors present*	Date(s) of meeting of the committee in the previous quarter	Maximum gap between any two consecutive (in number of days)**
Audit Committee	-	Yes	4	3	18-04-2024	89
Audit Committee		Yes	3	3	02-05-2024	13
Audit Committee	18-07-2024	Yes	4	3	-	76
Nomination and remuneration Committee	-	Yes	4		18-04-2024	
Nomination and remuneration Committee	18-07-2024	Yes	4	4	-	90

* This information has to mandatorily be given for audit committee, for rest of the committees giving this information is optional
**to be filled in only for the current quarter meetings

V. Related Party Transactions	
Subject	Compliance status (Yes/No/NA)
Whether prior approval of audit committee obtained	Yes
Whether shareholder approval obtained for material RPT	NA
Whether details of RPT entered into pursuant to omnibus approval have been reviewed by Audit Committee	Yes
Note: 1. In the column “Compliance Status”, compliance or non-compliance may be indicated by Yes/No/N.A. For example, if the Board has been composed in accordance with the requirements of Listing Regulations, "Yes" may be indicated. Similarly, in case the Listed Entity has no related party transactions, the words “N.A.” may be indicated. 2. If status is “No” details of non-compliance may be given here.	
VI. Affirmations	
1. The composition of Board of Directors is in terms of SEBI (Listing obligations and disclosure requirements) Regulations, 2015	
2. The composition of the following committees is in terms of SEBI (Listing obligations and disclosure requirements) Regulations, 2015 a. Audit Committee b. Nomination & Remuneration Committee c. Stakeholders Relationship Committee d. Risk management Committee (as applicable)	
3. The committee members have been made aware of their powers, role and responsibilities as specified in SEBI (Listing obligations and disclosure requirements) Regulations, 2015.	
4. The meetings of the board of directors and the above committees have been conducted in the manner as specified in SEBI (Listing obligations and disclosure requirements) Regulations, 2015.	
5. This report and/or the report submitted in the previous quarter has been placed before Board of Directors. Any comments/observations/advice of the board of directors may be mentioned here.	
For Aditya Birla Housing Finance Limited	
Hiral Sidhpura Company Secretary	



ANNEX III

Format to be submitted by listed entity at the end of 6 months from the close of financial year

Half year ending – September 30, 2024

Affirmations		
Broad heading	Regulation Number	Compliance status (Yes/No/NA)refer note below
Copy of the annual report including balance sheet, profit and loss account, directors report, corporate governance report, business responsibility report displayed on Website	46(2)	Yes
Presence of Chairperson of Audit Committee at the Annual General Meeting	18(1)(d)	Yes
Presence of Chairperson of the nomination and remuneration committee at the annual general Meeting	19(3)	Yes
Presence of Chairperson of the Stakeholder Relationship committee at the annual general Meeting	20(3)	Yes
Whether "Corporate Governance Report" disclosed in Annual Report	34(3) read with para C of Schedule V	Yes
Note: 1. In the column "Compliance Status", compliance or non-compliance may be indicated by Yes/No/N.A. For example, if the Board has been composed in accordance with the requirements of Listing Regulations, "Yes" may be indicated. Similarly, in case the Listed Entity has no related party transactions, the words "N.A." may be indicated. 2. If status is "No" details of non-compliance may be given here. 3. If the Listed Entity would like to provide any other information the same may be indicated here.		

For Aditya Birla Housing Finance Limited

**Hiral Sidhpura
Company Secretary**

Format to be submitted twice a year, on a half yearly basis by the listed entity at the end of every 6 months of the financial year

Half year ending – September 30, 2024

For the year ending September 30, 2021

I. Disclosure of Loans/ guarantees/comfort letters /securities etc. <small>refer note below</small>			
(A) Any loan or any other form of debt advanced by the listed entity directly or indirectly to			
Entity	Aggregate amount advanced during six months	Balance outstanding at the end of six months	
Promoter or any other entity controlled by them	Nil	Nil	
Promoter Group or any other entity controlled by them	Nil	Nil	
Directors (including relatives) or any other entity controlled by them	Nil	Nil	
KMPs or any other entity controlled by them	Nil	Nil	
(B) Any guarantee / comfort letter (by whatever name called) provided by the listed entity directly or indirectly, in connection with any loan(s) or any other form of debt availed by			
Entity	Type (guarantee, comfort letter etc.)	Aggregate amount of issuance during six months	Balance outstanding at the end of six months (taking into account any invocation)
Promoter or any other entity controlled by them	Nil	Nil	Nil
Promoter Group or any other entity controlled by them	Nil	Nil	Nil
Directors (including relatives) or any other entity controlled by them	Nil	Nil	Nil
KMPs or any other entity controlled by them	Nil	Nil	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



(C) Any security provided by the listed entity directly or indirectly, in connection with any loan(s) or any other form of debt availed by

Entity	Type of security (cash, shares etc.)	Aggregate value of security provided during six months	Balance outstanding at the end of six months
Promoter or any other entity controlled by them	Nil	Nil	Nil
Promoter Group or any other entity controlled by them	Nil	Nil	Nil
Directors (including relatives) or any other entity controlled by them	Nil	Nil	Nil
KMPs or any other entity controlled by them	Nil	Nil	Nil

II. Affirmations

All loans (or other form of debt), guarantees, comfort letters (by whatever name called) or securities in connection with any loan(s) (or other form of debt) given directly or indirectly by the listed entity to promoter(s), promoter group, director(s) (including their relatives), key managerial personnel (including their relatives) or any entity controlled by them are in the economic interest of the company.

Ashish Damani
Chief Financial Officer

Note

1. These disclosures shall exclude any loan (or other form of debt), guarantee / comfort letter (by whatever name called) or security provided in connection with any loan or any other form of debt;
a) by a government company to/ for the Government or government company
b) by the listed entity to/for its subsidiary [and joint-venture company] whose accounts are consolidated with the listed entity.
c) by a banking company or an insurance company; and
d) by the listed entity to its employees or directors as a part of the service conditions
2. If the Listed Entity would like to provide any other information, the same may be indicated as Para D in the above table

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**Details of Cyber Security Incidence
as on September 30, 2024**

Whether as per Regulation 27(2) (ba) of SEBI (LODR) Regulations, 2015 there has been cyber security incidents or breaches or loss of data or documents during the quarter	No
Date of the event - Not Applicable	Brief details of the event - Not Applicable

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