

About Aditya Birla Housing Finance Limited

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

As of December 31, 2023, ABHFL manages assets under management of over Rs. 16,538 Crore. ABHFL has expanded its footprint to 130 branches as of December 31, 2023. We are a universal housing finance company providing a diverse range of housing finance solutions. Empowered by our comprehensive product suite covering Home Loans, Loans Against Property, and Construction Finance, we now offer hyper-personalized solutions for all our customers' diverse needs. The Company holds a long-term credit rating of AAA (Stable) by ICRA and AAA (Stable) by India Ratings, with a short-term credit rating of A1+ by ICRA and India Ratings.

About Aditya Birla Capital Limited

Aditya Birla Capital Limited ("ABCL") is the holding company for the financial services businesses of the Aditya Birla Group. Through its subsidiaries/JVs, ABCL provides a comprehensive suite of financial solutions across Loans, Investments, Insurance, Payments, and Cards to serve the diverse needs of customers across their lifecycle. Powered by about 47,000 employees, the businesses of ABCL have a nationwide reach with over 1,462 branches and more than 2,00,000 agents/channel partners along with several bank partners. As of December 31, 2023, Aditya Birla Capital Limited manages aggregate assets under management of over Rs. 4.10 Lakh Crore with a consolidated lending book of about Rs 1.15 Lakh Crore through its subsidiaries/JVs.

Aditya Birla Capital Limited is a part of the US\$65 billion global conglomerate Aditya Birla Group, which is in the league of Fortune 500. Anchored by an extraordinary force of over 187,000 employees belonging to 100 nationalities, the Group is built on a strong foundation of stakeholder value creation. With over seven decades of responsible business practices, the Group's businesses have grown into global powerhouses in a wide range of sectors - from metals to cement, fashion to financial services and textiles to trading. Today, over 50% of the Group's revenues flow from overseas operations that span over 40 countries in North and South America, Africa, Asia, and Europe. For more information, visit www.adityabirlacapital.com