

Home Finance

Aditya Birla Housing Finance Limited

(A subsidiary of Aditya Birla Capital Ltd.)



ADITYA BIRLA CAPITAL

PROTECTING INVESTING FINANCING ADVISING

October 30, 2020

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 Obligation and Disclosure Requirements) Regulation, 2015 (LODR, 2015)

With reference to the subject matter, please find enclosed:

1. Unaudited Financial Results along Limited Review Report for the half year ended September 30, 2020.
2. Disclosures pursuant to regulation 52 (4) and other applicable regulations, if any of LODR, 2015.
3. Statement of deviation indicating no deviation in the use of proceeds from issue of Non-Convertible Debentures under Regulation 52(7) of LODR, 2015.

Request to kindly take the same on your records.

Thanking you

For **ADITYA BIRLA HOUSING FINANCE LIMITED**

MUTHIAH GANAPATHY
COMPANY SECRETARY

Encl: a/a

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



FS 077275

INDEPENDENT AUDITOR’S REVIEW REPORT ON REVIEW OF INTERIM FINANCIAL RESULTS

**TO THE BOARD OF DIRECTORS OF
ADITYA BIRLA HOUSING FINANCE LIMITED**

1. We have reviewed the accompanying Statement of Unaudited Financial Results of **Aditya Birla Housing Finance Limited** (the “Company”), for the half year ended 30 September 2020 (the “Statement”), being submitted by the Company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
2. This Statement, which is the responsibility of the Company’s Management and approved by the Company’s Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 “Interim Financial Reporting” (“Ind AS 34”), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement 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 (“ICAI”). A review of interim financial information consists of making inquiries, primarily of the Company’s personnel responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
4. Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.



**Deloitte
Haskins & Sells LLP**

5. We draw attention to Note 6 to the Statement in which the Company describes the continuing uncertainties arising from COVID 19 pandemic.

Our conclusion is not modified in respect of this matter.

For **Deloitte Haskins & Sells LLP**
Chartered Accountants
(Firm's Registration No. 117366W/W-100018)



Sanjiv V. Pilgaonkar
(Partner)
(Membership No. 039826)
(UDIN: 20039826AAAAHQ3130)

Place: MUMBAI
Date: 30 October 2020

Aditya Birla Housing Finance Limited

Regd office: Indian Rayon Compound Veraval Gujarat, 362266

CIN: U65922GJ2009PLC083779

website: www.adityabirlahousingfinance.com

STATEMENT OF FINANCIAL RESULTS FOR THE HALF YEAR ENDED SEPTEMBER 30, 2020

Rs. in lakh

Particulars	Half year ended		Year ended
	September 30, 2020	September 30, 2019	March 31, 2020
	Unaudited	Unaudited	Audited
1 Revenue from operations			
Interest Income	62,866.52	61,462.12	1,24,343.78
Fees and commission income	1,458.18	1,635.08	4,083.02
Net gain on fair value changes in investments	639.32	380.97	1,412.67
Net gain on derecognition of financial instruments under amortised cost category	18.79	-	121.95
Total revenue from operations	64,982.81	63,478.17	1,29,961.42
2 Other income	199.64	15.66	156.23
3 Total income (1+2)	65,182.45	63,493.83	1,30,117.65
4 Expenses			
Finance costs	45,064.87	44,830.52	92,698.53
Net loss on derecognition of financial instruments under amortised cost category	-	138.78	-
Impairment on financial instruments	3,411.84	2,729.82	7,127.68
Employee benefit expenses	5,780.30	5,834.54	11,325.27
Depreciation and amortization expenses	637.81	562.79	1,165.53
Other expenses	2,187.05	1,959.49	4,181.81
Total expenses	57,081.87	56,055.94	1,16,498.82
5 Profit before tax (3-4)	8,100.58	7,437.89	13,618.83
6 Tax expense			
Current tax	2,514.01	1,859.33	3,613.72
Deferred tax	(781.35)	344.55	(74.56)
Income tax for earlier years	26.20	(185.58)	(185.58)
Total tax expense	1,758.86	2,018.30	3,353.58
7 Profit for the period (5-6)	6,341.72	5,419.59	10,265.25
8 Other comprehensive income			
Items that will not be reclassified to profit or loss			
Re-measurement gains/ (losses) on defined benefit plans	61.10	(31.55)	(91.03)
Income tax effect of above	(15.38)	7.94	22.91
Items that will be reclassified to profit or loss			
Re-measurement gains/ (losses) on hedge instruments	(639.65)	-	(978.81)
Income tax effect of above	160.99	-	246.35
Total other comprehensive income	(432.94)	(23.61)	(800.58)
9 Total comprehensive income (7+8)	5,908.78	5,395.98	9,464.67
10 Earnings per share of Rs. 10 each (not annualised)			
Basic & diluted earnings per share	1.27	1.14	2.16



Aditya Birla Housing Finance Limited

Notes:

1. Statement of assets and liabilities as at September 30, 2020

Rs. in lakh

Particulars	As at September 30, 2020	As at March 31, 2020
	Unaudited	Audited
ASSETS		
(1) FINANCIAL ASSETS		
(a) Cash and cash equivalents	42,059.18	40,020.60
(b) Derivative financial instruments	-	1,070.50
(c) Receivables		
- Trade receivables	264.64	213.77
- Other receivables	63.76	100.99
(d) Loans	12,09,044.73	12,11,209.09
(e) Investments	10,043.23	54,692.14
(f) Other Financial assets	456.43	480.80
	12,61,931.97	13,07,787.89
(2) NON- FINANCIAL ASSETS		
(a) Current tax assets (net)	142.94	1,257.04
(b) Deferred tax assets (net)	3,159.64	2,232.68
(c) Property, plant and equipment	797.57	903.29
(d) Right to use of Assets	1,984.94	2,288.82
(e) Intangible assets under development	96.63	28.02
(f) Other intangible assets	512.56	510.11
(g) Other non-financial assets	1,105.91	920.92
	7,800.19	8,140.88
TOTAL ASSETS	12,69,732.16	13,15,928.77
LIABILITIES AND EQUITY		
LIABILITIES		
(1) FINANCIAL LIABILITIES		
(a) Payables		
Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises	3.28	69.55
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	2,910.68	2,621.35
(b) Derivative financial instruments	545.89	-
(c) Debt Securities	1,74,485.91	1,91,000.88
(d) Borrowings (Other than debt securities)	9,12,177.57	9,49,081.79
(e) Subordinated Liabilities	25,523.64	26,608.02
(f) Lease Liability	2,233.25	2,602.12
(g) Other financial liabilities	4,893.48	3,756.91
	11,22,773.70	11,75,740.62
(2) NON- FINANCIAL LIABILITIES		
(a) Provisions	751.73	779.79
(b) Other non-financial liabilities	2,011.70	1,122.11
	2,763.43	1,901.90
TOTAL LIABILITIES	11,25,537.13	11,77,642.52
(3) EQUITY		
(a) Equity share capital	50,119.77	50,119.77
(b) Other equity	94,075.26	88,166.48
TOTAL EQUITY	1,44,195.03	1,38,286.25
TOTAL EQUITY AND LIABILITY	12,69,732.16	13,15,928.77



Aditya Birla Housing Finance Limited

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. 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.

4. The financial results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on October 30, 2020. The statutory auditors of the Company have carried out limited review of the aforesaid results.

5. Moratorium in accordance with the Reserve Bank of India (ROI) guidelines -

The outbreak of COVID-19 pandemic across the globe and in India has contributed to a significant decline and volatility in the global and Indian financial markets and slowdown in the economic activities. The Reserve Bank of India (RBI) had issued guidelines relating to COVID-19 Regulatory Package dated March 27, 2020 and April 17, 2020 and May 23, 2020. In accordance therewith, the Company had provided a moratorium option on principal and interest falling due between March 1, 2020 and August 31, 2020, to all eligible borrowers classified as standard. Loan assets for which moratorium was availed by the borrower, the asset classification under the Income Recognition, Asset Classification and Provisioning norms under the The Housing Finance Companies (NHB) Directions, 2010 and the categorisation of such assets carried at amortised cost into Stage 1, Stage 2 and Stage 3 depending on the period of default, was held at a standstill during the moratorium period.

6. Estimation of uncertainty relating to COVID-19 global 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. The Company has also performed sensitivity analysis on the inputs and assumptions used in estimating the ECL allowance and has embedded in its ECL allowance an adjustment of Rs. 1,942.00 lakh during the current half year in addition to the management overlay of Rs. 1,810.00 lakh embedded until March 31, 2020, for credit risks arising from macro economic factors. Based on the Company's expectations of future economic conditions, it expects to recover the carrying amount of its loan assets. The extent to which global health pandemic will impact the Company's provision on financial assets will depend on future developments, which are highly uncertain. The eventual outcome of impact of the global health pandemic may be different from those estimated as on the date of approval of these financial results.

7. 'The Code on Wages, 2019 and Code on Social Security, 2020 ("the Codes") relating to employee compensation and post-employment benefits that received Presidential assent have not been notified. Further, the related rules for quantifying the financial impact have not been notified. The Company will assess the impact of the Codes when the rules are notified and will record any related impact in the periods the Codes becomes effective.

8. Previous period/year figures have been regrouped/reclassified wherever necessary to conform to current period classification.

In terms of our report attached

For Deloitte Haskins & Sells LLP

Chartered Accountants

ICAI Firm Registration No: 117366W/W-100018

Sanjiv V Pilgaonkar

Partner

Membership No: 039826

Place: Mumbai

Date: October 30, 2020

For and on behalf of the Board of Directors of

Aditya Birla Housing Finance Limited

Rakesh Singh

Director

DIN: 07006067

Place: Mumbai

Date: October 30, 2020

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October 30, 2020

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 in accordance with clause 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the half year ended September 30, 2020

With reference to the subject matter, please find below information:

Sr.no	Particulars	Disclosures
(a)	Credit rating and change in the credit rating, if any	1. ICRA Limited “[ICRA]AAA” Stable Outlook Non-Convertible Debentures & Subordinate Debt [ICRA] A1+ Commercial Paper 2. India Ratings & Research Pvt. Ltd. ‘IND AAA’; Outlook Stable Non-convertible debentures & Subordinate Debt “IND PP-MLD AAA emr” Outlook Stable for Principal Protected Market Linked Debentures (PPMLD) “IND A1+” Commercial Paper There is no change in our Ratings
(b)	Asset cover available, in case of non-convertible debt securities	1.15
(c)	Debt equity ratio	7.71
(d)	Previous due date for the payment of interest/ dividend for non-convertible redeemable preference shares/repayment of principal of non-convertible preference shares / non-convertible debt securities / Commercial Papers and whether the same has been paid or not and	As per Annexure 1

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(e)	Next due date for the payment of interest/dividend of non-convertible preference shares/principal along with the amount of interest/dividend of non-convertible preference shares payable and the redemption amount	As per Annexure 1
(f)	Debt service coverage ratio*	0.24
(g)	Interest service coverage ratio*	1.18
(h)	Outstanding redeemable preference shares (quantity and value)	Not Applicable
(i)	Capital redemption reserve / debenture redemption reserve	Not Applicable
(j)	Net worth (Rs. in lakh)	1 ,44,195.03 Lakh
(k)	Net profit after tax (Rs. in lakh)	6 ,341.72 Lakh
(l)	Earnings per share (Rs.)	1.27

*ISCR= *Earnings before Interest and Tax / Interest Expense*/ DSCR = *Earnings before Interest and Tax/ (Interest + Principal Repayment)*

Request to kindly take the same on your records.

Thanking you

For **ADITYA BIRLA HOUSING FINANCE LIMITED**

MUTHIAH GANAPATHY
COMPANY SECRETARY

Aditya Birla Housing Finance Limited

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ABHFL Secured Non Convertible Debentures Interest and or Principal Payment details for half year ended September 30, 2020

Interest / Premium on Redemption and or Principal Proceeds of respective maturities have been duly paid as on respective interest dates / as per maturity date (business day convention)

Sr. No.	Series Name	ISIN No.	Principal Amt	Redemption Date	Previous Interest Date as per records	Previous Interest Date (as per business day convention) payment date	Interest / Redemption Premium if Any Paid in Rs.	Principal Paid if Any Rs. crore	Next Due Date of Interest Payment	Interest / Redemption Premium if Any Payment on Next Due Date	Redemption Amount on Maturity (INR crore)
1	ABHFL NCD L4 FY 2016-2017	INE831R07144	60.00	16-Apr-20	Thursday, 16 April, 2020	Thursday, 16 April, 2020	15,70,34,400	60	Not Applicable as matured	Not Applicable as matured	Not Applicable as matured
2	ABHFL NCD L1 FY 2016-2017	INE831R07110	30.00	9-Jun-20	Tuesday, 9 June, 2020	Tuesday, 9 June, 2020	59,35,800	30	Not Applicable as matured	Not Applicable as matured	Not Applicable as matured
3	ABHFL NCD I2 - FY 2016-17	INE831R07086	50.00	13-Aug-2020	Thursday, 13 August, 2020	Thursday, 13 August, 2020	15,82,08,500	50	Not Applicable as matured	Not Applicable as matured	Not Applicable as matured
4	ABHFL NCD A1 - FY 2015-16	INE831R07011	20.00	20-Mar-26	Sunday, 22 March, 2020	Monday, 23 March, 2020	1,79,00,000	NA	March 22, 2021	1,79,00,000	20.00
5	ABHFL NCD A2 - FY 2015-16	INE831R07029	5.00	22-Mar-21	Sunday, 22 March, 2020	Monday, 23 March, 2020	44,75,000	NA	March 22, 2021	44,75,000	5.00
6	ABHFL NCD A1 - FY 2016-17	INE831R07037	15.00	20-Apr-21	Monday, 20 April, 2020	Monday, 20 April, 2020	1,31,25,000	NA	April 20, 2021	1,31,25,000	15.00
7	ABHFL NCD L2 FY 2016-2017	INE831R07128	50.00	10-Mar-22	Tuesday, 10 March, 2020	Tuesday, 10 March, 2020	4,00,00,000	NA	March 10, 2021	4,00,00,000	50.00
8	ABHFL NCD L3 FY 2016-2017	INE831R07136	50.00	18-Mar-22	Friday, 20 March, 2020	Friday, 20 March, 2020	4,00,00,000	NA	March 20, 2021	4,00,00,000	50.00
9	ABHFL NCD A1 FY 2017-2018	INE831R07151	45.00	1-Apr-22	Friday, 3 April, 2020	Friday, 3 April, 2020	3,60,00,000	NA	April 3, 2021	3,60,00,000	45.00
10	ABHFL NCD C1 FY 2017-2018	INE831R07169	100.00	7-Jun-22	Sunday, 7 June, 2020	Monday, 8 June, 2020	8,00,00,000	NA	June 7, 2021	8,00,00,000	100.00
11	ABHFL NCD E1 FY 2017-2018	INE831R07177	85.00	30-Jul-2021	Saturday, 1 August, 2020	Monday, 3 August, 2020	6,42,46,400	NA	July 30, 2021	6,42,46,400	85.00
12	ABHFL NCD F1 FY 2017-2018	INE831R07185	20.00	8-Sep-2022	Tuesday, 8 September, 2020	Tuesday, 8 September, 2020	1,52,00,000	NA	September 8, 2021	1,52,00,000	20.00
13	ABHFL NCD C1 FY 2018-2019	INE831R07193	45.00	7-Jun-2021	NA	NA	NA	NA	June 7, 2021	12,84,75,900	45.00
14	ABHFL NCD D1 FY 2018-2019	INE831R07201	66.30	26-Jul-2021	NA	NA	NA	NA	July 26, 2021	19,13,57,712	66.30
15	ABHFL NCD D2 FY 2018-2019	INE831R07219	20.00	28-Oct-2021	Saturday, 1 August, 2020	Monday, 3 August, 2020	1,76,40,000	NA	August 1, 2021	1,76,40,000	20.00
16	ABHFL NCD G1 FY 2018-2019	INE831R07227	24.00	26-Oct-2021	NA	NA	NA	NA	NA	7,40,86,560	24.00
17	Further Issue ABHFL NCD D1 2018-19	INE831R07201	18.00	26-Jul-2021	NA	NA	NA	NA	July 26, 2021	5,19,52,320	18.00
18	ABHFL NCD I1 FY 2018-2019	INE831R07235	54.00	13-Apr-22	NA	NA	NA	NA	NA	18,67,32,540	54.00
19	Further Issue ABHFL NCD I1 FY 2018-2019	INE831R07235	86.00	13-Apr-22	NA	NA	NA	NA	NA	29,73,88,860	86.00
20	Further Issue ABHFL NCD I1 FY 2018-2019	INE831R07235	40.60	13-Apr-22	NA	NA	NA	NA	NA	14,03,95,206	40.60
21	ABHFL NCD F1 FY 2019-2020	INE831R07243	20.00	24-Sep-21	NA	NA	NA	NA	NA	2,14,58,200	20.00
22	ABHFL NCD PPMFLD F1 FY 2019-2020	INE831R07250	15.00	30-Sep-22	NA	NA	NA	NA	September 30, 2022	3,86,94,600	15.00
23	ABHFL NCD K1 FY 2019-2020	INE831R07268	25.00	17-Feb-23	NA	NA	NA	NA	February 17, 2021	1,94,00,000	25.00
24	ABHFL NCD A1 FY 2020-2021	INE831R07276	400.00	17-May-23	NA	NA	NA	NA	April 17, 2021	32,00,00,000	400.00
25	ABHFL NCD F1 FY 2020-2021	INE831R07284	50.00	08-Sep-23	NA	NA	NA	NA	September 11, 2021	3,02,50,000	50.00

Aditya Birla Housing Finance Ltd. (ABHFL)

ABHFL Sub-Debt (Tier II) Interest Payment details for half year ended

30-Sep-20

Sr. No.	Series	ISIN No.	Principal Amt	Redemption Date	Previous Interest Date	Previous Interest Payment Date as per Business Convention Day	Paid in Rs.	Interest Duly Paid on Due Date	Next Interest Payment Date	Interest Payment on Next Due Date
1	ABHFL Sub Debt Series 'SD1' FY 2016-17	INE831R08019	15	3-Jul-2026	Saturday, 4 July, 2020	Monday, 6 July, 2020	1,36,50,000	Yes	4-Jul-2021	1,36,50,000
2	ABHFL Sub Debt Series 'SD2' FY 2016-17	INE831R08027	10	7-Jul-2026	Tuesday, 7 July, 2020	Tuesday, 7 July, 2020	91,00,000	Yes	7-Jul-2021	91,00,000
3	ABHFL Sub Debt Series 'SD3' FY 2016-17	INE831R08035	15	13-Jul-2026	Monday, 13 July, 2020	Monday, 13 July, 2020	1,36,50,000	Yes	13-Jul-2021	1,36,50,000
4	ABHFL Sub Debt Series 'SD4' FY 2016-17	INE831R08043	25	24-Jul-2026	Sunday, 26 July, 2020	Monday, 27 July, 2020	2,24,75,000	Yes	26-Jul-2021	2,24,75,000
5	ABHFL Sub Debt Series 'SD B1' FY 2017-18	INE831R08050	60	14-May-2027	Sunday, 17 May, 2020	Monday, 18 May, 2020	5,10,00,000	Yes	17-May-2021	5,10,00,000
6	ABHFL Sub Debt Series 'SD C1' FY 2017-18	INE831R08068	75	1-Jun-2027	Monday, 1 June, 2020	Monday, 1 June, 2020	6,37,50,000	Yes	1-Jun-2021	6,37,50,000
7	ABHFL Sub Debt Series 'SD C1' FY 2019-20	INE831R08076	50	8-Jun-2029	Wednesday, 10 June, 2020	Wednesday, 10 June, 2020	4,47,00,000	Yes	10-Jun-2021	4,47,00,000

Aditya Birla Housing Finance Limited

CP Raised and or Matured during the half year ending 30-Sep-20

(INR crore)

CP Ref No.	ISIN No.	Issue Date	Maturity Date	Issued Amount*	Maturity Amount*	Maturity Proceeds duly paid
ABHFL/2019-20/CP025	INE831R14BJ6	8-Jan-2020	7-Apr-2020	300	300	Yes all have been duly paid on respective maturity dates
ABHFL/2019-20/CP026	INE831R14BJ6	8-Jan-2020	7-Apr-2020	25	25	
ABHFL/2019-20/CP027	INE831R14BK4	6-Feb-2020	28-Apr-2020	250	250	
ABHFL/2019-20/CP028	INE831R14BL2	4-Mar-2020	3-Jun-2020	200	200	
ABHFL/2019-20/CP029	INE831R14BN8	13-Mar-2020	28-May-2020	100	100	
ABHFL/2020-21/CP001	INE831R14BP3	18-May-20	14-Aug-2020	300	300	
ABHFL/2020-21/CP002	INE831R14BQ1	29-May-20	27-Aug-2020	50	50	Shall be duly paid on Maturity
ABHFL/2020-21/CP003	INE831R14BR9	14-Aug-20	12-Nov-2020	200	200	
ABHFL/2020-21/CP004	INE831R14BR9	14-Aug-20	12-Nov-2020	100	100	
ABHFL/2020-21/CP005	INE831R14BS7	29-Sep-20	15-Dec-2020	100	100	

*The above proceeds are at face value

Aditya Birla Housing Finance Limited

CP Raised and or Matured during the half year ending

31-Mar-20

(INR crore)

CP Ref No.	ISIN No.	Issue Date	Maturity Date	Issued Amount*	Maturity Amount*	Maturity Proceeds duly paid	
ABHFL/2019-20/CP013	INE831R14AY7	26-Jul-2019	24-Oct-2019	250	250	Yes all have been duly paid on respective maturity dates	
ABHFL/2019-20/CP014	INE831R14AZ4	29-Jul-2019	10-Oct-2019	100	100		
ABHFL/2019-20/CP015	INE831R14AZ4	29-Jul-2019	10-Oct-2019	100	100		
ABHFL/2019-20/CP016	INE831R14BA5	8-Aug-2019	31-Oct-2019	150	150		
ABHFL/2019-20/CP017	INE831R14BB3	4-Sep-2019	6-Nov-2019	100	100		
ABHFL/2019-20/CP018	INE831R14BC1	26-Sep-2019	12-Dec-2019	200	200		
ABHFL/2019-20/CP019	INE831R14BD9	9-Oct-2019	6-Dec-2019	150	150		
ABHFL/2019-20/CP020	INE831R14BE7	10-Oct-2019	8-Jan-2020	300	300		
ABHFL/2019-20/CP021	INE831R14BF4	31-Oct-2019	29-Jan-2020	250	250		
ABHFL/2019-20/CP022	INE831R14BG2	15-Nov-2019	7-Feb-2020	100	100		
ABHFL/2019-20/CP023	INE831R14BH0	11-Dec-2019	6-Mar-2020	100	100		
ABHFL/2019-20/CP024	INE831R14BI8	19-Dec-2019	28-Feb-2020	150	150		
ABHFL/2019-20/CP025	INE831R14BJ6	8-Jan-2020	7-Apr-2020	300	300		
ABHFL/2019-20/CP026	INE831R14BJ6	8-Jan-2020	7-Apr-2020	25	25		
ABHFL/2019-20/CP027	INE831R14BK4	6-Feb-2020	28-Apr-2020	250	250		
ABHFL/2019-20/CP028	INE831R14BL2	4-Mar-2020	3-Jun-2020	200	200		
ABHFL/2019-20/CP029	INE831R14BN8	13-Mar-2020	28-May-2020	100	100		

*The above proceeds are at face value

Home Finance

Aditya Birla Housing Finance Limited

(A subsidiary of Aditya Birla Capital Ltd.)



ADITYA BIRLA CAPITAL

PROTECTING INVESTING FINANCING ADVISING

October 30, 2020

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: STATEMENT OF DEVIATION(S) OR VARIATION(S) FOR THE HALF YEAR ENDED 31ST MARCH 2020, UNDER REGULATION 52(7) OF SECURITIES AND EXCHANGE BOARD OF INDIA (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015.

Re: SEBI/HO/DDHS/08/2020 DATED 17th JANUARY 2020

With reference to the captioned subject, please find enclosed herewith as Annexure A, Statement in the prescribed format, indicating no deviation or variation in the use of proceeds from issue of non-convertible debentures, for the half year ended September 30, 2020.

Request to kindly take the same on your records.

Thanking you

For **Aditya Birla Housing Finance Limited**

Muthiah Ganapathy
Company Secretary

Encl: a/a

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



FS 677275

Statement of Deviation or Variation						
Name of listed entity	Aditya Birla Housing Finance Limited					
Mode of Fund Raising	Private Placement					
Type of instrument	Secured, Redeemable, Rated Listed Non- Convertible Debentures					
Date of Raising Funds	April 17, 2020	September 11, 2020				
Amount Raised	Rs. 400 crore	Rs. 50 crore				
Report filed for half year ended	September 30, 2020					
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?	Not Applicable					
If yes, details of the approval so required?	Not Applicable					
Date of approval	Not Applicable					
Explanation for the Deviation / Variation	Not Applicable					
Comments of the audit committee after review	Not Applicable					
Comments of the auditors, if any	Not Applicable					
Objects for which funds have been raised and where there has been a deviation, in the following table	Not Applicable					
Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilized	Amount of Deviation/ Variation for the half year according to applicable object (INR Crores and in %)	Remark, if any
Not Applicable						
<p><i>Deviation could mean:</i></p> <p>(a) Deviation in the objects or purposes for which the funds have been raised</p> <p>(b) Deviation in the amount of funds actually utilized as against what was originally disclosed.</p>						
<p>For Aditya Birla Housing Finance Limited</p>						
<p>Muthiah Ganapathy Company Secretary</p>						
<p>Date: October 30, 2020</p>						