

**April 15, 2026**

<b>National Stock Exchange of India Limited</b> Listing Department, Exchange Plaza, Bandra Kurla Complex, Bandra (E), Mumbai – 400051	<b>BSE Limited</b> 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, 2026 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 15, 2026, have, inter alia, considered and approved the Audited Financial Results along with Auditor's Report for the Financial Year ended March 31, 2026.

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

1. Audited Financial Results for the financial year ended March 31, 2026 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 62K of SEBI Listing Regulations for the half year ended March 31, 2026;
7. Large Corporate disclosures for March 31, 2026 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, 9<sup>th</sup> 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



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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 Non-Convertible Securities which includes Secured and Unsecured Non-Convertible Debentures, Perpetual Debt Securities and Commercial Papers;
4. Board's Report along with Secretarial Audit Report and Secretarial Compliance Report;
5. Appointment of Secretarial Auditor of the Company.
6. The notice of 17<sup>th</sup> Annual General Meeting of the Company.
7. Revision in 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, 2026 in the newspaper.

The Board Meeting commenced at 1:30 pm and concluded at 3:40 pm.

Thanking you,

For **Aditya Birla Housing Finance Limited**

**Hiral Sidhpura**  
**Company Secretary**  
**Membership No.: 32296**  
[Hiral.Sidhpura@adityabirlacapital.com](mailto:Hiral.Sidhpura@adityabirlacapital.com)

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**Sarda & Pareek LLP**  
Chartered Accountants  
Mahavir Apartments, Third Floor,  
598, M. G. Road, Near Suncity Cinema,  
Vile Parle (East), Mumbai 400057

**B. K. Khare & Co.**  
Chartered Accountants  
706-708, Sharda Chambers  
New Marine Lines  
Mumbai 400020

Independent Auditor's Report on audited financial results for the quarter and year ended on 31<sup>st</sup> March, 2026 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, 2026, 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, 2026.

### 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.

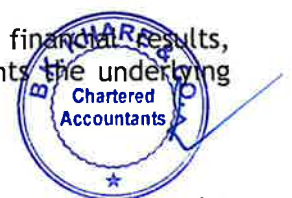
The Board of Directors is responsible for overseeing the Company's financial reporting process.

### **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.

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: 26102789RRDPPQ8014

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

Shirish Rahalkar  
Partner  
Membership No. 111212  
UDIN: 26111212UFWXGW2460

Place : Mumbai  
Date : 15th April, 2026



## 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 & YEAR ENDED MARCH 31, 2026

₹ in crores

Particulars	Quarter ended			Year ended	
	Mar 31, 2026	Dec 31, 2025	Mar 31, 2025	Mar 31, 2026	Mar 31, 2025
	Audited	Unaudited	Audited	Audited	Audited
<b>1 Revenue from operations</b>					
Interest income	1,030.50	974.39	716.97	3,723.43	2,436.26
Fees and commission income	62.30	54.07	49.21	207.14	132.61
Net gain/(Loss) on fair value changes	(1.56)	(1.50)	3.57	0.75	7.05
Net gain on derecognition of financial instruments classified under amortised cost category	31.03	44.41	21.51	134.25	79.26
<b>Total revenue from operations</b>	<b>1,122.27</b>	<b>1,071.37</b>	<b>791.26</b>	<b>4,065.57</b>	<b>2,655.18</b>
<b>2 Other income</b>	-	-	0.16	0.48	1.11
<b>3 Total income (1+2)</b>	<b>1,122.27</b>	<b>1,071.37</b>	<b>791.42</b>	<b>4,066.05</b>	<b>2,656.29</b>
<b>4 Expenses</b>					
Finance costs	634.89	599.89	456.47	2,310.17	1,530.70
Impairment of financial instruments	9.03	28.00	23.72	94.30	53.53
Employee benefit expenses	141.22	131.88	123.86	517.45	418.81
Depreciation and amortization expenses	13.31	13.37	11.32	52.03	40.75
Other expenses	68.97	61.85	55.02	252.81	193.06
<b>Total expenses</b>	<b>867.42</b>	<b>834.99</b>	<b>670.39</b>	<b>3,226.76</b>	<b>2,236.85</b>
<b>5 Profit before exceptional items and tax (3-4)</b>	<b>254.85</b>	<b>236.38</b>	<b>121.03</b>	<b>839.29</b>	<b>419.44</b>
<b>6 Exceptional items (refer note 11)</b>	-	7.03	-	7.03	-
<b>7 Profit before tax (5-6)</b>	<b>254.85</b>	<b>229.35</b>	<b>121.03</b>	<b>832.26</b>	<b>419.44</b>
<b>8 Tax expense</b>					
Current tax	52.61	43.65	22.46	168.05	72.16
Deferred tax	1.92	8.22	4.60	16.50	23.72
Income tax for earlier years	0.02	0.37	(0.00)	0.39	0.13
<b>Total tax expense</b>	<b>54.55</b>	<b>52.23</b>	<b>27.06</b>	<b>184.94</b>	<b>96.01</b>
<b>9 Profit for the period (7-8)</b>	<b>200.30</b>	<b>177.12</b>	<b>93.97</b>	<b>647.32</b>	<b>323.43</b>
<b>10 Other comprehensive income</b>					
<b>Items that will not be reclassified to profit or loss</b>					
Re-measurement gains/ (losses) on defined benefit plans	(0.13)	(0.11)	(0.56)	(1.80)	(1.25)
Income tax effect of above	0.03	0.02	0.14	0.45	0.31
<b>Total other comprehensive income</b>	<b>(0.10)</b>	<b>(0.09)</b>	<b>(0.42)</b>	<b>(1.35)</b>	<b>(0.94)</b>
<b>11 Total comprehensive income (9+10)</b>	<b>200.20</b>	<b>177.03</b>	<b>93.55</b>	<b>645.97</b>	<b>322.49</b>
<b>12 Earnings per share of ₹10 each (quarter numbers not annualised)</b>					
Basic earnings per share (in ₹)	2.81	2.57	1.65	9.56	5.72
Diluted earnings per share (in ₹)	2.81	2.57	1.65	9.54	5.71



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# Aditya Birla Housing Finance Limited

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## STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER & YEAR ENDED MARCH 31, 2026

### Notes:

1. Statement of assets and liabilities as at March 31, 2026

		₹ in crores	
Particulars		As at Mar 31, 2026	As at Mar 31, 2025
		Audited	Audited
<b>ASSETS</b>			
(1)	<b>FINANCIAL ASSETS</b>		
	(a) Cash and cash equivalents	603.66	377.14
	(b) Receivables		
	- Trade receivables	29.54	35.36
	- Other receivables	0.90	0.60
	(c) Loans	42,761.13	28,977.72
	(d) Investments	939.20	741.42
	(e) Other Financial assets	186.05	87.12
		<b>44,520.48</b>	<b>30,219.36</b>
(2)	<b>NON- FINANCIAL ASSETS</b>		
	(a) Current tax assets (net)	16.48	6.77
	(b) Deferred tax assets (net)	-	10.03
	(c) Property, plant and equipment	40.95	40.88
	(d) Right to use of Assets	68.35	70.76
	(e) Intangible assets under development	0.80	1.98
	(f) Other intangible assets	23.64	24.48
	(g) Other non-financial assets	63.71	53.24
		<b>213.93</b>	<b>208.14</b>
	<b>TOTAL ASSETS</b>	<b>44,734.41</b>	<b>30,427.50</b>
<b>LIABILITIES AND EQUITY</b>			
<b>LIABILITIES</b>			
(1)	<b>FINANCIAL LIABILITIES</b>		
	(a) Payables		
	Trade payables		
	(i) total outstanding dues of micro enterprises and small enterprises	0.57	0.02
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	166.84	103.66
	(b) Debt Securities	19,167.30	11,452.63
	(c) Borrowings (Other than debt securities)	17,331.27	14,006.13
	(d) Subordinated Liabilities	1,392.20	642.75
	(e) Lease Liability	73.30	74.42
	(f) Other financial liabilities	548.76	316.12
		<b>38,680.24</b>	<b>26,595.73</b>
(2)	<b>NON- FINANCIAL LIABILITIES</b>		
	(a) Provisions	35.67	23.36
	(b) Deferred tax liabilities (Net)	6.01	-
	(c) Other non-financial liabilities	33.73	25.34
		<b>75.41</b>	<b>48.70</b>
	<b>TOTAL LIABILITIES</b>	<b>38,755.65</b>	<b>26,644.43</b>
(3)	<b>EQUITY</b>		
	(a) Equity share capital	737.72	634.66
	(b) Other equity	5,241.04	3,148.41
	<b>TOTAL EQUITY</b>	<b>5,978.76</b>	<b>3,783.07</b>
	<b>TOTAL EQUITY AND LIABILITY</b>	<b>44,734.41</b>	<b>30,427.50</b>



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## Aditya Birla Housing Finance Limited

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

### STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER & YEAR ENDED MARCH 31, 2026

2. These financial results together with the results for the comparative reporting periods have been prepared in accordance with the applicable accounting standards as prescribed under Section 133 of the Companies Act, 2013 (the "Act") read with Companies (Indian Accounting Standards), Rules 2015, as 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 15, 2026. 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, 2026, 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 & year ended March 31, 2026.

Particulars	Quarter Ended	Year Ended
Amount of loan assigned (₹ in crores)	472.53	3,302.84
Count of loan accounts assigned	3,950	17,177
Weighted average residual maturity (in months)	151	147
Weighted average holding period by originator (in months)	9	12
Retention of beneficial economic interest (MRR) (in %)	10%	10%
Coverage of tangible security coverage (in %)	100%	100%
Rating wise distribution of rated loans	NA	NA
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 & year ended March 31, 2026.

Particulars	Quarter Ended	Year Ended
Aggregate principal outstanding of loans acquired (₹ in crores)	515.20	921.24
Aggregate consideration paid (₹ in crores)	515.20	921.24
Count of loan accounts acquired	4,255	7,103
Weighted average residual tenor of loans acquired (in months)	187	198

c. The Company has not transferred any non performing assets and any special mentioned account to any NBFCs/ ARCs.

d. The Company has not acquired any stressed loans or Special Mention Account through assignment or 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. Related party statement is enclosed in Appendix III.

11. The Government of India has implemented four new Labour Codes ("Codes"), including the Code on Wages, 2019, with effect from November 21, 2025. The Company has assessed the incremental impact of these Codes on employee benefit obligations based on an actuarial valuation and has recognised an amount of ₹ 7.03 Cr under "Exceptional Items" in the Statement of Profit and Loss for the year ended March 31, 2026.

The Government is in the process of notifying the related rules under the new Labour Codes. Any additional impact arising from such rules, if any, will be evaluated and recognised in accordance with the applicable accounting standards in the period in which the rules are notified and become effective.



SEBI

**Aditya Birla Housing Finance Limited**

Appendix I

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  
₹ in crores

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	211.27	5.21	17.51	4.14	184.41
Corporate persons*	11.47	-	-	0.06	11.41
Of which, MSMEs	-	-	-	-	-
Others	-	-	-	-	-
<b>Total</b>	<b>222.74</b>	<b>5.21</b>	<b>17.51</b>	<b>4.20</b>	<b>195.82</b>

\* 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 & YEAR ENDED MARCH 31, 2026

12. As on March 31 2026, the security cover available in respect of secured non-convertible debt securities is 1.41 and the asset cover available in respect of NHB Borrowing having exclusive charge is 1.20. 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.

13. There has been a capital infusion of ₹ 750 crores during the quarter and ₹ 1,550 crores for year ended March 31, 2026 by way of right issue to parent company.

14. Aditya Birla Housing Finance Limited ("Company") has on February 03, 2026, entered into a share subscription agreement ("SSA") with Indriya Limited ("Investor"), one of the entities of Advent International, L.P., for the issue of 12,32,52,061 equity shares of the Company, each having a face value of ₹ 10 per share to the Investor, by way of preferential issue on a private placement basis, at an issue price of ₹ 223.12 for an aggregate consideration amounting to approx. ₹ 2,750 Crore ("Preferential Issue").

In this regard, the approval of the Competition Commission of India was received on April 7, 2026 and the Preferential Issue is in the process of being completed in accordance with the terms of the SSA.

Simultaneously, the Company has also entered into a shareholders' agreement on February 03, 2026 by and amongst Aditya Birla Capital Limited ("ABCL") (i.e., the holding company of the Company), the Investor and the Company setting out the terms and conditions governing the inter se rights and obligations between the Investor and ABCL, with respect to the Company.

Upon completion of the proposed Preferential Issue, ABCL will hold a 85.505% stake and the Investor will hold a 14.286% stake respectively in the paid up equity share capital of the Company on a fully diluted basis.

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 15, 2026



Cash Flow - BV

**Aditya Birla Housing Finance Limited**  
**Cash Flow Statement for the year ended March 31, 2026**

(Currency : Rupees in Crores)

Particulars	For the year ended March 31, 2026	For the year ended March 31, 2025
<b>A. Cash flow from operating activities</b>		
(a) Profit before tax	832.26	419.44
<u>Adjustments for:</u>		
Depreciation and amortisation	52.03	40.75
Interest on lease liability	5.46	4.81
Profit on surrender of lease liability/ income from rent concession	(0.48)	(0.30)
Impairment on financial instruments including loss on derecognition of financial assets at amortised cost	94.30	53.53
Expense on Employee Stock Options Scheme	(0.09)	0.88
Net gain on Fair value changes	(0.75)	(7.05)
Loss/ (profit) on derecognition of property, plant and equipment	0.11	(0.01)
<b>(b) Operating profit before working capital changes</b>	<b>982.84</b>	<b>512.04</b>
<u>Adjustments for:</u>		
Decrease/(increase) in trade receivables	5.42	(15.89)
Decrease/(increase) in other financial assets	(98.94)	(51.98)
Decrease/(increase) in other assets	(11.66)	(12.91)
(Decrease)/increase in trade payables	63.73	60.50
(Decrease)/increase in provisions	10.53	6.80
(Decrease)/increase in other financial liabilities	611.81	62.19
(Decrease)/increase in other liabilities	8.38	12.09
<b>Changes in Loan Book</b>		
Loans Disbursed	(25,332.18)	(17,647.61)
Loans repayment received (incl. foreclosed, direct assignment, etc.)	11,454.57	6,294.28
<b>(c) Cash from operating activities</b>	<b>(12,305.50)</b>	<b>(10,780.50)</b>
Direct taxes paid (net of refund)	(178.15)	(59.66)
<b>Net cash from operating activities (A)</b>	<b>(12,483.65)</b>	<b>(10,840.14)</b>
<b>B. Cash flow from investing activities</b>		
Purchase of property, plant and equipment, acquisition of intangible assets	(34.08)	(49.24)
Proceeds from sale of property, plant and equipment	1.76	0.53
Profit on sale of current investments	6.84	1.10
(Purchase)/sale of current investments (net)	(203.86)	(469.72)
<b>Net cash used in investing activities (B)</b>	<b>(229.34)</b>	<b>(517.33)</b>
<b>C. Cash flow from financing activities</b>		
Proceeds from share capital issue including securities premium (net of share issue expense)	1,549.79	1,199.89
Exercise of Employee Stock Options	-	-
Payment of lease liability	(20.38)	(15.72)
Proceeds from long term borrowings	-	-
Proceeds from Debt Securities	4,945.00	6,095.95
Proceeds from Borrowings (Other than Debt Securities)	6,230.00	5,558.00
Proceeds from Subordinated Liabilities	700.00	285.00
Repayment from Debt Securities	(270.00)	(590.00)
Repayment from Borrowings (Other than Debt Securities)	(3,131.42)	(2,355.31)
Repayment from Subordinated Liabilities	-	-
Repayment of long term borrowings	-	-
Net proceeds/ (repayment) for short term borrowings	2,936.52	1,276.97
<b>Net cash used in financing activities (C)</b>	<b>12,939.50</b>	<b>11,454.78</b>
<b>D. Net increase/ (decrease) in cash and cash equivalents (A+B+C)</b>	<b>226.52</b>	<b>97.30</b>
<b>E. Cash and cash equivalents at the beginning of the year</b>	<b>377.14</b>	<b>279.84</b>
<b>F. Cash and cash equivalents at the end of the year</b>	<b>603.66</b>	<b>377.14</b>

**Additional Information:**

Interest received	3,592.02	2,311.64
Interest paid	1,938.88	1,356.71



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	Column P
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	Debt not backed by any assets offered as security	(Total C to J)	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, DSRFA market value is not applicable)	Market Value for Pari passu charge Assets <sup>10</sup>	Carrying value/book value for pari passu market value is not ascertainable or applicable (for Eg. Bank Balance, DSRFA market value is not applicable)	Total Value(=M+N+O)
		Book Value	Book Value	Yes/No	Book Value	Book Value									
<b>ASSETS</b>															
Property, Plant and Equipment							41			41					
Capital Work-in-Progress															
Right of Use Assets							68			68					
Goodwill							24			24					
Intangible Assets under Development							1			1					
Investments							441	0		441				441	441
Lease							17,707	77		17,784				17,707	20,019
Inventories															
Trade Receivables							16			16				16	16
Cash and Cash Equivalents							320			320				320	320
Bank Balances other than Cash and Cash Equivalents															
Others							135	110	31	285				135	135
<b>TOTAL</b>							4,958	18,556	242	44,734				20,978	20,978



*[Handwritten Signature]*



107AF



# B. K. Khare & Co.

## Chartered Accountants

706/708, Sharda Chambers, New Marine  
Lines, Mumbai – 400 020, India

To,  
The Board of Directors  
Aditya Birla Housing Finance Limited  
One World Centre, Tower 1,  
18<sup>th</sup> Floor, Jupiter Mill Compound,  
Senapati Bapat Marg, Elphinstone Road,  
Mumbai 400 013

**Independent Auditor's Report on Statement of security cover and compliance with relevant covenants with respect to listed non-convertible debentures outstanding as at and for the year ended March 31, 2026**

1. This report is issued in accordance with the terms Engagement Letter dated May 28, 2025, with Aditya Birla Housing Finance Limited ("the Company").
2. We B. K. Khare & Co., Chartered Accountants (Firm Registration Number 105102W), the statutory auditors of the Company, have been requested by the Management of the Company to certify the accompanying "Statement of assets cover and compliance with covenants as on March 31, 2026" (the "Statement") for submission to the Securities and Exchange Board of India ("SEBI") pursuant to Regulation 56(1)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended vide notification No. SEBI.LAD- .NRO/GN/2020/33 dated October 8, 2020 and to Debenture Trustees of the Non-Convertible Debentures pursuant to Regulation 15(1)(t) of the Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993 as amended vide notification No. SEBI/LAD-NRO/GN/2020/34 dated October 8, 2020 (together referred to as the "Regulations"). The Statement has been stamped by us for identification purpose only.

### Management's Responsibility

3. 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 making estimates that are reasonable in the circumstances
4. The Management is also responsible for maintenance of asset cover and compliance with all the covenants of the respective Offer Document/Information Memorandum/ Debenture Trust deeds in the manner as may be specified by SEBI and adherence with all other applicable conditions mentioned in the Regulations in connection with the Statement.



# B. K. Khare & Co.

## Chartered Accountants

### Auditor's Responsibility

5. 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 Year ended March 31, 2026, other relevant records and documents maintained by the Company or that computation thereof is arithmetically inaccurate.
6. The audited financial statements as at and for the period ended March 31, 2026 have been audited by us, on which we concluded that the financial statements prepared in accordance with the applicable accounting standards is free from any material misstatement vide our report dated April 15, 2026. Our audit of these financial statements was conducted in accordance with the Standards on Auditing specified under Section 143(10) of the Companies Act, 2013. Those Standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement.
7. We conducted our examination of the Statement in accordance with the Guidance Note on Reports or Certificates for Special Purposes (the "Guidance Note") issued by the Institute of Chartered Accountant of India (ICAI) and the Standards on Auditing specified under Section 143(10) of the Companies Act 2013 in so far as applicable for the purpose of this Certificate, which includes the concepts of test checks and materiality. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.
8. 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.

### Opinion

9. Based on our examination, and according to the information, explanation and representations provided to us by the Management of the Company, we are of the opinion that the particulars furnished by the Company in the statement are in agreement with the audited financial statements as at and for the year ended March 31, 2026 and other relevant records and documents maintained by the Company.

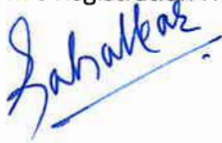


# B. K. Khare & Co. Chartered Accountants

## Restriction on Use

10. This certificate is addressed to and provided to the Board of Directors of the Company solely for the purpose of submission to Debenture Trustees in accordance with the Regulations and should not be used for any other purpose. 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 report is shown or into whose hands it may come without our prior consent in writing.

For **B. K. Khare & Co.,**  
**Chartered Accountants**  
Firm's Registration No.: 105102W



**Shirish Rahalkar**

**Partner**

Membership No. 111212

UDIN: 26111212CGRONV2174

Place: Mumbai

Date: April 15, 2026



Annexure II- Statement showing compliance of covenants as on March 31, 2026

Sr.No.	Category	Covenant	Management Response	Covenant - Complied / Not Complied
1.1	Accounts/funds/ reserves maintained	<b>Recovery Expense Fund:</b> The Company hereby confirms that it has established, and maintains the Recovery Expense Fund in such manner/mode as is prescribed under the SEBI Recovery Expense Fund Requirements, to enable the Debenture Trustee to take prompt action in relation to the enforcement of the security under the Transaction Documents.	REF account is created in accordance with the applicable regulations	Complied
1.2		<b>Account details:</b> The Company proposes to pay the Amounts Outstanding in relation to the Debentures on the respective Due Date(s) as stipulated in the Deed from the designated account and hereby authorises the Debenture Trustee to seek information in relation to payment with respect to redemption of Debentures and payment of interest in relation to the Debentures directly from the Company's bank	The Company has a dedicated bank account for all the NCD issuances and payments related to it. The Debenture Trustee is pre-authorized to seek information in relation to payment with respect to interest/redemption of Debentures directly from the Company's bank	Complied
2.1	Financial	<b>Payment of interest on due dates:</b> All interest, principal repayments, penal interest and other amounts, if any, payable by the Company to the Debenture Holders shall be paid to the Debenture Holders by electronic mode of transfer like RTGS/NEFT/direct credit to such bank account within India as the Debenture Holders' inform the Company in writing and details of which are available with the Registrar. Credit for all payments will be given only on realisation.	The Company has duly made all the interest/redemption payment on its due date	Complied
2.2		<b>Payment of principal on due dates:</b> All interest, principal repayments, penal interest and other amounts, if any, payable by the Company to the Debenture Holders shall be paid to the Debenture Holders by electronic mode of transfer like RTGS/NEFT/direct credit to such bank account within India as the Debenture Holders' inform the Company in writing and details of which are available with the Registrar. Credit for all payments will be given only on realisation.		Complied
3.1	Affirmative or restrictive	<b>Security Cover as per terms of Issue:</b> The Company undertakes to maintain during currency of the Deed, the Required Security Cover (minimum one time) of 100% at all times during the tenor of Debentures. If the Debenture Holder(s)/ Debenture Trustee is of the reasonable opinion that at any time, the Security provided by the Company has become inadequate to cover the Debentures then outstanding, the Company shall immediately provide and furnish to the Debenture Trustee to their satisfaction such additional security as may be acceptable to the Majority Debenture Holder(s)/ Debenture Trustee to cover such deficiency	The Company has maintained the required security cover during the period under review.	Complied
3.2		<b>Title of Security/asset:</b> The Company shall create the charge over the Secured Properties and perfect such security by filing Form CHG- 9 with the ROC and by ensuring and procuring that the Debenture Trustee files Form I with CERSAI in respect thereof within the time period prescribed under the Deed.	The charge over the securities is duly created and perfected	Complied
3.3		<b>Credit rating:</b> Procure that the Debentures are rated and continue to be rated until the Final Settlement Date	The Debentures issued are rated	Complied
4.1	Negative	<b>Fund raising/ borrowing/ encumbrance:</b> Other than as permitted under the Deed, the Company shall not create further Encumbrances on the Security without the consent of the Debenture Trustee.	The Company has not created any further encumbrance on the security without the consent of the Debenture Trustee	Complied
5.1	Default	<b>Default of principal or interest or both:</b> Each of the events or circumstances set out below is an Event of Default. (a) Default is committed in payment of the principal amount of the Debentures on the due date(s) and not rectified within a period of 30 days; (b) Default is committed in the payment of any interest on the Debentures on the due date(s) and not rectified within a period of 3 (three) days;	The Company has duly made all the interest/redemption payment on its due date	Complied
5.2		<b>Security creation default:</b> The Company fails to maintain the Required Security Cover (including by way of providing additional/alternate security to the satisfaction of the Debenture Trustee)	The required security cover is maintained during the period under review	Complied



UDIN: 2611121259RONV2174

**Corporate Office:**

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**Registered Office:**

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Veraval, Gujarat - 362 266

CIN: U65922GJ2009PLC083779



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## HOME LOANS

Annexure III

The listed entity has vide its Board Resolution and information memorandum/ offer document and under various Debenture Trust Deeds, has issued the listed / unlisted debt securities:

ISIN	Private Placement/Public Issue	Secured/ Unsecured	Sanctioned Amount/Amount Issued (INR Crs)
INE831R07318	Private Placement	Secured	250
INE831R07334	Private Placement	Secured	600
INE831R07359	Private Placement	Secured	310
INE831R07367	Private Placement	Secured	265
INE831R07391	Private Placement	Secured	285
INE831R07409	Private Placement	Secured	270
INE831R07417	Private Placement	Secured	425
INE831R07425	Private Placement	Secured	225
INE831R07441	Private Placement	Secured	725
INE831R07458	Private Placement	Secured	400
INE831R07466	Private Placement	Secured	645
INE831R07474	Private Placement	Secured	300
INE831R07482	Private Placement	Secured	265
INE831R07490	Private Placement	Secured	460
INE831R07508	Private Placement	Secured	735
INE831R07516	Private Placement	Secured	700
INE831R07524	Private Placement	Secured	830
INE831R07532	Private Placement	Secured	680
INE831R07540	Private Placement	Secured	500
INE831R07557	Private Placement	Secured	500
INE831R07565	Private Placement	Secured	580
INE831R07573	Private Placement	Secured	1,165
INE831R07581	Private Placement	Secured	1,000
INE831R07599	Private Placement	Secured	225
INE831R07607	Private Placement	Secured	300
INE831R07615	Private Placement	Secured	1,500
INE831R07623	Private Placement	Secured	200
INE831R08019	Private Placement	Un-secured	15
INE831R08027	Private Placement	Un-secured	10
INE831R08035	Private Placement	Un-secured	15
INE831R08043	Private Placement	Un-secured	25
INE831R08050	Private Placement	Un-secured	60
INE831R08068	Private Placement	Un-secured	75
INE831R08076	Private Placement	Un-secured	50
INE831R08084	Private Placement	Un-secured	75
INE831R08092	Private Placement	Un-secured	285
INE831R08100	Private Placement	Un-secured	700
<b>Total</b>			<b>15,650</b>



UDIN: 26111212C4RONV2174

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care.housingfinance@adityabirlacapital.com  
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CIN: U65922GJ2009PLC083779



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**Aditya Birla Housing Finance Limited**  
**Related Party Disclosure for Aditya Birla Housing Finance Limited on a Consolidated basis for the year ended 31st March 2026.**

**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 Finance Limited (ABFL) *(merged with ABCL w.e.f. 1st April, 2025)*  
 Aditya Birla Money Limited (ABML)  
 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)

**Companies in which a director or his relative is a member or director**

- Aditya Birla Management Corporation Pvt Ltd. (ABMCPL)  
 CRIF High Mark Credit Information Services Private Limited  
 Emudhra Limited

**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	Transactions during the year			Balance as on 31st March 2026			
			Income	Expense	Purchase/ (Sale) of FA	Advances Given/ Security Deposit	Equity/ NCD/Loan	Trade Receivable	Trade Payable
Grasim Industries Limited	Ultimate Holding Company	Issue of NCD & Interest on NCD	-	1.89	-	-	26.89	-	-
Aditya Birla Capital Limited	Holding Company	Reimbursement of Expenses & Recovery of expenses	3.75	58.36	0.00	1.24	1,144.74	-	7.23
Aditya Birla Financial Shared Services Limited	Fellow Subsidiary	Reimbursement of Expenses & Recovery of expenses	1.43	45.15	0.18	2.47	-	-	5.23
Aditya Birla Sun Life Insurance Company Limited	Fellow Subsidiary	Commission Income, Reimbursement of Expenses, Recovery of expenses &	84.51	31.23	-	1.42	510.19	11.98	2.13
Aditya Birla Health Insurance Co. Limited	Fellow Subsidiary	Commission Income, Reimbursement of Expenses, Recovery of expenses &	30.28	2.32	-	0.02	26.11	4.32	-
Aditya Birla Wellness Private Limited	Fellow Subsidiary	Reimbursement of Expenses & Recovery of Expenses	-	0.19	-	-	-	-	0.03
Aditya Birla Capital Digital Limited	Fellow Subsidiary	Reimbursement of Expenses & Recovery of expenses	1.75	26.45	-	-	-	-	2.34
Ultratech Cement Limited	Fellow Subsidiary	Reimbursement of Expenses & Recovery of Expenses	-	0.004	-	-	-	-	-
Aditya Birla Sun Life Asset Management Company Ltd	Fellow Subsidiary	Reimbursement of Expenses & Recovery of expenses	1.65	0.24	0.11	0.03	-	0.26	-
Aditya Birla ARC Ltd	Fellow Subsidiary	Reimbursement of Expenses & Recovery of expenses	1.11	-	-	-	-	0.15	-
Aditya Birla Money Ltd	Fellow Subsidiary	Reimbursement of Expenses	-	0.50	-	-	-	-	0.36
CNIF High Mark Credit Information Services Pvt.Ltd	Common Director	Reimbursement of Expenses	-	0.38	-	-	-	-	0.12
Aditya Birla Management Corporation Pvt.	Common Director	Reimbursement of Expenses	-	0.07	-	-	-	-	0.07
Emudhra Limited	Common Director	Reimbursement of Expenses	-	0.004	-	-	-	-	0.004
Mr. Rakesh Singh*	Director of Holding Company	Loans given	-	-	-	-	3.02	-	-

\*The outstanding amount of ₹3.02 crore relates to a loan granted to a borrower that subsequently became a related party w.e.f. September 01, 2025. The said loan was sanctioned to this related party on April 04, 2024.



*(Handwritten signature)*



**April 15, 2026**

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

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, 2026.

For **Aditya Birla Housing Finance Limited**

**Hiral Sidhpura**  
**Company Secretary**  
**Membership No.: 32296**  
[Hiral.Sidhpura@adityabirlacapital.com](mailto:Hiral.Sidhpura@adityabirlacapital.com)

**Corporate Office:**

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One World Centre, Tower 1, 9<sup>th</sup> Floor, Jupiter Mill Compound,  
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**April 15, 2026**

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

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, 2026:

<b>s</b>	<b>Particulars</b>	<b>Year Ended</b>	<b>Quarter Ended</b>
1	Debt-equity ratio <sup>1</sup>	6.34	6.34
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)	5,978.74	5,978.74
7	Net profit after tax (Rs. in Crores)	647.32	200.30
8	Earnings per share	9.56	2.81
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 <sup>2</sup>	0.85	0.85
14	Debtors turnover	NA	NA
15	Inventory turnover	NA	NA
16	Operating margin (%)	NA	NA
17	Net profit margin (%) <sup>3</sup>	15.92%	17.85%
18	Sector specific equivalent ratios:		
	(a) Gross Stage 3	0.44%	0.44%
	(b) Net Stage 3	0.18%	0.18%
	(c) Gross NPA	0.44%	0.44%
	(d) Net NPA	0.18%	0.18%
	(e) Return on Total Assets (annualised)	1.88%	2.07%

**Corporate Office:**

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19	Asset cover available, in case of non-convertible debt securities	1.41 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, 2026 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](mailto:Hiral.Sidhpura@adityabirlacapital.com)

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**Registered Office:**

Indian Rayon Compound,  
Veraval, Gujarat - 362 266

CIN: U65922GJ2009PLC083779



**April 15, 2026**

<b>National Stock Exchange of India Limited</b> Listing Department, Exchange Plaza, Bandra Kurla Complex, Bandra (E), Mumbai – 400051	<b>BSE Limited</b> 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, 2026**

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](mailto:Hiral.Sidhpura@adityabirlacapital.com)

**Corporate Office:**

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## Annexure A

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 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
Aditya Birla Housing Finance Limited	INE831R07516	Private Placement	Secured NCD	13-02-2026	75.00	75.00	No	NA	NA
Aditya Birla Housing Finance Limited	INE831R08100	Private Placement	Unsecured NCD	18-03-2026	200.00	200.00	No	NA	NA
<b>Total</b>					<b>275.00</b>	<b>275.00</b>			
<p>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.</p>									

## Annexure B

Particulars		Remarks					
Name of listed entity		Aditya Birla Housing Finance Limited					
Mode of fund raising		<del>Public issue</del> Private placement					
Type of instrument		Non-convertible Securities					
Date of raising funds		February 13, 2026, March 18, 2026					
Amount raised (in Rs. Crore)		275.00					
Report filed for quarter ended		March 31, 2026					
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? If yes, details of the approval so required?		Yes/ <del>No</del>					
Date of approval		NA					
Explanation for the deviation/ variation		NA					
Comments of the audit committee after review		NA					
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
<p>Non-convertible debentures are issued, only for deployment of funds on our own Balance-sheet.</p> <p>The funds raised through issue of non-convertible debentures will be utilised</p> <ul style="list-style-type: none"> <li>-after meeting the expenditure of and related to the Issue and</li> <li>-for our various financing activities,</li> <li>-to repay our existing loans</li> <li>-towards our business operations expenses including capital expenditure</li> <li>-towards working capital and investment requirements.</li> </ul> <p>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.</p> <p>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.</p>	No	75	NA	75	-	NA	13-02-2026
<p>Non-convertible debentures are issued, only for deployment of funds on our own Balance-sheet.</p> <p>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</p> <p>The funds raised through issue of non-convertible debentures will be utilised</p> <ul style="list-style-type: none"> <li>- after meeting the expenditure of and related to the Issue and</li> <li>- to repay our existing loans</li> <li>- towards our business operations expenses including capital expenditure</li> <li>- towards working capital and investment requirements.</li> </ul> <p>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.</p> <p>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.</p>	No	200	NA	200	-	NA	18-03-2026
<p>Deviation could mean:</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 <b>Aditya Birla Housing Finance Limited</b></p>							
<p>Name of signatory: <b>Hiral Sidhpura</b></p> <p>Designation: <b>Company Secretary</b></p> <p>Date: April 15, 2026</p>							

April 15, 2026

**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: Initial Disclosure to be made by an entity identified as a Large Corporate**

**Ref: SEBI Master Circular SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025 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, 2026 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 <sup>st</sup> March 2026.	INR 30,434.60 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 October 15, 2025.

\*Principal Outstanding and Excluding commercial papers, cash credit, WCDL & inter corporate borrowings from Parent Company.

**Corporate Office:**

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We confirm that we are a Large Corporate as per the applicability criteria given under the Chapter XII of SEBI Master circular dated October 15, 2025 as amended from time to time.

Thanking you  
Yours faithfully

**For Aditya Birla Housing Finance Limited**

**Hiral Sidhpura**  
Company Secretary

**Ashish Damani**  
Chief Financial Officer

**Contact Details:**

**Hiral Sidhpura**

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

**Email:** [hiralsidhpura@adityabirlacapital.com](mailto:hiralsidhpura@adityabirlacapital.com)

**Ashish Damani**

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

**Email:**  
[ashish.damani@adityabirlacapital.com](mailto:ashish.damani@adityabirlacapital.com)

**Corporate Office:**

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April 15, 2026

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--	---

Dear Sir/Madam,

**Sub: Annual Disclosure to be made by an entity identified as a Large Corporate**

**Ref: SEBI Master Circular SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025 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 2025-26 as per Chapter XII of the SEBI Master Circular SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025 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:** 2025-2026 (T)
- 4. Details of the borrowings (all figures in Rs crore):**

Sr.No.	Particulars	Details
i.	3-year block period	<b>T (FY 2025-2026), T+1 (FY 2026-2027), T+ 2 (FY 2027-2028)</b>
ii.	Incremental borrowing done in (T) <b>(a)</b>	11,875.00
iii.	Mandatory borrowing to be done through debt securities in FY (T) <b>(b) = (25% of a)</b>	2,968.75
iv.	Actual borrowings done through debt securities in FY (T) <b>(c)</b>	5,645.00
v.	Shortfall in the borrowing through debt securities, if any, for FY (T-1) i.e. FY 2024-25 carried forward to FY (T) . <b>(d)</b>	Nil

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**HOME LOANS**

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 2024 - 25) 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 (2023-24), (T-1) FY (2024-2025) ,(T) FY (2025-26)
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 October 15, 2025.	

Thanking you,

Yours faithfully

For **Aditya Birla Housing Finance Limited**

**Hiral Sidhpura**  
Company Secretary  
Place: Mumbai

**Ashish Damani**  
Chief Financial Officer

**Corporate Office:**

**Aditya Birla Housing Finance Limited**

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April 15, 2026

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Listing Department, Exchange Plaza,  
Bandra Kurla Complex, Bandra (E), Mumbai  
– 400051

**BSE Limited**  
Phiroze Jeejeebhoy Towers  
Dalal Street, Mumbai- 400001

Dear Sir/Madam,

**Sub: Submission of Large Corporate Disclosure for FY 2025-26**

**Ref: SEBI Master Circular SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025 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 2025-26 as per Chapter XII of the SEBI Master Circular SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025 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:** 2025-2026 (T)
- 4. Details of the borrowings (all figures in Rs crore):**

Sr. No.	Particulars	Details
i.	Company Name	Aditya Birla Housing Finance Limited
ii.	Financial From	01-04-2025
iii.	Financial To	31-03-2026
iv.	Outstanding Qualified Borrowings at the start of the financial year (Rs. In Crores)	21,961.02
v.	Outstanding Qualified Borrowings at the end of the financial year (Rs. In Crores)	30,434.60
vi.	Highest Credit rating of the Company (highest in case of multiple ratings) ("AA"/"AA+"/"AAA")	AAA

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**HOME LOANS**

vii.	Incremental borrowing done during the year (qualified borrowings) (Rs. In Crores)	11,875.00
viii.	Borrowings by way of issuance of debt securities during the year (Rs. In Crores) for FY 2025-26	5,645.00
ix.	Borrowings by way of issuance of debt securities during the year (Rs. In Crores) for FY 2024-25	6,625.00
x.	Borrowings by way of issuance of debt securities during the year (Rs. In Crores) for FY 2023-24	2,205.00

Thanking you,

Yours faithfully

For Aditya Birla Housing Finance Limited

Hiral Sidhpura  
Company Secretary  
Place: Mumbai

Ashish Damani  
Chief Financial Officer

**Corporate Office:**

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