Aditya Birla Housing Finance Ltd.

ADITYA BIRLA CAPITAL
HOME LOANS

July 16, 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: Outcome of Board Meeting - Submission of Unaudited Financial Results along with Limited Review Report issued by the statutory auditors for the Quarter ended June 30, 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., July 16, 2026, have, inter alia, considered and approved the Unaudited Financial Results along with Limited Review Report for the quarter ended June 30, 2026.

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

1. Details as per Regulation 52(4) of SEBI Listing Regulations, also form part of Financial Results;
2. 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;
3. Security Cover certificate as per Regulation 54(3) of SEBI Listing Regulations read with SEBI Circular SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated August 13, 2025;

Further, in the said meeting, the Board of Directors of the Company have also reviewed the following:-

1. Code of conduct to regulate, monitor and report trading by designated persons in listed or proposed to be listed securities
2. Policy of Related party transaction

Further, in accordance with Regulation 52(8) of the Listing Regulations, the Company would be publishing the Unaudited Financial Results of the Company for the quarter ended June 30, 2026 in the newspaper.

The Board Meeting commenced at 4:00 pm and concluded at 4:45 pm.

Thanking you,

For **Aditya Birla Housing Finance Limited**

HIRAL PRAVIN SIDHPURA
Digitally signed by HIRAL PRAVIN SIDHPURA
Date: 2026.07.16 16:48:35 +05'30'

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

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

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

Independent Auditor's Review Report on Unaudited Quarterly and Year to Date Financial Results of Aditya Birla Housing Finance Limited under Regulation 52 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, as amended.

To
The Board of Directors
Aditya Birla Housing Finance Limited

Introduction

1. We have reviewed the accompanying Unaudited Financial Results of Aditya Birla Housing Finance Limited ('the company) for the quarter ended on June 30, 2026 ('the statement'), being submitted by the company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('Listing Regulations').
2. This statement, which is responsibility of the Company's Management and approved by the Board of Directors of the Company, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standards ('Ind AS') 34 'Interim Financial Reporting' specified in section 133 of the Companies Act, 2013, the circulars, guidelines and directions issued by Reserve Bank of India from time to time and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.

Scope of Review

3. We conducted our review 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. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of company's personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

B.K. KHARE & CO. Chartered Accountants

SARDA & PAREEK LLP MUMBAI FRN 109262W/ W100673 Chartered Accountants

Conclusion

4. Based on our review conducted as above, nothing has come to our knowledge which causes us to believe that the accompanying Statement prepared in accordance with the applicable Ind AS and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 52 of the listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

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

Shirish Rahalkar
Partner
Membership No. 111212
UDIN: 26111212DYUKKK9949

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

Niranjan Joshi
Partner
Membership No. 102789
UDIN: 26102789JBYKGM4719

Place: Mumbai
Date: 16th July 2026

B.K. KHARE & CO. Chartered Accountants

SARDA & PAREEK LLP MUMBAI FRN 109262W/ W100673 Chartered Accountants

Aditya Birla Housing Finance Limited

Regd office: Indian Rayon Compound Veraval Gujarat, 362266
CIN: U65922GJ2009PLC083779
website: https://homefinance.adityabirlacapital.com/

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026

₹ in crores

	Particulars	Quarter ended			Year ended
		Jun 30, 2026	Mar 31, 2026	Jun 30, 2025	Mar 31, 2026
		Unaudited	Audited	Unaudited	Audited
1	**Revenue from operations**				
	Interest income	1,147.02	1,030.50	822.37	3,723.43
	Fees and commission income	61.29	62.30	39.13	207.14
	Net gain/(Loss) on fair value changes	6.11	(1.56)	8.01	0.75
	Net gain on derecognition of financial instruments classified under amortised cost category	40.31	31.03	23.97	134.25
	Total revenue from operations	**1,254.73**	**1,122.27**	**893.48**	**4,065.57**
2	**Other income**	0.82	-	0.48	0.48
3	**Total income (1+2)**	**1,255.55**	**1,122.27**	**893.96**	**4,066.05**
4	**Expenses**				
	Finance costs	683.19	634.89	516.75	2,310.17
	Impairment of financial instruments	29.20	9.03	28.96	94.30
	Employee benefit expenses	161.95	141.22	118.23	517.45
	Depreciation and amortization expenses	14.27	13.31	12.42	52.03
	Other expenses	66.93	68.97	63.50	252.81
	Total expenses	**955.54**	**867.42**	**739.86**	**3,226.76**
5	**Profit before exceptional items and tax (3-4)**	**300.01**	**254.85**	**154.10**	**839.29**
6	**Exceptional items**	-	-	-	**7.03**
7	**Profit before tax (5-6)**	**300.01**	**254.85**	**154.10**	**832.26**
8	**Tax expense**				
	Current tax	63.12	52.61	31.82	168.05
	Deferred tax	3.83	1.92	2.82	16.50
	Income tax for earlier years	-	0.02	-	0.39
	Total tax expense	**66.95**	**54.55**	**34.64**	**184.94**
9	**Profit for the period (7-8)**	**233.06**	**200.30**	**119.46**	**647.32**
10	**Other comprehensive income**				
	Items that will not be reclassified to profit or loss				
	Re-measurement gains/ (losses) on defined benefit plans	(0.99)	(0.13)	(1.11)	(1.80)
	Income tax effect of above	0.25	0.03	0.28	0.45
	Total other comprehensive income	**(0.74)**	**(0.10)**	**(0.83)**	**(1.35)**
11	**Total comprehensive income (9+10)**	**232.32**	**200.20**	**118.63**	**645.97**
12	**Earnings per share of ₹10 each (quarter numbers not annualised)**				
	Basic earnings per share (in ₹)	2.78	2.81	1.86	9.56
	Diluted earnings per share (in ₹)	2.77	2.81	1.86	9.54

B.K. KHARE & CO. Chartered Accountants

SARDA & PAREEK LLP MUMBAI FRN 109262W/ W100673 Chartered Accountants

ADITYA BIRLA HOUSING FINANCE LTD.

Aditya Birla Housing Finance Limited

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STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026

Notes:

1. 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.

2. 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.

3. The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on July 16, 2026. The financial results for the quarter ended June 30, 2026 have been subjected to limited review by the joint statutory auditors of the Company.

4. 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 June 30, 2026, the Company has complied with the guidelines applicable to entities in the Middle Layer under the above Framework.

5. Disclosure persuant to Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 issued by RBI vide circular dated November 28, 2025 are as under:

a. Details of loans transferred through assignment in respect of loans not in default during the quarter ended June 30, 2026.

Particulars	**Quarter Ended June 30 2026**
Nature of entities	Banks and NBFCs
Amount of loan assigned (₹ in crores)	540.81
Count of loan accounts assigned	4,083
No. of transactions	2
Weighted average residual maturity (in months)	157
Weighted average holding period by originator (in months)	9
Retention of beneficial economic interest (MRR) (in %)	10%
Coverage of tangible security coverage (in %)	100%
Rating wise distribution of rated loans	Unrated
Number of instances (transactions) where transferor has agreed to replace the transferred loans	NIL
Number of transferred loan replaced	NIL

b. Details of loans acquired through assignment in respect of loans not in default during the quarter ended June 30, 2026.

Particulars	**Quarter Ended June 30 2026**
No. of accounts acquired	4,229
Aggregate value (net of provisions) of accounts assigned (₹ in crores)	464.96
Aggregate consideration paid (₹ in crores)	464.96
Weighted average residual tenor (in Months)	181
Weighted average holding period (in Months)	17
Coverage of tangible security	100%
Rating-wise distribution of rated Loans	Unrated

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.

B.K. KHARE & CO. Chartered Accountants

SARDA & PAREEK LLP MUMBAI FRN 109262W/ W100673 Chartered Accountants

HOUSING ... LTD.

Aditya Birla Housing Finance Limited

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STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026

6.Disclosure related to Co-Lending Arrangements (CLAs) as at June 30, 2026 as per Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 issued by RBI vide circular dated November 28, 2025 are as under:

Particulars	As at June 30 2026
Quantum of CLAs	2
Weighted average rate of interest	10.17%
Fees charged/paid (₹ in crores)	0.01
Broad sectors in which co-lending was undertaken	Financial Services
Loan Book Outstanding (₹ in crores)	19.07
Performance of loans under CLA	
GNPA	0.81%
NNPA	0.69%

The Company has not entered into a new Co-Lending Arrangements (CLAs) during the quarter ended June 30, 2026.

7.Disclosure related to project finance as at June 30, 2026 as per Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 issued by RBI vide circular dated November 28, 2025 are as under:

Sr. No	Item Description	Number of accounts	Total outstanding (in ₹ crore)
1	Projects under implementation accounts at the beginning of the quarter.	460	7,149
2	Projects under implementation accounts sanctioned during the quarter.	59	787
3	Projects under implementation accounts where DCCO has been achieved during the quarter	-15	-233
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	481	7,305
5	Out of '4' – accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked.	Nil	Nil
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	Nil	Nil
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	Nil	Nil
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	Nil	Nil
6	Out of '5', accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.	Nil	Nil
7	Out of '5', account in respect of which cost overrun associated with extension in original / extended DCCO, as the case may be, was funded	Nil	Nil
7.1	Out of '7', accounts where SBCFwas sanctioned during financial closure and renewed continuously	Nil	Nil
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	Nil	Nil
8	Out of '4' – accounts in respect of which resolution process not involving extension in original / extended DCCO, as the case may be, has been invoked.	Nil	Nil
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	Nil	Nil
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	Nil	Nil
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	Nil	Nil

8. As on June 30 2026, the security cover available in respect of secured non-convertible debt securities is 1.47 and the asset cover available in respect of NHB Borrowing having exclusive charge is 1.14. 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 Appendix I.

B.K. KHARE & CO. Chartered Accountants

SARDA & PAREEK LLP MUMBAI FRN 109262W/ W100673 Chartered Accountants

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STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026

9. Aditya Birla Housing Finance Limited ("Company") had entered into a share subscription agreement ("SSA") in respect of the issuance of 12,32,52,061 (Twelve Crore Thirty Two Lakh Fifty Two Thousand and Sixty One Only) equity shares of the Company, each of face value of INR 10 (Indian Rupees Ten) ("Subscription Shares") at a price of INR 223.12 per equity share to Indriya Limited, one of the entities of Advent International, L.P. ("Investor") by way of preferential issue on a private placement basis ("Transaction") subject to the receipt of approval of the Competition Commission of India ("CCI").

The CCI has, vide its letter dated April 07, 2026 granted its approval for the transaction in terms of the Competition Act, 2002. Accordingly, the Company received aggregate consideration amounting to INR 27,49,99,99,850.30 on April 17, 2026 and allotted above mentioned equity shares to Investor by way of preferential issue on a private placement basis.

After completion of the above transaction, currently, the Aditya Birla Capital limited, Holding company of the Company is holding 85.505% and Investor is holding 14.286% in share capital of the Company on fully diluted basis.

10. Previous quarter/year figures have been regrouped/reclassed wherever necessary to conform to current quarter classification.

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: July 16, 2026

B.K. KHARE & CO. Chartered Accountants

SARDA & PAREEK LLP MUMBAI FRN 109262W/ W100673 Chartered Accountants

ADITYA BIRLA HOUSING FINANCE LTD.

₹ in crores

Appendix I

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	Column P
Particulars		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)	Related to only those items covered by this certificate				
	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari passu charge)	Other assets on which there is pari Passu charge (excluding items covered in column F)		debt amount considered more than once (due to exclusive plus pari passu charge)			Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets[viii]	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=L+M+N+O)
											Relating to Column F				
		Book Value	Book Value	Yes/No	Book Value	Book Value									
ASSETS				-											
Property, Plant and Equipment				-	-	-	48	-		48				-	-
Capital Work-in Progress				-	-	-		-		-					-
Right of Use Assets				-	-	-	79	-		79					-
Goodwill				-	-	-		-		-					-
Intangible Assets				-	-	-	24	-		24					-
Intangible Assets under Development				-	-	-	3	-		3					-
Investments				-	518	436	0	-		954				518	518
Loans			5,239	-	22,575	19,005	82	-		46,901				22,575	22,575
Inventories				-	-	-		-		-					-
Trade Receivables				-	31	26		-		56				31	31
Cash and Cash Equivalents				-	352	297	-	-		649				352	352
Bank Balances other than Cash and Cash Equivalents				-	-	-		-		-					-
Others				-	119	100	46	-		266				119	119
Total			5,239		23,595	19,864	283	-		48,981		-		23,595	23,595

₹ In crores

Appendix I

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	Column P
Particulars		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)	Related to only those items covered by this certificate				
	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari passu charge)	Other assets on which there is pari Passu charge (excluding items covered in column F)		debt amount considered more than once (due to exclusive plus pari passu charge)			Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets[viii]	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=L+M+N+O)
													Relating to Column F		
LIABILITIES															
Debt securities to which this certificate pertains				Yes	15,254			-		15,254				15,254	15,254
Other debt sharing pari-passu charge with above debt					840			-		840				840	840
Other Debt								-		-					-
Subordinated Debt	No Charge as unsecured Debt			No				-	1,347	1,347					-
Borrowings	NA			No	-		-	-		-					-
Bank	Pari-Passu Charge			No	-	13,549	-	-		13,549				-	-
Debt securities	No Charge as Commercial Paper	*not to be filled*		No			3,676	-		3,676					-
Others	Exclusive charge on NHB Loan		4,607	No	-		-	-		4,607					-
Others	Repo			No			-			-					-
Trade Payables	NA			No	-		183	-		183					-
Lease Liabilities	NA			No	-		84	-		84					-
Provisions	NA			No	-		39	-		39					-
Others	NA			No	-		472	-		472					-
Total			4,607		16,094	13,549	4,455	-	1,347	40,051		-		16,094	16,094
Cover on Book Value			1.14		1.47										
Cover on Market Value														1.47	
			Exclusive Security Cover Ratio		Pari-Passu Security Cover Ratio										

Note: We confirm that the company has complied with the covenants mentioned in the placement memorandums of the Secured Redeemable Non-Convertible Debentures for the quarter ended June 30, 2026.

UDIN : 26111212TEDUUS5918

B.K. KHARE & CO. Chartered Accountants

ADITYA BIRLA HOUSING FINANCE LTD.

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,
18th 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 on-convertible debentures outstanding as at and for the period ended June 30, 2026

1. This report is issued in accordance with the terms of addendum to Engagement Letter dated November 03, 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 June 30, 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 unaudited financial information as at / for the quarter ended June 30, 2026, other relevant records and documents maintained by the Company or that computation thereof is arithmetically inaccurate.

6. The unaudited reviewed financial results as at and for the period ended June 30, 2026 have been reviewed by us, on which we concluded that the financial results prepared in accordance with the applicable accounting standards is free from any material misstatement vide our report dated July 16, 2026. Our review of these financial results 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 unaudited financial results as at and for the period ended June 30, 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

Rahalkar

Shirish Rahalkar
Partner
Membership No. 111212
UDIN: 26111212TEDUUS5918
Place: Mumbai
Date: July 16, 2026

B.K. KHARE & CO.
Chartered Accountants

Annexure II- Statement showing compliance of covenants as on June 30, 2026

Sr.No.	Category	Covenant	Management Response	Covenant - Complied / Not Complied
1.1	Accounts/funds/ reserves maintained	**Recovery Expense Fund:** 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		**Account details:** 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-authorised to seek information in relation to payment with respect to interest/redemption of Debentures directly from the Company's bank	Complied
2.1	Financial	**Payment of Interest on due dates:** 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		**Payment of principal on due dates:** 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	**Security Cover as per terms of Issue:** 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		**Title of Security/asset:** 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		**Credit rating:** 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	**Fund raising/ borrowing/ encumbrance:** 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	**Default of principal or interest or both:** 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		**Security creation default:** 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

ADITYA BIRLA HOUSING FINANCE LTD. MUMBAI

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
INE831R07631	Private Placement	Secured	150
INE831R07649	Private Placement	Secured	460
INE831R07656	Private Placement	Secured	500
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
Total			**16,760**

ADITYA BIRLA HOUSING FINANCE LTD. MUMBAI

Aditya Birla Housing Finance Ltd.

ADITYA BIRLA CAPITAL
HOME LOANS

July 16, 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: 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 ended June 30, 2026:

Sr. no.	Particulars	Quarter Ended
1	Debt-equity ratio [1]	4.40
2	Debt service coverage ratio	NA
3	Interest service coverage ratio	NA
4	Outstanding redeemable preference shares (quantity and value)	NA
5	Capital redemption reserve/debenture redemption reserve	NA
6	Net worth (Rs. in Crores)	8,929.54
7	Net profit after tax (Rs. in Crores)	233.06
8	Earnings per share	2.78
9	Current ratio	NA
10	Long term debt to working capital	NA
11	Bad debts to Account receivable ratio	NA
12	Current liability ratio	NA
13	Total debts to total assets [2]	0.80
14	Debtors' turnover	NA
15	Inventory turnover	NA
16	Operating margin (%)	NA
17	Net profit margin (%) [3]	18.56%
18		
	(a) Gross Stage 3	0.41%
	(b) Net Stage 3	0.18%
	(c) Gross NPA	0.41%
	(d) Net NPA	0.18%
	(e) Return on Total Assets (annualised)	2.12%

19	Asset cover available, in case of non-convertible debt securities	1.47 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 June 30, 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 PRAVIN SIDHPURA
Digitally signed by HIRAL PRAVIN SIDHPURA
Date: 2026.07.16 16:49:30 +05'30'

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

Aditya Birla Housing Finance Ltd.

ADITYA BIRLA CAPITAL
HOME LOANS

July 16, 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: 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 June 30, 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 PRAVIN SIDHPURA
Digitally signed by HIRAL PRAVIN SIDHPURA
Date: 2026.07.16 16:49:53 +05'30'

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

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	INE831R07631	Private Placement	Secured NCD	27-04-2026	150.00	150.00	No	NA	NA
Aditya Birla Housing Finance Limited	INE831R07649	Private Placement	Secured NCD	05-06-2026	460.00	460.00	No	NA	NA
Aditya Birla Housing Finance Limited	INE831R07656	Private Placement	Secured NCD	05-06-2026	500.00	500.00	No	NA	NA
Total					**1110.00**	**1110.00**			

Note: The purpose of for which the funds were utilized as per placement memorandum-
The fund raised through this Issue, after meeting the expenditure of and related to the Issue, will be used for our various financing activities, to repay our existing loans and our business operations including for our capital expenditure and working capital requirements.

Annexure B

Particulars	Remarks						
Name of listed entity	Aditya Birla Housing Finance Limited						
Mode of fund raising	~~Public issue/~~ Private placement						
Type of instrument	Non-convertible Securities						
Date of raising funds	April 27, 2026, June 05, 2026						
Amount raised (in Rs. Crore)	1,110.00						
Report filed for quarter ended	30-06-2026						
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?	Yes/ ~~No~~						
If yes, details of the approval so required?	NA						
Date of approval	NA						
Explanation for the deviation/ variation	NA						
Comments of the audit committee after review	Nil						
Comments of the auditors, if any	NA						
Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:							
Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/ Variation for the half year according to applicable object (INR Crores and in %)	Remarks, if any	Date of Raising Funds
Non-convertible debentures are issued, only for deployment of funds on our own Balance-sheet. The funds raised through issue of non-convertible debentures will be utilised -after meeting the expenditure of and related to the Issue and -for our various financing activities, -to repay our existing loans -towards our business operations expenses including capital expenditure -towards working capital and investment requirements. Funds raised through issue of non-convertible debentures would not be utilised to facilitate resource requests of or utilization by group entities/ parent company/ associates. 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.	NA	150	NA	150	-	NA	27-04-2026
	NA	460	NA	460	-	NA	05-06-2026
	NA	500	NA	500	-	NA	05-06-2026

Deviation could mean:
a. Deviation in the objects or purposes for which the funds have been raised.
b. Deviation in the amount of funds actually utilized as against what was originally disclosed

For **Aditya Birla Housing Finance Limited**

HIRAL PRAVIN SIDHPURA
Digitally signed by HIRAL PRAVIN SIDHPURA
Date: 2026.07.16 16:50:22 +05'30'

Name of signatory: **Hiral Sidhpura**
Designation: **Company Secretary**
Date: July 16, 2026