

(PART – A: PRIVATE AND CONFIDENTIAL (FOR ADDRESSEE ONLY))

KEY INFORMATION DOCUMENT

(This Key Information Document is neither a prospectus nor a statement in lieu of prospectus)

Dated: July 09, 2024

ADITYA BIRLA HOUSING FINANCE LIMITED

(A Public Limited Company Incorporated under the Companies Act, 1956)

(Formerly known as Lil Investment Limited (LIL))

Corporate Identity Number (CIN): U65922GJ2009PLC083779

PAN: AABCL6440R

Date of Incorporation: July 27, 2009

Place of Incorporation: Mumbai, Maharashtra

NHB Reg No.: 07.0113.14

IRDA Reg No: CA0623

Registered Office: Indian Rayon Compound, Veraval, Gujarat 362266

Corporate Office: One World Center, Tower 1, 9th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013, **Tel:** 022 43567100

Email: care.housingfinance@adityabirlacapital.com

Website: www.adityabirlahousingfinance.com

REGISTRARS & TRANSFER AGENT	DEBENTURE TRUSTEE	CREDIT RATING AGENCY	CREDIT RATING AGENCY
<p>LINK Intime Link Intime Pvt Ltd. C 101, 247 Park, L B S Marg, Vikhroli West, Mumbai 400 083 Ph no: +91 22 49186000 Fax no: +91 22 49186060 Email: isrl@intimespectrum.com Website: www.linkintime.co.in</p>	<p>VISTRA ITCL Vistra ITCL (India) Limited Plot C-22, G- Block, BKC Bandra (E), Mumbai – 400 052 Ph no: +91 22 2653 3333 Contact: Mr. Sameer Kabra Email: Sameer.kabra@vistra.com SEBI Reg. No. IND000000452 Website: www.vistraitcl.com</p>	<p>India Ratings & Research A Fitch Group Company India Ratings & Research Private Ltd Wockhardt Tower, West Wing, Level 4, BKC, Bandra (East) Mumbai 400 051 Ph no: 022-40001700 Fax no: 022-40001701 Contact person: Mr. Jinay Gala Email ID: jinay.gala@indiaratings.co.in Website: www.indiaratings.co.in</p>	<p>ICRA A MOODY'S INVESTORS SERVICE COMPANY ICRA Limited 1802, 18th Floor, Tower 3, Indiabulls Finance Centre Senapati Bapat Marg, Elphinstone Road, Mumbai Ph no: 022-6179 6300 Fax no: 022-2433 1390 Contact person: Ms. Neha Parikh Email ID: neha.parikh@icraindia.com Website: www.icra.in</p>

STATUTORY AUDITOR	JOINT STATUTORY AUDITOR
<p>B. K. Khare & Co. Chartered Accountants B. K. Khare & Co. Chartered Accountants 706-708, Sharda Chambers, New Marines Lines Mumbai 400 020 Phone No.: 91 (22) 6243 9500 Contact person: Mr. Shirish Rahalkar, Partner Email ID: shirishrahalkar@bkkhareco.com Website: www.bkkhareco.com</p>	<p>Sarda & Pareek LLP Chartered Accounts Mahavir Apartments, 3rd Floor, 598, M G Road, Vile Parle (east) Mumbai 400 0 57 Phone: 91 (22) 26101124 Contact person: Mr. Niranjan Joshi Email ID: njoshi@sardapareek.com Website: www.sardapareek.com</p>

ISSUE BY ADITYA BIRLA HOUSING FINANCE LIMITED (“COMPANY” or “ISSUER”) OF SECURED, RATED, LISTED, TAXABLE, REDEEMABLE, NON-CONVERTIBLE DEBENTURES (“NCDs”) OF FACE VALUE OF RS. 1,00,000 EACH UNDER SERIES

a) “ABHFL NCD SERIES D1 2024-25” WITH A BASE ISSUE SIZE OF RUPEES ONE HUNDRED CRORES WITH A GREEN SHOE OPTION OF RUPEES FOUR HUNDRED CRORES, AGGREGATING TO FIVE HUNDRED CRORES

b) “ABHFL NCD SERIES D2 2024-25” WITH A BASE ISSUE SIZE OF RUPEES SEVENTY-FIVE CRORES WITH A GREEN SHOE OPTION OF RUPEES THREE HUNDRED AND SEVENTY-FIVE CRORES, AGGREGATING TO FOUR HUNDRED AND FIFTY CRORES

TOTAL AGGREGATING TO RUPEES NINE HUNDRED AND FIFTY CRORES ONLY ON A PRIVATE PLACEMENT BASIS (“ISSUE”) TO BE LISTED ON THE DEBT MARKET SEGMENT OF BSE LIMITED AND THE NATIONAL STOCK EXCHANGE

KEY INFORMATION DOCUMENT (“KID”)

This key information document dated July 09, 2024; is issued in conformity with the Companies Act, 2013, as amended from time to time, Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021 dated August 09, 2021, as amended from time to time read with the SEBI master circular for Issue and Listing of Non-Convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper dated August 10, 2021, as amended from time to time, the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 dated September 02, 2015, as amended from time to time; Section 42 of the Companies Act, 2013 and the Companies (Prospectus and Allotment of Securities) Rules, 2014.

KEY INFORMATION DOCUMENT DATED July 09, 2024

This Key Information Document shall be read in conjunction with the General Information Document having Reference GID No. 1/FY2024-25 dated April 10, 2024, the debenture trust deed(s) and the other transaction Documents and it is agreed between the debenture trustee and the Company that in case of any inconsistency or conflict between this key information document, the general information document and the debenture trust deed, the provisions of the Key Information Document shall prevail and override the provisions of the other transaction documents.

ELECTRONIC BOOK MECHANISM GUIDELINES

The Company is in compliance with the necessary requirements of the Electronic Book Mechanism Guidelines and details pertaining to the uploading the placement memorandum on the Electronic Book Provider platform.

The Issue shall be open for bidding and subscribed to in accordance with the guidelines issued by SEBI and BSE pertaining to the procedure of Electronic Book Mechanism set out in the terms specified by the Operational Circular and the related operational guidelines issued by the concerned Electronic Book Provider, as may be amended, clarified or updated from time to time (collectively, "Electronic Book Mechanism Guidelines").

ISSUER’S ABSOLUTE RESPONSIBILITY

The issuer, having made all reasonable inquiries, accepts responsibility for and confirms that this placement memorandum contains all information with regard to the issuer and the issue which is material in the context of the issue, that the information contained in the placement memorandum is true and correct in all material aspects and is not misleading, that the opinions and intentions expressed herein are honestly stated and that there are no other facts, the omission of which make this document as a whole or any of such information or the expression of any such opinions or intentions misleading.

OUR PROMOTER

Our Promoter is Aditya Birla Capital Limited; Email: abc.secretarial@adityabirlacapital.com; Tel: +91 22 4356 7100. Our Company confirms that the Permanent Account Number and bank account number of the Promoter have been submitted to the Stock Exchanges at the time of filing this Key Information Document.

UNDERTAKING OF THE ISSUER

Investors are advised to read the risk factors carefully before taking an investment decision in this issue. For taking an investment decision, investors must rely on their own examination of the issuer and the offer including the risks involved. The securities have not been recommended or approved by the any regulatory authority in India, including the Securities and Exchange Board of India (SEBI) nor does SEBI guarantee the accuracy or adequacy of this document. Specific attention of investors is invited to the statement of ‘General Risks’ given on page number 2 & 93 under the head ‘General Risks’.

Aditya Birla Housing Finance Limited having made all reasonable inquiries, accepts responsibility for, and confirms that this issue document contains all information with regard to the issuer and the issue, that the information contained in the issue document is true and correct in all material aspects and is not misleading in any material respect, that the opinions and intentions expressed herein are honestly held and that there are no other facts, the omission of which make this document as a whole or any of such information or the expression of any such opinions or intentions misleading in any material respect.

The issuer has no side letter with any debt securities holder except the one(s) disclosed in the issue document. Any covenants later added shall be disclosed on the stock exchange website where the debt is listed.

GENERAL RISKS

Investment in non-convertible securities is risky, and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in this offering. For taking an investment decision, investors must rely on their examination of the issue including the risks involved in it. Specific attention of investors is invited to statement of General Risk contained under the head "General Risk" of this issue document. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the non-convertible securities or investor's decision to purchase such securities.

RISKS IN RELATION TO TRADING OF SECURITIES

No assurance can be given regarding an active or sustained trading in the securities of the Company/Issuer nor regarding the price at which the securities will be traded after listing.

CREDIT RATING

India Ratings & Research Private Limited has assigned a rating of "IND AAA/Stable" (for an amount of Rs.7,855.00 Crore) and ICRA Limited has assigned a rating (for the amount of Rs.7,516.10 crore) of "ICRA AAA/Stable".

Note: The rating is not a recommendation to buy, sell or hold securities and investors should take their own decisions. The rating may be subject to revision or withdrawal at any time by the assigning rating agency on the basis of new information and each rating should be evaluated independently of any other rating. Please refer Annexure II for the press release and rating rationale.

Eligible Investors are as specified under clause "Who Can Apply" in the General Information Document GID No. 1/FY2024-25 dated April 10, 2024 (Page Nos.: 70-71)

The Issue schedule:

Date of opening of the issue	Thursday, July 11, 2024	
Date of closing of the issue	Thursday, July 11, 2024	
Date of earliest closing of the issue, if any	N.A.	
Pay In Date	Friday, July 12, 2024	
Deemed Date of Allotment	Friday, July 12, 2024	
Credit Rating	IND AAA/Stable (June 19, 2024) ICRA AAA/Stable (June 19, 2024)	
Eligible Investors	As specified under clause “Who Can Apply” in GID (Page No. – 70-71)	
Series	ABHFL NCD Series D1 2024-25 ABHFL NCD Series D2 2024-25	
Coupon/Dividend Rate	ABHFL NCD Series D1 2024-25	8.1701% p.a.
	ABHFL NCD Series D2 2024-25	8.1168% p.a.
Yield (Original Issuance)	ABHFL NCD Series D1 2024-25	TBD
	ABHFL NCD Series D2 2024-25	TBD
Coupon Payment Frequency	Annually & on Maturity	
Redemption Date	ABHFL NCD Series D1 2024-25	Wednesday, August 25, 2027
	ABHFL NCD Series D2 2024-25	Tuesday, May 15, 2029
Put Option	N.A.	
Redemption Amount	Rs 1,00,000/- per debenture	
Details of Underwriting of the Issue	N.A.	
Name(s) of the stock exchanges where the securities are proposed to be listed	BSE Ltd (Designation Stock Exchange) & National Stock Exchange of India Limited	
In- principal approval	BSE: April 12, 2024	
GID No. 1/FY2024-25 dated April 10, 2024	NSE: April 12, 2024	

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SECTION I

DEFINITIONS AND ABBREVIATIONS

ABHFL or The Company	Aditya Birla Housing Finance Limited is a public limited company incorporated under the Companies Act, 1956 and is registered with National Housing Bank (NHB) under Section 29A of the NHB Act, 1987, as a Systemically Important Non-Deposit taking Housing Finance Company (HFC).
Arrangers	Lead Arranger and /or any other Arranger associated with the issuance
Articles	Articles of Association of the Company
ALM	Asset Liability Management
BSE	BSE Limited
Working Day	“Working day” means all days on which commercial banks in Mumbai are open for business. [Refer SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021 Dated August 09, 2021 and SEBI Circular SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021), amended / supplemented from time to time]
Board / Board of Directors	The Board of Directors of the Issuer and includes any Committee thereof
CAGR	Compounded Annual Growth Rate
CAR	Capital Adequacy Ratio
CDSL	Central Depository Services (India) Limited
Debentures / NCDs	Secured, Redeemable, Non-Convertible Debentures of face value of Rs.1,00,000/- each
Debenture holder	The holders of the Debentures
Debenture Trustee Agreement (DTA)	Debenture Trustee Agreement dated March 30, 2023, entered between the Company and Debenture Trustee
Debenture Trust Deed (DTD)	Debenture Trust Deed dated May 16, 2023, entered between the Company and Debenture Trustee
Depository(ies)	National Securities Depository Limited (NSDL) and / or Central Depository Services (India) Limited (CDSL)
Placement Memorandum / Document	This Placement Memorandum through which the Debentures are being offered for private placement
Key Information Document	This Key Information Document through which the Debentures are being offered for private placement
DP	Depository Participant
FY	Financial Year
IPO	Initial Public Offering

I.T. Act	The Income Tax Act, 1961 (as amended from time to time)
Issue	<p>Private placement of Secured, Rated, Listed, Taxable, Redeemable, Non-Convertible Debentures (NCD) of face value of Rs.1,00,000/- each under</p> <p>a) Series "ABHFL NCD SERIES D1 FY 2024-25 with Base Issue Size of Rs. 100 Crs and a Green Shoe option of up to Rs. 400 Crs; aggregating to Rs. 500 Crs</p> <p>b) Series "ABHFL NCD SERIES D2 FY 2024-25 with Base Issue Size of Rs. 75 Crs and a Green Shoe option of up to Rs. 375 Crs; aggregating to Rs. 450 Crs</p> <p>Total aggregating to Rs. 950 Crs"</p> <p>The Company has completed the process of allotment of NCD's with respect to earlier offer(s) or invitation(s) and has complied with the provisions of sections 42(3) and other applicable provisions, if any, of the Companies Act, 2013, SEBI regulations, RBI Directions and such other laws, as may be applicable from time to time.</p>
MCA	Ministry of Corporate Affairs, Government of India
MOA/ AOA	Memorandum of Association and Articles of Association of the Company
NAV	Net Asset Value
NBFC	Non-Banking Financial Company
NHB	National Housing Bank
NPA	Non-Performing Assets
NSDL	National Securities Depository Limited
NSE	National Stock Exchange of India Limited
Promoter	Aditya Birla Capital Ltd. (ABCL) (subsidiary of Grasim Industries Limited)
RBI	The Reserve Bank of India
Rs. / INR/ Rupees	The lawful currency of the Republic of India
ROC	The Registrar of Companies
RTGS	Real Time Gross Settlement System
SEBI	Securities and Exchange Board of India constituted under the Securities and Exchange Board of India Act, 1992 (as amended from time to time)
SEBI Regulations	Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021 as amended by SEBI from time to time.
Term Sheet	Term Sheet to be issued by the Company for any Series containing the issue price, coupon rate and other conditions regarding Debentures
The Act	Shall mean provisions of the Companies Act, 2013 and the Companies Act, 2013 (including any statutory modification(s) or re-enactments thereof for the time being in force), which are in effect from time to time

Trustees	Trustees for the Debenture holders
DM	Debt Market
“We”, “us” and “our”	Unless the context otherwise requires, Our Company and its Subsidiaries

SECTION II
GENERAL DISCLAIMER AND RISK FACTORS

General Disclaimers to the issue has been set out in Section I of the General Information Document GID No. 1/FY2024-25 dated April 10, 2024 and the Risk Factors are set out in Section II of the General Information document GID No. 1/FY2024-25 dated April 10, 2024 and shall be deemed to be incorporated in this Key Information Document and shall apply mutatis mutandis.

**SECTION III
ISSUER INFORMATION**

This Key Information Document is prepared in accordance with the provisions of SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021 and in this section, the Issuer has set out the details required as per Schedule I of the SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021.

1. General Information about the Issuer:

Name of the Issuer	Aditya Birla Housing Finance Limited
CIN	U65922GJ2009PLC083779
PAN	AABCL6440R
Registered Office	Indian Rayon Compound, Veraval Gujarat 362 266
Corporate Office	Aditya Birla Housing Finance Limited One World Center, Tower 1 9 th Floor, Jupiter Mill Compound 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013, Tel: 022 43567100 Fax: 022 43567266 Website: www.adityabirlahousingfinance.com
Company Secretary and of Compliance Officer	Ms. Hiral Sidhpura One World Center, Tower 1, 9 th Floor, Jupiter Mill Compound 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013, Tel: 022- 68460776 / 43567100 (B) Fax: 022-43567266 Email Id: Hiral.Sidhpura@adityabirlacapital.com
Details of CFO	Mr. Ashish Damani One World Center, Tower 1, 9th Floor, Jupiter Mill Compound 841, Senapati Bapat Marg Elphinstone Road, Mumbai 400 013 Phone No.: +91 22 4356 7100 Email Id: ashish.damani@adityabirlacapital.com
Debenture Trustee	Vistra ITCL (India) Limited ILFS Financial Centre, Plot C-22, G-Block Bandra Kurla Complex Bandra (E), Mumbai - 400 051 Tel: 022-2659 3535 Fax: 022- 2653 3297 Website: www.itclindia.com Contact: Mr. Sameer Kabra Email: sameer.kabra@vistra.com ; SEBI Regna. IND000000452
Registrar of the Issue	Link Intime India Private Limited C 101, 247 Park, Pannalal Silk Mills Compound LBS Marg Vikhroli West, Mumbai 400 083 Ph no: +91 22 49186000 Fax no: +91 22 49186060 Email: debtca@linkintime.co.in
Credit Rating Agency 1	India Ratings & Research Private Ltd Wockhardt Tower, West Wing, Level 4 ,BKC, Bandra (East) Mumbai 400 051 Website: www.indiaratings.co.in Ph No 022-40001700 Fax No 022-40001701
Credit Rating Agency 2	ICRA Limited 1802, 18 th Floor, Tower 3 Indiabulls Finance Centre Senapati Bapat Marg, Elphinstone Road, Mumbai Website: www.icra.in Ph No: 022-6179 6300 Fax No: 022-2433 1390

**Auditors of the
Company**

B. K. Khare & Co.
Chartered Accountants

B. K. Khare & Co.
Chartered Accountants
706-708, Sharda Chambers,
New Marines Lines
Mumbai 400 020
Phone No.: 91 (22) 6243 9500
Contact person: Mr. Shirish Rahalkar (Partner)
Email ID: shirishrahalkar@bkkhareco.com
Website: www.bkkhareco.com

Joint Statutory Auditors
Sarda & Pareek LLP
Chartered Accounts
Mahavir Apartments, 3rd Floor,
598, M G Road, Vile Parle (east)
Mumbai 400 0 57
Phone: 91 (22) 26101124
Contact person: Mr. Niranjan Joshi
Email ID: njoshi@sardapareek.com
Website: www.sardapareek.com

2. Expenses of the Issue:

ABHFL NCD Series D1 FY 2024-25

Nature of Expenses	Amount of Fees	Amount as % of Total Issue Expense	Amount as % of Total Issue Size of Rs. 50 crs
Lead manager(s) fees	NA	NA	NA
Underwriting commission	NA	NA	NA
Brokerage, selling commission and upload fees	TBD	TBD	TBD
Fees payable to the registrars to the issue	1,500	TBD	TBD
Fees payable to the legal Advisors	NA	NA	NA
Advertising and marketing expenses	NA	NA	NA
Fees payable to the regulators including stock exchanges	TBD	TBD	TBD
Expenses incurred on printing and distribution of issue stationary	NA	NA	NA
Stamp duty	TBD	TBD	0.01%
Any other fees (NSDL), commission or payments under whatever nomenclature	3,750	TBD	TBD
Total	TBD	TBD	TBD

ABHFL NCD Series D1 FY 2024-25

Nature of Expenses	Amount of Fees	Amount as % of Total Issue Expense	Amount as % of Total Issue Size of Rs. 50 crs
Lead manager(s) fees	NA	NA	NA
Underwriting commission	NA	NA	NA
Brokerage, selling commission and upload fees	TBD	TBD	TBD
Fees payable to the registrars to the issue	1,500	TBD	TBD
Fees payable to the legal Advisors	NA	NA	NA
Advertising and marketing expenses	NA	NA	NA
Fees payable to the regulators including stock exchanges	TBD	TBD	TBD
Expenses incurred on printing and distribution of issue stationary	NA	NA	NA
Stamp duty	TBD	TBD	0.01%
Any other fees (NSDL), commission or payments under whatever nomenclature	3,750	TBD	TBD
Total	TBD	TBD	TBD

The above expense is indicative are subject to change depending on the actual level of subscription to the Issue and number of allottees, market conditions and other relevant factors.

Amounts mentioned are exclusive of Taxes.

3. Consent of directors, auditors, bankers to issue, trustees, solicitors or advocates to the issue, legal advisors to the issue, lead managers to the issue, registrar to the Issue and lenders (if required, as per the terms of the agreement) and experts:

All the necessary consents as required under this section have been obtained by the Company and are in place.

Sr. No.	Particulars of Consent	Remarks
1.	Directors	All the necessary consents as required under this section have been obtained by the Company and are in place.
2.	Auditors	
3.	Trustees	
4.	Registrar to the Issue	
5.	Bankers to issue	Not Applicable
6.	Solicitors or Advocates to the issue	Not Applicable
7.	Legal advisors to the issue	Not Applicable
8.	Lead managers to the issue	Not Applicable
9.	Lenders (if required, as per the terms of the agreement)	Not Applicable
10.	Experts	Not Applicable

SECTION IV

DISCLOSURE AS PER REGULATION 50A(6) OF SEBI (ISSUE AND LISTING OF NON – CONVERTIBLE SECURITIES) REGULATIONS, 2021 (as amended)

- a. **Details of the offer of non-convertible securities in respect of which the key information document is being issued:**

Please refer to Section V - Term Sheet for the details of offer of the Debenture under this Key Information Document.

- b. **Financial information, if such information provided in the general information document is more than six months old:**

Please refer to III (Key Operational and Financial Information) of the General Information Document and Annexure VIII for updated information in this Key Information Document dated July 09, 2024.

- c. **Material changes, if any, in the information provided in the general information document**

In addition to the information mentioned herein, following are the material change in the information provided in the General Information Document as on the date of this Key Information Document.

As mentioned in the GID and post that there are material changes as per below details:

A brief history of the Issuer since its incorporation giving details of its following activities:

- a) **Following are the details of share capital of the Company**

Details of Share Capital of the Company as on March 31, 2024

Particulars	Aggregate Nominal Value (Amount in Rs.)
Share Capital	
Authorised	
1,00,00,00,000 Equity shares of Rs. 10 each	10,00,00,00,000
Total	10,00,00,00,000
Issued, Subscribed and Paid Up	
50,11,97,682 Equity Shares of Rs. 10 each, fully paid up	5,01,19,76,820
Total	5,01,19,76,820

Details of Share Capital of the Company as on date

Particulars	Aggregate Nominal Value (Amount in Rs.)
Share Capital	
Authorised	
1,00,00,00,000 Equity shares of Rs. 10 each	10,00,00,00,000
Total	10,00,00,00,000
Issued, Subscribed and Paid Up	
53,84,64,762 Equity Shares of Rs. 10 each, fully paid up	538,46,47,620
Total	538,46,47,620

Notes to Capital Structure:

538,46,47,620 shares are held by the holding company i.e. Aditya Birla Capital Limited (ABCL) inclusive of 14 shares which are being held by the nominees of ABCL

Changes in its capital structure as on last quarter end, for the last three years for the preceding three financial years and current financial year

Date of Change (AGM/EGM)	Rs.	Particulars
There were no changes in the Capital Structure of the Company during last three years		

Details of Equity Share Capital for the preceding three financial years and current financial year

Date of Allotment	No of shares (In Crore)	Face value Rs	Issue price	Consideration (Cash other than cash etc)	Nature of Allotment	Cumulative			Remarks
						No of shares (In Crore)	Share capital (Rs. In Crore)	Share premium (Rs. In Crore)	
March 23, 2020	2.5641026	10	39	Cash	Rights Issue	50.12	501.20	238.64	Fully Paid
May 29, 2024	3.7267080	10	70.5	Cash	Rights Issue	53.85	538.46	262.73	Fully Paid

Changes in the Authorized Capital of Company during the preceding years

Sr. No.	Date of Change (AGM/EGM)	Rs. crore	Alteration
1.	21 st October, 2014 - EGM	100	Increase in the Authorised Capital from Rs. 12 Crore to Rs.100 Crore
2.	9 th July, 2015 - EGM	300	Increase in Authorised Capital from Rs.100 Crore to Rs.300 Crore
3.	29 th February 2016 - EGM	1000	Increase in authorized capital from 300 Crore to 1000 Crore

Changes in the subscribed capital of the Company during the preceding years

Date of the Issue	No. of Shares and Face Value	Issue Price – per Share (Rs.)	Nature of Allotment	Cumulative Capital (Rs.)
27 th July, 2009	20,50,000 of Rs. 10 each	10	Subscription of MOA	2,05,00,000
8 th May, 2013	80,00,000 shares of Rs.10 each	10	Preferential Issue	10,05,00,000
21 st October, 2014	4,00,00,000 shares of Rs. 10 each	10	Rights Issue	50,05,00,000
18 th June, 2015	4,99,50,000 shares of Rs.10 each	10	Rights Issue	100,00,00,000
31 st July, 2015	5,00,00,000 shares of Rs.10 each	10	Rights Issue	1,50,00,00,000
5 th November, 2015	2,50,00,000 shares of Rs.10 each	10	Rights Issue	1,75,00,00,000
29 th December, 2015	5,00,00,000 shares of Rs.10 each	10	Rights Issue	2,25,00,00,000
29 th March, 2016	1,42,50,000 shares of Rs. 10 each	10	Rights Issue	2,39,25,00,000
20 th April ,2016	2,63,00,000 shares of Rs.10 each	19	Rights Issue	2,65,55,00,000
30 th May,2016	2,50,00,000 shares of Rs.10 each	19	Rights Issue	2,90,55,00,000
29 th July, 2016	4,25,00,000 shares of Rs. 10 each	19	Rights Issue	3,33,05,00,000
29 th April 2017	1,80,00,000 shares of Rs. 10 each	28	Rights Issue	3,51,05,00,000
1 st August, 2017	2,27,27,000 shares of Rs. 10 each	44	Rights Issue	3,73,77,70,000
29 th September, 2017	2,00,00,000 shares of Rs. 10 each	50	Rights Issue	3,93,77,70,000
24 th January, 2018	1,87,92,679 shares of Rs. 10 each	53	Rights Issue	4,12,56,96,790
6 th June, 2018	2,72,72,727 share of Rs. 10 each	55	Rights Issue	4,39,84,24,060
25 th September, 2018	3,57,14,250 share of Rs. 10 each	56	Rights Issue	4,75,55,66,560
23 rd March, 2020	2,56,41,026 share of Rs. 10 each	39	Rights Issue	5,01,19,76,820
29 th May 2024	3,72,67,080 share of Rs. 10 each	80.5	Rights Issue	5,38,46,47,620

Details of the shareholding of the company as at the latest quarter end, as per the format specified under the listing regulations:

Shareholding pattern of the company as March 31, 2024

Category (I)	Category of shareholder (II)	Nos. of shareholders (III)	No. of fully paid up equity shares held (IV)	No. of Partly paid-up equity shares held (V)	No. of shares underlying Depository Receipts (VI)	Total nos. shares held (VII) = (IV)+(V) + (VI)	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities (IX)			No. Of Shares Underlying Outstanding convertible securities (X)	No. of Shares Underlying Outstanding convertible securities and Warrants (Xi)	No. Of Shares Underlying convertible securities and No. Of Warrants (Xi) (a)	Shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI)= (VII)+(X) As a % of (A+B+C2)	Number of Locked in shares (XII)		Number of Shares pledged or otherwise encumbered (XIII)		Number of equity shares held in dematerialized form (XIV)	Sub-categorization of shares		
								No of Voting Rights		Total as a % of (A+B+C)					No. (a)	s a % of total Shares held (b)	N o. (a)	As a % of total Shares held (b)		Sub-category (i)	Sub-category (ii)	Sub-category (iii)
								Class eg: X	Class eg: y													
(A)	Promoter & Promoter Group	1	50,11,97,668	-	-	50,11,97,668	100.00	-	-	-	-	-	-	-	-	-	-	50,11,97,668	-	-	-	
(B)	Public	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(C)	Non Promoter-Non Public	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(C1)	Shares underlying DRs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(C2)	Shares held by Employee Trusts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Total	14 (14 shares held by 14 nominee shareholders)	50,11,97,682	-	-	50,11,97,682	100.00	-	-	-	-	-	-	-	-	-	-	50,11,97,682	-	-	-	

* Nominees of Aditya Birla Capital Ltd. Notes: - None of the shares of the promoters have been pledge

Shareholding pattern of the company as on date

Category (I)	Category of shareholder (II)	Nos. of shareholders (III)	No. of fully paid up equity shares held (IV)	No. of Partly paid up equity shares held (V)	No. of shares underlying Depository Receipts (VI)	Total nos. shares held (VII) = (IV)+(V) + (VI)	Shareholding as a % of total no. of shares (calculate as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities (IX)			No. Of Shares Underlying Outstanding convertible securities (X)	No. of Shares Underlying Outstanding Warrants (Xi)	No. Of Shares Underlying convertible securities and No. Of Warrants (Xi) (a)	Shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI)= (VII)+(X) As a % of (A+B+C2)	Number of Locked in shares (XII)		Number of Shares pledged or otherwise encumbered (XIII)		Number of equity shares held in dematerialized form (XIV)	Sub-categorization of shares			
								No of Voting (XIV) Rights							Total as a % of (A+B+C)	No. (a)	s a % of total Shares held (b)	N o. (a)		As a % of total Shares held (b)	Sub-category (i)	Sub-category (ii)	Sub-category (iii)
								Class eg: X	Class eg: y	Total													
(A)	Promoter & Promoter Group	1	53,84,64,762	-	-	53,84,64,762	100.00	-	-	-	-	-	-	-	-	-	-	53,84,64,748	-	-	-		
(B)	Public	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(C)	Non Promoter-Non Public	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(C1)	Shares underlying DRs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(C2)	Shares held by Employee Trusts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Total	14 (14 shares held by 14 nominee shareholders)	53,84,64,762	-	-	53,84,64,762	100.00	-	-	-	-	-	-	-	-	-	-	53,84,64,748	-	-	-		

* Nominees of Aditya Birla Capital Ltd. Notes: - None of the shares of the promoters have been pledged

**List of top 10 holders of equity shares of the company as on date & the latest quarter end i.e.,
March 31, 2024 (below data is as on date)**

Sr No.	Name of the Shareholder	Total No of Equity Shares	No. of shares in Demat form	Total Shareholding as % of total no of equity shares
1.	Aditya Birla Capital Limited (ABCL)	53,84,64,748	53,84,64,748	100
2.	Mr. Mukesh Malik	1	--	--
3.	Mr. Amber Gupta	1	--	--
4.	Ms. Pinky Mehta	1	--	--
5.	Mr. Anunay Shrivastava	1	--	--
6.	Mr. Vijay Deshwal	1	--	--
7.	Mr. Subhro Bhaduri	1	--	--
8.	Mr. Sachin Navinchandra Chhag	1	-	--
9.	Mr. Dinesh Jain	1	--	--
10.	Mr. Gopal Pamnani	1	--	--
11.	Mr. Goverdhan Gupta	1	--	--
12.	Mr. Kamlesh Kanjiyani	1	--	--
13.	Mr. Bhadresh Khichi	1	--	--
14.	Mr. Bhavdeep Pathak	1	--	--
15.	Mr. Jethwani Satish Mohanlal	1	--	--
	Total	53,84,64,762	53,84,64,748	100

Details of the Directors (as on Date)

Directors Name, Designation & DIN	Age	Address	Date of Appointment	Details of other Directorship
Mr. Pankaj Gadgil MD & CEO DIN: 08521239	50	B2103, 21st Floor, Lake Lucerne, Lucerne (ABCD), Chandivali Lake, Adi Shankaracharya Marg, Powai, Mumbai - 400076	23/09/2022	1. Aditya Birla Capital Digital Limited
Ms. Vishakha Mulye Non-Executive Director DIN: 00203578	55	A-303, Atria, Akruti Niharika Complex, Prof.N.S. Phadke Marg, Andheri East, Mumbai - 400069	13/10/2022	1. Aditya Birla Capital Limited (CEO) 2. Aditya Birla Health Insurance Company Limited 3. Aditya Birla Sun Life Insurance Company Limited 4. Aditya Birla Sun Life AMC Limited 5. Aditya Birla Management Corporation Private Limited 6. Aditya Birla Capital Foundation 7. Aditya Birla Finance Limited 8. NPCI International Payments Limited
Anita Ramachandran Independent Director DIN 00118188	69	"A" wing, Raheja Atlantis Opp Nerolac HSE Ganpatrao Kadam Marg Lower Parel, Mumbai 400013	31/03/2015	1. Godrej & Boyce Manufacturing Co. Ltd 2. FSN Ecommerce Ventures Ltd. 3. Cerebrus Consultants Private Ltd. 4. Grasim Industries Ltd. 5. Metropolis Healthcare Ltd. 6. Happiest Minds Technologies Ltd. 7. Nykaa Foundation 8. Ujjivan Small Finance Bank Ltd. 9. Blue Star Limited 10. Aragen Life Science Private Limited 11. Alpha Alternatives MSAR LLP
Mr. V Chandrasekaran Independent Director DIN 03126243	66	Flat No. 2207, Veronica, Building No. 4, Vasant Oasis, Makhwana Road, Off Andheri Kurla Road, Andheri East, Mumbai -400093	28/06/2018	1. Care Ratings Limited 2. Aditya Birla Renewables SPV 1 Ltd 3. Life Insurance Corporation (International) B S C Bahrain 4. TATA Investment Corporation Limited 5. Aseem Infrastructure Finance Limited 6. Aditya Birla Renewables Green Power Private Limited 7. Grasim Industries Limited
Mr. Narayanan Nadadur Rajagopalan Independent Director DIN 07877022	61	A-503, Gulmohar Apartment, Ceasar Road, Amboli, Andheri West, Mumbai - 400058	19/01/2023	1. Fincare Small Finance Bank Limited 2. Tata Trustee Company Private Limited

Details of change in directors in last three financial years including any change in the current year (as on date)

Sr. No.	Name, Designation and DIN	Date of Appointment	Date of Cessation, if applicable	Date of resignation, if applicable	Remarks
1.	Mr. Pankaj Gadgil DIN: 08521239	23/09/2022	NA	NA	Appointed as Managing Director
2.	Ms. Vishakha Mulye DIN: 00203578	13/10/2022	NA	NA	Appointed as an Additional Director
3.	Ms. Vishakha Mulye DIN: 00203578	21/10/2022	NA	NA	Appointed as Director
4.	Mr. Narayanan Nadadur Rajagopalan DIN: 07877022	19/01/2023	NA	NA	Appointed as an Independent Director
5.	Mr. V Chandrasekaran DIN: 03126243	28/06/2023	NA	NA	Re-appointed as an Independent Director
6.	Mr. Rakesh Singh DIN: 07006067	08/10/2014	28/08/2023	28/08/2023	Resigned as Non-executive Director

Details of directors' remuneration, and such particulars of the nature and extent of their interests in the issuer (during the current year and preceding three financial years):

No remuneration is paid to the Non-Executive Director of our Company. However, the Independent Directors of our Company are entitled to receive a sitting fee of Rs. 100,000 for attending each meeting of our Board, a sitting fee of Rs. 75,000 for attending each meeting of the audit committee and a sitting fee of Rs. 50,000 for attending each meeting of any other committee.

The following table sets forth the remuneration (including sitting fees, commission and perquisites) paid by our Company since Financial Year 2021 to the year ended March 31, 2024 to our Directors:

Sr. No.	Name of Director	For FY 2020-21	For FY 2021- 22	For FY 2022-23	For FY 2023-24
1.	Mr. Netrapal Singh*	3,20,30,000	2,04,95,000	2,36,29,000*	-
2.	Mr. Pankaj Gadgil	-	-	2,29,92,000**	4,55,08,826
3.	Mr. V Chandrasekaran	5,35,000	16,95,000	20,00,000	11,50,000
4.	Mrs. Anita Ramachandran	4,55,000	14,75,000	18,00,000	9,50,000
5.	Mr. Narayanan NR	-	-	3,75,000	15,25,000

Managerial remuneration excludes provision for gratuity, pension and the compensated absences, since it is provided on actuarial basis for the Company as a whole and includes director sitting fees. The above numbers are in the nature of short term employee benefits as per Ind AS 24.

*From 1 April 2022 to August 17, 2022

** From 18 August 2022 to 31 March 2023

Disclosures on Asset Liability Management (ALM) as on March 31, 2024

1. Classification of loans/advances given to according to:

A. Type of loans:

The detailed break-up of the type of loans and advances including bills receivables given by our Company as on March 31, 2024, is as follows:

(₹ in lakhs)

S. No.	Type of Loans	Amount
1.	Secured	17,87,035.05
2.	Unsecured	663.29
	Less: Impairment Loss Allowance	(19,905.60)
	Total	17,67,792.74

B. Sectoral Exposure as on March 31, 2024

S. No.	Segment-wise Break up of AUM	Percentage of AUM
1.	Retail	
a.	Mortgages (home loans and loans against property)	89.17%
b.	Gold loans	
c.	Vehicle finance	
d.	MFI	
e.	M&SME	
f.	Capital market funding (loans against shares, margin funding)	
g.	Others	
2.	Wholesale	
a.	Infrastructure	
b.	Real estate (including builder loans)	
c.	Promoter funding	
d.	Any other sector (as applicable)	
e.	Others(Construction Finance)	10.83%
	Total	100%

C. Denomination of loans outstanding by ticket size* as on March 31, 2024:

Sl. No.	Ticket size (in ₹)	Percentage of AUM
1.	Upto 2 Lakhs	2.01%
2.	2 to 5 Lakhs	1.12%
3.	5 to 10 Lakhs	4.88%
4.	10 to 25 Lakhs	27.78%
5.	25 to 50 Lakhs	22.18%
6.	50 lakh-1 Crores	10.93%
7.	1 - 5 Crores	15.17%
8.	5 - 25 Crores	9.35%
9.	25 - 100 Crores	6.31%
10.	Above 100 Crores	0.27%
Total		100%

*Ticket size at the time of origination (sanction)

D. Denomination of loans outstanding by LTV* as on March 31, 2024

Sl. No.	LTV*	Percentage of AUM
1.	Upto 40%	22%
2.	40%-50%	10%
3.	50%-60%	13%
4.	60%-70%	18%
5.	70%-80%	21%
6.	80%-90%	12%
7.	Above 90%	4%
Total		100%

*LTV as at March 31, 2024

E. Geographical classification of borrowers as on March 31, 2024:

Sl. No.	Top 5 States / UT	Percentage of AUM
1.	Maharashtra	30.66%
2.	Delhi	15.30%
3.	Gujarat	10.98%
4.	Andhra Pradesh	2.21%
5.	Madhya Pradesh	8.49%
Total		67.64%

F. Details of loans overdue and classified as non-performing in accordance with RBI's guidelines as on March 31, 2024:

1. Movement of Gross NPAs

Sl. No.	Particulars	(₹ in lakhs)
1.	Opening balance	44,591.86
2.	Additions during the year	10,969.65
3.	Reductions during the year	23,012.06
4.	Closing balance	32,549.45

2. Movement of provisions for NPAs (excluding provisions on standard assets)

Sl. No.	Particulars	(₹ in lakhs)
1.	Opening balance	14,762.09
2.	Provisions made during the year	4,647.80
3.	Write-off / write-back of excess provisions	8,415.89
4.	Closing balance	10,994.00

G. Segment-wise gross NPA as on March 31, 2024:

S. No	Segment-wise gross NPA	Gross NPA (%)
1.	Retail	1.71%
a.	Mortgages (home loans and loans against property)	1.71%
b.	Gold loans	
c.	Vehicle finance	
d.	MFI	
e.	M&SME	
f.	Capital market funding (loans against shares, margin funding)	
g.	Others	
2.	Wholesale	
a.	Infrastructure	
b.	Real estate (including builder loans)	
c.	Promoter funding	
d.	Any other sector (as applicable)	
e.	Others	0.12%
	Total	1.83%

H.

1. Details of top 20 borrowers with respect to concentration of advances as on March 31, 2024:

(₹ in lakhs)

Particulars	Amount
Total advances to twenty largest borrowers	73,073.03
Percentage of advances to twenty largest borrowers to total advances to our Company	4.09%

2. Details of top 20 borrowers with respect to concentration of exposure as on March 31, 2024

(₹ in lakhs)

Particulars	Amount
Total exposure to twenty largest borrowers	1,20,431.45
Percentage of exposure to twenty largest borrowers to total exposure to our Company	5.80%

2. Residual/ Asset Liability Management Maturity pattern of certain items of Assets and Liabilities

(As of March 31, 2024)

(₹ in lakhs)

Particulars	Up to 30/31 days	Over 1 month up to 2 months	Over 2 months up to 3 months	Over 3 months up to 6 months	Over 6 months up to 1 year	Over 1 year months up to 3 years	Over 3 year months up to 5 years	Over 5 years	Total
Deposits	-	-	-	-	-	-	-	-	-
Advances **	17,594.33	4,596.40	4,145.32	13,016.49	36,387.81	3,77,010.06	1,43,930.57	11,71,111.76	17,67,792.74
Investments (Net)	-	-	-	4,846.13	2,373.23	2,040.96	9,690.67	7,623.60	26,574.59
Borrowings*	1,07,535.31	1,20,235.91	47,558.20	1,22,827.43	1,72,787.86	4,40,823.00	3,90,122.53	1,92,777.15	15,94,667.37
Foreign Currency Assets	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-

* The above amount is net of unamortized discounting charges on commercial paper amounting to Rs. 2,129.34 lakh (FY 2022-23: Rs. 332.06 lakh).

** Advances includes loan and advances in the nature of loans and excludes advances recoverable in cash or kind or for value to be received and advance payment of taxes and other Deposits.

3. Others

- a. Classification of loans/advances given to associates, entities/person relating to the board, senior management, promoters, others, etc.: As is being disclosed currently

Our Company has not provided any loans/advances to associates, entities/person relating to the board, senior management, Promoter except as provided in the notes to financial statements ("Related Party Transaction") in the Annual report of the Company.

Onward lending to borrowers forming part of the "Group" as defined by RBI: Nil

b. Lending policy:

ABHFL's risk philosophy involves a competent and comprehensive credit risk management framework & robust policies and processes which minimize the element of uncertainty and help in developing and maintaining a healthy portfolio within its risk appetite and the regulatory framework. Credit Risk is managed and controlled through a Credit Risk Management framework comprising detailed risk evaluation of borrower and security. Distinct policies and processes are in place and people who occupy key positions are professionally qualified (CA/MBA). For each product, programs defining customer segments, underwriting standards, security structures, etc. are specified to ensure consistency of credit patterns. All the cases are approved by Credit Committees formulated at different levels with various approval limits. After sanctioning the loan, regular monitoring of the accounts is also done to sight irregularities if any and where required prompt action is initiated.

As Credit Risk is one of the major risk faced by a Company, the policies and processes are reviewed periodically and, if need be, is revised in order to keep them up-to-date. Keeping in view the fast-changing business environment and customer requirements, ABHFL has also put in place a suitable mechanism to understand the business needs of the customer and address them swiftly. Accordingly, the Product Approval Committee (PAC) considers and approves new products for pilot runs and formal launch. This committee also reviews all existing products, whenever required, and approves any modifications in or variants of existing products. ABHFL has developed expertise to underwrite all kinds of customer segments (Salaries, self-employed professionals, self-employed non-professionals) and our underwriting guidelines are benchmarked to the market and adequate internal controls are put in place to maintain the quality of loans being approved. The credit appraisal process involves an in-depth study of the industry, financial, commercial, technical and managerial aspects of the borrower as warranted by the Product Program and the latest Credit assessment and decision-making process.

While ABHFL has been making efforts towards introducing risk management practices on an on-going basis, the credit policy would emphasize on initiating a paradigm transition towards a completely integrated risk management system in tune with the New Capital Adequacy Framework Establishment of Credit Culture. ABHFL's credit risk management strategy is based on a clear understanding of various risks, disciplined risk assessment and measurement procedures and continuous monitoring. The policies and procedures established for this purpose are continuously benchmarked with market best practices. The RMC nurtures a healthy and independent risk management function to inculcate a strong risk management culture in the Company.

Details of Statutory Auditor: (as on Mar 31, 2024)

Name and address	Date of Appointment	Remarks
kkc & associates llp Chartered Accountants (formerly Khimji Kunverji & Co LLP) Address: Level 19, Sunshine Tower, Senapati Bapat Marg Elphinstone Road, Mumbai 400013.	August 02, 2021	Auditors have been appointed for a continuous period of 3 years from FY 2021-22.

Details of the change in statutory auditors in last three financial years including any change in the current year

Name & Address	Date of Appointment	Remarks
B. K. Khare & Co. 706-708, Sharda Chambers, New Marines Lines Mumbai 400 020 Phone No.: 91 (22) 6243 9500 Contact person: Mr. Shirish Rahalkar Email ID: shirishrahalkar@bkkhare.com Website: www.bkkhareco.com	May 14, 2024	Shareholders of the Company at the 15th Annual General Meeting (AGM) held on May 14, 2024 had approved the appointment of M/s. B. K. Khare & Co., Chartered Accountants (Firm Registration Number: 105102W), as the Statutory Auditors of the Company for continuous period of 3 (three) years from the conclusion of 15th (Fifteenth) AGM till the conclusion of the 18th (Eighteenth) AGM.
Sarda & Pareek LLP Mahavir Apartments, 3rd Floor, 598, M G Road, Vile Parle (east) Mumbai 400 0 57 Phone: 91 (22) 26101124 Contact person: Mr. Niranjn Joshi Email ID: njoshi@sardapareek.com Website: www.sardapareek.com	May 14, 2024	Shareholders of the Company at the 15th Annual General Meeting (AGM) held on May 14, 2024 had approved the appointment of M/s.Sarda & Pareek LLP, Chartered Accountants (Firm Registration Number: 109262W / W100673), as Joint Statutory Auditors of the Company for continuous period of 3 (three) years from the conclusion 15th (Fifteenfth) AGM till the conclusion of the 18th (Eighteenth) AGM.
kkc & associates llp Chartered Accountants (formerly Khimji Kunverji & Co LLP) Address: Level 19, Sunshine Tower, Senapati Bapat Marg, Elphinstone Road, Mumbai 400013	August 02, 2021	kkc & associates llp completed their three-year term.
Deloitte Haskins & Sells LLP Address: Indiabulls Finance Center, Tower 3, 32nd Floor, Senapati Bapat Marg Elphinstone (W), Mumbai 400 013	August 26, 2016	Deloitte completed their five-year term.

Details of Branches

The Company have Branch Offices as follow as on **March 31, 2024**

Sr. No.	Branch Name	City	State	Address
1	Ahmedabad	Ahmedabad	Gujarat	307, 3rd Floor, Turquoise, Panchwati Cross Roads, C.G.Road Ahmedabad - 380006
2	Ahmedabad	Ahmedabad	Gujarat	C/o Aditya Birla Finance Ltd, 802, Samudra Annexe, Off C G Road, Near Hotel Classic Gold, Navrangpura, Ahmedabad - 380 009.
3	Bangalore	Bangalore	Karnataka	C/o Aditya Birla Finance Limited, No.1(78), Star Avenue, 6th Cross, Victoria Layout, Victoria Road, Bangalore – 560025
4	Jodhpur	Jodhpur	Rajasthan	Sabu Tower , 3rd floor , #2 chopasani road, opp. Dhanlaxmi bank, jodhpur 342003
5	Kalyan	Kalyan	Maharashtra	Unit Nos. 201 & 202 situated on the 2nd Floor, of Sai Arcade, Shivaji Chowk Above bank Of Maharashtra Kalyan.(W) - 421301
6	Mehsana	Mehsana	Gujarat	2nd Floor, Jaydev Complex, Opp. Pashabhai Petrol Pump,State Highway, Mehsana – 384002
7	Thane	Thane	Maharashtra	C/o Aditya Birla Finance Ltd, Gcorp Tech Park, 5th Floor, Ghodbunder Rd, Next to Hypercity Mall, Thane - 400601
8	Nasik	Nasik	Maharashtra	Unit No 5, 3rd Floor, Raghukul Vihar, Opp Takle Jewellers, College Road, Nashik - 422005
9	Palghar	Palghar	Maharashtra	Shop Nos. 1, 2, 3, 4 and Unit Nos. 101 & 102, “Pushkaraj”, Opposite UCO Bank, Bhausaheb Dandekar Marg, Off Mahim Road, Palghar (W), Taluka & District Palghar, Palghar – 401404.
10	Raipur	Raipur	Chhattisgarh	C/o Aditya Birla Finance Ltd, 4th Flr., Skypark, Adjacent to E Road, Ravi Nagar, Opp Rani Sati Mandir,,Raipur -,Raipur,Chhattisgarh India 492001
11	Ratlam	Ratlam	Madhya Pradesh	1st Flr., My Dear, 22, Rajendra Prasad Marg, Ratlam - 457001
12	Secunderabad	Secunderabad	Telangana	3rd and 4th Floor, Mayfair Complex, Opp. Hockey Stadium, S. P. Road, Secunderabad, District Hyderabad, Telangana – 500003
13	Zirakpur	Zirakpur	Punjab	Unit No.38 A & 39, 1st Floor, CCC Chandigarh City Centre, VIP Road, Block B, Zirakpur, Chandigarh 140603
14	Mysore	Mysore	Karnataka	MRN Signature, #7, Kamakshi Hospital, Saraswathipuram, Mysore - 570009
15	Vapi	Vapi	Gujarat	Shop No 2, 1st Floor, Girnar Khushboo Plaza, GIDC, Vapi-396195
16	Chennai - Guindy	Chennai	Tamilnadu	M-7, Thiru-Vi-Ka Industrial Estate, Guindy Industrial Estate, SIDCO Industrial Estate, Guindy, Chennai – 600032
17	Guwahati	Guwahati	Assam	5th Floor, Sureka Square, Lachit Nagar, Near Hanuman Mandir, G.S. Road, Guwahati, Assam- 781 007
18	New Delhi	New Delhi	New Delhi	Aditya Birla Finance Ltd, N-17, First Floor, Vijaya Building, Barakhamba Road, New Delhi-110001
19	Panipat	Panipat	Haryana	Unit Nos. 1180, 1181, Royal II, First Floor, G. T. Road, Opp. Railway Road, Panipat, Haryana - 132103
20	Kanpur	Kanpur	Uttar Pradesh	2nd & 3rd Floor, JS Tower,16/106, The Mall, Kanpur (Nagar) District, Uttar Pradesh 208001
21	Noida	Noida	Uttar Pradesh	D 17, Sector 3, NOIDA, 201301
22	Surat	Surat	Gujarat	Milestone Fiesta, Off No. 203 to 211 (3rd Floor, Near TGB Circle, L P Sawani Road, Surat 395009
23	Kota	Kota	Rajasthan	Plot no 288, 1st Floor,Shopping Centre, Above Bandhan Bank, Kota – Rajasthan - 324007
24	Pune	Pune	Maharashtra	Lohia Jain Arcade, St. No 106, Near Chaturshrungi Temple, S B Road, Pune - 411016
25	Nellore	Nellore	Andhra Pradesh	Door # 16-1-7, 2nd Floor, "Neelima Towers", R R Street, A C Statue, Nellore - 524001
26	Kakinada	Kakinada	Andhra Pradesh	1st Floor, L N T House, Nookalamma Temple Street, Suryaraopeta, Kakinada – 533001, Andhra Pradesh
27	Rajahmundry	Rajahmundry	Andhra Pradesh	#46-17-12, 1st Floor, Kilari Enclave, Danavaipet, Rajahmundry - 533103, Andhra Pradesh
28	Eluru	Eluru	Andhra Pradesh	Ground Floor, 22B-13-11, Jaganath Towers, Opp UCO Bank, Powerpet, Eluru - 534002
29	Sikar	Sikar	Rajasthan	1st Floor, Sethi Bhawan, Opp. Police Control Room, Silver Jubilee Raod, Sikar (Raj.) 332001

30	Sonipat	Sonipat	Haryana	Plot No 3, 1st Floor, Karur Vyasa Bank, Teacher Colony, Atlas Road, Sonipat , Haryana, 131001
31	Ankleshwar	Ankleshwar	Gujarat	Unit No 10 & 11, 2nd Floor, Roshani Plaza, Old NH-8, GIDC, Ankleshwar - 393002, Gujarat
32	Mangalore	Mangalore	Karnataka	03rd floor, Kayarmanj, M G Road, Mangalore - 575003, Karnataka
33	Vellore	Vellore	Tamilnadu	1st Floor, Sri Balaji Complex, Plot no:306A, Kadpadi Main road, Near Palar Bridge, Virudhuampet, Vellore-632006, Tamil Nadu
34	Agra	Agra	Uttar Pradesh	Unit No.710-A, 7th Floor, Corporate Park, B 109, Sanjay Place, Agra, Uttar Pradesh 282005
35	Anand	Anand	Gujarat	Office No. 05, 2nd Floor, Royale Citadel, Keval Bungalow Society, V. V. Nagar Road, Anand, Gujarat – 388 120
36	Aligarh	Aligarh	Uttar Pradesh	1st Floor, Centre Point Market, Samad Road, Aligarh, UP-202002
37	Bhilai	Bhilai	Chhattisgarh	Shivnath Complex, 3rd Floor, Chauhan Estate, Near Maurya Talkies, G.E. Road, Bhilai. Chhattisgarh - 490023
38	Kolhapur	Kolhapur	Maharashtra	Dattawad Renaissance, 2nd Floor, C.N. No 334, E Ward, Station Road, Kolhapur, Maharashtra 416001
39	Indore	Indore	Madhya Pradesh	Benchmark Business Park, 5th Floor, Block No A-3, Scheme No-54, PU-4, Opposite Satya Sai School, Vijaynagar, Indore-452010
40	Janakpuri	New Delhi	New Delhi	B1-26/27, 1st floor, Community Centre, Janakpuri, New Delhi – 110058
41	Vadodara	Vadodara	Gujarat	Unit No. 201 & Part of Unit No. 202, 2nd Floor, A1 Smeet, Sarabhai Campus, Nr. Ganda Circle, Gorwa Road, Vadodara, Gujarat – 390 023
42	Gurgaon	Gurgaon	Haryana	Unit no 301, 301 A, 308, 309, 310 & 311, 3rd Floor, Platina Tower, M G Road, Gurgaon, Haryana – 122 022
43	Badlapur	Thane	Maharashtra	First Floor, Sai Sidhivinayak, Plot No. 54, Kulgaon Society, Kulgaon, Badlapur East 421503
44	Salem	Salem	Tamilnadu	Shop Nos 123 to 130, Ground Floor, Kandaswarna Mall, Block-B, Saradha College Road, Fairlands, Salem, Tamil Nadu – 636016
45	Allahabad	Allahabad	Uttar Pradesh	3rd Floor, Adarsh Square, Sardar Patel Marg, Civil Lines, Allahabad, Uttar Pradesh - 211001
46	Ratnagiri	Ratnagiri	Maharashtra	Shop No. 101 to 105, First Floor, Siddhivinayak City Centre, Siddhivinayak Nagar, Shivajinagar, Ratnagiri - 415 612
47	Bhilwara	Bhilwara	Rajasthan	203-204, 2nd Floor, Govindam, Old RTO Road, Bhilwara - 311001
48	Siliguri	Siliguri	West Bengal	1st Floor, SATURN'S, Sevoke Road, P.O. & P.S. – Siliguri, District Darjeeling, West Bengal – 734 001
49	Navsari	Navsari	Gujarat	Office No. 104, 1st Floor, Swiss Cottage, Asha Nagar, Navsari, Gujarat - 396 445
50	Junagadh	Junagadh	Gujarat	Shop No 04, 1st Floor, Seven Seas Building, Nr. Moti Baug, Vanthali Road, Junagadh, Gujarat - 362001
51	Bhavnagar	Bhavnagar	Gujarat	1st Floor, Plot No. 2110/B, Sumeru Elite, Opp. Custom Office, Parimal Chowk, Off. Waghawadi Road, Bhavnagar, Gujarat - 364001
52	Virar	Palghar	Maharashtra	Parikh Commercial Centre, Office No. 301, 302 and 303, Premium Park, Agashi Road, Virar West, Dist. Palghar, Maharashtra 401303
53	Bareilly	Bareilly	Uttar Pradesh	3rd Floor, 156, Civil Lines, Nr SBI Main Branch, Station Road, Bareilly, UP – 243001
54	Davanagere	Davanagere	Karnataka	2nd Floor, VHV Heights, Hadadi Road, Davanagere, Karnataka – 577 002
55	Saharanpur	Saharanpur	Uttar Pradesh	2A/2390, 1st Floor, Mohalla Ram Nagar, Pathanpura, Near - Clock Tower, Dehradun Road, Saharanpur, Uttar Pradesh – 247001
56	Bilaspur	Bilaspur	Chhattisgarh	A3, 1st Floor, Vyapar Vihar Road, Ward No 9, Village Talapara, Bilaspur, Chhattisgarh, 495001 District: Bilaspur
57	Madurai	Madurai	Tamilnadu	2nd Floor, 2/3, G.V. Towers, Melakkal Main Road, Near Passport Office, Madurai, Tamil Nadu - 625016
58	Gwalior	Gwalior	Madhya Pradesh	3rd Floor, Orion Tower, City Centre, Gwalior - 474011, Madhya Pradesh
59	Karnal	Karnal	Haryana	SCO No-220, 1st Flr., Sector - 12, HUDA, Karnal, Haryana - 132001
60	Mahbubnagar	Mahbubnagar	Telangana	D.No.7-5-111,1st floor,Central Bank Upstairs,Near Petrol Bunk,Padmavathi Colony,Mahbubnagar,Telangana-509001
61	Pali	Pali	Rajasthan	2nd Floor, Jai Plaza, V. D. Nagar, Pali, Rajasthan - 306401

62	Ludhiana	Ludhiana	Punjab	Ground Floor and First Floor, SCO - 130-132, Apra Tower, Feroze Gandhi Market, Ludhiana, Punjab - 141001
63	Pimpri	Pune	Maharashtra	Office No. 3, Sr. No. 38, CTS 5836, Ground Floor, MSR Capital, Pimpri, Morwadi, Pune, Maharashtra - 411 018
64	Haridwar	Haridwar	Uttarakhand	2nd Floor, building No. 397/323/2, Avas Vikas Colony, Pargana-Jawalapur, Tehsil & Distt. Haridwar, Uttarakhand - 249 407
65	Mathura	Mathura	Uttar Pradesh	1st Floor, Tera Tower, Bhuteshwar Road, Mathura, Uttar Pradesh – 281 004
66	Jhansi	Jhansi	Uttar Pradesh	2nd Floor, City Plaza, Elite Plaza Road, Above Axis Bank, Civil Lines, Jhansi, Uttar Pradesh - 284001
67	Kolkata	Kolkata	West Bengal	2nd Floor, Bangur BFL Estate, 31 Chowringhee Road, Kolkata, West Bengal - 700016
68	Udaipur	Udaipur	Rajasthan	1st Floor, Manohar Heights, 16-C, Bank Street, Madhuban, Udaipur, Rajasthan - 313001
69	Dehradun	Dehradun	Uttarakhand	Shop No. 3, 4 and 5, 3rd Floor, M J Tower, Plot No. 235/413, Rajpur Road, Dehradun, Uttarakhand - 248001
70	Ambala	Ambala	Haryana	1st & 2nd Floor, RR Complex, Above IDFC First Bank, Geeta Gopal Chauraha, Jagdhari Road, Ambala Cant., Haryana – 133 001
71	Shivpuri	Shivpuri	Madhya Pradesh	01st Floor, Guru Kripa Bhavan, Near Aadhar Finance, Gwalior Bypass Circle, Shivpuri, Madhya Pradesh - 473 551
72	Jabalpur	Jabalpur	Madhya Pradesh	2224/1, 3rd Floor, Regal Towers, Napier Town, Swami Dayanand Saraswati Ward, Jabalpur, Madhya Pradesh - 482001
73	Solapur	Solapur	Maharashtra	Office No. 83/D/1, CTS No. 8336/D/1, First Floor, H. R. Heights, Solapur Railway Lines, Solapur, Maharashtra – 413001
74	Varanasi	Varanasi	Uttar Pradesh	4th Floor, Kuber A.C Market, D 58/2, Unit No 20, 18, 17, Rathyatra Crossing, Varanasi - 221010, Uttar Pradesh
75	Yamuna Nagar	Yamuna Nagar	Haryana	1st Floor, SCO – 181 – 182, HUDA Mkt, Sector –17, Jagadhari, Yamuna Nagar, Haryana – 135 001
76	Dewas	Dewas	Madhya Pradesh	Ground Floor, Suryavanshi Building, 76, Tilak Nagar, Dewas, Madhya Pradesh - 455 001
77	Itarsi	Itarsi	Madhya Pradesh	18/1, 1st Floor, Keny Heights, Lane No. 11, Itarsi - 461111
78	Khargone	Khargone	Madhya Pradesh	GS – 204, 2nd Floor, Radha Vallabh Complex, Khargone, Madhya Pradesh – 451 001
79	Roorkee	Roorkee	Uttarakhand	01st Floor, Plot No. 173, BSM Chowk, NH73, Roorkee, Uttarakhand - 247 667
80	Valsad	Valsad	Gujarat	1st Floor, Mahadev Niwas, Opp. Doctor House, Halar Road, Valsad, Gujarat – 396 001
81	Ongole	Ongole	Andhra Pradesh	1st Floor, ARN Complex, 37-1-169, Kurnool road, Ongole, Prakasam District, Andhra Pradesh – 523 002
82	Palanpur	Palanpur	Gujarat	2nd Floor, Dev Darshan, Hall No 4 (Part), Plot No. 3, 4, 5, 10, 11, 12, Opp. Circuit House, Dist. Banaskantha, Palanpur, Gujarat – 385 001
83	Puducherry	Puducherry	Pondicherry	1st Floor, Bass Towers, Plot No. 14 & 15 ECR Road, Karuvadikuppam, Puducherry – 605 008
84	Warangal	Warangal	Telangana	1-7-1423, 1st Floor SVA Plaza, Near HP Petrol Bunk, Balasamudram, Hanamkonda, Telangana, Andhra Pradesh – 506001
85	Coimbatore	Coimbatore	Tamil Nadu	1st & 2nd Floor, 739, Avanashi Road, Coimbatore, Tamil Nadu - 641 018
86	Jaipur	Jaipur	Rajasthan	1st, 2nd & 3rd Floor, C-23, Ashok Marg, C-Scheme Jaipur, Rajasthan – 302 001
87	Vijayawada	Vijayawada	Andhra Pradesh	3rd Floor, 40-1-52C, MG road, Patamatalanka, Vijayawada, Andhra Pradesh – 520010
88	Guntur	Guntur	Andhra Pradesh	1st Floor, Nandini Plaza 14/1, Arundelpet, Guntur, Andhra Pradesh – 522001
89	Karimnagar	Karimnagar	Telangana	3-1-9,10, Y. V. Reddy Centre, CVRN Road, Opposite Veterinary Hospital, Karimnagar, Telangana - 505001
90	Jalgaon	Jalgaon	Maharashtra	2nd Floor, City Center, Office No. 1, 2, 3, 4, CTS2125/9, Jalgaon, Maharashtra - 425001
91	Chhindwara	Chhindwara	Madhya Pradesh	1st Floor, Block No. 54, Plot No. 5/68, 5/76, P.H. No. 22, B. No. 177, Ward No. 46, Jhulelal Ward VIP Road, Chhindwara, Madhya Pradesh - 480001
92	Jamshedpur	Jamshedpur	Jharkhand	2nd Floor, Dhiren Tower, Q Road, S. B. Shop Area, Bistupur, Jamshedpur - 831001
93	Alwar	Alwar	Rajasthan	2nd Floor, Ahana Tower, Near Jai Complex, Alwar, Rajasthan - 301801

94	Ranchi	Ranchi	Jharkhand	3rd Floor, Saluja Tower, Pepee Compound, Ranchi, Jharkhand - 834001
95	R-tech 15	Mumbai	Maharashtra	15th Floor, R-TECH PARK, Nirlon Complex, Off Western Express Highway, Goregaon(E), Mumbai-400063
96	Trichy	Trichy	Tamil Nadu	1st Floor, Muthiah Tower, No. 1, Royal road, Cantonment, Trichy, Tamil Nadu - 620 001
97	Panvel	Panvel	Maharashtra	2nd Floor, Office No.- 202, 203, 204, 205, 206 & 215, Munoth Empress, F. P. 189, Opposite Panvel Bus Depot, Behind Dr. Babasaheb Ambedkar Statue, Panvel, New Mumbai – 410206
98	Mumbai OWC	Mumbai	Maharashtra	One World Center, Tower 1, 9th Floor, Jupiter Mills Compound, 841 Senapati Bapat Marg, Elphinstone Road, Mumbai – 400013
99	Rajkot	Rajkot	Gujarat	Office No. 202, 2nd Floor, Yogi Complex, 150ft Ring Road, Nr Indira Circle, Rajkot, Gujarat 360005
100	Tirupati	Tirupati	Andhra Pradesh	1st Floor, Elite Plaza, D. No. 160, AIR Bypass Road, New Balaji Colony, Tirupati, Andhra Pradesh - 517 501
101	Hubli	Hubli	Karnataka	1st Floor, "Kalburgi Emerald", Girls High School Road, Deshpande Nagar, Hubli - 580 029
102	Tirupur	Tirupur	Tamil Nadu	Ground Floor, 514, Easwaran Arcade, Palladam Road, Tirupur, Tamil Nadu - 641 604
103	Satna	Satna	Madhya Pradesh	VIDHYA TOWER " 2nd Floor, Bharhut Nagar, Satna, Madhya Pradesh - 485001
104	Bhatinda	Bhatinda	Punjab	First Floor, MCB Z3/03228, Opp. Small Capital Finance Bank, Near Tinkoni Chowk, G.T. Road, Bhatinda, Punjab - 151001
105	Patiala	Patiala	Punjab	1st Floor, B-21/567, Nabha Gate, Patiala, Punjab - 147001
106	Kharadi	Pune	Maharashtra	'Pride Icon' 501/A, 5th Floor, Kharadi, Pune - 411014
107	Ahmedabad - Bapunagar	Ahmedabad	Gujarat	Office nos. 311-315, C Wing, 3rd Floor, Pushkar Business Park, Kinariwala Compound, Nr. Chirag Diamond, Nr. Shyam Shikar Cross Road, Bapunagar, Ahmedabad, Gujarat - 380024
108	Ujjain	Ujjain	Madhya Pradesh	3rd Floor, B4, Vishala Shivansh Building, Rishi Nagar, Petrol Pump, Dewas Main Road Ujjain, Madhya Pradesh – 456010
109	Sagar	Sagar	Madhya Pradesh	Poddar Complex - Ground Floor& 1st Floor, Opp. Hotal Vardaan, 6, Civil lines, Sagar, MP, 470001
110	Amravati	Amravati	Maharashtra	1st Floor, Irwin Square, Karwa Commercial Complex , Amravati 444602
111	Ahmednagar	Ahmednagar	Maharashtra	2nd Floor, Mauli Sankul, Savedi Road, Ahmednagar, Maharashtra – 414 003
112	Neemuch	Neemuch	Madhya Pradesh	1st Floor, 49 - 50 Vikas Nagar, Near LIC Building, Ambedkar Main Road, Neemuch - MP, 458441
113	Hyderabad - Quena Square	Telangana	Telangana	#6-3-553, Unit No. C2, 2nd Floor, Quena Square, Taj Deccan Road, Erramanzil, Hyderabad, Telangana-500082
114	Ludhiana	Punjab	Punjab	Unit No. 505 & 506, 5th Floor, SCO 130-132, Apra Tower, Feroze Gandhi Market, Ludhiana, Punjab – 141 001
115	RTech 16th Floor	Mumbai	Maharashtra	16th Floor, R-TECH PARK, Nirlon Complex, Off Western Express Highway , Goregaon (E) Mumbai- 400063
116	Belapur	Navi Mumbai	Maharashtra	2nd Floor, Office No.205 & 206 , Pujit Plaza Co.Op. Society, Plot Number 67, Sector-11 C.B.D Belapur, Navi Mumbai - 400614
117	Bhubaneswar - Broadway Heights	Bhubaneswar	Odisha	3rd Floor, Broadway Heights, Plot No. 7 & 8, Jharpada, Cuttack Puri Road, Bhubaneswar, Orissa - 751 006
118	Meerut	Meerut	Uttar Pradesh	2nd Floor, Plot No. 507, Scheme No. 1, Mangel Pandey Nagar, Meerut, Uttar Pradesh - 250 004
119	Bhopal	Bhopal	Madhya Pradesh	3rd Floor, Prem Kamla Tower, Plot No. 82, MP Nagar, Zone - 2, Ward No. 45, Inside Main Road, Tehsil Huzur, Bhopal, Madhya Pradesh - 462011
120	Nagpur	Nagpur	Maharashtra	6th Floor, Genesis Square, 72, Shankar Nagar, WHC Road, Nagpur, Maharashtra - 440 010
121	Ajmer	Ajmer	Rajasthan	2nd Floor, Divya Deep, 324/A/5, Nr. Bajrangarh Chauraha, Ajmer, Rajasthan - 305 001
122	Jalandhar	Jalandhar	Punjab	2nd Floor, SCO No. 40 - C, PUDA Complex, Opp. Tehsil Complex, Jalandhar, Punjab - 144 001
123	Aurangabad	Aurangabad	Maharashtra	B-402, B-403, B-405, Nisha Bafna Complex, 3rd Floor, Above reliance digital, Opp. Akashwani, Jalna road, Aurangabad, Maharashtra - 431005
124	Lucknow	Lucknow	Uttar Pradesh	Unit No. 205, 206, 207, 208 & 209, 2nd Floor, Urbanac Business Park, Plot A-1A and A1-B, Vibhuti Khand, Gomti Nagar, Lucknow- ,Uttar Pradesh - 226010

125	Vishakhapatnam	Vishakhapatnam	Andhra Pradesh	5th Floor, Navaratna Trade Center, D. No. 10-4-15/1, Ramnagar, Beside Hotel Meghalaya, Vizag, Andhra Pradesh - 530 003
126	Jamnagar	Jamnagar	Gujarat	Office No. 201 - 203 & 204 (part), 2nd Floor, Platinum, Joggers Park, Park Colony, Jamnagar, Gujarat - 361 008
127	Erode	Erode	Tamil Nadu	1st Floor, Akhil Plaza, Perundurair Road, Near Sathyamurthy Hospital, Erode, Tamil Nadu - 638011
128	Khandwa	Khandwa	Madhya Pradesh	1st Floor, Grover Plaza, Anand Nagar, Main Road, In front of SBI, Khandwa - 450001
129	Gandhinagar	Gandhinagar	Gujarat	Office No. 304/A, 3rd Floor, White House, Near HP Petrol Pump, Opp. Vidhan Sabha, Sector 11, Gandhinagar, Gujrat - 382011
130	Surendranagar	Surendranagar	Gujarat	Shop Nos 117 – 118 – 119 – 120 – 121, 1st Floor, Mega Mall, Main Road, Surendranagar - 363001
131	Ratlam	Ratlam	Madhya Pradesh	Fakhry Heights, 02nd Floor, Fountain Chowk, Mhow Road Chouraha, Ratlam - 457001.
132	Kota	kota	Rajasthan	2nd Floor, 1A1, Vallabh Nagar Circle, Rawatbhata Road, Kota, Rajasthan - 324 009
133	Mahbubnagar	Mahbubnagar	Telangana	1st Floor, 8-3-3/ 5 / F, Above Andhrapradesh Grameena Vikas Bank, Meetu Gadda, Mahbubnagar, Telangana 509 001
134	New Delhi Janakpuri	New Delhi	New Delhi	B1/26-27, 2nd Floor, Community Center, Janakpuri, New Delhi- 110058
135	Mysore	Mysore	Karnataka	2nd and 3rd Floor, 927, 6th Main Road, New H N R Avenue, Kantharaja Urs Road, Saranwathpuvam, Mysore, Karnataka - 570 009

- d. Any material developments not disclosed in the general information document, since the issue of the general information document relevant to the offer of non-convertible securities in respect of which the key information document is being issued:**

Since the issue of the general information document GID No. 1/FY2024-25 dated April 10, 2024, the material development is mentioned above in point no c.

- e. Disclosures applicable in case of private placement of non-convertible securities as specified in Schedule I, in case the second or subsequent offer is made during the validity of the shelf prospectus for which no general information document has been filed:**

Not applicable. This KID is in relation to the first issue/offer of Debentures in respect of which the general information document GID No. 1/FY2024-25 dated April 10, 2024 is being issued.

- f. Material Contracts & Documents**

Refer Annexure – VI

SECTION – V

TERM SHEET AND ILLUSTRATION OF DEBENTURE CASH FLOWS

Issuer	Aditya Birla Housing Finance Limited	
Security Name	ABHFL NCD Series 'D1' FY 2024-25 (Wednesday, August 25, 2027)	
Series	ABHFL NCD Series 'D1' FY 2024-25	
Type of Instrument	Secured, Rated, Listed, Taxable, Redeemable Non-Convertible Debentures ("NCDs" or Debentures")	
Nature of Instrument	Secured	
Seniority	Senior	
Mode of Issue	Private Placement	
Eligible Investors	As specified under clause "Who Can Apply" in GID No. 1/FY2024-25 dated April 10, 2024	
Listing (name of stock exchange(s) where it will be listed and timeline for listing)	On the Debt Market (DM) segment of NSE and BSE to be completed by T+3 working days <i>(T being Issue Closure Date)</i>	
Rating of the Instrument	[ICRA] AAA (Stable) from ICRA Ltd & IND AAA (Stable) from India Ratings	
Issue Size	Base Issue Size	Rs. 100.00 Crore (Rupees One Hundred Crores only)
	Option to retain oversubscription (Amount)	Rs. 400.00 Crore (Rupees Four Crores only)
	Total issue Size	Rs. 500.00 Crore (Rupees Five Hundred Crores only)
Minimum subscription	100 Debentures of Rs.1,00,000 each and in multiples of 1 Debenture thereafter	
Market Lot/Trading Lot	1 Debenture	
Anchor Portion Details	N.A.	
Limit of Anchor Portion	N.A.	
Objects of the issue	<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"> - 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. <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>As per regulation 57 of RBI Master Direction – Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021 dated February 17, 2021 and updated as on December 27, 2022</p> <p>57. Purpose of the issue</p> <p>57.1. A housing finance company shall issue non-convertible debentures only for deployment of funds on its own balance sheet.</p> <p>57.2. No housing finance company shall issue non-convertible debentures to facilitate resource requests of or utilization by group entities/ parent company/ associates.</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.
Detail of the utilization of the proceeds	The management of the Company, in accordance with the policies formulated by it from time to time, will have flexibility in deploying the proceeds received from the Issue. Pending utilization of the proceeds out of the Issue for the purposes described above, the Company intends to temporarily invest funds in high-quality interest-bearing liquid instruments including money market mutual funds, deposits with banks or temporarily deploy the funds in investment grade interest bearing securities.
Coupon Rate (%)	8.1701% p.a.
Yield (Original Issuance)	TBD
Coupon Payment Frequency	Annually and on maturity
Step Up/Step Down Coupon Rate / Coupon Payment Frequency	N.A.
Coupon Payment Dates	Saturday, July 12, 2025 Sunday, July 12, 2026 Monday, July 12, 2027 Wednesday, August 25, 2027
Coupon Type	Fixed
Coupon Reset Process (including rates, spread, effective date, interest rate cap and floor etc.).	N.A.
Type of Bidding	Price Based
Bid Book type	Open
Pay-in of Funds	Clearing Corporation / Escrow Bank Account
Type of allotment	Multiple Yield Allotment
Day Count Basis	Actual / Actual
Interest on Application Money	N.A.
Default Interest Rate	2% pa over the coupon rate on the defaulted interest and/or principal redemption amount for the duration of default
Tenor (Original Issuance)	1,139 Days
Redemption Date	Wednesday, August 25, 2027
Redemption Amount	Rs.1,00,000/- (Rupees One Lakh only) per Debenture
Redemption Premium per debenture	N.A.
Issue Price	TBD
Discount at which security is issued and the effective yield as a result of such discount.	N.A.
Premium/Discount at which security is redeemed and the effective yield as a result of such premium/discount.	TBD
Put option Date	N.A.
Put Option Price	N.A.
Call Option Date	N.A.
Call Option Price	N.A.

Put Notification Time	N.A.
Call Notification Time	N.A.
Face Value	Rs.1,00,000/- (Rupees One Lakh only) per Debenture
Minimum Application & in multiples of Debt securities thereafter	100 Debentures of Rs.1,00,000 each and in multiples of 1 Debenture thereafter
1. Issue Opening Date	Thursday, July 11, 2024
2. Issue Closing Date	
Date of earliest closing of the issue (if any)	N.A.
3. Pay in Date	Friday, July 12, 2024
4. Deemed Date of Allotment	
Issuance mode of the Instrument	Demat only (for private placement)
Trading mode of the Instrument	Demat only (for private placement)
EBP	On BSE Platform
Settlement Cycle	The process of pay-in of funds by investors and pay-out to issuer shall be done on T+1 day basis (i.e., Friday, July 12, 2024, where T Day is the issue day i.e Thursday, July 11, 2024)
Settlement mode of the Instrument (Designated Bank Accounts of BSE EBP)	<p>1. HDFC BANK: Beneficiary Name: INDIAN CLEARING CORPORATION LTD Account Number: ICCLEB IFSC Code: HDFC0000060 Mode: NEFT/RTGS</p> <p>2. ICICI Bank: Beneficiary Name: INDIAN CLEARING CORPORATION LTD Account Number: ICCLEB IFSC Code: ICIC0000106 Mode: NEFT/RTGS</p> <p>3. YES Bank: Beneficiary Name: INDIAN CLEARING CORPORATION LTD Account Number: ICCLEB IFSC Code: YESB0CMSNOC Mode: NEFT/RTGS</p>
Depository(ies)	<p>NSDL / CDSL:</p> <p>Depositories (NSDL / CDSL) will/ shall activate the ISINs of debt securities issued on private placement basis only after the Stock Exchange(s) have accorded approval for listing of such securities.</p> <p>Further, in order to facilitate re-issuances of new debt securities in an existing ISIN,</p> <p>Depositories (NSDL / CDSL) will/ shall allot such new debt securities</p>

	<p>under a new temporary ISIN which shall be kept frozen. Upon receipt of listing approval from Stock Exchange(s) for such new debt securities, the debt securities credited in the new temporary ISIN shall be debited and the same shall be credited in the pre-existing ISIN of the existing debt securities, before they become available for trading.</p> <p>Stock Exchange(s) shall inform the listing approval details to the Depositories whenever listing permission is given to debt securities issued on private placement basis.</p>
Disclosure of Interest/Dividend / redemption dates	<p>Saturday, July 12, 2025 Sunday, July 12, 2026 Monday, July 12, 2027 Wednesday, August 25, 2027</p>
Working Day Convention	<p>As per Operational framework issued by SEBI on 10 August 2021 (Refer SEBI Circular - SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021, SEBI/HO/DDHS/DDHS_Div1/P/CIR/ 2022/00139 Dated October 10, 2022 and SEBI/HO/DDHS /DDHS_Div1/P/CIR/2022/167 Dated November 30, 2022; as amended from time to time) –</p> <p>(a) If any interest payment falls due on a holiday, such interest (as calculated up to the day preceding the original date of payment) will be paid on the next working day. Date of subsequent interest payment(s) shall remain unchanged.</p> <p>(b) If payment of redemption proceeds (i.e. principal amount along with last interest payment) falls due on a holiday, such redemption proceeds will be paid on the preceding working day. The amount of interest in such case will be calculated upto the date preceding the actual date of payment of redemption proceeds.</p>
Record Date	<p>15 days prior to each Coupon Payment / Principal repayment. If the record date is non-business day, then the previous working day will be considered.</p>
All covenants of the issue (including side letters, accelerated payment clause, etc.)	<p>Nil</p>
Description regarding Security (where applicable) including type of security (movable/ immovable/tangible etc.), type of charge (pledge/ hypothecation/ mortgage etc.), date of creation of security / likely date of creation of security, minimum security cover, revaluation, replacement of security, interest to the debenture holder over and above the coupon rate as specified in the Trust Deed and disclosed in the Offer Document/ Information Memorandum.	<p>As per Debenture Trust Deed dated May 16, 2023 - hypothecation by way of first pari passu charge in favour of the Debenture Trustee over its Receivables, Securities, future moveable assets and Current Assets as may be identified by the Company from time to time.</p> <p>1.11 times security cover covering principal and interest</p>
Undertaking on Creation of Security	<p>The Company has provided hypothecation by way of first pari passu charge in favour of the Debenture Trustee over its Receivables, Securities, future moveable assets and Current Assets for its NCD issuances. The said security has been created.</p>
Replacement of security, interest to the debenture holder over and above the coupon rate as specified in the Trust Deed and disclosed in the issue document	<p>N.A.</p>

Transaction Documents	GID No. 1/FY2024-25 dated April 10, 2024, Debenture Trust Deed, Debenture Trustee Agreement and any other document that may be designated by the Debenture Trustee as a Transaction Document. This Placement Memorandum shall be read in conjunction with the other Transaction Documents and in case of any ambiguity or inconsistency or differences with any Transaction Document including the Debenture Trust Deed, this Placement Memorandum shall prevail.
Condition Precedent to Disbursement	N.A.
Condition Subsequent to Disbursement	N.A.
Events of Default (including manner of voting /conditions of joining Inter Creditor Agreement)	Detailed Events of Default are stated in the Debenture Trust Deed dated May 16, 2023
Creation of Recovery Expense Fund (REF)	REF has been created vide Bank Guarantee dated December 02, 2023 in favour of BSE Limited for amount of INR 25 Lakhs; Expiry Date: January 10, 2025 Claim Date: January 10, 2026 Renewed / amended BG has been sent to BSE, NSE and Debenture Trustee vide email dated January 06, 2023 Amount: INR 25 Lacs. BG Guarantee No:560GT01210140002 User Reference No.: 0560DG0121000027.
Conditions for breach of covenants (as specified in Debenture Trust Deed)	Detailed Conditions for breach of covenants are stated in the Debenture Trust Deed dated May 16, 2023
Provisions related to Cross Default Clause	N.A.
Role and Responsibilities of Debenture Trustee	As per Debenture Trust Deed dated May 16, 2023
Risk factors pertaining to the issue	Please refer to the risk factors disclosed on Page Nos. 10 to 16 in the GID
Governing Law and Jurisdiction	Indian Law, Ahmedabad
Covenants	i) In case of delay in execution of Trust Deed and Charge documents, the Company will refund the subscription with agreed rate of interest or will pay penal interest of at least 2% p.a. over the coupon rate till these conditions are complied with at the option of the investor. ii) In case of delay in listing of securities issued on privately placement basis beyond the timelines specified above, the issuer; 1. Will pay penal interest of 1% p.a. over the coupon rate for the period of delay to the investor (i.e. from date of allotment to the date of listing). 2. Will be permitted to utilise the issue proceeds of its subsequent two privately placed issuances of securities only after receiving final listing approval from Stock Exchanges. and as mentioned in this KID.
Project details (gestation period of the project; extent of progress made in the project; deadlines for completion of the project; the summary of the project appraisal report (if any), schedule of implementation of the project)	N.A.

*The proposed bond issue does not form part of non-equity regulatory capital mentioned under Chapter V of SEBI NCS Regulations, 2021 amended from time to time

Illustrative Cash Flow – ABHFL NCD Series ABHFL NCD Series ‘D1’ FY 2024-25 (Wednesday, August 25, 2027)

Cash Flow – ABHFL NCD Series ABHFL NCD Series ‘D1’ FY 2024-25 (Wednesday, August 25, 2027)’		
Company	Aditya Birla Housing Finance Limited	
Face Value (per security) (in Rs.)	Rs. 1,00,000/- (Rupees One Lakh only) per Debenture	
Issue Date (Issue Open/Issue Closure)	Thursday, July 11, 2024	
Deemed Date of Allotment	Friday, July 12, 2024	
Redemption Date	Wednesday, August 25, 2027	
Coupon Rate/Yield	Coupon Rate	8.1701% p.a.
	Yield Rate	TBD
Redemption (Premium / Discount)	N.A.	
Premium / Discount at which security is issued & the effective yield as a result of such Premium/discount	TBD	
Frequency of Interest payment with specified date	Annually & on Maturity Saturday, July 12, 2025 Sunday, July 12, 2026 Monday, July 12, 2027 Wednesday, August 25, 2027	
Day count Convention	Actual/Actual	

Cash Flows	Date	No. of days in Coupon Period	Amount per Debenture (In Rupees)
Inflow	Friday, July 12, 2024		TBD
1 st Coupon	Saturday, July 12, 2025	365	8,170.10
2 nd Coupon	Sunday, July 12, 2026	365	8,170.10
3 rd Coupon	Monday, July 12, 2027	365	8,170.10
4 th Coupon	Wednesday, August 25, 2027	44	984.89
Principal Outflow	Wednesday, August 25, 2027		1,00,000

Issuer	Aditya Birla Housing Finance Limited	
Security Name	ABHFL NCD Series 'D2' FY 2024-25 (Tuesday, May 15, 2029)	
Series	ABHFL NCD Series 'D2' FY 2024-25	
Type of Instrument	Secured, Rated, Listed, Taxable, Redeemable Non-Convertible Debentures ("NCDs" or Debentures")	
Nature of Instrument	Secured	
Seniority	Senior	
Mode of Issue	Private Placement	
Eligible Investors	As specified under clause "Who Can Apply" in GID No. 1/FY2024-25 dated April 10, 2024	
Listing (name of stock exchange(s) where it will be listed and timeline for listing)	On the Debt Market (DM) segment of NSE and BSE to be completed by T+3 working days (T being Issue Closure Date)	
Rating of the Instrument	[ICRA] AAA (Stable) from ICRA Ltd & IND AAA (Stable) from India Ratings	
Issue Size	Base Issue Size	Rs. 75.00 Crore (Rupees Seventy Five Crores only)
	Option to retain oversubscription (Amount)	Rs. 375.00 Crore (Rupees Three Hundred & Seventy Five Crores only)
	Total issue Size	Rs. 450.00 Crore (Rupees Four Hundred & Fifty Crores only)
Minimum subscription	100 Debentures of Rs.1,00,000 each and in multiples of 1 Debenture thereafter	
Market Lot/Trading Lot	1 Debenture	
Anchor Portion Details	N.A.	
Limit of Anchor Portion	N.A.	
Objects of the issue	<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"> - 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. <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>As per regulation 57 of RBI Master Direction – Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021 dated February 17, 2021 and updated as on December 27, 2022</p> <p>57. Purpose of the issue</p> <p>57.1. A housing finance company shall issue non-convertible debentures only for deployment of funds on its own balance sheet.</p> <p>57.2. No housing finance company shall issue non-convertible debentures 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</p>	

	the funds are being raised through the present Issue and also the activities which the Company has been carrying on till date.
Detail of the utilization of the proceeds	The management of the Company, in accordance with the policies formulated by it from time to time, will have flexibility in deploying the proceeds received from the Issue. Pending utilization of the proceeds out of the Issue for the purposes described above, the Company intends to temporarily invest funds in high-quality interest-bearing liquid instruments including money market mutual funds, deposits with banks or temporarily deploy the funds in investment grade interest bearing securities.
Coupon Rate (%)	8.1168% p.a.
Yield (Original Issuance)	8.12% p.a. XIRR
Coupon Payment Frequency	Annually and on maturity
Step Up/Step Down Coupon Rate / Coupon Payment Frequency	N.A.
Coupon Payment Dates	Saturday, July 12, 2025 Sunday, July 12, 2026 Monday, July 12, 2027 Wednesday, July 12, 2028 Tuesday, May 15, 2029
Coupon Type	Fixed
Coupon Reset Process (including rates, spread, effective date, interest rate cap and floor etc.).	N.A.
Type of Bidding	Price Based
Bid Book type	Open
Pay-in of Funds	Clearing Corporation / Escrow Bank Account
Type of allotment	Multiple Yield Allotment
Day Count Basis	Actual / Actual
Interest on Application Money	N.A.
Default Interest Rate	2% pa over the coupon rate on the defaulted interest and/or principal redemption amount for the duration of default
Tenor (Original Issuance)	1,768 Days
Redemption Date	Tuesday, May 15, 2029
Redemption Amount	Rs.1,00,000/- (Rupees One Lakh only) per Debenture
Redemption Premium per debenture	N.A.
Issue Price	TBD
Discount at which security is issued and the effective yield as a result of such discount.	N.A.
Premium/Discount at which security is redeemed and the effective yield as a result of such premium/discount.	NA
Put option Date	N.A.
Put Option Price	N.A.
Call Option Date	N.A.
Call Option Price	N.A.
Put Notification Time	N.A.
Call Notification Time	N.A.

Face Value	Rs.1,00,000/- (Rupees One Lakh only) per Debenture
Minimum Application & in multiples of Debt securities thereafter	100 Debentures of Rs.1,00,000 each and in multiples of 1 Debenture thereafter
1. Issue Opening Date	Thursday, July 11, 2024
2. Issue Closing Date	
Date of earliest closing of the issue (if any)	N.A.
3. Pay in Date	Friday, July 12, 2024
4. Deemed Date of Allotment	
Issuance mode of the Instrument	Demat only (for private placement)
Trading mode of the Instrument	Demat only (for private placement)
EBP	On BSE Platform
Settlement Cycle	The process of pay-in of funds by investors and pay-out to issuer shall be done on T+1 day basis (i.e., Friday, July 12, 2024, where T Day is the issue day i.e Thursday, July 11, 2024)
Settlement mode of the Instrument (Designated Bank Accounts of BSE EBP)	<p>1. HDFC BANK: Beneficiary Name: INDIAN CLEARING CORPORATION LTD Account Number: ICCLEB IFSC Code: HDFC0000060 Mode: NEFT/RTGS</p> <p>2. ICICI Bank: Beneficiary Name: INDIAN CLEARING CORPORATION LTD Account Number: ICCLEB IFSC Code: ICIC0000106 Mode: NEFT/RTGS</p> <p>3. YES Bank: Beneficiary Name: INDIAN CLEARING CORPORATION LTD Account Number: ICCLEB IFSC Code: YESB0CMSNOC Mode: NEFT/RTGS</p>
Depository(ies)	<p>NSDL / CDSL:</p> <p>Depositories (NSDL / CDSL) will/ shall activate the ISINs of debt securities issued on private placement basis only after the Stock Exchange(s) have accorded approval for listing of such securities.</p> <p>Further, in order to facilitate re-issuances of new debt securities in an existing ISIN,</p> <p>Depositories (NSDL / CDSL) will/ shall allot such new debt securities under a new temporary ISIN which shall be kept frozen. Upon receipt of listing approval from Stock Exchange(s) for such new debt securities, the debt securities credited in the new temporary ISIN</p>

	<p>shall be debited and the same shall be credited in the pre-existing ISIN of the existing debt securities, before they become available for trading.</p> <p>Stock Exchange(s) shall inform the listing approval details to the Depositories whenever listing permission is given to debt securities issued on private placement basis.</p>
Disclosure of Interest/Dividend / redemption dates	<p>Saturday, July 12, 2025</p> <p>Sunday, July 12, 2026</p> <p>Monday, July 12, 2027</p> <p>Wednesday, July 12, 2028</p> <p>Tuesday, May 15, 2029</p>
Working Day Convention	<p>As per Operational framework issued by SEBI on 10 August 2021 (Refer SEBI Circular - SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021, SEBI/HO/DDHS/DDHS_Div1/P/CIR/ 2022/00139 Dated October 10, 2022 and SEBI/HO/DDHS /DDHS_Div1/P/CIR/2022/167 Dated November 30, 2022; as amended from time to time) –</p> <p>(a) If any interest payment falls due on a holiday, such interest (as calculated up to the day preceding the original date of payment) will be paid on the next working day. Date of subsequent interest payment(s) shall remain unchanged.</p> <p>(b) If payment of redemption proceeds (i.e. principal amount along with last interest payment) falls due on a holiday, such redemption proceeds will be paid on the preceding working day. The amount of interest in such case will be calculated upto the date preceding the actual date of payment of redemption proceeds.</p>
Record Date	<p>15 days prior to each Coupon Payment / Principal repayment. If the record date is non-business day, then the previous working day will be considered.</p>
All covenants of the issue (including side letters, accelerated payment clause, etc.)	<p>Nil</p>
Description regarding Security (where applicable) including type of security (movable/ immovable/tangible etc.), type of charge (pledge/ hypothecation/ mortgage etc.), date of creation of security / likely date of creation of security, minimum security cover, revaluation, replacement of security, interest to the debenture holder over and above the coupon rate as specified in the Trust Deed and disclosed in the Offer Document/ Information Memorandum.	<p>As per Debenture Trust Deed dated May 16, 2023 - hypothecation by way of first pari passu charge in favour of the Debenture Trustee over its Receivables, Securities, future moveable assets and Current Assets as may be identified by the Company from time to time.</p> <p>1.11 times security cover covering principal and interest</p>
Undertaking on Creation of Security	<p>The Company has provided hypothecation by way of first pari passu charge in favour of the Debenture Trustee over its Receivables, Securities, future moveable assets and Current Assets for its NCD issuances. The said security has been created.</p>
Replacement of security, interest to the debenture holder over and above the coupon rate as specified in the Trust Deed and disclosed in the issue document	<p>N.A.</p>

Transaction Documents	GID No. 1/FY2024-25 dated April 10, 2024, Debenture Trust Deed, Debenture Trustee Agreement and any other document that may be designated by the Debenture Trustee as a Transaction Document. This Placement Memorandum shall be read in conjunction with the other Transaction Documents and in case of any ambiguity or inconsistency or differences with any Transaction Document including the Debenture Trust Deed, this Placement Memorandum shall prevail.
Condition Precedent to Disbursement	N.A.
Condition Subsequent to Disbursement	N.A.
Events of Default (including manner of voting /conditions of joining Inter Creditor Agreement)	Detailed Events of Default are stated in the Debenture Trust Deed dated May 16, 2023
Creation of Recovery Expense Fund (REF)	REF has been created vide Bank Guarantee dated December 02, 2023 in favour of BSE Limited for amount of INR 25 Lakhs; Expiry Date: January 10, 2025 Claim Date: January 10, 2026 Renewed / amended BG has been sent to BSE, NSE and Debenture Trustee vide email dated January 06, 2023 Amount: INR 25 Lacs. BG Guarantee No:560GT01210140002 User Reference No.: 0560DG0121000027.
Conditions for breach of covenants (as specified in Debenture Trust Deed)	Detailed Conditions for breach of covenants are stated in the Debenture Trust Deed dated May 16, 2023
Provisions related to Cross Default Clause	N.A.
Role and Responsibilities of Debenture Trustee	As per Debenture Trust Deed dated May 16, 2023
Risk factors pertaining to the issue	Please refer to the risk factors disclosed on Page Nos. 10 to 16 in the GID
Governing Law and Jurisdiction	Indian Law, Ahmedabad
Covenants	iii) In case of delay in execution of Trust Deed and Charge documents, the Company will refund the subscription with agreed rate of interest or will pay penal interest of at least 2% p.a. over the coupon rate till these conditions are complied with at the option of the investor. iv) In case of delay in listing of securities issued on privately placement basis beyond the timelines specified above, the issuer; 1. Will pay penal interest of 1% p.a. over the coupon rate for the period of delay to the investor (i.e. from date of allotment to the date of listing). 2. Will be permitted to utilise the issue proceeds of its subsequent two privately placed issuances of securities only after receiving final listing approval from Stock Exchanges. and as mentioned in this KID.
Project details (gestation period of the project; extent of progress made in the project; deadlines for completion of the project; the summary of the project appraisal report (if any), schedule of implementation of the project)	N.A.

*The proposed bond issue does not form part of non-equity regulatory capital mentioned under Chapter V of SEBI NCS Regulations, 2021 amended from time to time

Illustrative Cash Flow – ABHFL NCD Series ABHFL NCD Series ‘D2’ FY 2024-25 (Tuesday, May 15, 2029)

Cash Flow – ABHFL NCD Series ABHFL NCD Series ‘D2’ FY 2024-25 (Tuesday, May 15, 2029)”		
Company	Aditya Birla Housing Finance Limited	
Face Value (per security) (in Rs.)	Rs. 1,00,000/- (Rupees One Lakh only) per Debenture	
Issue Date (Issue Open/Issue Closure)	Thursday, July 11, 2024	
Deemed Date of Allotment	Friday, July 12, 2024	
Redemption Date	Tuesday, May 15, 2029	
Coupon Rate/Yield	Coupon Rate	8.1168% p.a.
	Yield Rate	8.12% XIRR
Redemption (Premium / Discount)	N.A.	
Premium / Discount at which security is issued & the effective yield as a result of such Premium/discount	NA	
Frequency of Interest payment with specified date	Annually & on Maturity Saturday, July 12, 2025 Sunday, July 12, 2026 Monday, July 12, 2027 Wednesday, July 12, 2028 Tuesday, May 15, 2029	
Day count Convention	Actual/Actual	

Cash Flows	Date	No. of days in Coupon Period	Amount per Debenture (In Rupees)
Inflow	Friday, July 12, 2024		TBD
1 st Coupon	Saturday, July 12, 2025	365	8,116.80
2 nd Coupon	Sunday, July 12, 2026	365	8,116.80
3 rd Coupon	Monday, July 12, 2027	365	8,116.80
4 th Coupon	Wednesday, July 12, 2028	366	8,116.80
5 th Coupon	Tuesday, May 15, 2029	307	6,827.01
Principal Outflow	Tuesday, May 15, 2029		1,00,000

Notes:

- i. The Company reserves the right to change the Series timetable. The Company reserves the right to further issue debentures under aforesaid series / ISIN;
- ii. While the debt securities are secured to the tune of 100% of the principal and interest amount or as per the terms of offer document/ information Memorandum, in favour of Debenture Trustee, it is the duty of the Debenture Trustee to monitor that the security is maintained.
- iii. The Company undertakes that the assets on which charge is created are free from any encumbrances and in cases where the assets are already charged to secure a debt, the permission or consent to create a ~~second~~ pari-passu charge on the assets of the issuer has been obtained from the earlier creditor
- iv. The Company has complied with the disclosure requirements as required under the SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021 and other relevant circulars as amended from time to time.

Link of Financials and Reports: -

<https://homefinance.adityabirlacapital.com/financial-reports>

DECLARATION BY THE DIRECTORS THAT

- a. the company has complied with the provisions of Securities Contracts (Regulation) Act, 1956 and the Securities and Exchange Board of India Act, 1992, Companies Act and the rules and regulations made thereunder;
- b. the compliance with the Act and the rules does not imply that payment of dividend or interest or repayment of debentures, if applicable, is guaranteed by the Central Government;
- c. the monies received under the offer shall be used only for the purposes and objects indicated in the Offer letter;
- d. whatever is stated in this form and in the attachments thereto is true, correct and complete and no information material to the subject matter of this form has been suppressed or concealed and is as per the original records maintained by the promoters subscribing to the Memorandum of Association and Articles of Association

I am authorized by the Board of Directors of the Company vide resolution dated April 18, 2024 to sign this form and declare that all the requirements of Companies Act, 2013 and the rules made thereunder in respect of the subject matter of this form and matters incidental thereto have been complied with. Whatever is stated in this form and in the attachments thereto is true, correct and complete and no information material to the subject matter of this form has been suppressed or concealed and is as per the original records maintained by the promoters subscribing to the Memorandum of Association and Articles of Association.

It is further declared and verified that all the required attachments have been completely, correctly and legibly attached to this form.

For Aditya Birla Housing Finance Limited

Name: Shraddha Wade Designation: Team Lead - Debt Market Borrowings	
Name: Hiral Sidhpura Designation: Company Secretary	

Authorised Signatories

Date: July 09, 2024

1. Copy of board resolution
2. Copy of shareholders resolution

SECTION VI - ANNEXURES

- I. Audited Financial Statements for FY 2023 – 24, FY 2022-23 & 2021-22
- II. Credit Rating Letters & Rationale
- III. Consent Letter from the Debenture Trustee
- IV. Annexure A & Annexure B from the Debenture Trustee
- V. Application Form
- VI. Material Contracts & Documents
- VII. Key Operating Parameters
- VIII. Financial Information – Indebtedness – March 2024