

PROTECTING INVESTING FINANCING ADVISING

November 02, 2018

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

Dear Sir/Madam,

<u>Sub:</u> <u>Submission of Documents under SEBI (Listing Obligation and Disclosure Requirements) Regulation, 2015 (LODR, 2015)</u>

With reference to the subject matter, please find enclosed:

- 1. Unaudited Financial Results along with Limited Review Report for the half year ended September 30, 2018.
- 2. Certificate issued under regulation 52 (5) of LODR,2015 by Vistra ITCL (India) Limited (Debenture Trustee)
- 3. Disclosures pursuant to regulation 52 (4) of LODR, 2015 and Annexure 1 for details related to payment of interest on NCDs and repayment of principal amount

Request to kindly take the same on your records.

Thanking you

For ADITYA BIRLA HOUSING FINANCE LIMITED

MUTHIAH GANAPATHY COMPANY SECREATARY

Encl: a/a

Aditya Birla Housing Finance Ltd.

One Indiabulls Center, Tower 1, 15th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013.

www.adityabirlahousingfinance.com

Registered Office:

Indian Rayon Compound, Veraval, Gujarat -362 266

CIN: U65922GJ2009PLC083779

Deloitte Haskins & Sells LLP

Chartered Accountants Indiabulls Finance Centre Tower 3, 27th_32th Floor Senapati Bapat Marg Elphinstone Road (West) Mumbai - 400 013 Maharashtra, India

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Independent Auditors' Review Report on Review of Special Purpose Financial Information

To The Board of Directors of Aditya Birla Housing Finance Limited

Introduction

- 1. We have reviewed the accompanying unaudited Special Purpose Financial Information (the "Financial Information" comprising of unaudited financial results for the quarter and six months ended September 30, 2018) of Aditya Birla Housing Finance Limited (the "Company"). This Financial Information is the responsibility of the Company's management and has been approved by the Board of Directors. Our responsibility is to issue a report on the Financial Information based on our review.
- 2. The Company's Management is responsible for the preparation and presentation of the aforesaid Financial Information in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard for Interim Financial Reporting (Ind AS 34), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules thereunder and other accounting principles generally accepted in India. This Financial Information is used for the purpose of preparation of Group Reporting Package in accordance with the instructions from Aditya Birla Capital Limited ("ABCL" / "Group") for the inclusion in Group consolidated financial results for the quarter and six months ended September 30, 2018.
- 3. Our responsibility is to review the Financial Information and report that the Financial Information is prepared and derived, in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard for Interim Financial Reporting (Ind AS 34), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules thereunder and other accounting principles generally accepted in India.

Scope of Review

4. We conducted our review in accordance with the Standard on Review Engagements (SRE) 2410, Review of Interim Financial Information Performed by the Independent Auditor of the Entity issued by the Institute of Chartered Accountants of India. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Deloitte Haskins & Sells LLP

Conclusion

5. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Financial Information is not prepared in accordance with the recognition and measurement principles laid down in the India Accounting Standard for Interim Financial Reporting (Ind AS 34), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules thereunder and other accounting principles generally accepted in India, or that it contains any material misstatement.

Basis of Preparation and Restriction on use and distribution

6. Without modifying our conclusion, we draw attention to Note 1 to the Financial Information, which describes the basis of preparation of Financial Information. The Financial Information has been prepared by the Company, on the basis stated in para 2 above, for the preparation of Group Reporting Package which is used for the inclusion in the consolidated financial results of the Group as at and for the quarter and six months ended September 30, 2018. As a result, the Financial Information may not be suitable for another purpose. Our report is intended solely for the use by the Board of Directors of the Company, the Group in the preparation of the consolidated financial results and their auditors and should not be distributed to or used by other parties.

For **DELOITTE HASKINS & SELLS LLP**

Chartered Accountants (Firm's Registration No. 117366W/W-10018)

7-1-

Mukesh Jain Partner (Membership No. 108262)

MUMBAI, October 22, 2018

Aditya Birla Housing Finance Limited

Statement of Unaudited Financial Results for the half year ended September 30, 2018

Rs. in lakh

Particulars		Quarter ended			Nine month ended
Farticulars	September 30, 2018	June 30, 2018	September 30, 2017	September 30, 2018	March 31, 2018
	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Revenue from operations	24,163.85	22.375.76	13.118.31	46,539.61	47.304.0
Other income	10.22	22,373.76	7.16	12.68	28.5
3 Total income (1+2)	24,174.07	22,378.22	13,125,47	46,552,29	47,332.6
Expenses					
(a) Finance costs	17,073.82	15,335.07	9,015.72	32.408.89	31,834.8
(b) Employee benefit expenses	2,974.91	3,261.32	2,246.54	6.236.23	7,824.
(c) Other expenses	1,347.79	1,191.74	799,49	2,539.53	2,740.
(d) Depreciation and amortization expenses	308.07	285.04	259.47	593.11	837.
(e) Allowance against assets	428.54	540.84	562,43	969,38	1,843.
Total expenses	22,133.13	20,614.01	12,883.65	42,747,14	45,081.1
Profit before tax (3-4)	2,040.94	1,764.21	241.82	3,805.15	2,251.
Tax expense					
Current tax	788.76	523.17	54.60	1,311.93	831.
Deferred tax	(96.10)	87.39	(1,159,64)	(8.71)	(1,274,
Income tax for earlier periods	68.71	€ ,		68.71	
Total tax expense	761.37	610.56	(1,105.04)	1,371.93	(442,
Profit for the period (5-6)	1,279.57	1,153.65	1,346.86	2,433.22	2,694.0
Other comprehensive income (i) Items that will not be reclassified to profit or loss in subsequent periods (ii) Income tax relating to Items that will not be	(15.06)	19.28	1.62	4.22	138.8
reclassified to profit and loss	5,21	(6.67)		(1.46)	(48.0
Other comprehensive income (Net of tax)	(9.85)	12.61	1.62	2.76	90.8
Total comprehensive income (7+8)	1,269.72	1,166.26	1,348.48	2,435.98	2,784.8
Paid up equity share capital	47,555.67	43,984.24	39,377.70	47,555.67	41,256.
(Face value of Rs. 10 each)					
Reserve excluding revaluation reserve	*	200	(%)	+3	40,033.
Earnings per share of Rs. 10 each (not annualised)					
Basic & Diluted earnings per share	0.29	0.27	0.37	0.56	0.





Notes:

- 1. The above financial results have been prepared for the purpose of preparation of Group Reporting Package which is used for the inclusion in consolidated financial results of Aditya Birla Capital Limited (Parent company) and are in accordance with the recognition and measurement principles laid down in Indian Accounting Standard for Interim Financial Reporting (Ind AS 34).
- 2. The Statement of Assets and Liabilities is enclosed in Appendix I.
- 3. The above financial results for the quarter and half year ended September 30, 2018, were reviewed by the Audit Committee and subsequently approved by the Board of Directors at their meeting held on October 22, 2018.
- 4. The above results have been subjected to Limited Review by the Statutory Auditors of the Company.
- 5. The Company has prepared this financial results under Indian Accounting Standards (Ind AS). The figure for the quarter ended September 30, 2017 and nine month ended March 31, 2018 are also ind AS compilant. The financial results for the quarter ended September 30, 2017 have been subjected to limited review and the financial results for the nine month ended March 31, 2018 have been subjected to audit by the statutory auditors of the Company.
- 6. Reconciliation of net profit as previously reported on account of transition from previous Indian GAAP to IndiAS for the quarter ended September 30, 2017 and nine month ended March 31, 2018 is as below:

Unaudited 1,756,75	Audited
1,756,75	
	2,938.78
26.30	611.20
110.82	325.93
(8.00)	(55.00)
(152.50)	(457.50)
(2.24)	(140.97)
(384.27)	(528.38)
1,346.86	2,694.06
	110.82 (8.00) (152.50) (2.24) (384.27)

/. Related party statement is enclosed in Appendix II.

Previous period / quarter figures have been regrouped where necessary to confirm to current quarter classification,

For Aditya Birla Housing Finance Limited

Ajay Srinivasaı

Director
DIN: 00121181

Place: Mumbal
Date: October 22, 2018

Rakesh Singh Director

Director DIN: 07006067

Aditya Birla Housing Finance Limited Statement of assets and liabilities as at September 30, 2018

CHARTERED

Appendix I

PARTICULARS	As at	As at	As at
,,,,,,	September 30, 2018	September 30, 2017	March 31, 2018
	Unaudited	Unaudited	Audited
ASSETS			
(1) Non current assets			
(a) Property, plant and equipment	1,011.36	860.13	1,101.4
(b) Other intangible assets	8,789.55	9,199.35	8,995.
(c) Intangible assets under development	*	19.26	89.
(d) Financial assets			
(i) Loans	937,069.40	548,204.21	769,938.
(e) Tax assets	833.11	952.18	711.
(f) Other non current assets	99.49	98.87	114.
()	947,802.91	559,334.00	780,951.
(2) Current assets			
(a) Financial assets			
(i) Trade and other receivables	52,47	(e)	145,
(ii) Cash and cash equivalents	135.92	4.82	16.
(iii) Loans	54,671.79	31,097,90	45,859,
(iv) Other financial assets	137.55	71.77	239.
(b) Other current assets	627.54	531.12	750.
(b) Other current assets	55,625.27	31,705.61	47,011,
	00,020,27		
Total assets	1,003,428.18	591,039.61	827,963.
1 otal assets			
DADWIGHT ADG	Anat I	As at	As at
PARTICULARS	As at		
	September 30, 2018 Unaudited	September 30, 2017 Unaudited	March 31, 2018 Audlted
EQUITY AND LIABILITIES	Onauditeu	Ulladditted	Audited
(3) Equity	47,555.67	39,377.70	41,256.
(a) Equity share capital	71,171.25	30,516.78	40,033.
(b) Other equity	118,726.92	69,894.48	81,290
Total equity	110,720,92	03,034,40	01,270
[4] Non-current liabilities			
(a) Financial liabilities			
(i) Long-term borrowings	702,811.33	336,911.91	472,368
(ii) Other financial liabilities	1,661.78	1,646.27	1,960.
(b) Long term provisions	2,002,110	nek .	12
(c) Deferred tax liability	1,545.97	1,619.54	1,553.
(d) Other non current liabilities	1,5 (5.57	2,06	1,000
(u) other non current habitues	706,019.08	340,179.78	475,883
(F) Current Hebilitles	700,017,000	810,173170	170,000
(5) Current Habilities (a) Financial Habilities			
	131,997.97	169,968.12	242,536
(i) Short-term borrowings	131,371.37	103,308.12	2-72,330.
(ii) Trade and other payables	21	765	
-total outstanding dues of micro enterprises and small enterprises	207074	1 601 00	2,027
-total outstanding dues of creditors other than micro enterprises and small enterprises	2,870.24	1,681.88	2,027
(iii) Other financial liabilities	43,258.00	8,626.38	25,719
	278,15	220.44	275.
(b) Other current liabilities	277.82	468.53	229
(b) Other current liabilities (c) Short term provisions			270,788
(b) Other current liabilities (c) Short term provisions	178,682.18	180,965.35	
· ·		180,965.35	
(c) Short term provisions		180,965.35 521,145.13	746,672.
` '	178,682.18		



The following inter Company transactions/balances with Subsidiaries/Joint Ventures/Associates have taken place during the period under audit/review and are included in the above figures under respective heads:

Rs. in lakh

	Particulars		Quarter ended			r ended	Year Ended
No.		30-Sep-18	30-Jun-18	30-Sep-17	30-Sep-18	30-Sep-17	31-Mar-18
	Brief description Company wise & item wise:						
1	Income -inclusive of GST						
	Aditya Birla Finance Ltd (Rent Recovery)	47.65	65,60	53,95	113,25	53,95	216,6
	Aditya Birla Finance Ltd (Other admin expenses recovery)				- 11 60	,,,,,	000.5
		84.07	60,52	69,15	144.59	69.15	222.6
	Aditya Birla Finance Ltd (Salary and other cost recovery)						0.5.0
		40.98	-	25,44	40,98	25.44	87.3
	Aditya Birla Finance Ltd (Asset utilisation charges)	8.53	28.61	2.66	37.14	2.66	7.9
- 1	Aditya Birla Financial Shared Services Limited (Recovery				0.00		
	of transfer employees)	0.20	-	1.13	0,20	1.13	1.1
- 1	Aditya Birla Sun Life Insurance Company Limited			15.4		15.14	15.1
_	(Recovery of transfer employees)			15.14		15.14	15.1
	Aditya Birla Insurance Brokers Limited (Recovery of			0,40		0.40	0.4
-	transfer employees)			0,40		0,40	0,4
- 1	Aditya Birla Insurance Brokers Limited (Recovery of						0.1
	travelling expenses)		-			——————————————————————————————————————	0.2
	Aditya Birla Sun Life Asset Management Company Limited						1.2
-	(Recovery of transfer employees)			4,73		4.73	1+2
-	Aditya Birla Finance Ltd (Brokerage)			7,7,3		1,75	
7	Expensesinclusive of GST						
- 4	Aditya Birla Finance Ltd (Reimbursement of repairs &				*		
	maintenance computers)	16.52	17,66	14.42	34.18	14,42	29,6
	Aditya Birla Finance Ltd (Reimbursement of rent	10.02	37,00	11.12	2.1.10		27,0
- 1	expenses)	40.32	56.66	34.03	96.98	34.03	63.7
-	Aditya Birla Finance Ltd (Reimbursement for asset	1,51.02	20.00	5,1130			-244
	utilisation)	11.52	21.30	11,00	32.82	11,00	32,9
	Aditya Birla Finance Ltd (Reimbursement of other admin						
	expenses)	25.52	21.55	15.54	47.07	15.54	72.8
	Aditya Birla Finance Ltd (Brokerage expenses)	(4)		28.00	-	28,00	10.4
	Aditya Birla Finance Ltd (Salary Cost)	- 4	9	7.84	-	7.84	28,0
	Aditya Birla Finance Ltd (Staff training)		2.5				0.8
	Aditya Birla MyUniverse Limited (Brokerage/syndication						
- 1	expenses)	196		₩C		*	0.2
	Aditya Birla Money Ltd (Reimbursement of rent and other						
- 1	expenses)	19	0,44	2.94	0.44	2.94	4.5
	Aditya Birla Sun Life Insurance Company Limited (Interest						
	on debentures issued)	11.28	11.16	11,28	22.44	11,28	33,5
	Aditya Birla Sun Life Insurance Company Limited (Interest						
	on sub debt issued)	21.42	21,19	21.42	42.62	21.42	63.8
	Aditya Birla Sun Life Insurance Company Limited						
_ /	(Reimbursement of transfer employees)					<u> </u>	2.6
	Aditya Birla Financial Shared Services Limited (Shared						
	services expenses)	209.70	123,81	52,56	333.51	52.56	187.1
	Aditya Birla Financial Shared Services Limited						
	Reimbursement of transfer employees)	- 4	31,33	195	31,33		2,1
	Aditya Birla Financial Shared Services Limited						
	Reimbursement of insurance premium)	- 4		(6)	- 3		8.0
	Aditya Birla Capital Limited (Shared services expenses)						
_		49_44	47.55	85.20	97.00	B5,20	258.1
- 1	Aditya Birla Capital Limited (Reimbursement of transfer						
	employees)	- 8		11.64		11,64	11.6
	Aditya Birla Capital Limited (Interest expenses)	26,56	31,15	311,45	57.71	311.45	407.8
	Aditya Birla Capital Limited (ESOP)	17.12	49.79	8.00	66.90	8.00	94.3
	Aditya Birla Health Insurance Limited (reimbursement of			2.04	0.70	0.04	4.0
	electricity expenses)	0.39	0.39	0.36	0.78	0.36	1.0
	Aditya Birla Money Ltd (Brokerage expenses)	5.13	0.27		5,40		
	Aditya Birla Financial Shared Services Limited (Other		0.50	(0.45)	10.75	(0.15)	<i>(F.</i>
	comprehensive income - Gratuity (gain)/loss)	10.09	0,58	(0,15)	10.67	(0,15)	(5.14
- 10	Aditya Birla Capital Limited (Other comprehensive income	(0.33)	0.05	(0.01)	(0.27)	(0.01)	(2.44
	Gratuity (gain)/loss)	(0.32)	0.05	(0.01)	[0,27]	[0:01)	12.44
	Idea Cellular Limited (Internet and communication	0.76	1,69	1,62	2.45	1.62	
- 1	expenses	0,76	1,69	1,02	2.45	1.02	
-	Capital Investment						
	Aditya Birla Capital Limited Equity Shares (including	19,999,98	15,000.00	19,999.88	34,999,98	19,999.88	35,000.0
S	ecurities premium)	19,999,98	19,000,00	17,999.08	מל ללל ויה	17,777,08	ລວ ປັ້ນປຸກ
_	C. Hall /D. hallmanaturanat Out to Hora						
	Capital/Debt Investment Outstanding Aditya Birla Capital Limited Equity Share (including						
		111,746,98	91,747,00	66,786,88	£111,746.98	66,786,88	76,747,0
	ecurities premium) Aditya Birla Sun Life Insurance Company Limited - Non	111,/40,98	31,747,00	00,780,68	111,140,36		70,747,01
	Aditya Birta Sun Life Insurance Company Limited - Non convertible debentures outstanding	500,00	500,00	500.00	500.00	2900.00	500.0
	onvertible depentures outstanding	200,00	ວນບຸນປ	200.00	200.00	200,00	500.

CHARTERED ACCOUNTANTS

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	Aditya Birla Sun Life Insurance Company Limited - Accrued						
	interest on Non convertible debentures outstanding						
	navable	23,66	12.38	23.66	23,66	23.66	1.2
	Aditya Birla Sun Life Insurance Company Limited - Sub						
	debt outstanding	1,000,00	1,000,00	1,000,00	1,000,00	1,000.00	1,000.0
	Aditya Birla Sun Life Insurance Company Limited - Accrued						
[]	interest on sub debt outstanding payable	31.90	10.48	31.90	31.90	31.90	74.2
	Aditya Birla Capital Limited - Inter-corporate deposit						
4	received		1,960,00		•		1,800.0
5	Other transactions						
	Aditya Birla Sun Life Insurance Company Limited (Issue of						
	suh deht]	±3	- 4	· ·	**	(*)	1,000.0
	Aditya Birla Capital Limited (Received towards Director						
	Nomination deposit)	63	29	3.	+:	(+	1.00
	Aditya Birla Capital Limited (Paid towards Director						
4	Nomination deposit)		: -	*			1.00
6	Other advances						
	Aditya Birla Sun Life Insurance Company Limited						
	(Unamortised insurance premium)	4.49	8.99	2.28	4.49	2,28	11.73
	Aditya Birla Health Insurance Limited (Unamortised						
	insurance premium)	26.27	39.55	81.44	26.27	81.44	40.74
	Aditya Birla Financial Shared Services Limited (Advance						
-	prepaid)	9,54	13,46	21,32	9,54	21.32	5,91
7	Outstanding Balances						
	- Receivables						
	Aditya Birla Finance Ltd (Short-term loans and advances)	69.11	100.68	43.19	69.11	43.19	142.30
	Aditya Birla Sun Life Insurance Company Limited (Short-						
	term loans and advances)	197	7.0	14.27	(240)	14.27	
	Aditya Birla Insurance Brokers Limited (Short-term loans						
	and advances)	3.00	38	0.40	3.40	0.40	0.19
	Aditya Birla Sun Life Asset Management Company Limited				-		1,21
							1121
	- Payables						
	Aditya Birla MyUniverse Limited	7.5	0.19				0.19
	Aditya Birla Capital Limited (Trade payables)	30.62	96.93	98.03	30.62	98.03	116,48
	Aditya Birla Money Limited (Trade payables)	5.13	3,53	4,23	5.13	4.23	3.03
	Aditya Birla Health Insurance Limited (Trade payables)	0.39	0,39	0,36	0.39	0.36	0,36
I	Aditya Birla Financial Shared Services Limited (Trade	97.52	139.29	11.28	97.52	11.28	29,88

CHARTERED IT ACCOUNTANTS

MUMBAI)

Deloitte Haskins & Sells LLP

Chartered Accountants Indiabulls Finance Centre Tower 3, 27th -32th Floor Senapati Bapat Marg Elphinstone Road (West) Mumbai - 400 013 Maharashtra, India

Tel: +91 22 6185 4000 Fax: +91 22 6185 4001

INDEPENDENT AUDITORS' REVIEW REPORT ON REVIEW OF INTERIM FINANCIAL RESULTS

- 1. We have reviewed the accompanying Statement of Financial Results of **ADITYA BIRLA HOUSING FINANCE LIMITED** (the "Company") for the half year ended September 30, 2018 (the "Statement"), being submitted by the Company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as modified by Circular No. CIR/IMD/DF1/69/2016 dated August 10, 2016 read with Circular No. CIR/CFD/FAC/62/2016 dated July 5, 2016. This Statement, which is the responsibility of the Company's Management and approved by the Board of Directors, in accordance with the recognition and measurement principles laid down in the Indian Accounting Standards 34 "Interim Financial Reporting" ("Ind AS 34") prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to issue a report on the Statement based on our review
- 2. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity', issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of Company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and, accordingly, we do not express an audit opinion.
- 3. Based on our review conducted as stated above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the aforesaid Indian Accounting Standards and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in the terms of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as modified by Circular No. CIR/IMD/DF1/69/2016 dated August 10, 2016 read with Circular No. CIR/CFD/FAC/62/2016 dated July 5, 2016, including the manner in which it is to be disclosed, or that it contains any material misstatement.

For **DELOITTE HASKINS & SELLS LLP**

Chartered Accountants (Firm Reg. No. 117366W/W-100018)

Mukesh Jain Partner

Membership No.108262

Mumbai, October 22, 2018

Aditya Birla Housing Finance Limited

Regd office: Indian Rayon Compound Veraval Gujarat, 362266

CIN: 0659226j2009PLC083779

website: www.adityabirlahomeloans.com

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE HALF YEAR ENDED SEPTEMBER 30, 2018

Rs. in lakh

Particulars	Half Year ended	Half Year ended	
	September 30, 2018	September 30, 2017	
9	Unaudited	Unaudited	
1 Revenue from operations			
Interest Income	44,517.88	24,332.6	
Fees and commission Income	1,555,03	260.7	
Total revenue from operations	46,072.91	24,593.4	
2 Other income	12.68	12.60	
3 Total income (1+2)	46,085.59	24,606.04	
4 Expenses			
Finance costs	32,575.29	16,733.5	
Impairment on financial instruments	969.38	1,007.3	
Employee benefit expenses	6,236.23	4,093.51	
Depreciation and amortization expenses	288.11	198.0	
Others expenses	2,589.81	1,467.17	
Total expenses	42,658.82	23,499.66	
5 Profit before tax (3-4)	3,426.77	1,106.38	
6 Tax expense			
Current tax	1,311.93	139.60	
Deferred tax	(139.65)	[1,061.10	
Income tax for earlier years	68.71		
Total tax expense	1,240.99	(921.50	
7 Profit for the period (5+6)	2,185.78	2,027,88	
8 Other comprehensive income			
Items that will not be reclassified to profit or loss			
Re-measurement gains/ (lasses) on defined benefit plans	4.22	(23.24	
Income tax effect of above	(1.46)		
Total other comprehensive income	2.76	(23.24	
9 Total comprehensive income (7+8)	2,188.54	2,004.64	
Earnings per share of Rs. 10 each (not annualised)			
Basic & diluted earnings per share	0.51	0.57	

STATEMENT OF ASSETS AND LIABILITIES AS AT SEPTEMBER 30, 2018

	Rs. in lak
Particulars	As at September 30, 2018
	Unaudited
ASSETS	
(1) FINANCIAL ASSETS	
(a) Cash and cash equivalents	135,9
(b) Receivables	
- Trade Receivables	52.4'
(c) Loans	991,741.19
(d) Other Financial assets	137.55
2) NON-FINANCIAL ASSETS	992.067.13
(a) Current tax assets (Net)	833.11
(b) Deferred tax Assets (Net)	1,159.48
(c) Property, Plant and Equipment	1,011,36
(d) Other Intangible assets	402.05
(e) Other non-financial assets	727.03
	4,133.03
TOTAL ASSESTS	996,200.16
LIABILITIES AND EQUITY	
LIABILITIES	
1) FINANCIAL LIABILITIES	
(a) Payables	
(I) Trade Payables	
(i) total outstanding dues of micro enterprises and small enterprises	14
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	2,870.24
(b) Debt Securities	90,706.24
(c) Borrowings (Other than Debt Securities)	755,B21.50
(d) Subordinated Liabilities	19,877.68
(e) Other financial liabilities	12,753.11
NON-FINANCIAL LIABILITIES	892,028,77
(a) Provisions	277.82
(b) Other non-financial liabilities	278 16
	555,98
boory	(Section 1)
(a) Equity share capital	47,555.67
(b) Other equity	66,059.74
THRED 1	MUMPAI 113,615.41
NTANTS) TOTAL EQUITY AND LIABILITY	996,200.10
The state of the s	990,200,10

Notes:

1. The Company has adopted Indian Accounting Standards ('Ind AS') notified under Section 133 of the Companies Act, 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules, 2015 from April 01, 2018 and the effective date of such transition is April 01, 2017. Such transition has been carried out from the erstwhile Accounting Standards notified under the Act, read with relevant rules issued thereunder and guideline issued by the National Housing Bank ('NHB') (Collectively referred to as 'the previous GAAP'.) Accordingly the impact of transition has been recorded in the opening reserves as at April 01, 2017. The corresponding figures presented in these results have been prepared on the basis of the previously published results under the previous GAAP for the relevant periods, duly re-stated to Ind AS. These Ind AS adjustments have been reviewed by the statutory auditors.

These financial results have been drawn up on the basis of Ind AS accounting standards that are applicable to the company as at September 30, 2018 based on MCA Notification G.S.R. 111(E) and G.S.R. 365(E) dated February 16, 2015 and March 30, 2016 respectively. Any applicable guidance/ clarifications/ directions issued by NHB or other regulators are adopted/ implemented as and when they are issued/ applicable.

Further, the presentation of these financial results have been made on the basis of format prescribed by MCA vide their Notification G.S.R 1022(E) dated October 11, 2018 for Non-Banking Financial Companies in Division III. Accordingly, the previous period numbers have been recasted / regrouped wherever required.

2. As required by paragraph 32 of Ind AS 101, net profit reconciliation between the figures reported, under previous GAAP and Ind AS is given below:

September 30, 2017 2,075.51
312.1
108.8
(8.0)
22.1
(482.79
2,027.86

3. The Company operates in a single reportable segment that is housing finance which has similar risk and returns for the purpose of Ind AS-108 on 'Operating Segment'.

4. The above financial results for the half year September 30, 2018, were reviewed by the Audit Committee and subsequently approved by the Board of Directors at their meeting held on October 22, 2018.

In terms of our report attached For Deloitte Haskins & Sells LLP

Chartered Accountants

ICAI Firm Registration No: 117366W/W-100018

For and on behalf of the Board of Directors of Aditya Birla Housing Finance Limited

Mukesh Jain

Partner Membership No: 108262

Place: Mumbai Date : October 22, 2018 CHARTERED OF ACCOUNTANTS

Ajay Grinivasar Director DIN: 00121181

Place: Mumbai Date : October 22, 2018 Rikesh Singh

Director DIN: 07006067

ADITYA BIRLA HOUSING FINANCE LIMITED

Regd office: Indian Rayon Compound Veraval Gujarat, 362266 CIN: U65922GJ2009PLC083779 website: www.adityabirlahomeloans.com

UNAUDITED FINANCIAL RESULTS FOR THE HALF YEAR ENDED SEPTEMBER 30, 2018

(Rs. in lakh)

Sl. No.	Particulars	Half Year ended September 30	Half Year ended September 30
		2018	2017
		(Unaudited)	(Unaudited)
1	Total Income from operations	46,072.91	24,593.44
2	Net Profit / (Loss) for the period (before tax, exceptional and/or extraordinary items)	3,426.77	1,106.38
3	Net Profit / (Loss) for the period before tax (after exceptional and/or extraordinary items)	3,426.77	1,106.38
4	Net Profit / (Loss) for the period after tax (after exceptional and/or extraordinary items)	2,185.78	2,027.88
	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax)	2,188.54	2,004.64
5	and Other Comprehensive Income (after tax)]	2,100.07	
6	Paid up Equity Share Capital	47,555.67	39,377.70
7	Reserves (excluding Revaluation Reserve)	66,059.74	25,471.54
8	Net worth	113,615.41	64,849.24
9	Paid up Debt Capital / Outstanding Debt	857,315.47	499,269.63
10	Outstanding Redeemable Preference Shares	*	· 2
11	Debt Equity Ratio	7.63	7.85
12	Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations) -		
í	1. Basic:	0.51	0.57
	2. Diluted:	0.51	0.57
13	Capital Redemption Reserve		77. G
14	Debenture Redemption Reserve		25
15	Debt Service Coverage Ratio	0,29	0.11
16	Interest Service Coverage Ratio	1.11	1,07

1 The above financial results have been reviewed by the Audit Committee and approved by the Board at its Meeting held on October 22, 2018.

The Company operates In a single reportable segment that is housing finance which has similar risk and returns for the purpose of Ind AS-108 on 'Operating Segment'.

The Statement referred to in Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 is available on the website of the Company i.e www.adityabirlahomeloans.com

For and on behalf of the Board of Directors Aditya Birla Housing Finance Limited

MUMBAI LIM

Ajay Srinivasan Director DIN: 00121181

Place: Mumbai Date: October 22, 2018 Rakesh Singh
Director
DIN: 07006067

November 02, 2018



To,
Mr. Muthiah Ganapathy
Company Secretary,
Aditya Birla Housing Finance Limited,
Indian Rayon Compound,
Veraval Junagadh,
Gujarat 362266

Dear Sir,

Sub: Certificate of Debenture Trustee under Regulation 52(5) of SEBI (LODR) Regulations, 2015 for September 30, 2018.

In compliance of the requirements of Chapter V, Regulation 52, Sub – Regulation (4) and (5) of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 for Non – Convertible Debt Securities we would like to state as under:

We, Vistra ITCL (India) Limited, are acting as a Debenture Trustee for Secured/Unsecured, Listed, Rated, Redeemable, Non-Convertible Debenture issue outstanding to Rs. 1107.3 Crores of Aditya Birla Housing Finance Limited ('ABHFL').

With reference to above, we have received the following documents and have noted its contents without verification:

- 1. Disclosure in accordance with clause 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the half year ended September 30, 2018.
- 2. Details of Secured/Unsecured redeemable non-convertible sub-debt outstanding as on September 30, 2018.
- 3. Statement of Un-Audited Financial results for the half year ended September 30, 2018.
- 4. CA certificate/s certifying asset cover and debt equity ratios dated November 02, 2018.

This certificate has been signed and issued by us based on the documents (as mentioned above) submitted by you.

Thanking You.

Yours sincerely,

For Vistra ITCL (India) Limited

Jatin Chonami

Compliance Officer

Place: Mumbai



PROTECTING INVESTING FINANCING ADVISING

November 02, 2018

National Stock Exchange of	BSE Limited	Vistra ITCL (India) Limited
India Limited Listing Department, Exchange Plaza, Bandra Kurla Complex, Bandra (E), Mumbai – 400051	Phiroze Jeejeebhoy Towers Dalal Street, Mumbai- 400001	(formerly IL&FS Trust Company Limited) The IL&FS Financial Centre, Plot C- 22, G Block, 7th Floor, Bandra Kurla Complex, Bandra (East), Mumbai 400051
		(East), Marribar 400001

<u>Disclosures in accordance with clause 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the half year ended September 30, 2018.</u>

Sr. No	Particulars	Disclosures
(a)	Credit rating and change in the credit rating, if any	ICRA Limited (ICRA) has upgraded rating of the Company from 'AA+ stable' to 'ICRA AAA (Stable)' of Non-Convertible Debentures, Subordinated Debt and Bank Lines on August 28, 2018
(b)	Asset cover available, in case of non-convertible debt securities	3.09
(c)	Debt equity ratio	7.63
(d)	Previous due date for the payment of interest/ dividend for non-convertible redeemable preference shares/redeemable of principal of non-convertible preference shares/ non-convertible debt securities and whether the same has been paid or not and	Annexure 1.
(e)	Next due date for the payment of interest/dividend of non-convertible preference shares/principal along with the amount of interest/dividend of non-convertible preference shares payable and the redemption amount	Annexure 1.
(f)	Debt service coverage ratio	0.29
(g)	Interest service coverage ratio	1.11

Aditya Birla Housing Finance Ltd.

One Indiabulls Center, Tower 1, 15th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013.

 $www. a \hbox{dityabirlahousing finance.} com$

Registered Office:

Indian Rayon Compound, Veraval, Gujarat -362 266

CIN: U65922GJ2009PLC083779

(h)	Outstanding redeemable preference shares (quantity and value)	Not applicable
(i)	Capital redemption reserve / debenture redemption reserve	Not applicable
(j)	Net worth	Rs 113,615.41 Lakh
(k)	Net profit /loss after tax	Rs. 2185.78 Lakh
(1)	Earnings per share	0.51

For Aditya Birla Housing Finance Limited

Muthiah Ganapathy Company Secretary

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CIN: U65922GJ2009PLC083779



DETALS OF SECURED RECEIVABLE NOT DESIZED A CONTINUOMOS as on September 30, 2018 (Again Debanium Faul Ded dailed 31% September 20, 2018 (Again Debanium Faul Ded dailed 31% September 20, 2018 (Again Debanium Faul Ded dailed 31% September 20, 2018 (Again Debanium Faul Ded dailed 31% September 20, 2018 (Again Debanium Faul Ded dailed 31% September 20, 2018 (Again Debanium Faul Ded dailed 31% September 20, 2018 (Again Debanium Faul Ded dailed 31% September 30, 2018 (Again Debanium Faul Paul Debanium Faul D																								
Sr. No.	Series 2015-11	Series Name	Name of the debenture holder (Primary)	Issue size (INR crore)	Amount Outstanding	No. of Debentures	Allotment	Date of Credit	Date of listing BSE	Date of listing NSE	Redemption	Rating 1	Rating 2	Previous Interest Date as per records	Previous Interest Date (as per business convention) payment date	Interest Dates	Tenor	Coupon Rate	Face Value	ISIN No.	Interest Payment Next Due Date	Amount on Face Value	Interest Payment on Next Due Date	Redemption Amount (INR crore)
1	A1	ABHFL NCD A1 - FY 2015-16	United India Insurance Co Ltd Employees Provident Fund	20.00	20.00	200	22-Mar-16	22-Mar-16	9-Feb-18	30-Mar-16	20-Mar-26	AAA IND RA	AAA ICRA	Thursday, March 22, 2018	Thursday, March 22, 2018	March 22, 2017, March 22, 2018, March 22, 2019, March 22, 2020, March 22, 2021, March 22, 2022, March 22, 2023, March 22, 2024, March 22, 2025, March 22, 2024, March 22, 2025, March	3,650	8.95%	1,000,000	INE831R07011	March 22, 2019	89,500	17,900,000	20.00
2	A2	ABHFL NCD A2 - FY 2015-16	Birla Sunife Insurance Co Ltd	5.00	5.00	50	22-Mar-16	22-Mar-16	9-Feb-18	30-Mar-16	22-Mar-21	AAA IND RA	AAA ICRA	Thursday, March 22, 2018	Thursday, March 22, 2018	March 22, 2017, March 22, 2018, March 22, 2019, March 22, 2020, March 22, 2021	1,826	8.95%	1,000,000	INE831R07029	March 22, 2019	89,500	4,475,000	5.00
1	A1	ABHFL NCD A1 - FY 2016-17	Indiabulis Ultrashort Term	25.00 15.00	25.00 15.00	250.00 150	20-Apr-16	20-Apr-16	9-Feb-18	27-Apr-16	20-Apr-21	AAA IND RA	AAA ICRA	Friday, April 20, 2018	Friday, April 20, 2018	April 20, 2017, April 20, 2018, April 20, 2019, April 20, 2020, April 20, 2021	1,826	8.75%	1,000,000	INE831R07037	April 20, 2019	87,500	22,375,000.00 13,125,000	25.00 15.00
2	F1	ABHFL NCD F1 - FY 2016-17	Axis Bank Ltd.	100.00	0.00	0	21-Sep-16	21-Sep-16	9-Feb-18	22-Sep-16	21-Sep-18	AAA IND RA	AAA ICRA	Thursday, September 21, 2017	Thursday, September 21, 2017	September 21, 2017, September 21, 2018	730	8.15%	1,000,000	INE831R07045	September 21, 2018	81,500	0	0.00
3	F2	ABHFL NCD F2 - FY 2016-17	SBI DUAL ADVANTAGE FUND (SDAF)-SERIES XVII	75.00	75.00	750	21-Sep-16	21-Sep-16	9-Feb-18	22-Sep-16	12-Sep-19	AAA IND RA	AAA ICRA	NA		September 12, 2019	1,086	8.3000% (On XIRR basis)	1,000,000	INE831R07052	September 12, 2019	267,744	200,808,000	75.00
4	11	ABHFL NCD I1 - FY 2016-17	Reliance Capital trustee Co.Ltd A/C - RELIANCE REGULAR SAVING FUND - DEBT OPTION	50.00	50.00	500	16-Dec-16	16-Dec-16	9-Feb-18	20-Dec-16	13-Dec-19	AAA IND RA	AAA ICRA	Sunday, December 16, 2018	Monday, December 17, 2018	16 Dec 2017, 16 Dec 2018 and 13 Dec 2019	1,092	7.8000% p.a.	1,000,000	INE831R07078	December 16, 2019	78,000	39,000,000	50.00
5	12	ABHFL NCD I2 - FY 2016-17	Reliance Capital trustee Co.Ltd A/C - RELIANCE DUAL ADVANTAGE FIXED TENOR FUND - 10 PLAN A	7.90	7.90	79	16-Dec-16	16-Dec-16	9-Feb-18	20-Dec-16	13-Aug-20	AAA IND RA	AAA ICRA	NA	NA	August 13, 2020	1,336	7.8000% (XIRR basis)	1,000,000	INE831R07086	August 13, 2020	316,417	24,996,943	7.90
6	12	ABHFL NCD I2 - FY 2016-17	Reliance Capital trustee Co.Ltd A/C - RELIANCE DUAL ADVANTAGE FIXED TENOR FUND - 10 PLAN B	9.60	9.60	96	16-Dec-16	16-Dec-16	9-Feb-18	20-Dec-16	13-Aug-20	AAA IND RA	AAA ICRA	NA	NA	August 13, 2020	1,336	7.8000% (XIRR basis)	1,000,000	INE831R07086	August 13, 2020	316,417	30,376,032	9.60
7	12	ABHFL NCD I2 - FY 2016-17	Reliance Capital trustee Co.Ltd A/C - RELIANCE REGULAR SAVING FUND - BALANCED OPTION	32.50	32.50	325	16-Dec-16	16-Dec-16	9-Feb-18	20-Dec-16	13-Aug-20	AAA IND RA	AAA ICRA	NA.	NA	August 13, 2020	1,336	7.8000% (XIRR basis)	1,000,000	INE831R07086	August 13, 2020	316,417	102,835,525	32.50
8	13	ABHFL NCD I3 FY 2016-2017	THE FEDERALBANK LIMITED	50.00	50.00	500	23-Dec-16	23-Dec-16	9-Feb-18	28-Dec-16	20-Dec-19	AAA IND RA	AAA ICRA	Saturday, December 23, 2017	Tuesday, December 26, 2017	23 Dec 2017, 23 Dec 2018 and 20 Dec 2019	1,092	7.8000% p.a.	1,000,000	INE831R07094	December 23, 2018	78,000	39,000,000	50.00
9	K1	ABHFL NCD K1 FY 2016-2017	Rural Postal Life Insurance Fund A/c SBI FMPL	10.00	10.00	100	16-Feb-17	16-Feb-17	9-Feb-18	20-Feb-17	14-Feb-20	AAA IND RA	AAA ICRA	Friday, February 16, 2018	Friday, February 16, 2018	February 16, 2018, February 16, 2019 & February 14, 2020	1,093	8.0500% p.a.	1,000,000	INE831R07102	February 16, 2019	80,500	8,050,000	10.00
10	K1	ABHFL NCD K1 FY 2016-2017	Postal Life Insurance Fund A/c SBI FMPL	60.00	60.00	600	16-Feb-17	16-Feb-17	9-Feb-18	20-Feb-17	14-Feb-20	AAA IND RA	AAA ICRA	Friday, February 16, 2018	Friday, February 16, 2018	February 16, 2018, February 16, 2019 & February 14, 2020	1,093	8.0500% p.a.	1,000,000	INE831R07102	February 16, 2019	80,500	48,300,000	60.00
11	K1	ABHFL NCD K1 FY 2016-2017	Janata Sahakari Bank Staff Provident Fund	1.00	1.00	10	16-Feb-17	16-Feb-17	9-Feb-18	20-Feb-17	14-Feb-20	AAA IND RA	AAA ICRA	Friday, February 16, 2018	Friday, February 16, 2018	February 16, 2018, February 16, 2019 & February 14, 2020	1,093	8.0500% p.a.	1,000,000	INE831R07102	February 16, 2019	80,500	805,000	1.00
12	L1	ABHFL NCD L1 FY 2016-2017	The Federal Bank Limited	30.00	30.00	300	9-Mar-17	9-Mar-17	9-Feb-18	17-Mar-17	9-Jun-20	AAA IND RA	AAA ICRA	Friday, March 9, 2018	Friday, March 9, 2018	March 09, 2018, March 09, 2019 & March 09, 2020 and on maturity June 09, 2020	1,188	7.8500% p.a.	1,000,000	INE831R07110	March 9, 2019	78,500	23,550,000	30.00
13	L2	ABHFL NCD L2 FY 2016-2017	Union Bank of India	50.00	50.00	500	10-Mar-17	10-Mar-17	9-Feb-18	17-Mar-17	10-Mar-22	AAA IND RA	AAA ICRA	Saturday, March 10, 2018	Monday, March 12, 2018	March 10, 2018, March 10, 2019, March 10, 2020, March 10, 2021, March 10, 2022	1,826	8.0000% p.a.	1,000,000	INE831R07128	March 9, 2019	80,000	40,000,000	50.00
14	L3	ABHFL NCD L3 FY 2016-2017	Union Bank of India	50.00	50.00	500	20-Mar-17	20-Mar-17	9-Feb-18	24-Mar-17	18-Mar-22	AAA IND RA	AAA ICRA	Tuesday, March 20, 2018	Tuesday, March 20, 2018	March 20, 2018, March 20, 2019, March 20, 2020, March 20, 2021, March 18, 2022	1,824	8.0000% p.a.	1,000,000	INE831R07136	March 9, 2019	80,000	40,000,000	50.00
15	L4	ABHFL NCD L4 FY 2016-2017	SBI DUAL ADVANTAGE FUND-SERIES XIX	60.00	60.00	600	27-Mar-17	27-Mar-17	9-Feb-18	3-Apr-17	16-Apr-20	AAA IND RA	AAA ICRA	NA	NA	April 16, 2020	1,116	7.9000 % (On XIRR)	1,000,000	INE831R07144	April 16, 2020	261,724	157,034,400	60.00
16	A1	ABHFL NCD A1 FY 2017-2018	Union Bank of India	601.00 45.00	45.00	5,010.00 450	3-Apr-17	3-Apr-17	9-Feb-18	7-Apr-17	1-Apr-22	AAA IND RA	AAA ICRA	Tuesday, April 3, 2018	Tuesday, April 3, 2018	April 03, 2018, April 03, 2019, April 03, 2020, April 03, 2021, April 01, 2022	1,824	8.0000% p.a.	1,000,000	INE831R07151	April 3, 2019	80,000	767,880,900.00 36,000,000	501.00 45.00
17	C1	ABHFL NCD C1 FY 2017-2018	HDFC Bank Ltd	100.00	100.00	1,000	7-Jun-17	7-Jun-17	9-Feb-18	8-Jun-17	7-Jun-22	AAA IND RA	AAA ICRA	Thursday, June 7, 2018	Thursday, June 7, 2018	June 07, 2018; June 07, 2019; June 07, 2020; June 07, 2021; June 07, 2022	1,826	8.0000% p.a.	1,000,000	INE831R07169	June 7, 2019	80,000	80,000,000	100.00
18	E1	ABHFL NCD E1 FY 2017-2018	HDFC Bank Ltd	50.00	50.00	500	1-Aug-17	1-Aug-17	9-Feb-18	3-Aug-17	30-Jun-2021	AAA IND RA	AAA ICRA	Wednesday, August 1, 2018	Wednesday, August 1, 2018	August 01, 2018; August 01, 2019; August 01, 2020 and July 30, 2021	1,429	7.6000% p.a.	1,000,000	INE831R07177	August 1, 2019	76,000	38,000,000	50.00
19	E1	ABHFL NCD E1 FY 2017-2018	Postal Life Insurance Fund A/C SBIFMPL	25.00	25.00	250	1-Aug-17	1-Aug-17	9-Feb-18	3-Aug-17	30-Jun-2021	AAA IND RA	AAA ICRA	Wednesday, August 1, 2018	Wednesday, August 1, 2018	August 01, 2018; August 01, 2019; August 01, 2020 and July 30, 2021	1,429	7.6000% p.a.	1,000,000	INE831R07177	August 1, 2019	76,000	19,000,000	25.00
20	E1	ABHFL NCD E1 FY 2017-2018	MIRAE Asset Savings Fund	10.00	10.00	100	1-Aug-17	1-Aug-17	9-Feb-18	3-Aug-17	30-Jun-2021	AAA IND RA	AAA ICRA	Wednesday, August 1, 2018	Wednesday, August 1, 2018	August 01, 2018; August 01, 2019; August 01, 2020 and July 30, 2021	1,429	7.6000% p.a.	1,000,000	INE831R07177	August 1, 2019	76,000	7,600,000	10.00
21	F1	ABHFL NCD F1 FY 2017-2018	Agriculture Insurance Company of India Ltd	20.00	20.00	200	8-Sep-17	8-Sep-17	9-Feb-18	11-Sep-17	8-Sep-2022	AAA IND RA	AAA ICRA	Saturday, September 8, 2018	Monday, September 10, 2018	September 08, 2018, September 08, 2019; September 08, 2020, September 08, 2021 and September 08, 2022	1,826	7.6000% p.a.	1,000,000	INE831R07185	September 8, 2019	76,000	15,200,000	20.00
22	2018-19 C1	ABHFL NCD C1 FY	SBI DUAL ADVANTAGE FUND-SERIES XXVIII	250.00 45.00	250.00 45.00	2,500.00 450	22-Jun-18	22-Jun-18	29-Jun-18	2-Jul-18	7-Jun-2021	AAA IND RA	AAA ICRA	NA NA	NA NA	June 7, 2021	1081	8.8500 % (On	1,000,000	INE831R07193	June 7, 2021	285,502	195,800,000.00 128,475,900	
26	D1	2018-2019 ABHFL NCD D1 FY 2018-2019	Franklin India Corporate Debt Fund	1.00	1.00	10	27-Jul-18	27-Jul-18	3-Aug-18	2-Aug-18	26-Jul-2021	AAA IND RA	NA NA	NA NA		July 26, 2021	1095	8.8200 % (On XIRR)	1,000,000	INE831R07201	July 26, 2021	288,624	2,886,240	1.00
27	D2	ABHFL NCD D2 FY 2018-2019	Welspun India Ltd	20.00	20.00	200	1-Aug-18	1-Aug-18	6-Aug-18	8-Aug-18	28-Oct-2021	AAA IND RA	AAA ICRA	NA		August 01, 2019, August 01, 2020, August 01, 2021 and October 28, 2021	1184	8.8200 % p.a.	1,000,000	INE831R07219	August 1, 2019	88,200	17,640,000	20.00
				1,007.30	907.30	9,073.00																	1,323,529,512	907.30

Aditya Birla Housing Finance Ltd. (ABHFL)
DETAILS OF UNSECURRED REDEEMABLE NON CONVERTIBLE SUB-DEBT OUTSTANDING as on

September 30, 2018

Sr. No.		Allotment Date (dd/mm/yyyy)	Name of the debenture holder (Primary)	Category	No. of Debentures	Amount (Rs.in crores)	Coupon (%)	Date of Listing	Redemption Date	Face Value (Rs.)	Previous Interest Date	Previous Interest Payment Date	Paid in Rs.	Next Interest Payment Date	Interest Amount on Face Value	Interest Payment on Next Due Date	Principal Redemption Amount (Rs. IN crores)	Last Repayment Date	ISIN No.	Tenure in Days	Stamp Duty
	ABHFL Sub Debt Series 'SD1' FY 2016-17	4-Jul-2016	Bochasanwasi Shri Akshar Purushottam Swaminarayan Sanstha	Trust	150	15	9.10%	12-Jul-2016	3-Jul-2026	1,000,000	Tuesday, July 4, 2017	Tuesday, July 4, 2017	13,650,000	4-Jul-2018	91,000	13,650,000	15	3-Jul-2026	INE831R08019	3651	375,000
	ABHFL Sub Debt Series 'SD2' FY 2016-17	7-Jul-2016	BPCL Employees Post-Retirement Medical Benefits Trust	PF	100	10	9.10%	12-Jul-2016	7-Jul-2026	1,000,000	Friday, July 7, 2017	Friday, July 7, 2017	9,100,000	7-Jul-2018	91,000	9,100,000	10	7-Jul-2026	INE831R08027	3652	250,000
3	ABHFL Sub Debt Series 'SD3' FY 2016-17	13-Jul-2016	A. K. Capital Finance Pvt Ltd	Corporate	130	13	9.10%	20-Jul-2016	13-Jul-2026	1,000,000	Thursday, July 13, 2017	Thursday, July 13, 2017	11,830,000	13-Jul-2018	91,000	11,830,000	13	13-Jul-2026	INE831R08035	3652	375,000
	ABHFL Sub Debt Series 'SD3' FY 2016-17	13-Jul-2016	Bharat Electronics Limited Provident Fund-1	PF	20	2	9.10%	20-Jul-2016	13-Jul-2026	1,000,000	Thursday, July 13, 2017	Thursday, July 13, 2017	1,820,000	13-Jul-2018	91,000	1,820,000	2	13-Jul-2026	INE831R08035	3652	-
	ABHFL Sub Debt Series 'SD4' FY 2016-17	26-Jul-2016	AUM CAPITAL MARKET PVT LTD	Corporate	250	25	8.99%	29-Jul-2016	24-Jul-2026	1,000,000	Wednesday, July 26, 2017	Wednesday, July 26, 2017	22,475,000	26-Jul-2018	89,900	22,475,000	25	24-Jul-2026	INE831R08043	3650	625,000
					650	65							58,875,000			58,875,000	65				1,625,000
	ABHFL Sub Debt Series 'SD B1' FY 2017-18	17-May-2017	AUM Capital Market Private Limited	Corporate	250	25	8.50%	22-May-2017	14-May-2027	1,000,000	Thursday, May 17, 2018	Thursday, May 17, 2018	N.A.	17-May-2019	85,000	21,250,000	25	14-May-2027	INE831R08050	3649	1,250,000
	ABHFL Sub Debt Series 'SD B1' FY 2017-18	17-May-2017	United India Insurance Co. Ltd. Employees Provident Fund	PF	150	15	8.50%	22-May-2017	14-May-2027	1,000,000	Thursday, May 17, 2018	Thursday, May 17, 2018	N.A.	17-May-2019	85,000	12,750,000	15	14-May-2027	INE831R08050	3649	750,000
	ABHFL Sub Debt Series 'SD B1' FY 2017-18	17-May-2017	United India Insurance Co. (Employees) Pension Fund	PF	100	10	8.50%	22-May-2017	14-May-2027	1,000,000	Thursday, May 17, 2018	Thursday, May 17, 2018	N.A.	17-May-2019	85,000	8,500,000	10	14-May-2027	INE831R08050	3649	500,000
	ABHFL Sub Debt Series 'SD B1' FY 2017-18	17-May-2017	Birla Sun Life Insurance Company Limited	Insurance	100	10	8.50%	22-May-2017	14-May-2027	1,000,000	Thursday, May 17, 2018	Thursday, May 17, 2018	N.A.	17-May-2019	85,000	8,500,000	10	14-May-2027	INE831R08050	3649	2,500,000
	ABHFL Sub Debt Series 'SD C1' FY 2017-18	1-Jun-2017	Reliance Capital Trustee Co. Ltd A/C- Reliance Regular Saving Fund - Balanced Option	Mutual Fund	250	25	8.50%	6-Jun-2017	1-Jun-2027	1,000,000	Friday, June 1, 2018	Friday, June 1, 2018	N.A.	1-Jun-2019	85,000	21,250,000	25	1-Jun-2027	INE831R08068	3652	
	ABHFL Sub Debt Series 'SD C1' FY 2017-18	1-Jun-2017	Welspun Energy Pvt. Ltd	Corporate	250	25	8.50%	6-Jun-2017	1-Jun-2027	1,000,000	Friday, June 1, 2018	Friday, June 1, 2018	N.A.	1-Jun-2019	85,000	21,250,000	25	1-Jun-2027	INE831R08068	3652	1,250,000
	ABHFL Sub Debt Series 'SD C1' FY 2017-18	1-Jun-2017	ICICI Securities Primary Dealership Ltd	Corporate	250	25	8.50%	6-Jun-2017	1-Jun-2027	1,000,000	Friday, June 1, 2018	Friday, June 1, 2018	N.A.	1-Jun-2019	85,000	21,250,000	25	1-Jun-2027	INE831R08068	3652	
					1,350	135										114,750,000	135				6,250,000
			Total		2,000	200										173,625,000	200				7,875,000