



**ADITYA BIRLA
CAPITAL**

PROTECTING INVESTING FINANCING ADVISING

October 22, 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
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Dear Sir/Madam,

Sub: Disclosure under SEBI (Listing Obligation and Disclosure Requirements) Regulation, 2015

Pursuant to regulation 51 and other applicable regulations, if any, of SEBI (Listing Obligation and Disclosure Requirements) Regulation, 2015, please be informed that Board of Directors of the Company at their meeting held on October 22, 2018 approved:

1. The financial results for the half year ended September 30, 2018 which will also be published in the newspaper on October 24, 2018.
2. Issuance of secured Non-Convertible Debentures for amount not exceeding Rs. 4,000 Crore and Unsecured Non-Convertible Debentures for an amount not exceeding Rs. 1000 Crore.

Please find enclosed financial results for your consideration.

Request to kindly take the same on your records.

Thanking you,

For **ADITYA BIRLA HOUSING FINANCE LIMITED**

**MUTHIAH GANAPATHY
COMPANY SECRETARY**

Aditya Birla Housing Finance 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

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	Half Year ended
		September 30	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
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	2,188.54	2,004.64
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	-	-
11	Debt Equity Ratio	7.63	7.85
12	Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations) -		
	1. Basic:	0.51	0.57
	2. Diluted:	0.51	0.57
13	Capital Redemption Reserve	-	-
14	Debenture Redemption Reserve	-	-
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.
- 2 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'.
- 3 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

Ajay Srinivasan
Director
DIN: 00121181

Rakesh Singh
Director
DIN: 07006067

Place: Mumbai
Date: October 22, 2018