

**Sub: Disclosures in accordance with clause 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the year ended March 31, 2019**

With reference to the subject matter, please find below information:

| <b>Sr.No</b> | <b>Particulars</b>   | <b>Disclosures</b>  |
|--------------|--|---|
| (a)          | Credit rating and change in the credit rating, if any  | ICRA AAA by ICRA and IND AAA from India Ratings and Research Private Ltd. |
| (c)          | Debt equity ratio  | 8.50  |
| (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 | 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                                   | 0.44             |
| (g) | Interest service coverage ratio                               | 1.16             |
| (h) | Outstanding redeemable preference shares (quantity and value) | Not applicable   |
| (i) | Capital redemption reserve / debenture redemption reserve     | Not applicable   |
| (j) | Net worth   | 1,19,031.67 Lakh |
| (k) | Net profit /loss after tax                                    | 7462.95 Lakh     |
| (l) | Earnings per share  | 1.65             |



Aditya Birla Housing Finance Ltd. (ABHFL)

DETAILS OF UNSECURED REDEEMABLE NON CONVERTIBLE SUB-DEBT OUTSTANDING as on

March 31, 2019

| Sr. No. | Series                                   | Allotment Date (dd/mm/yyyy) | Name of the debenture holder (Primary)   | 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       |
|---------|--|-----------------------------|--|-------------------|-----------------------|------------|-----------------|-----------------|------------------|--------------------------|--------------------------------|-------------------|----------------------------|-------------------------------|-----------------------------------|---|---------------------|--------------|----------------|------------------|
| 1       | ABHFL Sub Debt Series 'SD1' FY 2016-17   | 4-Jul-2016                  | Bochasanwasi Shri Akshar Purushottam Swaminarayan Sanstha                            | 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-2019                 | 91,000                        | 13,650,000                        | 15  | 3-Jul-2026          | INE831R08019 | 3651           | 375,000          |
| 2       | ABHFL Sub Debt Series 'SD2' FY 2016-17   | 7-Jul-2016                  | BPCI Employees Post-Retirement Medical Benefits Trust                                | 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-2019                 | 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  | 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-2019                | 91,000                        | 11,830,000                        | 13  | 13-Jul-2026         | INE831R08035 | 3652           | 375,000          |
| 4       | ABHFL Sub Debt Series 'SD3' FY 2016-17   | 13-Jul-2016                 | Bharat Electronics Limited Provident Fund-1  | 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-2019                | 91,000                        | 1,820,000                         | 2   | 13-Jul-2026         | INE831R08035 | 3652           | -                |
| 5       | ABHFL Sub Debt Series 'SD4' FY 2016-17   | 26-Jul-2016                 | AUM CAPITAL MARKET PVT LTD   | 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-2019                | 89,900                        | 22,475,000                        | 25  | 24-Jul-2026         | INE831R08043 | 3650           | 625,000          |
|         |  |                             |  | <b>650</b>        | <b>65</b>             |            |                 |                 |                  |                          |                                | <b>58,875,000</b> |                            |                               | <b>58,875,000</b>                 | <b>65</b>                                   |                     |              |                | <b>1,625,000</b> |
| 6       | ABHFL Sub Debt Series 'SD B1' FY 2017-18 | 17-May-2017                 | AUM Capital Market Private Limited   | 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        |
| 7       | ABHFL Sub Debt Series 'SD B1' FY 2017-18 | 17-May-2017                 | United India Insurance Co. Ltd. Employees Provident Fund                             | 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          |
| 8       | ABHFL Sub Debt Series 'SD B1' FY 2017-18 | 17-May-2017                 | United India Insurance Co. (Employees) Pension Fund                                  | 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          |
| 9       | ABHFL Sub Debt Series 'SD B1' FY 2017-18 | 17-May-2017                 | Birla Sun Life Insurance Company Limited   | 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        |
| 10      | 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 | 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           |                  |
| 11      | ABHFL Sub Debt Series 'SD C1' FY 2017-18 | 1-Jun-2017                  | Welspun Energy Pvt. Ltd  | 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        |
| 12      | ABHFL Sub Debt Series 'SD C1' FY 2017-18 | 1-Jun-2017                  | ICICI Securities Primary Dealership Ltd  | 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           |                  |
|         |  |                             |  | <b>1,350</b>      | <b>135</b>            |            |                 |                 |                  |                          |                                |                   |                            |                               | <b>114,750,000</b>                | <b>135</b>                                  |                     |              |                | <b>6,250,000</b> |
|         |  |                             | <b>Total</b>   | <b>2,000</b>      | <b>200</b>            |            |                 |                 |                  |                          |                                |                   |                            |                               | <b>173,625,000</b>                | <b>200</b>                                  |                     |              |                | <b>7,875,000</b> |