



February 2, 2022

**National Stock Exchange of India Limited**

Listing Department, Exchange Plaza,  
Bandra Kurla Complex, Bandra (E),  
Mumbai – 400051.

**BSE Limited**

P J Towers  
Dalal Street, Mumbai -400001  
India

Dear Sir/Madam,

**Sub: Outcome of Board Meeting under Regulation 51(2) and 52 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015**

Pursuant to Regulations 51(2) and 52 read with Part B of Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and the Operational Circular issued by SEBI through circular number SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021, as amended, we wish to inform you that the Board of Directors of the Company, at its Meeting held today i.e. February 2, 2022, have, inter alia, considered and approved the Unaudited Financial Results of the Company for the third quarter and nine months ended December 31, 2021.

Accordingly, please find enclosed the Unaudited Financial Results for the third quarter and nine months ended December 31, 2021 along with Limited Review Report issued by the joint Statutory Auditors: Deloitte Haskins & Sells LLP and M/s. Singhi & Co., of the Company.

The above meeting of the Board of Directors commenced at 9.50 a.m. and concluded at 12.15 p.m.

The above is for your information, records and dissemination please.

Thanking you,

Yours faithfully,

For **Aditya Birla Finance Limited**

ANKUR  
DEEPAK  
SHAH

Digitally signed by  
ANKUR DEEPAK SHAH  
Date: 2022.02.02  
12:33:16 +05'30'

**Ankur Shah**  
**Company Secretary**

Encl: As above

**Aditya Birla Finance Limited**

One World Center, Tower 1-C, 18th Floor, 841, Jupiter Mill Compound,  
Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013.  
+91 22 4356 7100 | (F) +91 22 4356 7266 | Toll-free number 1800-270-7000  
care.finance@adityabirlacapital.com | <https://abfl.adityabirlacapital.com>

**Registered Office:**

Indian Rayon Compound, Veraval,  
Gujarat -362 266  
CIN: U65990GJ1991PLC064603



16-081341







**Notes:**

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**Format X**

	<b>Personal</b>	<b>businesses Loans</b>	
(A) Number of requests received for invoking resolution process under Part A	2,630	35	614
(B) Number of accounts where resolution plan has been implemented under this window	2,576	31	577
(C) Exposure to accounts mentioned at (B) before implementation of the plan (₹ in Lakhs)	9,110	1,528	28,052
(D) Of (C), aggregate amount of debt that was converted into other securities	Nil	Nil	Nil
(E) Additional funding sanctioned, if any, including between invocation of the plan and implementation (₹ in Lakhs)	Nil	Nil	2
(F) Increase in provisions on account of the implementation of the resolution plan (₹ in Lakhs)*	964	159	2,949

\*Incremental Provision mentioned in the above table are as per IRAC

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**(a)(i) Details of Loans not in default that are acquired during the quarter ended 31st December 2021**

BBB+

\* Ratio is computed basis weighted average of loans acquired.

**(a)(ii) Details of Loans not in default that are transferred during the quarter ended 31st December 2021**

Count of Loan Account transferred	1
Amount of Loan Account transferred (POS as on 31-Dec 21) (Rs.in lakhs)	1,668
Weighted Average Maturity (Residual maturity) - As on 31-Dec 21	156 Months
Weighted Average Holding period (Upto date of acquisition)- As on 31-Dec 21	8 Months
Retention of beneficial economic interest	Nil
Coverage of tangible security coverage	100%

**(b) Details of stressed loans transferred during the period : Nil**

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11 The figures for previous year/period have been re

Place : Mumbai  
Date: 2nd February 2022

**Rakesh Singh**  
Managing Director and Chief Executive Officer  
(DIN - 07006067)

## Aditya Birla Finance Limited

### Annexure 1 : Disclosure in compliance with Regulations 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, for the Nine months ended 31 December, 2021.

Sr No.	Particulars	Ratios
1	Debt Equity Ratio	4.26
2	Debt Service Coverage Ratio*	NA
3	Interest Service Coverage Ratio*	NA
4	Outstanding Redeemable Preference Shares	Nil
5	Capital Redemption Reserve (₹ In lakhs)	1,000.00
6	Debenture Redemption Reserve	Nil
7	Net worth (₹ In lakhs)	9,66,359.05
8	Net Profit after tax (₹ In lakhs)	80,983.34
9	Earnings Per Share of ₹ 10/- each (not annualised) Basic and Diluted (₹)	12.23
10	Current ratio*	NA
11	Long term debt to working capital*	NA
12	Bad debts to Account receivable ratio*	NA
13	Current liability ratio*	NA
14	Total debts to total assets,	0.79
15	Inventory turnover*	NA
16	Debtors turnover*	NA
17	Operating margin (%)*	NA
18	Net profit margin (%),	18.84%
19	Paid up Equity Share Capital (Face Value of ₹ 10/- each)	66,210.08
20	Reserve excluding Revaluation Reserve (₹ In lakhs)	9,00,148.96
21	Securities Premium Account (₹ In lakhs)	3,63,738.29
<b>Sector specific equivalent ratios:</b>		
22	Capital Adequacy Ratio (%)	23.06%
23	Liquidity coverage ratio (%)	96.83%
24	Expected Credit Loss (ECL) Ratios	
	(a) Amount of Gross Stage 3 Assets (₹ In lakhs)	2,16,720.38
	(b) Amount of Net Stage 3 Assets (₹ In lakhs)	1,34,837.01
	(c) Gross Stage 3 (%)	4.34
	(d) Net Stage 3 (%)	2.74

#### Notes :

- Debt-equity ratio = (Debt securities + Borrowings (other than debt securities) + Subordinated liabilities) / Net worth.
- \*The Company is a Non-Banking Financial Company registered under the Reserve Bank of India Act, 1934 hence these ratios are generally not applicable
- Total Debts to Total assets = (Debt securities+ Borrowings (other than debt securities) + Subordinated liabilities) / total assets.
- Net profit margin= Net profit after tax / Total Revenue from Operations.
- Net worth = Equity Share Capital + Other Equity
- Capital to risk-weighted assets ratio and Liquidity coverage ratio, are calculated as per the RBI guidelines.
- As per Reg. 54 of the SEBI (LODR) Regulations, 2015, the Company at all times maintains 100% asset cover as per the terms of the Offer document / Information Memorandum and the Debenture Trust deed, sufficient to discharge its liabilities for the Non-convertible Debt securities issued, by way of pari passu charge over its immovable property and on all current & future receivables and monies receivables thereunder and future current assets except the ECLGS loans amounting to Rs. 1,000 crore charged in favour of Deutsche Bank. The asset cover available for the outstanding non-convertible debt securities is 2.05 times.