

LETTER OF OFFER

PROPOSED DATE OF ISSUE	May 16, 2024	ISSUE REFERENCE: ABFL/2024-25/CP035			
CREDIT RATING FOR CP	CRA-1	CRA-2			
CREDIT RATING	A1+	A1+			
ISSUED BY	ICRA Limited	India Ratings			
DATE OF RATING	May 3, 2024	May 3, 2024			
VALIDITY FOR ISSUANCE	3 months	30 Days			
VALIDITY PERIOD OF RATING	May 16, 2025	May 16, 2025			
FOR AMOUNT	₹ 15,000.00 Crs.	₹ 15,000.00 Crs.			
CONDITIONS (if any)	STANDALONE				
EXACT PURPOSE OF ISSUE OF CP	Working Capital Purpose / On Lending / Repayment of Debt (Term Loans / NCD's / CPs / CC / WCDL etc.)				
CREDIT SUPPORT (if any)	No				
DESCRIPTION OF INSTRUMENT	Commercial Paper				
AMOUNT	1,50,00,00,000.00	Rupees One Hundred Fifty Crores			
ISSUED BY	ADITYA BIRLA FINANCE LIMITED				
IN FAVOUR OF					
NET WORTH OF THE GUARANTOR COMPANY					NA
NAMES OF COMPANIES TO WHICH THE GUARANTOR HAS ISSUED SIMILAR GUARANTEE					NA
EXTENT OF THE GUARANTEE OFFERED BY THE GUARANTOR COMPANY					NA
CONDITIONS UNDER WHICH THE GUARANTEE WILL BE INVOKED					NA
DETAILS OF CURRENT TRANCHE:					
ISIN	AMOUNT	MATURITY DATE	CURRENT CREDIT RATING	VALIDITY PERIOD OF RATING	CRA
INE860H143E4	1,50,00,00,000.00	August 14, 2024	A1+	May 16, 2025	ICRA Limited
			A1+	May 16, 2025	India Ratings
NAME AND ADDRESS TRUSTEE	Vistra ITCL (India) Limited Plot C-22, G-Block, BKC Bandra (E), Mumbai - 400 052				
Listing: Listed/ Unlisted	Listed / Unlisted /Proposed to Be Listed-The Proposed CP shall be listed on the Stock Exchange(s) in terms of para 4 of the SEBI Circular SEBI/HO/IMD/DF2/CIR/ P/2019/104 dt. 01-10-2019 & SEBI Circular SEBI/HO/DDHS/CIR/P/2019/115 dt. 22-10-2019.				
ISSUING AND PAYING AGENT	HDFC Bank Ltd. Treasury Operations (TROPs), Lodha - I Think Techno Campus, Building - Alpha, 4th Floor - Office Near Kanjur Marg Railway Station, Kanjur Marg (E) Mumbai - 400 042.				
MARKET CONVENTIONS	FIMMDA CONVENTIONS				
CP BORROWING LIMIT	₹ 20,000.00 Crs.				
SUPPORTING BOARD RESOLUTION FOR CP BORROWING - RESOLUTION DATED	Dated: 05-11-2022				
TOTAL CP OUTSTANDING (AS ON DATE):	₹ 10,850.00 crore				
DETAILS OF CP ISSUED DURING THE LAST 15 MONTHS	Refer Annexure I				
* Issuer's liability under the CP will continue beyond due date, in case the CP is not redeemed on due date.					
DETAILS OF OTHER DEBT INSTRUMENTS OUTSTANDING	Refer Annexure II				
BANK FUND BASED FACILITIES FROM BANKS/ FINANCIAL INSTITUTIONS, IF ANY:	Refer Annexure III				
Name & Address of Issuer	ADITYA BIRLA FINANCE LIMITED, One World Center, Tower 1, 18th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013.				
Line of Business	NBFC				
Managing Director & Chief Executive Officer	Mr. Rakesh B Singh				
Group Affiliation (if any)	Aditya Birla Group				
FINANCIAL SUMMARY (Rs. Crs.)		For the Quarter ending 31.12.2023 (Limited Review)	For the Year ending 31.03.2023 (IND AS)	For the Year ending 31.03.2022 (IND AS)	For the Year ending 31.03.2021 (IND AS)
Equity / CCPS		689.40	662.10	662.10	662.10
Net Worth		14,649.94	11,426.21	9,860.41	8,837.88
Investment In Subsidiaries / Affiliates		-	-	-	-
Total Debt Outstanding		86,228.02	70,770.73	45,985.75	41,215.18
Short Term (< 1 year)		-	24,678.60	18,252.52	15,683.94
Other Debt (>1 year)		-	46,092.14	27,733.22	25,531.24
Gross Income		9,266.97	8,267.68	5,796.87	5,527.96
Operating Profit (PBDIT)		6,945.48	6,033.49	4,264.57	4,109.82
Gross Profit (PBDT)		2,281.24	2,176.32	1,555.47	1,089.91
Net Profit (Post Tax)		1,636.07	1,553.76	1,108.33	768.83
Audit Qualification (if any)		NIL	NIL	NIL	NIL
Material litigation , (If any):	There are no material litigation/s as on date. However, all the pending litigations by and against the company are in the ordinary course of business.				
Regulatory strictures, If any:	NA				
Details of Default of CPs,NCD and other debt instruments including technical delay in redemption during past 5 years	NA				
Details of Default of default and delay in redemption of any other borrowing during last 5 years	NA				
Other Details	Refer Annexure IV				

Aditya Birla Finance Limited

Authorised Signatories

ORIGINAL / AUTHENTICATED COPY OF ANY DOCUMENT RELATED TO ABOVE INFORMATION WILL BE MADE AVAILABLE TO THE INVESTORS ON REQUEST Date: May 15, 2024

Corporate Office:
Aditya Birla Finance Limited
 One World Center, Tower 1-C, 18th Floor, Jupiter Mill Compound,
 841, Senapati Bapat Marg, Elphinstone Road, Mumbai, Maharashtra - 400 013
 Tel: +91 22 4356 7100 | Toll-free no.: 1800-270-7000
 care.finance@adityabirlacapital.com | https://finance.adityabirlacapital.com

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

