

Aditya Birla Finance Ltd.

(A subsidiary of Aditya Birla Capital Ltd.)



ADITYA BIRLA
CAPITAL

PROTECTING INVESTING FINANCING ADVISING

LETTER OF OFFER

PROPOSED DATE OF ISSUE	May 15, 2019	ISSUE REFERENCE: ABFL/2019-20/CP028				
CREDIT RATING FOR CP	CRA-1	CRA-2				
CREDIT RATING	A1+	A1+				
ISSUED BY	ICRA Limited	Indin Ratings				
DATE OF RATING	May 7, 2019	May 9, 2019				
VALIDITY FOR ISSUANCE	3 Months	12 Months				
VALIDITY PERIOD OF RATING	July 9, 2020	May 9, 2020				
FOR AMOUNT	₹ 12,000.00 Crs	₹ 12,000.00 Crs.				
CONDITIONS (if any)	STANDALONE					
EXACT PURPOSE OF ISSUE OF CP	Working Capital Purpose / On Lending / Repayment of Debt (Term Loans / NCDs / CPs / CC / WC DL etc.)					
CREDIT SUPPORT (if any)	No					
DESCRIPTION OF INSTRUMENT	Commercial Paper					
AMOUNT	2,96,23,74,000.00 Rupees Two Hundred Ninty Six Crores Twenty Three Lacs Seventy Four Thousand					
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	
INE860H14M45	3,00,00,00,000.00	July 15, 2019	A1+	July 9, 2020	ICRA Limited	
			A1+	May 9, 2020	India Ratings	
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 05-05-2018					
TOTAL CP OUTSTANDING (AS ON DATE):	₹ 8,690.00	Against ICRA Ltd rating letter dated April 10, 2019 and Indin Ratings and Research letter dated April 04, 2019				
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 Indiabulls Centre, Tower 1, 18th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai-400 013					
Line of Business	NBFC					
Chief Executive officer	Mr. Rakesh B Singh					
Group Affiliation (if any)	Aditya Birla Group					
FINANCIAL SUMMARY (Rs. Crs.)			Current YR Last HY	For the year ending 31.03.2018	For the year ending 31.03.2017	For the year ending 31.03.2016
Equity / CCPS			-	655.68	637.41	744.56
Net Worth			-	6321.24	4991.33	3695.8
Investment In Subsidiaries / Affiliates			-	-	-	-
Total Debt Outstanding			-	36246.22	28913.15	21423
Gross Income			-	4481.13	3426.66	2486.6
Operating Profit (PBIDT)			-	3725.06	2923.68	2174.24
Gross Profit (PBDT)			-	1129.17	846.62	633.96
Net Profit (Post Tax)			-	730.83	585.25	408.6
Audit Qualification (if any)			-	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, including technical delay in redemption during past three years			NIL			
Details of Default of default and delay in redemption of any other borrowing during last three years			NIL			

Aditya Birla Finance Limited

(Signature)
Anish K. ...

Authorised Signatories

(Signature)

Date: May 13, 2019

ORIGINAL AUTHENTICATED COPY OF ANY DOCUMENT RELATED TO ABOVE INFORMATION WILL BE MADE AVAILABLE TO THE INVESTORS ON REQUEST

Aditya Birla Finance Ltd.
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