



ANNEXURE –VI

ISSUE OF COMMERCIAL PAPER (C P)
LETTER OF OFFER

PART I

PROPOSED DATE OF ISSUE	20.11.2025
TENOR	90 days
DUE DATE[*]	18.02.2026
ISSUE REFERENCE	ISIN CODE : INE055A14KK7
ISSUE SIZE (Maturity Value)	Rs.200,00,00,000/- (Rs. Two Hundred Crore only)
CREDIT RATING	A1+ ISSUED BY : CRISIL DATED 04.11.2025 A1+ ISSUED BY : CARE DATED 06.11.2025
VALIDITY	60 days
FOR AMOUNT	Rs.1000 Crore – CRISIL Rs.1000 Crore – CARE
CONDITIONS (if any)	Nil
CREDIT SUPPORT (if any)	None
DESCRIPTION OF INSTRUMENT	Commercial Paper (CP)
AMOUNT	Rs.200,00,00,000/- (Rs. Two Hundred Crore only)
ISSUED BY	Aditya Birla Real Estate Limited
IN FAVOUR OF	Holders of CP
CONDITIONS IF ANY	Standalone basis
ISSUING AND PAYING AGENT	State Bank of India, CAG Branch-II, The Capital, A Wing, 16 th Floor, Bandra Kurla Complex, Mumbai – 400 051
MARKET CONVENTIONS	FIMMDA CONVENTIONS
SUPPORTING BOARD RESOLUTIONS	26.10.2022
TOTAL CP OUTSTANDING (as on date)	Rs.600 Crore
Exact purpose of issue of CP	Only for General Purpose
Default of CP & other borrowing	There is no default in CP & other borrowing
LEI	3358002623R2H9GZNE81

* Issuer's liability under the CP will continue beyond due date, in case the CP is not redeemed on due date, even if the CP is in Demat.

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ADITYA BIRLA REAL ESTATE LIMITED.

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Details of Current Tranche :

ISIN	AMOUNT	MATURITY DATE	CURRENT CREDIT RATING	VALIDITY PERIOD OF RATING	CRA
INE055A14KK7	Rs.200 Cr	18.02.2026	A1+	365 days	CRISIL & CARE

Details of CPs issued during the last 15 months :

ISIN	ISSUE DATE	AMOUNT	MATURITY DATE	AMOUNT O/S	IPA	CRA	RATING	RATED AMOUNT
AS PER ANNEXURE ATTACHED								

Details of other Debt Instruments Outstanding as on 31.03.2025 :

ISIN	ISSUE DATE	AMOUNT	MATURITY DATE	AMOUNT O/S
INE055A08029	30.01.2023	400 Crore	30.01.2026	400 Crore
INE055A08037	31.05.2023	400 Crore	25.04.2026	400 Crore
INE055A08045	01.03.2024	250 Crore	01.03.2027	250 Crore
INE055A08052	30.08.2024	500 Crore	30.08.2027	500 Crore
INE055A08060	30.08.2024	400 Crore	30.08.2029	400 Crore
INE055A08060	11.10.2024	100 Crore	30.08.2029	100 Crore

Details of secured / unsecured loan facilities / bank fund based facilities / rest of the borrowing

Lender's name/ Name of the Bank	Nature of facility/ instrument	Amount sanctioned	Principal Amount outstanding	Repayment date/ Schedule	Security, if applicable	Credit rating, if applicable	Asset classification
State Bank of India	Term Loan	200	150.00	Last installment due on August, 2027	Movable assets of the Company	CRISIL AA Stable	Standard
Kotak Mahindra Bank	Term Loan	200	167.00	Last installment due on June, 2028	Movable assets of the Company	CRISIL AA Stable	Standard
Kotak Mahindra Bank	Term Loan	450	450.00	Last installment due on March, 2029	Movable assets of the Company	CRISIL AA Stable	Standard

Bank fund based facilities from banks/Financial institutions, if any :

Name of the bank	Nature of facility	O/S amount/Limit - Rs.103.50 Cr as on 19.11.2025	Asset classification
State Bank of India	WCDL	101 Cr	-
HDFC Bank Ltd.	WCDL	2.35 Cr	

PART II

NAME AND ADDRESS OF ISSUER : Aditya Birla Real Estate Limited.
Century Bhavan, Dr. A. B. Road, Worli, Mumbai – 400 030
LINE OF BUSINESS : Manufacturing (Textile, Paper, etc.)
CHIEF EXECUTIVE : Mr. Kaushik Malde – Assistant Vice President – Finance & Accounts
GROUP AFFILIATION (if any) : Nil

(Amount in Rs. in Crore)

FINANCIAL SUMMARY	As on 31.03.2025	As on 31.03.2024	As on 31.03.2023
EQUITY	111.69	111.69	111.69
NET WORTH	4377	4378	4185
TOTAL DEBT OUTSTANDING			
-SHORT TERM (1 YEAR)	1051	66	505
OTHER DEBT	2772	1278	399
GROSS INCOME	498	589	4857
OPERATING PROFIT (PBITD)	352	456	842
GROSS PROFIT (PBTD)	212	365	752
NET PROFIT/LOSS (POST TAX)	-15	222	368
AUDIT QUALIFICATIONS (if any)	Nil	Nil	Nil
Material Litigation, If Any:	Nil	Nil	Nil
Regulatory Strictures, If Any	Nil	Nil	Nil

Details of Default of CPs, Including Technical Delay in Redemption During Past

Three Years: NO

Details of Default and Delay in Redemption of Any Other Borrowings During

Last Three Years: No



For Aditya Birla Real Estate Limited.
(Formerly Known as Century Textiles and Industries Ltd.)

Kaushik

Authorised Signatory

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Authorised Signatory

Date : 19.11.2025