

LETTER OF OFFER

PROPOSED DATE OF ISSUE	January 13, 2025	ISSUE REFERENCE: ABFL/2024-25/CP177				
CREDIT RATING FOR CP	CRA-1	CRA-2				
CREDIT RATING	A1+	A1+				
ISSUED BY	ICRA Limited	India Ratings				
DATE OF RATING	December 26, 2024	December 30, 2024				
VALIDITY FOR ISSUANCE	3 months	60 Days				
VALIDITY PERIOD OF RATING	January 13, 2026	January 13, 2026				
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 / NCDs / CPs / CC / WC DL etc.)					
CREDIT SUPPORT (if any)	No					
DESCRIPTION OF INSTRUMENT	Commercial Paper					
AMOUNT	25,00,00,000.00	Rupees Twenty Five 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	
INE860H144P8	25,00,00,000.00	March 26, 2025	A1+	January 13, 2026	ICRA Limited	
			A1+	January 13, 2026	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: 30-01-2024					
TOTAL CP OUTSTANDING (AS ON DATE):	₹ 9,345.00 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 30.09.2024 (IND AS) - Unaudited	For the Year ending 31.03.2024(IND AS)	For the Year ending 31.03.2023 (IND AS)	For the Year ending 31.03.2022 (IND AS)
Equity / CCPS		696.28	689.40	662.10	662.10	
Net Worth		16,975.48	15,243.53	11,426.21	9,860.41	
Investment In Subsidiaries / Affiliates		-	-	-	-	
Total Debt Outstanding		94,929.62	92,292.15	70,770.73	45,985.75	
Short Term (< 1 year)		34,158.84	34,988.07	24,678.60	18,252.52	
Other Debt (>1 year)		60,770.78	57,304.07	46,092.14	27,733.22	
Gross Income		3,676.57	12,764.44	8,267.68	5,796.87	
Operating Profit (PBDT)		2,842.93	9,575.65	6,033.49	4,264.57	
Gross Profit (PBDT)		877.31	3,107.43	2,176.32	1,555.47	
Net Profit (Post Tax)		628.77	2,220.86	1,553.76	1,108.33	
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

Date: January 10, 2025

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

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

