

LETTER OF OFFER

PROPOSED DATE OF ISSUE	February 27, 2025	ISSUE REFERENCE: ABFL/2024-25/CP197-201			
CREDIT RATING FOR CP	CRA-1	CRA-2			
CREDIT RATING	A1+	A1+			
ISSUED BY	ICRA Limited	India Ratings			
DATE OF RATING	January 27, 2025	January 28, 2025			
VALIDITY FOR ISSUANCE	3 months	60 Days			
VALIDITY PERIOD OF RATING	February 27, 2026	February 27, 2026			
FOR AMOUNT	₹ 20,000.00 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 / WCGL etc.)				
CREDIT SUPPORT (if any)	No				
DESCRIPTION OF INSTRUMENT	Commercial Paper				
AMOUNT	5,000,000,000.00	Rupees Five Hundred 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
INE860H144X2	5,000,000,000.00	May 29, 2025	A1+	February 27, 2026	ICRA Limited
			A1+	February 27, 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):	₹ 7,755.00 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 30.12.2024 (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		17,588.44	15,243.53	11,426.21	9,860.41
Investment In Subsidiaries / Affiliates		-	-	-	-
Total Debt Outstanding		102,891.21	92,292.15	70,770.73	45,985.75
Short Term (< 1 year)		37,588.49	34,988.07	24,678.60	18,252.52
Other Debt (>1 year)		65,302.72	57,304.07	46,092.14	27,733.22
Gross Income		11,055.75	12,764.44	8,267.68	5,796.87
Operating Profit (PBDIT)		8,480.24	9,575.65	6,033.49	4,264.57
Gross Profit (PBDT)		2,578.55	3,107.43	2,176.32	1,555.47
Net Profit (Post Tax)		1,849.39	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

ORIGINAL / AUTHENTICATED COPY OF ANY DOCUMENT RELATED TO ABOVE INFORMATION WILL BE MADE AVAILABLE TO THE INVESTORS ON REQUEST Date: February 25, 2025

**Corporate Office:**

**Aditya Birla Finance Limited**  
One World Center, Tower 1-C, 18<sup>th</sup> 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

