LETTER OF OFFER

Issue of Commercial Paper (CP)

PART I

Issuer Details	Aditya Birla Capital Limited
Address	One World Center, Tower I 18th Floor, Jupiter Mills Compound, Elphinstone Road Mumbai - 400013
Business Segment / Activity	Non Banking Financial Companies (NBFCs)
Chief Financial Officer	Ms. Pinky Mehta
Group Affiliation (If Any)	Aditya Birla Group

PART II

Issue Details	ABCL/2025-26/CP065	
ISIN	INE674K14AP4	
Proposed Date of Issue	29-Aug-25	
Amount (Rs.)	2,00,00,00,000.00	Two Hundred Crores Only
Tenor	91 Days	
Date of Maturity	28-Nov-25	
Proposed to be Listed / Unlisted	Proposed to be listed on National Stock Exchange of India Limited and or BSE Ltd	
End Use of CP / NCD proposed (specific details)	Working Capital Purpose / On Lending / Repayment of Debt (Term Loans / NCD's / CPs / CC / WCDL/ ICB etc.)	
Market Conventions	FIMMDA Conventions	
Credit Rating Details for the Proposed Issue	Credit Rating – 1	Credit Rating – 2 (obtained if any)
Credit Rating Issuer	ICRA Limited	India Ratings (Ind Ra)
Rating	A1+	A1+
UTI- ARBITRAGE FUND	22-Aug-25	31-Jul-25
Validity of Issuance	3 Months	60 Days
Validity period for rating	29-Aug-26	29-Aug-26
For Amount (Rs.)	₹ 20,900.00 Crs.	₹ 15,000.00 Crs.
Conditions (If Any)	Standalone	Standalone
Long term credit rating obtained by the Issuer	AAA (Stable) by CRISIL, AAA (Stable) by ICRA & AAA (Stable)by India Ratings	
Unaccepted Credit Rating assigned to the Issuer	Not Applicable	
Issuing and Paying Agent Details (Name and Address)	HDFC Bank Limited, Treasury Operations (TROPS), Lodha - I Think Techno Campus, Building - Alpha, 4th Floor - Office Near Kanjur Marg Railway Station, Kanjur Marg (E) Mumbai – 400042	
Credit Enhancement Details (If any)	Not applicable	
Description of Instrument	Commercial Paper	
Amount (Rs. In Lacs)	Not Applicable	
In Favor of		
Name and Address of the Guarantor	Not Applicable	
Net worth of the Guarantor (Rs. In Lacs)	Not Applicable	
Extent of The Guarantee Offered by the Guarantor for the Issue	Not Applicable	
Conditions under which the guarantee will be invoked	Not Applicable	
Trustee Details (Name and Address)	Not Applicable	
Whether guarantor is a group entity	Not Applicable	
If yes,		
Names of Companies to which Guarantor has issued similar guarantees – Not applicable		

PART III

A. Issuer Financial Details

CP Borrowing	
Date of Board Resolution	13-May-25
1. Limit approved by Board	₹ 30,000 crores
2. Limit as per CRA	ICRA Limited - ₹20,900.00 crores
	India Ratings (Ind Ra) - ₹15,000.00 crores
3.Limit approved by Regulator concerned (if applicable)	Not Applicable

B. Details of CP / NCD and other Debt Instruments outstanding as on date of Letter of Offer CP / NCD / other Debt Instruments (Including Liabilities not redeemed on due date)

Refer Annexure

C. Fund-based facilities from banks/Financial institutions, if any – Refer Annexure III

D. Shareholding Details of Promoters / Details of share Pledged
Refer Annexure

E. Financial Summary (Including Net worth / Equity / Investment in subsidiaries / Affiliates)

Financial Summary (Standalone)				Amount (Rs. In Crores)
	For the Year ending 31.03.2025 (IND AS)	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	25,193.64	22,033.94	10,097.94	9,908.19
NET WORTH	25,172.42	22,046.49	10,097.94	9,908.19
INVESTMENT IN SUBSIDIARIES/AFFILIATES	14,288.52	11,829.59	9,817.09	9,499.30
TOTAL DEBT OUTSTANDING	1,11,135.68	92,292.14	-	-
Short Term (< 1 year)	40,839.81	34,988.07	-	-
Other Debt (>1 year)	70,295.87	57,304.07	-	-
GROSS INCOME	15,553.07	13,625.18	222.52	454.07
OPERATING PROFIT (PBITD)	12,041.96	10,373.50	185.09	420.04
GROSS PROFIT (PBTD)	4,060.60	3,904.86	185.01	419.93
NET PROFIT (POST TAX)	2,957.22	2,935.15	141.29	344.69
Audit Qualification (If any)	NA	NA	NA	NA

Financial Summary (Consolidated)				Amount (Rs. In Crores)
	For the Year ending 31.03.2025(IND AS)	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	30,388.72	26,817.26	20,310.75	15,492.11
NET WORTH	30,388.72	26,817.26	20,310.75	15,492.11
INVESTMENT IN SUBSIDIARIES/AFFILIATES	NA	NA	NA	NA
TOTAL DEBT OUTSTANDING	1,39,347.39	1,09,540.10	84,320.77	58,051.91
Short Term (< 1 year)	49,203.41	41,704.45	29,914.54	21,159.22
Other Debt (>1 year)	90,143.98	67,835.65	54,406.23	36,892.69
GROSS INCOME	40,723.75	34,560.58	30,201.33	22,241.35
OPERATING PROFIT (PBITD)	14,783.22	12,393.43	10,502.06	5,888.16
GROSS PROFIT (PBTD)	5,089.04	4,776.18	5,780.06	2,408.63
NET PROFIT (POST TAX)	3,332.32	3,334.98	4,795.77	1,705.97
Audit Qualification (If any)	NA	NA	NA	NA

G. Details of default

in repayment of CP, NCD or any other debt instrument and other financial indebtedness including corporate guarantee issued in the past five financial years including in the current financial year. - No such default

H. Details of any other material event / development having implications for the financials /credit quality resulting in material liability, corporate restructuring event or such other matters affecting the issue or investor's decision. – Not applicable

I. Material Litigation if any: There are no material litigations as on date. However, all the pending litigations by and against the company are in the ordinary course of business.
(All ongoing and outstanding material litigation irrespective of age to be reported)

J. Regulatory Strictures, if any: There are no other regulatory strictures
(Regulatory strictures issued during the past five Financial Years to be reported. Also, any regulatory structure which continue to be applicable is to be disclosed)

K. An Issuer which is either an NBFC or an HFC shall disclose the residual maturity profile of its assets and liabilities in the following format:

Refer Annexure

Aditya Birla Capital Limited

Vijay Nawal
Digitally signed by Vijay Nawal
Date: 2025.08.29 10:43:09 +05'30'

Himanshu Vijaysinh Redkar
Digitally signed by Himanshu Vijaysinh Redkar
Date: 2025.08.29 10:48:16 +05'30'

Authorised Signatories

Date: August 29, 2025

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

Aditya Birla Capital Limited		August 29, 2025		Annexure - I
Details of CPs issued during the last 15 months: *				
IPA	**CRA**	**RATING**	**RATED AMOUNT (Rs. crs)**	
HDFC BANK	ICRA LTD AND INDIA RATINGS & RESEARCH	A1+	15,000.00	
ISIN	**ISSUE DATE**	**AMOUNT (Rs crs)**	**MATURITY DATE**	**AMOUNT O/S**
INE860H140K7	April 20, 2023	250	April 19, 2024	-
INE860H140M3	May 12, 2023	500	July 31, 2023	-
INE860H140N1	May 19, 2023	1,075	August 18, 2023	-
INE860H140E0	May 26, 2023	475	August 25, 2023	-
INE860H140P6	June 7, 2023	350	September 4, 2023	-
INE860H140Q4	June 9, 2023	300	September 8, 2023	-
INE860H140R2	June 15, 2023	500	September 14, 2023	-
INE860H140S0	June 22, 2023	50	December 15, 2023	-
INE860H140T8	June 22, 2023	500	September 21, 2023	-
INE860H140U6	July 3, 2023	150	January 3, 2024	-
INE860H140V4	July 5, 2023	500	September 22, 2023	-
INE860H140U6	July 6, 2023	250	January 3, 2024	-
INE860H140W2	July 11, 2023	500	October 10, 2023	-
INE860H140S0	July 13, 2023	150	December 15, 2023	-
INE860H140X0	July 13, 2023	50	March 7, 2024	-
INE860H140X0	July 14, 2023	25	March 7, 2024	-
INE860H140Y8	July 17, 2023	250	October 16, 2023	-
INE860H140H3	July 17, 2023	100	March 14, 2024	-
INE860H140Z5	July 24, 2023	25	July 23, 2024	-
INE860H141A6	July 26, 2023	200	January 24, 2024	-
INE860H141D0	July 27, 2023	200	October 20, 2023	-
INE860H141E8	July 28, 2023	300	October 27, 2023	-
INE860H141C2	July 31, 2023	300	October 30, 2023	-
INE860H141A6	August 3, 2023	25	January 24, 2024	-
INE860H141F5	August 3, 2023	50	February 20, 2024	-
INE860H141B4	August 4, 2023	200	November 3, 2023	-
INE860H141C2	August 4, 2023	300	October 30, 2023	-
INE860H141F5	August 4, 2023	25	February 20, 2024	-
INE860H141G3	August 8, 2023	55	November 7, 2023	-
INE860H141G3	August 11, 2023	500	November 7, 2023	-
INE860H141H1	August 14, 2023	500	November 10, 2023	-
INE860H141J7	August 21, 2023	200	November 17, 2023	-
INE860H141I9	August 25, 2023	600	November 24, 2023	-
INE860H141I9	August 28, 2023	500	November 24, 2023	-
INE860H140S0	August 29, 2023	75	December 15, 2023	-
INE860H141K5	August 31, 2023	200	March 4, 2024	-
INE860H141L3	September 4, 2023	500	November 29, 2023	-
INE860H141M1	September 4, 2023	200	February 15, 2024	-
INE860H141N9	September 4, 2023	200	December 4, 2023	-
INE860H141K5	September 6, 2023	150	March 4, 2024	-
INE860H141O7	September 8, 2023	250	December 8, 2023	-
INE860H141A6	October 25, 2023	180	January 24, 2024	-
INE860H141P4	October 27, 2023	1,000	December 22, 2023	-
INE860H141Q2	October 31, 2023	150	January 30, 2024	-
INE860H141Q2	November 1, 2023	490	January 30, 2024	-
INE860H1R1R0	November 2, 2023	255	February 1, 2024	-
INE860H141Q2	November 2, 2023	50	January 30, 2024	-
INE860H141R0	November 3, 2023	630	February 1, 2024	-
INE860H141S8	November 9, 2024	250	February 8, 2024	-
INE860H141M1	November 16, 2024	450	February 15, 2024	-
INE860H141M1	November 17, 2024	225	February 15, 2024	-
INE860H141T6	November 21, 2023	25	May 17, 2024	-
INE860H141F5	November 21, 2023	60	February 20, 2024	-
INE860H141F5	November 22, 2023	25	February 20, 2024	-
INE860H141U4	November 24, 2023	1,070	February 23, 2024	-
INE860H141V2	November 29, 2023	500	February 28, 2024	-
INE860H141W0	December 4, 2023	25	March 22, 2024	-
INE860H141K5	December 5, 2023	500	March 4, 2024	-
INE860H141K5	December 6, 2023	250	March 4, 2024	-
INE860H140X0	December 7, 2023	50	March 7, 2024	-
INE860H140X0	December 8, 2023	50	March 7, 2024	-
INE860H141X8	December 8, 2023	50	June 14, 2024	-
INE860H141Z3	January 9, 2024	400	March 19, 2024	-
INE860H142A4	January 9, 2024	25	March 20, 2024	-
INE860H141Y6	January 9, 2024	300	March 18, 2024	-
INE860H142A4	January 11, 2024	375	March 20, 2024	-
INE860H142B2	January 25, 2024	605	April 25, 2024	-
INE860H142B2	January 29, 2024	50	April 25, 2024	-
INE860H142C0	January 29, 2024	5	April 23, 2024	-
INE860H142D8	January 29, 2024	200	April 29, 2024	-
INE860H142B2	January 30, 2024	25	April 25, 2024	-
INE860H142D8	January 30, 2024	100	April 29, 2024	-
INE860H142D8	January 31, 2024	450	April 29, 2024	-
INE860H141X8	January 31, 2024	75	June 14, 2024	-
INE860H142E6	January 31, 2024	25	January 31, 2025	-
INE860H142F3	February 01, 2024	750	April 30, 2024	-
INE860H142D8	February 01, 2024	100	April 29, 2024	-
INE860H142G1	February 01, 2024	150	May 6, 2024	-
INE860H142G1	February 5, 2024	250	May 6, 2024	-
INE860H142G1	February 8, 2024	4	May 6, 2024	-
INE860H142H9	February 8, 2024	225	May 9, 2024	-
INE860H142I7	February 9, 2024	30	May 10, 2024	-
INE860H142J5	February 9, 2024	25	August 9, 2024	-
INE860H142K3	February 12, 2024	425	May 13, 2024	-
INE860H142E6	February 14, 2024	25	January 31, 2025	-
INE860H142L1	February 16, 2024	900	May 17, 2024	-
INE860H141T6	February 20, 2024	600	May 17, 2024	-
INE860H141T6	February 21, 2024	25	May 17, 2024	-
INE860H142M9	February 21, 2024	50	February 20, 2025	-
INE860H142M9	February 22, 2024	300	February 20, 2025	-
INE860H142M9	February 23, 2024	150	February 20, 2025	-
INE860H142O5	February 23, 2024	25	August 21, 2024	-
INE860H142N7	February 23, 2024	400	May 24, 2024	-
INE860H142P2	February 27, 2024	375	May 28, 2024	-
INE860H142Q0	March 4, 2024	1,100	June 3, 2024	-
INE860H142Q0	March 5, 2024	100	June 3, 2024	-
INE860H142R8	March 5, 2024	500	June 4, 2024	-
INE860H142S6	March 12, 2024	650	June 11, 2024	-
INE860H142T4	March 20, 2024	175	March 14, 2025	-
INE860H142T4	March 21, 2024	35	March 14, 2025	-
INE860H142V0	March 22, 2024	125	June 18, 2024	-
INE860H142T4	March 22, 2024	100	March 14, 2025	-
INE860H142U2	March 26, 2024	400	June 25, 2024	-
INE860H142W8	April 4, 2024	450	September 19, 2024	-
INE860H142W8	April 5, 2024	125	September 19, 2024	-
INE860H142W8	April 10, 2024	100	September 19, 2024	-
INE860H142W8	April 15, 2024	100	September 19, 2024	-
INE860H142X6	April 15, 2024	600	March 10, 2025	-
INE860H142Y4	April 15, 2024	400	July 15, 2024	-
INE860H142Y4	April 16, 2024	195	July 15, 2024	-
INE860H142Z1	April 18, 2024	500	July 18, 2024	-
INE860H142Z1	April 19, 2024	250	July 18, 2024	-
INE860H142Z1	April 19, 2024	250	July 18, 2024	-
INE860H143A2	April 25, 2024	300	July 25, 2024	-
INE860H143A2	April 26, 2024	5	July 25, 2024	-
INE860H143A2	April 29, 2024	25	July 25, 2024	-
INE860H143C8	April 30, 2024	200	July 30, 2024	-
INE860H143B0	April 30, 2024	15	October 30, 2024	-
INE860H142J5	May 10, 2024	450	August 9, 2024	-
INE860H143D6	May 13, 2024	25	August 12, 2024	-
INE860H143D6	May 14, 2024	575	August 12, 2024	-
INE860H143E4	May 15, 2025	25	August 14, 2024	-
INE860H143E4	May 16, 2025	150	August 14, 2024	-
INE860H143E4	May 17, 2025	125	August 14, 2024	-
INE860H143F1	May 21, 2024	300	September 25, 2024	-
INE860H143G9	May 24, 2024	700	August 23, 2024	-
INE860H143H7	May 28, 2024	500	August 27, 2024	-
INE860H143H7	May 30, 2024	325	August 27, 2024	-
INE860H143C8	May 31, 2024	50	July 30, 2024	-
INE860H143I5	June 3, 2024	825	September 2, 2024	-
INE860H143J3	June 3, 2024	40	December 9, 2024	-
INE860H143I5	June 4, 2024	650	September 2, 2024	-
INE860H143K1	June 7, 2024	500	September 6, 2024	-
INE860H143L9	June 7, 2024	50	September 13, 2024	-

ISIN	ISSUE DATE	AMOUNT (Rs crs)	MATURITY DATE	AMOUNT O/S
INE860H142T4	June 10, 2024	150	March 14, 2025	-
INE860H142M9	June 10, 2024	10	February 20, 2025	-
INE860H142T4	June 11, 2024	25	March 14, 2025	-
INE860H143L9	June 14, 2024	200	September 13, 2024	-
INE860H143L9	June 18, 2024	375	September 13, 2024	-
INE860H143L9	June 19, 2024	25	September 13, 2024	-
INE860H143M7	July 3, 2024	100	February 25, 2025	-
INE860H143M7	July 4, 2024	200	February 25, 2025	-
INE860H143M7	July 5, 2024	350	February 25, 2025	-
INE860H143M7	July 15, 2024	200	February 25, 2025	-
INE860H143N5	July 15, 2024	150	March 12, 2025	-
INE860H143N5	July 16, 2024	50	March 12, 2025	-
INE860H143M7	July 16, 2024	25	February 25, 2025	-
INE860H143O3	July 24, 2024	25	July 24, 2025	-
INE860H143P0	July 25, 2024	300	January 24, 2025	-
INE860H143P0	July 26, 2024	270	January 24, 2025	-
INE860H143Q8	August 7, 2024	110	November 6, 2024	-
INE860H143Q8	August 8, 2024	115	November 6, 2024	-
INE860H143Q8	August 9, 2024	25	November 6, 2024	-
INE860H143R6	August 9, 2024	300	November 8, 2024	-
INE860H143R6	August 12, 2024	200	November 8, 2024	-
INE860H143S4	August 12, 2024	260	November 11, 2024	-
INE860H143S4	August 13, 2024	525	November 11, 2024	-
INE860H143S4	August 14, 2024	355	November 11, 2024	-
INE860H143R6	August 16, 2024	500	November 8, 2024	-
INE860H143M7	August 28, 2024	250	February 25, 2025	-
INE860H143T2	August 28, 2024	400	November 27, 2024	-
INE860H143U0	August 28, 2024	15	August 27, 2025	-
INE860H143V8	August 29, 2024	250	November 28, 2024	-
INE860H143M7	August 29, 2024	25	February 25, 2025	-
INE860H143X4	September 3, 2024	350	December 2, 2024	-
INE860H143W6	September 4, 2024	300	September 3, 2025	300
INE860H143Y2	September 4, 2024	50	December 4, 2024	-
INE860H143X4	September 4, 2024	350	December 2, 2024	-
INE860H143Z9	September 5, 2024	350	December 5, 2024	-
INE860H143Z9	September 6, 2024	100	December 5, 2024	-
INE860H143Z9	September 9, 2024	200	December 5, 2024	-
INE860H143W6	September 10, 2024	100	September 3, 2025	100
INE860H144A0	September 23, 2024	700	December 23, 2024	-
INE860H144B8	October 1, 2024	625	December 24, 2024	-
INE860H144A0	October 1, 2024	100	December 23, 2024	-
INE860H144C6	October 7, 2024	150	January 13, 2025	-
INE860H144D4	October 10, 2024	300	September 17, 2025	300
INE860H143W6	October 10, 2024	25	September 3, 2025	25
INE860H144E2	October 16, 2024	30	October 15, 2025	30
INE860H143P0	October 30, 2024	500	January 24, 2025	-
INE860H144F9	November 8, 2024	540	February 7, 2025	-
INE860H144F9	November 11, 2024	225	February 7, 2025	-
INE860H144C6	November 11, 2024	75	January 13, 2025	-
INE860H144F9	November 12, 2024	25	February 7, 2025	-
INE860H144G7	November 12, 2024	50	November 11, 2025	50
INE860H144H5	November 12, 2024	300	February 11, 2025	-
INE860H144C6	November 12, 2024	20	January 13, 2025	-
INE860H144H5	November 13, 2024	450	February 11, 2025	-
INE860H144I3	November 13, 2024	50	May 7, 2025	-
INE860H144J1	November 13, 2024	250	June 20, 2025	-
INE860H144I3	November 14, 2024	100	May 7, 2025	-
INE860H144K9	November 14, 2024	300	February 13, 2025	-
INE860H144L7	December 2, 2024	500	March 3, 2025	-
INE860H144L7	December 3, 2024	50	March 3, 2025	-
INE860H144M5	December 3, 2024	1,000	March 4, 2025	-
INE860H144N3	December 5, 2024	250	June 4, 2025	-
INE860H144O1	December 20, 2024	150	March 18, 2025	-
INE860H144P8	January 13, 2025	25	March 26, 2025	-
INE860H144Q6	January 20, 2025	150	April 8, 2025	-
INE860H144R4	January 22, 2025	1,000	April 23, 2025	-
INE860H144S2	January 24, 2025	150	April 25, 2025	-
INE860H144T0	January 31, 2025	750	April 30, 2025	-
INE860H144U8	January 31, 2025	25	January 30, 2026	25
INE860H144V6	February 6, 2025	225	February 6, 2026	225
INE860H144V6	February 7, 2025	375	February 6, 2026	375
INE860H144V6	February 10, 2025	25	February 6, 2026	25
INE860H144V6	February 11, 2025	150	February 6, 2026	150
INE860H144W4	February 20, 2025	400	May 22, 2025	-
INE860H144X2	February 27, 2025	500	May 29, 2025	-
INE860H144Y0	March 3, 2025	1,000	June 2, 2025	-
INE860H144Y0	March 6, 2025	200	June 3, 2025	-
INE860H144Z7	March 25, 2025	500	June 24, 2025	-
INE860H145A7	March 26, 2025	500	June 25, 2025	-
INE860H143O3	April 24, 2025	1,125	July 24, 2025	-
INE860H143O3	April 25, 2025	25	July 24, 2025	-
INE860H144J1	April 25, 2025	150	June 20, 2025	-
INE860H145B5	April 28, 2025	500	July 28, 2025	-
INE674K14966	April 29, 2025	300	June 30, 2025	-
INE674K14958	April 29, 2025	200	July 29, 2025	-
INE674K14974	May 7, 2025	125	April 18, 2026	125
INE674K14990	May 8, 2025	450	August 7, 2025	-
INE674K14982	May 13, 2025	150	August 12, 2025	-
INE674K14AA6	May 16, 2025	200	August 14, 2025	-
INE674K14AB4	May 19, 2025	650	August 18, 2025	-
INE674K14AB4	May 20, 2025	200	August 18, 2025	-
INE674K14AC2	May 29, 2025	400	August 28, 2025	-
INE674K14AD0	June 2, 2025	225	September 1, 2025	225
INE860H143W6	June 4, 2025	250	September 3, 2025	250
INE674K14974	June 23, 2025	15	March 18, 2026	15
INE674K14AE8	June 23, 2025	500	September 22, 2025	500
INE674K14AG3	June 25, 2025	800	September 24, 2025	800
INE674K14AF5	June 26, 2025	500	September 25, 2025	500
INE674K14AF5	June 27, 2025	200	September 25, 2025	200
INE674K14AF5	June 30, 2025	200	September 25, 2025	200
INE674K14AE8	July 4, 2025	500	September 22, 2025	500
INE674K14AI9	July 18, 2025	200	October 20, 2025	200
INE674K14AH1	July 18, 2025	25	December 15, 2025	25
INE674K14AI9	July 22, 2025	650	October 20, 2025	650
INE674K14AH1	July 22, 2025	25	December 15, 2025	25
INE674K14AI9	July 23, 2025	50	October 20, 2025	50
INE674K14AJ7	July 24, 2025	1,000	October 23, 2025	1,000
INE674K14AH1	July 24, 2025	150	December 15, 2025	150
INE674K14AJ7	July 25, 2025	500	October 23, 2025	500
INE674K14AH1	August 5, 2025	150	December 15, 2025	150
INE674K14AH1	August 7, 2025	250	December 15, 2025	250
INE674K14AK5	August 18, 2025	550	November 17, 2025	550
INE674K14AK5	August 19, 2025	250	November 19, 2025	250
INE674K14AL3	August 20, 2025	450	November 19, 2025	450
INE674K14AM1	August 25, 2025	530	November 24, 2025	530
INE674K14AN9	August 26, 2025	800	November 25, 2025	800
INE674K14AO7	August 28, 2025	400	November 27, 2025	400
			TOTAL (A)	**10,900**

Annexure - Outstanding Debt Instruments: NCD as on date August 29, 2025

Sr No	Series	ISIN No.	Allotment Date	Maturity Date/ Principal Payment date	Amount (Rs crs)
1	Q1	INE860H07BX1	October 19, 2015	October 17, 2025	15.00
2	S1	INE860H07BZ6	November 3, 2015	October 31, 2025	250.00
3	W3	INE860H07CL4	February 23, 2016	February 23, 2026	10.00
4	X1	INE860H07CM2	March 9, 2016	March 6, 2026	10.00
5	Z3	INE860H07CS9	March 21, 2016	March 20, 2026	5.00
6	C1	INE860H07FD4	June 13, 2017	June 11, 2027	5.00
7	C4	INE860H07FT0	June 26, 2018	June 26, 2025	0.00
8	I2	INE860H07GM3	December 21, 2018	December 21, 2028	15.00
9	I2	INE860H07GM3	December 27, 2018	December 21, 2028	69.00
10	I2	INE860H07GM3	February 12, 2019	December 21, 2028	38.50
11	J2	INE860H07GM3	March 29, 2019	December 21, 2028	150.00
12	B2	INE860H07GQS0	May 20, 2019	May 18, 2029	1500.00
13	D1	INE860H07GU6	July 4, 2019	July 4, 2029	29.20
14	J1	INE860H07GX0	January 20, 2020	January 18, 2030	1000.00
15	A3	INE860H07HA6	April 28, 2020	April 25, 2025	0.00
16	I1	INE860H07HD0	December 23, 2020	December 23, 2025	75.00
17	K1	INE860H07HE8	February 18, 2021	February 18, 2031	25.00
18	B2	INE860H07HK5	May 31, 2021	25% on (May 31, 2028) 25% on (May 31, 2029) 25% on (May 31, 2030) & 25% on (May 30, 2031)	750.00
19	D1	INE860H07HN9	July 26, 2021	July 24, 2026	500.00
20	G1	INE860H07HP4	October 4, 2021	October 3, 2031	50.00
21	G2	INE860H07HQ2	October 4, 2021	October 1, 2026	115.00
22	J2	INE860H07HS8	January 21, 2022	July 22, 2025	0.00
23	C1	INE860H07HU4	June 8, 2022	June 6, 2025	0.00
24	C1	INE860H07HU4	June 14, 2022	June 6, 2025	0.00
25	C1	INE860H07HU4	July 1, 2022	June 6, 2025	0.00
26	D1	INE860H07HW0	July 12, 2022	July 11, 2025	0.00
27	C4	INE860H07FT0	July 12, 2022	June 26, 2025	0.00
28	E1	INE860H07HX8	August 18, 2022	August 18, 2025	0.00
29	E3	INE860H07HZ3	August 26, 2022	April 9, 2025	0.00
30	I2	INE860H07GM3	September 8, 2022	December 21, 2028	25.00
31	E1	INE860H07HX8	September 19, 2022	August 18, 2025	0.00
32	C4	INE860H07FT0	September 28, 2022	June 26, 2025	0.00
33	C4	INE860H07IA4	October 14, 2022	September 19, 2025	510.00
34	H2	INE860H07IC0	November 18, 2022	March 18, 2026	597.00
35	H3	INE860H07ID8	November 18, 2022	November 18, 2032	200.00
36	C4	INE860H07FT0	November 29, 2022	June 26, 2025	0.00
37	H4	INE860H07IE6	November 29, 2022	January 15, 2026	305.00
38	I1	INE860H07IF3	December 5, 2022	December 3, 2027	50.00
39	H3	INE860H07ID8	December 21, 2022	November 18, 2032	400.00
40	I2	INE860H07IG1	December 27, 2022	December 27, 2027	410.00
41	I3	INE860H07IH9	December 30, 2022	February 12, 2026	400.00
42	I3	INE860H07IH9	February 2, 2023	February 12, 2026	301.70
43	C4	INE860H07FT0	February 9, 2023	June 26, 2025	0.00
44	H3	INE860H07ID8	February 9, 2023	November 18, 2032	225.00
45	L1	INE860H07II7	March 6, 2023	March 6, 2028	523.00
46	H3	INE860H07ID8	March 15, 2023	November 18, 2032	100.00
47	L1	INE860H07II7	March 21, 2023	March 6, 2028	75.50
48	L2	INE860H07IJ5	March 21, 2023	September 16, 2026	210.00
49	B1	INE860H07IK3	May 2, 2023	May 2, 2028	1000.00
50	C1	INE860H07IM9	June 8, 2023	June 8, 2028	328.00
51	D1	INE860H07IO5	July 13, 2023	July 13, 2028	350.00
52	D1	INE860H07HN9	July 27, 2023	July 24, 2026	225.00
53	D1	INE860H07IO5	July 27, 2023	July 13, 2028	585.00
54	I	INE860H07IQ0	October 9, 2023	October 9, 2026	205.31
55	II	INE860H07IR8	October 9, 2023	October 9, 2026	10.73
56	III	INE860H07IT4	October 9, 2023	October 9, 2028	234.02
57	IV	INE860H07IU2	October 9, 2023	October 9, 2028	10.80
58	V	INE860H07IP2	October 9, 2023	October 9, 2033	14.58
59	VI	INE860H07IS6	October 9, 2023	October 9, 2033	1524.57
60	K1	INE860H07IW8	February 14, 2024	February 14, 2029	175.00
61	K3	INE860H07IX6	February 29, 2024	February 26, 2027	200.00
62	C1	INE860H07FD4	March 11, 2024	June 11, 2027	50.00
63	L1	INE860H07IY4	March 18, 2024	May 19, 2027	1187.00
64	L1	INE860H07IY4	March 28, 2024	May 19, 2027	85.00
65	L1	INE860H07IY4	April 30, 2024	May 19, 2027	230.00
66	K1	INE860H07IW8	April 30, 2024	February 14, 2029	210.00
67	L1	INE860H07IY4	May 16, 2024	May 19, 2027	427.00
68	K1	INE860H07IW8	May 24, 2024	February 14, 2029	145.00
69	L1	INE860H07IY4	June 6, 2024	May 19, 2027	210.22
70	K3	INE860H07IX6	June 28, 2024	February 26, 2027	100.00
71	L2	INE860H07IJ5	July 5, 2024	September 16, 2026	215.00
72	K3	INE860H07IX6	July 31, 2024	February 26, 2027	150.00
73	K1	INE860H07IW8	July 31, 2024	February 14, 2029	445.00
74	E1	INE860H07IZ1	August 9, 2024	August 8, 2034	100.00
75	L2	INE860H07IJ5	August 21, 2024	September 16, 2026	90.00
76	D1	INE860H07HN9	September 3, 2024	July 24, 2026	300.00
77	F1	INE860H07JA2	September 9, 2024	September 7, 2029	460.00
78	D1	INE860H07HN9	September 27, 2024	July 24, 2026	75.00
79	L1	INE860H07IY4	September 27, 2024	May 19, 2027	80.00
80	C1	INE860H07FD4	October 10, 2024	June 11, 2027	61.00
81	G1	INE860H07JB0	October 10, 2024	October 9, 2034	1500.00
82	L1	INE860H07IY4	October 21, 2024	May 19, 2027	25.00
83	F1	INE860H07JA2	October 21, 2024	September 7, 2029	256.00
84	G2	INE860H07HQ2	November 22, 2024	October 1, 2026	165.00
85	L1	INE860H07IY4	November 22, 2024	May 19, 2027	30.00
86	G2	INE860H07HQ2	December 10, 2024	October 1, 2026	240.00
87	I2	INE860H07GM3	January 30, 2025	December 21, 2028	135.00
88	L1	INE860H07IY4	January 30, 2025	May 19, 2027	80.00
89	D1	INE860H07IO5	March 3, 2025	July 13, 2028	700.00
90	L1	INE860H07JC8	March 7, 2025	August 7, 2028	340.00
91	L2	INE860H07JE4	March 18, 2025	May 18, 2029	610.00
92	L3	INE860H07JD6	March 18, 2025	February 18, 2030	2120.00
93	C1	INE860H07IM9	March 18, 2025	June 8, 2028	985.00
94	I2	INE860H07IG1	March 18, 2025	December 27, 2027	100.00
95	L3	INE860H07JD6	May 9, 2025	February 18, 2030	594.50
96	L3	INE860H07JD6	May 26, 2025	February 18, 2030	680.00
97	C1	INE860H07IG1	May 26, 2025	December 27, 2027	450.00
98	B1	INE674K07028	May 26, 2025	November 21, 2029	375.00
99	B2	INE674K07036	May 26, 2025	February 14, 2028	720.00
100	C1	INE674K07044	June 30, 2025	June 30, 2028	1301.25
101	L1	INE860H07JC8	July 14, 2025	August 7, 2028	590.00
102	D1	INE674K07051	July 23, 2025	July 20, 2035	220.00
103	D2	INE674K07069	July 31, 2025	September 15, 2028	1000.00
104	D3	INE674K07077	July 31, 2025	July 31, 2030	300.00
				TOTAL	**31,943.87**

Aditya Birla Capital Limited 29-08-2025 **Annexure - II**

Annexure-Outstanding Partly Paid Debt Instruments: Unsecured Partly Paid NCD as on date August 29, 2025

Sr No	Series	ISIN No.	Allotment Date	Maturity Date/ Principal Payment date	No of Units	Amount Outstanding (Rs. crs)	Description
1	ABCL Partly Paid Debt Series EP1 FY 20-21	INE674K08034	August 6, 2020	August 3, 2035	3,500	301	ADITYA BIRLA CAPITAL LIMITED SR EP1 FY 2020-21 7.57 NCD 03AG35 PPRS160000
				Total	**3,500**	**301.00**	

Aditya Birla Capital Limited 29-08-2025 **Annexure - II**

Outstanding Debt Instruments: Perpetual as on date August 29, 2025

Sr. No	Series	ISIN No.	Allotment Date	Maturity Date/ Principal Payment date	Issue size (Rs. crs)
1	ABCL Perpetual 'PD1' FY2017-18	INE860H08DZ0	July 21, 2017	Perpetual	200
2	ABCL Perpetual Debt 'PK1' FY 2024-25	INE860H08EN4	February 12, 2025	Perpetual	353
3	ABCL Perpetual Debt 'PD1' FY 2025-26	INE674K08026	July 28, 2025	Perpetual	147
4	ABCL Perpetual Debt 'PE1' FY 2025-26	INE674K08042	August 18, 2025	Perpetual	200
				Total	**900.00**

Annexure-Outstanding Debt Instruments: Sub-Debt as on date

August 29, 2025

Sr No	Series	ISIN No.	Allotment Date	Maturity Date/ Principal Payment date	Amount Outstanding (Rs. crs)
1	ABCL Sub Debt Series 'A1' FY 2015-16	INE860H08DL0	June 17, 2015	June 6, 2025	0
2	ABCL Sub Debt Series 'B1' FY 2015-16	INE860H08DM8	July 14, 2015	July 11, 2025	0
3	ABCL Sub Debt Series 'C1' FY 2015-16	INE860H08DN6	August 25, 2015	August 22, 2025	0
4	ABCL Sub Debt Series 'D1' FY 2015-16	INE860H08DP1	March 8, 2016	March 6, 2026	25
5	ABCL Sub Debt Series 'E1' FY 2015-16	INE860H08DQ9	March 10, 2016	March 10, 2026	8
6	ABCL Sub Debt Series 'F1' FY 2015-16	INE860H08DR7	March 18, 2016	March 10, 2026	26
7	ABCL Sub Debt Series 'SC1' FY 2016-17	INE860H08DS5	June 23, 2016	June 23, 2026	53
8	ABCL Sub Debt Series 'SD1' FY 2016-17	INE860H08DT3	July 28, 2016	July 28, 2026	100
9	ABCL Sub Debt Series 'SD2' FY 2016-17	INE860H08DU1	July 28, 2016	July 28, 2026	75
10	ABCL Sub Debt Series 'SF1' FY 2016-17	INE860H08DV9	September 29, 2016	September 29, 2026	200
11	ABCL Sub Debt Series 'SH1' FY 2016-17	INE860H08DW7	November 21, 2016	November 20, 2026	200
12	ABCL Sub Debt Series 'SL1' FY 2016-17	INE860H08DX5	March 9, 2017	March 9, 2027	10
13	ABCL Sub Debt Series 'SB1' FY 2017-18	INE860H08DY3	May 18, 2017	May 18, 2027	165
14	ABCL Sub Debt Series 'SI 1' FY 2018-19	INE860H08EA1	December 4, 2018	December 4, 2028	250
15	ABCL Sub Debt Series SC1 FY 19-20	INE860H08EB9	June 6, 2019	June 6, 2029	200
16	ABCL Sub Debt Series SC1 FY 19-20	INE860H08EB9	December 30, 2019	June 6, 2029	100
17	ABCL Sub Debt Series SC1 FY 19-20	INE860H08EB9	February 13, 2020	June 6, 2029	50
18	ABCL Subdebt NCD Series 'SI1' FY2020-21	INE860H08ED5	December 29, 2020	December 27, 2030	80
19	ABCL Subdebt NCD Series 'SC1' FY2021-22	INE860H08EE3	June 11, 2021	June 11, 2031	75
20	ABCL Subdebt NCD Series 'SI1' FY2021-22	INE860H08EG8	December 6, 2021	December 5, 2031	35
21	ABCL Subdebt NCD Series 'SI1' FY2021-22	INE860H08EG8	February 28, 2022	December 5, 2031	210
22	ABCL Subdebt NCD Series 'SC1' FY2023-24	INE860H08EI4	June 26, 2023	June 24, 2033	160
23	ABCL Subdebt NCD Series 'SC1' FY2023-24	INE860H08EI4	August 30, 2023	June 24, 2033	270
24	ABCL Subdebt NCD Series 'SC1' FY2023-24	INE860H08EI4	February 23, 2024	June 24, 2033	75
25	ABCL Subdebt NCD Series 'SA1' FY2024-25	INE860H08EL8	April 22, 2024	July 11, 2034	125
26	ABCL Subdebt NCD Series FI 'SA1' FY2024-25	INE860H08EL8	August 27, 2024	July 11, 2034	150
27	ABCL Subdebt NCD Series FII 'SA1' FY2024-25	INE860H08EL8	December 16, 2024	July 11, 2034	574
28	ABCL Subdebt NCD Series FIII 'SA1' FY2024-25	INE860H08EL8	January 7, 2025	July 11, 2034	170
29	ABCL Subdebt NCD Series 'SB1' FY2025-26	INE674K08018	May 9, 2025	May 4, 2035	400
30	ABCL SUB DEBT FURTHER ISSUANCE (I) NCD Series 'SB1' FY 2025-26	INE674K08018	August 7, 2025	May 4, 2035	410
				Total	**4,195.00**

29-08-2025 **Annexure III**

BANK FUND BASED FACILITIES FROM BANKS/ FINANCIAL INSTITUTIONS, IF ANY:

Bank fund based facilities from banks as on 31st Mar 2025

NAME OF BANK	Nature of Facility	Sanctioned Limit (INR crore)	Asset Classification
AXIS BANK LTD	Term Loan / CC/ WCDL/ STL/ LOC	669	Standard
BANK OF BARODA		6,556	
BANK OF AMERICA		1,250	
BANK OF INDIA		1,032	
BANK OF MAHARASHTRA		125	
BANK OF BAHRAIN & KUWAIT		78	
CANARA BANK		6,599	
CENTRAL BANK OF INDIA		225	
DCB BANK		125	
DEUTSCHE BANK AG		2,750	
EMIRATES NBD BANK (P.J.S.C)		225	
HDFC BANK LTD		6,258	
ICICI BANK LTD		3,113	
INDIAN BANK		4,486	
INDUSIND BANK LTD		1,033	
KARNATAKA BANK LTD		-	
KOTAK MAHINDRA BANK LTD		300	
MIZUHO BANK LTD		175	
MUFG BANK LTD		770	
PUNJAB AND SIND BANK		508	
PUNJAB NATIONAL BANK		6,563	
QATAR NATIONAL BANK (Q.P.S.C)		45	
SIDBI		4,548	
STANDARD CHARTERED BANK		125	
STATE BANK OF INDIA		7,467	
SOUTH INDIAN BANK		250	
SUMITOMO MITSUI BANKING CORPORATION		300	
THE JAMMU & KASHMIR BANK LTD		650	
UCO BANK		837	
UNION BANK OF INDIA		8,294	
UNITED OVERSEAS BANK LTD		70	
INTERNATIONAL FINANCE CORPORATION		1,000	
EXPORT DEVELPOMENT CANADA		412	
EXPORT DEVELPOMENT CANADA		410	
EXPORT DEVELPOMENT CANADA		247	
EXPORT DEVELPOMENT CANADA		247	
EXPORT DEVELPOMENT CANADA		149	
EXPORT DEVELPOMENT CANADA		223	
SUMITOMO MITSUI BANKING CORPORATION, SINGAPORE		276	
SUMITOMO MITSUI BANKING CORPORATION, SINGAPORE		219	
SUMITOMO MITSUI BANKING CORPORATION, SINGAPORE		25	
SUMITOMO MITSUI BANKING CORPORATION, GIFT CITY		186	
SUMITOMO MITSUI BANKING CORPORATION, GIFT CITY		186	
SUMITOMO MITSUI BANKING CORPORATION, GIFT CITY		112	
SUMITOMO MITSUI BANKING CORPORATION, GIFT CITY		168	
BANK OF INDIA, TOKYO		416	
BANK OF INDIA, TOKYO		208	
PUNJAB NATIONAL BANK, DIFC, DUBAI		416	
PUNJAB NATIONAL BANK, DIFC, DUBAI		850	
DBS Bank Ltd. Gift City		418	
DBS Bank Ltd. Gift City		435	
DBS Bank Ltd. Gift City		850	
	Total	**72,875**	

Annex IV

Sr. No.	Particulars	
1	Shareholding of the issuer's promoters and the details of the shares pledged by the promoters, if any -	Refer Annexure V
2	Long Term credit rating, if any, obtained by the issuer	AAA (Stable) by ICRA & AAA (Stable)by India Ratings
3	Unaccepted credit ratings, if any, assigned to the issuer	Not Applicable
4	Any material event/development having implications for the financials/credit quality resulting in material liabilities, corporate restructuring event which may affect the issue or the investor's decision to invest in the CP/NCD –	Pursuant to the Scheme of Amalgamation, Aditya Birla Finance Limited (ABFL) has been merged with Aditya Birla Capital Limited (ABCL) and with effect from April 1, 2025, the entire undertaking of ABFL including its assets and liabilities has merged with ABCL. An equal no. of NCDs and CPs without any change in any terms of the same were transferred to ABCL post the effective date of the said Scheme.
5	Details of statutory auditor and changes thereof in the last three financial years	Refer below table

Name	Address	Date of Resignation / completion of term	Auditor of the company	Remarks
M. M. Nissim & Co LLP, Chartered Accountants	Barodawala Mansion, Tel. LLPIN Website B-Wing, 3rd Floor, 81, Dr. Annie Besant Road, Worli, Mumbai - 400 018	-	2024-25	Pursuant to circular issued by RBI on Appointment of Statutory Auditors for NBFC's vide circular no. RBI/2021-22/25Ref.No.DoS.CO.ARG/SEC.01/08.91.001/2021-22 dated April 27, 2021("RBI Circular"), B S R & Co. LLP, Chartered Accountants had completed a term of three years and subsequently M. M. Nissim & Co LLP Chartered Accountants were appointed as the current
B S R & Co. LLP, Chartered Accountants	4th Floor, Central B Wing and North C Wing Nesco IT Park 4, Nesco Center Western Express Highway Goregaon (East), Mumbai - 400 063, India	16-Aug-24	2021-22 2022-23	

Sr. No.	Particulars	
6	An issuer which is ~~either~~ an NBFC ~~or an HFC~~ shall disclose the residual maturity profile of its assets and liabilities in the following format:	Refer below table

(F) Asset Liability Management
Maturity pattern of certain items of Assets and Liabilities
As at 31 March, 2025

(Amount in Crs.)

Particulars	1 to 7 days	8 to 14 days	15 day to 30 days	Over 1 month and up to 2 months	Over 2 months and up to 3 months	Over 3 months and up to 6 months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits											-
Advances**	1,482.75	370.40	1,669.75	2,874.10	2,857.27	7,763.33	17,390.25	37,592.69	19,070.22	31,273.76	**1,22,344.51**
Investments	4,142.25	-	-	-	1,842.27	0.55	99.83	41.36	211.49	6,491.63	**12,829.40**
Borrowings*	806.49	2,310.43	3,430.52	1,582.79	7,792.32	7,815.33	15,065.81	37,153.21	21,414.87	7,071.35	**1,04,443.12**
Foreign currency assets	-	-	-	-	-	-	-	-	-	-	-
Foreign currency liabilities (Excluded in borrowings above)	-	-	47.01	61.89	2.36	23.35	1,931.49	4,626.46	-	-	**6,692.56**

Vijay Nawal

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Himanshu Vijaysinh Redkar

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