



ADITYA BIRLA CAPITAL

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/2026-27/CP085		
ISIN	INE674K14CV8		
Proposed Date of Issue	11-Aug-26		
Amount (Rs.)	7,50,00,00,000.00	Seven Hundred and Fifty Crores Only	
Tenor	90 Days		
Date of Maturity	09-Nov-26		
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-ward Lending		
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+	
	20-Jul-26	20-Jul-26	
Validity of Issuance	3 Months	60 Days	
Validity period for rating	11-Aug-27	11-Aug-27	
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	04-May-26
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

Aditya Birla Capital Limited
Corporate Office:
One World Center, Tower 1, 18th Floor, Jupiter Mill Compound,
841, Senapati Bapat Marg, Elphinstone Road, Mumbai, Maharashtra - 400 013
Tel: +91 22 6723 9101 | abc.secretarial@adityabirlacapital.com | www.adityabirlacapital.com
For customer care and other queries : care.finance@adityabirlacapital.com
Toll-free no.: 1800-270-7000

Registered Office:
Indian Rayon Compound,
Veraval, Gujarat – 362 266
Tel: +91 28762 43257
CIN: L64920GJ2007PLC058890

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 Half year ending 31.03.2026 (IND AS)	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	28,701.12	25,193.64	22,033.94	10,097.94	9,908.19
NET WORTH	28,515.48	25,172.42	22,046.49	10,097.94	9,908.19
INVESTMENT IN SUBSIDIARIES/AFFILIATES	7,656.42	14,288.52	11,829.59	9,817.09	9,499.30
TOTAL DEBT OUTSTANDING	1,38,414.71	1,11,135.68	92,292.14	-	-
Short Term (< 1 year)	46,265.50	40,839.81	34,988.07	-	-
Other Debt (>1 year)	92,149.21	70,295.87	57,304.07	-	-
GROSS INCOME	17,585.04	15,553.07	13,625.18	222.52	454.07
OPERATING PROFIT (PBITD)	13,426.58	12,041.96	10,373.50	185.09	420.04
GROSS PROFIT (PBTID)	4,314.62	4,060.60	3,904.86	185.01	419.93
NET PROFIT (POST TAX)	3,109.32	2,957.22	2,935.15	141.29	344.69
Audit Qualification (If any)	NA	NA	NA	NA	NA

Financial Summary (Consolidated)	Amount (Rs. In Crores)				
	For the Year ending 31.03.2026 (IND AS)	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	34,423.11	30,388.72	26,817.26	20,310.75	15,492.11
NET WORTH	34,423.11	30,388.72	26,817.26	20,310.75	15,492.11
INVESTMENT IN SUBSIDIARIES/AFFILIATES	NA	NA	NA	NA	NA
TOTAL DEBT OUTSTANDING	1,78,879.65	1,39,347.39	1,09,540.10	84,320.77	58,051.91
Short Term (< 1 year)	59,110.14	49,203.41	41,704.45	29,914.54	21,159.22
Other Debt (>1 year)	1,19,769.51	90,143.98	67,835.65	54,406.23	36,892.69
GROSS INCOME	45,617.39	40,723.75	34,560.58	30,201.33	22,241.35
OPERATING PROFIT (PBITD)	17,200.06	14,783.22	12,393.43	10,502.06	5,888.16
GROSS PROFIT (PBTID)	5,577.87	5,089.04	4,776.18	5,780.06	2,408.63
NET PROFIT (POST TAX)	3,764.49	3,332.32	3,334.98	4,795.77	1,705.97
Audit Qualification (If any)	NA	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

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

Authorised Signatories

Date: August 10, 2026

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

Aditya Birla Capital Limited
Corporate Office:
One World Center, Tower 1, 18th Floor, Jupiter Mill Compound,
841, Senapati Bapat Marg, Elphinstone Road, Mumbai, Maharashtra - 400 013
Tel: +91 22 6723 9101 | abc.secretarial@adityabirlacapital.com | www.adityabirlacapital.com
For customer care and other queries : care.finance@adityabirlacapital.com
Toll-free no.: 1800-270-7000

Registered Office:
Indian Rayon Compound,
Veraval, Gujarat – 362 266
Tel: +91 28762 43257
CIN: L64920GJ2007PLC058890

Annexure - I

ISIN	ISSUE DATE	AMOUNT (Rs crs)	MATURITY DATE	AMOUNT G/S
INE674K1AA58	September 4, 2025	200	December 4, 2025	-
INE674K1AAH1	September 19, 2025	500	December 15, 2025	-
INE674K1AA16	September 19, 2025	750	December 19, 2025	-
INE674K1AAU4	September 22, 2025	750	December 22, 2025	-
INE674K1A974	September 25, 2025	35	March 18, 2026	-
INE674K1AAAX8	October 28, 2025	100	February 27, 2026	-
INE680P1AAU08	October 27, 2025	400	January 30, 2026	-
INE674K1AAW0	October 29, 2025	550	January 28, 2026	-
INE674K1AAAX8	October 28, 2025	150	February 27, 2026	-
INE674K1AAAX8	October 28, 2025	200	February 27, 2026	-
INE674K1AAAX8	October 28, 2025	30	February 27, 2026	-
INE674K1A974	November 7, 2025	300	March 18, 2026	-
INE674K1AAV6	November 13, 2025	500	February 3, 2026	-
INE674K1A974	November 17, 2025	200	March 18, 2026	-
INE674K1A974	November 18, 2025	100	March 18, 2026	-
INE674K1AAZ3	November 18, 2025	100	March 13, 2026	-
INE674K1AB82	November 19, 2025	25	May 14, 2026	-
INE674K1AB4A	November 20, 2025	550	February 18, 2026	-
INE674K1AAZ3	November 20, 2025	100	March 13, 2026	-
INE674K1ABCO	December 5, 2025	500	March 6, 2026	-
INE674K1ABCO	December 8, 2025	200	March 6, 2026	-
INE674K1AAZ3	December 12, 2025	1,375	March 13, 2026	-
INE674K1ABD8	December 12, 2025	200	January 20, 2026	-
INE674K1ABF3	December 15, 2025	50	July 21, 2026	-
INE674K1ABF3	December 16, 2025	150	January 13, 2026	-
INE674K1AAZ3	December 17, 2025	100	March 13, 2026	-
INE674K1ABG1	December 17, 2025	100	January 22, 2026	-
INE674K1ABG1	December 18, 2025	300	January 22, 2026	-
INE674K1ABH9	December 19, 2025	150	December 18, 2026	150
INE674K1AB17	January 16, 2026	250	June 11, 2026	-
INE674K1AB15	January 16, 2026	150	June 1, 2026	-
INE674K1AB11	January 29, 2026	480	April 30, 2026	-
INE674K1ABK3	January 29, 2026	175	May 7, 2026	-
INE674K1ABK3	January 30, 2026	140	May 7, 2026	-
INE674K1ABM9	January 30, 2026	150	April 8, 2026	-
INE674K1ABK3	February 3, 2026	25	May 7, 2026	-
INE674K1ABN7	February 3, 2026	10	July 31, 2026	-
INE674K1ABN7	February 4, 2026	100	July 31, 2026	-
INE674K1ABO	February 4, 2026	150	May 6, 2026	-
INE674K1AB11	February 4, 2026	200	April 30, 2026	-
INE674K1ABP2	February 5, 2026	500	February 4, 2027	500
INE674K1ABQ0	February 10, 2026	250	May 12, 2026	-
INE674K1ABQ0	February 11, 2026	125	May 12, 2026	-
INE674K1ABR8	February 11, 2026	25	June 9, 2026	-
INE674K1AB56	February 11, 2026	600	February 9, 2027	600
INE674K1AB56	February 12, 2026	75	February 9, 2027	75
INE674K1ABQ0	February 12, 2026	200	May 12, 2026	-
INE674K1AB82	February 12, 2026	100	May 14, 2026	-
INE674K1AB56	February 13, 2026	375	February 9, 2027	375
INE674K1AB56	February 16, 2026	350	February 9, 2027	350
INE674K1ABT4	February 18, 2026	200	February 18, 2027	200
INE674K1ABU2	February 20, 2026	1,875	May 22, 2026	-
INE674K1ABV0	February 23, 2026	225	May 25, 2026	-
INE674K1ABW8	February 24, 2026	750	May 26, 2026	-
INE674K1ABY4	February 25, 2026	250	January 29, 2027	250
INE674K1ABY4	February 26, 2026	25	January 11, 2027	25
INE674K1ABZ1	February 26, 2026	250	January 29, 2027	250
INE674K1ABX6	February 26, 2026	225	February 26, 2027	225
INE674K1ABX6	February 27, 2026	675	February 26, 2027	675
INE674K1ABZ1	February 27, 2026	50	January 29, 2027	50
INE674K1ABY4	March 2, 2026	200	January 11, 2027	200
INE674K1ACA2	March 30, 2026	450	June 23, 2026	-
INE674K1ACA2	March 30, 2026	50	June 23, 2026	-
INE674K1ACB0	April 7, 2026	1,300	June 24, 2026	-
INE674K1ACC8	April 7, 2026	100	June 25, 2026	-
INE674K1ACD6	April 7, 2026	650	August 13, 2026	650
INE674K1ACE4	April 10, 2026	500	July 10, 2026	-
INE674K1ACF1	April 22, 2026	150	July 2, 2026	-
INE674K1ABX6	April 23, 2026	25	February 26, 2027	25
INE674K1ACG9	April 27, 2026	275	July 27, 2026	-
INE674K1ACG9	April 28, 2026	50	July 27, 2026	-
INE674K1ACH7	April 28, 2026	1,175	July 28, 2026	-
INE674K1ACH7	April 29, 2026	350	July 28, 2026	-
INE674K1ACH7	April 30, 2026	200	July 28, 2026	-
INE674K1AC25	May 12, 2026	300	August 11, 2026	300
INE674K1AC13	May 13, 2026	150	August 12, 2026	150
INE674K1AC0K1	May 15, 2026	200	October 15, 2026	200
INE674K1ACL9	May 19, 2026	750	August 18, 2026	750
INE674K1ACL9	May 20, 2026	550	August 18, 2026	550
INE674K1ACM7	May 21, 2026	100	August 17, 2026	100
INE674K1ACL9	May 21, 2026	25	August 18, 2026	25
INE674K1ACN5	May 26, 2026	200	August 21, 2026	200
INE674K1ACP0	June 30, 2026	400	September 25, 2026	400
INE674K1ACD3	June 30, 2026	100	September 29, 2026	100
INE674K1ACP0	July 6, 2026	400	September 25, 2026	400
INE674K1ACD8	July 6, 2026	300	September 28, 2026	300
INE674K1AC0K1	July 27, 2026	450	October 15, 2026	450
INE674K1ACR6	July 27, 2026	800	October 26, 2026	800
INE674K1ACS4	July 27, 2026	595	February 22, 2026	595
INE674K1ACT2	July 31, 2026	150	July 30, 2027	150
INE674K1ABY4	August 4, 2026	100	January 11, 2027	100
INE674K1ACU0	August 4, 2026	50	November 5, 2026	50
		TOTAL (A)		10,220

Annexure - Outstanding Debt Instruments: NCD as on date

August 10, 2026

Sr No	Series	ISIN No.	Allotment Date	Maturity Date/ Principal Payment date	Amount (Rs crs)
1	C1	INE860H07FD4	June 13, 2017	June 11, 2027	5.00
2	I2	INE860H07GM3	December 21, 2018	December 21, 2028	15.00
3	I2	INE860H07GM3	December 27, 2018	December 21, 2028	69.00
4	I2	INE860H07GM3	February 12, 2019	December 21, 2028	38.50
5	I2	INE860H07GM3	March 29, 2019	December 21, 2028	150.00
6	B2	INE860H07G50	May 20, 2019	May 19, 2028	750.00
7	B2	INE860H07G50	May 20, 2019	May 18, 2029	750.00
8	D1	INE860H07GU6	July 4, 2019	July 4, 2029	29.20
9	J1	INE860H07GX0	January 20, 2020	January 20, 2027	250.00
10	J1	INE860H07GX0	January 20, 2020	January 20, 2028	250.00
11	J1	INE860H07GX0	January 20, 2020	January 19, 2029	250.00
12	J1	INE860H07GX0	January 20, 2020	January 18, 2030	250.00
13	K1	INE860H07HE8	February 18, 2021	February 18, 2031	25.00
14	B2	INE860H07HK5	May 31, 2021	May 31, 2028	187.50
15	B2	INE860H07HK5	May 31, 2021	May 31, 2029	187.50
16	B2	INE860H07HK5	May 31, 2021	May 31, 2030	187.50
17	B2	INE860H07HK5	May 31, 2021	May 30, 2031	187.50
18	D1	INE860H07HN9	July 26, 2021	July 24, 2026	-
19	G1	INE860H07HP4	October 4, 2021	October 3, 2031	50.00
20	G2	INE860H07HQ2	October 4, 2021	October 1, 2026	115.00
21	I2	INE860H07GM3	September 8, 2022	December 21, 2028	25.00
22	H3	INE860H07ID8	November 18, 2022	November 18, 2032	200.00
23	I1	INE860H07IF3	December 5, 2022	December 3, 2027	50.00
24	H3	INE860H07ID8	December 21, 2022	November 18, 2032	400.00
25	I2	INE860H07IG1	December 27, 2022	December 27, 2027	410.00
26	H3	INE860H07ID8	February 9, 2023	November 18, 2032	225.00
27	L1	INE860H07II7	March 6, 2023	March 6, 2028	523.00
28	H3	INE860H07ID8	March 15, 2023	November 18, 2032	100.00
29	L1	INE860H07II7	March 21, 2023	March 6, 2028	75.50
30	L2	INE860H07IJS	March 21, 2023	September 16, 2026	210.00
31	B1	INE860H07IK3	May 2, 2023	May 2, 2028	1,000.00
32	C1	INE860H07IM9	June 8, 2023	08-Jun-28	328.00
33	D1	INE860H07IO5	13-Jul-23	13-Jul-28	350.00
34	D1	INE860H07IO5	27-Jul-23	13-Jul-28	585.00
35	D1	INE860H07HN9	27-Jul-23	July 24, 2026	-
36	I	INE860H07IQ0	October 9, 2023	October 9, 2026	205.31
37	II	INE860H07IR8	October 9, 2023	October 9, 2026	10.73
38	III	INE860H07IT4	October 9, 2023	October 9, 2028	234.02
39	IV	INE860H07IU2	October 9, 2023	October 9, 2028	10.80
40	V	INE860H07IP2	October 9, 2023	October 9, 2033	14.58
41	VI	INE860H07IS6	October 9, 2023	October 9, 2033	1,524.57
42	K1	INE860H07IW8	14-Feb-24	14-Feb-29	175.00
43	K3	INE860H07IX6	29-Feb-24	26-Feb-27	200.00
44	C1	INE860H07FD4	11-Mar-24	June 11, 2027	50.00
45	L1	INE860H07IV4	18-Mar-24	19-May-27	1,187.00
46	L1	INE860H07IV4	28-Mar-24	19-May-27	85.00
47	L1	INE860H07IV4	30-Apr-24	19-May-27	230.00
48	K1	INE860H07IW8	30-Apr-24	14-Feb-29	210.00
49	L1	INE860H07IV4	16-May-24	19-May-27	427.00
50	K1	INE860H07IW8	24-May-24	14-Feb-29	145.00
51	L1	INE860H07IV4	06-Jun-24	19-May-27	210.22
52	K3	INE860H07IX6	28-Jun-24	26-Feb-27	100.00
53	L2	INE860H07IJS	05-Jul-24	16-Sep-26	215.00
54	K3	INE860H07IX6	31-Jul-24	26-Feb-27	150.00
55	K1	INE860H07IW8	31-Jul-24	14-Feb-29	445.00
56	E1	INE860H07IZ1	09-Aug-24	08-Aug-34	100.00
57	L2	INE860H07IJS	21-Aug-24	16-Sep-26	90.00
58	D1	INE860H07HN9	03-Sep-24	24-Jul-26	-
59	F1	INE860H07IA2	09-Sep-24	07-Sep-29	460.00
60	D1	INE860H07HN9	27-Sep-24	24-Jul-26	-
61	L1	INE860H07IV4	27-Sep-24	19-May-27	80.00
62	G1	INE860H07IB0	10-Oct-24	09-Oct-34	1,500.00
63	C1	INE860H07FD4	10-Oct-24	June 11, 2027	61.00
64	F1	INE860H07IA2	21-Oct-24	07-Sep-29	256.00
65	L1	INE860H07IV4	21-Oct-24	19-May-27	25.00
66	L1	INE860H07IV4	22-Nov-24	19-May-27	30.00
67	G2	INE860H07HQ2	November 22, 2024	October 1, 2026	165.00
68	G2	INE860H07HQ2	December 10, 2024	October 1, 2026	240.00
69	L1	INE860H07IV4	January 30, 2025	May 19, 2027	80.00
70	I2	INE860H07GM3	January 30, 2025	December 21, 2028	135.00
71	D1	INE860H07IO5	March 3, 2025	July 13, 2028	700.00
72	L1	INE860H07IC8	March 7, 2025	August 7, 2028	340.00
73	L2	INE860H07IE4	March 18, 2025	May 18, 2029	610.00
74	L3	INE860H07ID6	March 18, 2025	February 18, 2030	2,120.00
75	C1	INE860H07IM9	March 18, 2025	June 8, 2028	985.00
76	I2	INE860H07GI1	March 18, 2025	December 27, 2027	100.00
77	L3	INE860H07ID6	May 9, 2025	February 18, 2030	594.50
78	B1	INE674K07028	May 26, 2025	November 21, 2029	375.00
79	B2	INE674K07036	May 26, 2025	February 14, 2028	720.00
80	L3	INE860H07ID6	May 26, 2025	February 18, 2030	680.00
81	I2	INE860H07IG1	May 26, 2025	December 27, 2027	450.00
82	C1	INE674K07044	June 30, 2025	June 30, 2028	1,301.25
83	L1	INE860H07IC8	July 14, 2025	August 7, 2028	590.00
84	D1	INE674K07051	July 23, 2025	July 20, 2035	220.00
85	D2	INE674K07069	July 31, 2025	September 15, 2028	1,000.00
86	D3	INE674K07077	July 31, 2025	July 31, 2030	300.00
87	F2	INE674K07093	September 2, 2025	May 30, 2029	100.00
88	F3	INE674K07101	September 24, 2025	March 24, 2028	300.00
89	F4	INE674K07119	September 24, 2025	September 24, 2030	295.00
90	D2	INE674K07069	September 24, 2025	September 15, 2028	250.00
91	B2	INE674K07036	September 24, 2025	February 14, 2028	250.00
92	F1	INE674K07127	October 14, 2025	September 11, 2035	3,400.00
93	D2	INE674K07069	October 15, 2025	September 15, 2028	750.00
94	D1	INE674K07051	November 6, 2025	July 20, 2035	170.00
95	D2	INE674K07069	November 6, 2025	September 15, 2028	500.00
96	B2	INE674K07036	December 26, 2025	February 14, 2028	810.00
97	D1	INE674K07051	January 12, 2026	July 20, 2035	204.00
98	K1	INE860H07HE8	January 12, 2026	February 18, 2031	50.00
99	L1	INE860H07II7	February 20, 2026	March 6, 2028	250.00
100	D2	INE674K07069	March 10, 2026	September 15, 2028	300.00
101	G1	INE860H07HP4	March 10, 2026	October 3, 2031	430.00
102	I2	INE860H07GM3	March 10, 2026	December 21, 2028	25.00
103	L1	INE674K07135	March 30, 2026	May 13, 2031	505.00
104	SA1	INE860H07IW8	April 27, 2026	February 14, 2029	200.00
105	L1	INE674K07135	May 14, 2026	May 13, 2031	478.00
106	K1	INE860H07IW8	May 14, 2026	February 14, 2029	250.00
107	F1	INE860H07IA2	June 16, 2026	September 7, 2029	600.00
108	C1	INE674K07143	June 16, 2026	June 16, 2031	500.00
109	C2	INE674K07150	June 29, 2026	June 25, 2031	200.00
110	C1	INE674K07143	June 29, 2026	June 16, 2031	100.00
111	F1	INE860H07IA2	July 24, 2026	September 7, 2029	260.00
			Total		39,542.17

Annexure-Outstanding Partly Paid Debt Instruments: Unsecured Partly Paid NCD as on date

August 10, 2026

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	350	ADITYA BIRLA CAPITAL LIMITED SR EP1 FY 2020-21 7.57 NCD 03AG35 PPRS160000
				Total	3,500	350.00	

Outstanding Debt Instruments: Perpetual as on date

August 10, 2026

Sr. No	Series	ISIN No.	Allotment Date	Maturity Date/ Principal Payment date	Issue size (Rs. crs)
1	ABCL Perpetual 'PD1' FY2017-18	INE860H08020	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
4	ABCL Perpetual Debt 'PH1' FY 2025-26	INE674K08059	November 25, 2025	Perpetual	200
5	ABCL Perpetual Debt 'PJ1' FY 2025-26	INE674K08067	January 19, 2026	Perpetual	215
6	ABCL Perpetual Debt 'PK1' FY 2025-26	INE674K08075	February 27, 2026	Perpetual	163
			Total		1478.00

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

April 4, 2026

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	INE86GH0BDL0	June 17, 2015	June 6, 2025	-
2	ABCL Sub Debt Series 'B1' FY 2015-16	INE86GH0BDM8	July 14, 2015	July 11, 2025	-
3	ABCL Sub Debt Series 'C1' FY 2015-16	INE86GH0BDN6	August 25, 2015	August 22, 2025	-
4	ABCL Sub Debt Series 'D1' FY 2015-16	INE86GH0BDP1	March 8, 2016	March 6, 2026	-
5	ABCL Sub Debt Series 'E1' FY 2015-16	INE86GH0BDQ9	March 10, 2016	March 10, 2026	-
6	ABCL Sub Debt Series 'F1' FY 2015-16	INE86GH0BDR7	March 18, 2016	March 10, 2026	-
7	ABCL Sub Debt Series 'SC1' FY 2016-17	INE86GH0BD55	June 23, 2016	June 23, 2026	-
8	ABCL Sub Debt Series 'SD1' FY 2016-17	INE86GH0BDT3	July 28, 2016	July 28, 2026	-
9	ABCL Sub Debt Series 'SD2' FY 2016-17	INE86GH0BDU1	July 28, 2016	July 28, 2026	-
10	ABCL Sub Debt Series 'SF1' FY 2016-17	INE86GH0BDV9	September 29, 2016	September 29, 2026	200.00
11	ABCL Sub Debt Series 'SH1' FY 2016-17	INE86GH0BDW7	November 21, 2016	November 20, 2026	200.00
12	ABCL Sub Debt Series 'SL1' FY 2016-17	INE86GH0BDX5	March 9, 2017	March 9, 2027	10.00
13	ABCL Sub Debt Series 'SB1' FY 2017-18	INE86GH0BDY3	May 18, 2017	May 18, 2027	165.00
14	ABCL Sub Debt Series 'SI 1' FY 2018-19	INE86GH0BEA1	December 4, 2018	December 4, 2028	250.00
15	ABCL Sub Debt Series SC1 FY 19-20	INE86GH0BE89	June 6, 2019	June 6, 2029	200.00
16	ABCL Sub Debt Series SC1 FY 19-20	INE86GH0BE89	December 30, 2019	June 6, 2029	100.00
17	ABCL Sub Debt Series SC1 FY 19-20	INE86GH0BE89	February 13, 2020	June 6, 2029	50.00
18	ABCL Subdebt NCD Series 'SI1' FY2020-21	INE86GH0BED5	December 29, 2020	December 27, 2030	80.00
19	ABCL Subdebt NCD Series 'SC1' FY2021-22	INE86GH0BEE3	June 11, 2021	June 11, 2031	75.00
20	ABCL Subdebt NCD Series 'SI1' FY2021-22	INE86GH0BEG8	December 6, 2021	December 5, 2031	35.00
21	ABCL Subdebt NCD Series 'SI1' FY2021-22	INE86GH0BEG8	February 28, 2022	December 5, 2031	210.00
22	ABCL Subdebt NCD Series 'SC1' FY2023-24	INE86GH0BEI4	June 26, 2023	June 24, 2033	160.00
23	ABCL Subdebt NCD Series 'SC1' FY2023-24	INE86GH0BEI4	August 30, 2023	June 24, 2033	270.00
24	ABCL Subdebt NCD Series 'SC1' FY2023-24	INE86GH0BEI4	February 23, 2024	June 24, 2033	75.00
25	ABCL Subdebt NCD Series 'SA1' FY2024-25	INE86GH0BEL8	April 22, 2024	July 11, 2034	125.00
26	ABCL Subdebt NCD Series FI 'SA1' FY2024-25	INE86GH0BEL8	August 27, 2024	July 11, 2034	150.00
27	ABCL Subdebt NCD Series FI 'SA1' FY2024-25	INE86GH0BEL8	December 16, 2024	July 11, 2034	574.00
28	ABCL Subdebt NCD Series FI 'SA1' FY2024-25	INE86GH0BEL8	January 7, 2025	July 11, 2034	170.00
29	ABCL Subdebt NCD Series 'SB1' FY2025-26	INE674K0B018	May 9, 2025	May 4, 2035	400.00
30	ABCL SUB DEBT FURTHER ISSUANCE (I) NCD Series 'SB1' FY 2025-26	INE674K0B018	August 7, 2025	May 4, 2035	410.00
31	ABCL SUB DEBT NCD SERIES SB1 Re-Issuance (II) FY 2025-26	INE674K0B018	October 24, 2025	May 4, 2035	360.00
32	ABCL SUB DEBT NCD SERIES SB1 Re-Issuance (III) FY 2025-26	INE674K0B018	November 18, 2025	May 4, 2035	175.00
33	ABCL SUB DEBT NCD SERIES SB1 Re-Issuance (IV) FY 2025-26	INE674K0B018	January 27, 2026	May 4, 2035	325.00
34	ABCL SUB DEBT NCD SERIES SB1 Re-Issuance (V) FY 2025-26	INE674K0B018	March 24, 2026	May 4, 2035	250.00
35	ABCL SUB DEBT NCD SERIES SA1 FY 2026-27	INE674K0B083	April 30, 2026	April 30, 2036	125.00
35	ABCL SUB DEBT NCD SERIES SA1 Re-Issuance (I) FY 2026-27	INE674K0B083	July 6, 2026	April 30, 2036	556.80
			Total		5,700.80

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

Bank fund based facilities from banks as on 31st Mar 2026

NAME OF BANK	Nature of Facility	Sanctioned Limit (INR crore)	Asset Classification
AXIS BANK LTD		481	
BANK OF AMERICA		2,000	
BANK OF BARODA		5,975	
BANK OF INDIA		747	
CANARA BANK		5,031	
DCB BANK		75	
DEUTSCHE BANK AG		3,500	
EMIRATES NBD BANK (P.J.S.C)		275	
HDFC BANK LTD		8,271	
ICICI BANK LTD		4,700	
INDIAN BANK		4,090	
INDUSIND BANK LTD		933	
KOOKMIN BANK		70	
KOTAK MAHINDRA BANK LTD		250	
MIZUHO BANK LTD		675	
MUFG BANK LTD		370	
NABARD	Term Loan /	1,500	
PUNJAB AND SIND BANK	CC/ WCCL/	617	
PUNJAB NATIONAL BANK	STL/ LOC	5,552	
QATAR NATIONAL BANK (Q.P.S.C)		45	
SIBBI		4,775	
SOUTH INDIAN BANK		250	
STANDARD CHARTERED BANK		125	
STATE BANK OF INDIA		10,022	
SUMITOMO MITSUI BANKING CORPORATION		300	
THE JAMMU & KASHMIR BANK LTD		1,450	
UCO BANK		611	
UNION BANK OF INDIA		9,044	
UNITED OVERSEAS BANK LTD		70	
EXPORT DEVELOPMENT CANADA		2,182	
SUMITOMO MITSUI BANKING CORPORATION, GIFT CITY		650	
BANK OF INDIA, TOKYO		624	
PUNJAB NATIONAL BANK, DFC, DUBAI		3,036	
DBS BANK LTD, GIFT CITY		1,709	
STATE BANK OF INDIA, GIFT CITY		5,802	
Total		85,809	Standard

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/s. KKC & Associates LLP	Sunshine Tower, Level 19, Senapati Bapat Marg, Elphinstone Road, Mumbai – 400013		2025-26	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 Statutory Auditors.
	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	
	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	
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		

H. Residual/ Asset Liability Management Maturity pattern of certain items of Assets and Liabilities (As of March 31, 2026) – RBI format

(Rs. in Crore)

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 **	1,889.89	600.81	2,864.52	4,699.65	4,514.97	9,244.85	23,564.29	45,561.55	23,286.31	34,408.27	150,635.11
Investments	10.79	117.27	2,948.65	26.00	2,588.51	213.33	217.54	505.04	431.56	9,632.68	16,691.37
Borrowings*	686.13	149.82	2,317.47	8,400.98	6,176.25	8,955.95	18,048.67	48,149.02	17,426.92	14,715.71	125,026.91
Other Financial Assets	-	-	-	-	-	-	-	-	-	-	-
Other Financial Liabilities	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency Assets	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency Liabilities	-	-	435.69	28.42	13.42	12.37	1,040.36	11,857.55	-	-	13,387.80