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/CP0143-0144	
ISIN	INE674K14DL7	
Proposed Date of Issue	27-Oct-26	
Amount (Rs.)	1,75,00,00,000.00	One Hundred Seventy Five Crores Only
Tenor	90 Days	
Date of Maturity	25-Jan-27	
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+
	7-Oct-26	28-Sep-26
Validity of Issuance	3 Months	60 Days
Validity period for rating	27-Oct-27	27-Oct-27
For Amount (Rs.)	₹ 20,900.00 Crs.	₹ 20,000.00 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

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 30.06.2026 (IND AS)	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)
EQUITY/ CCPS	33,700.38	28,701.12	25,193.64	22,033.94	10,097.94
NET WORTH	33,404.75	28,515.48	25,172.42	22,046.49	10,097.94
INVESTMENT IN SUBSIDIARIES/AFFILIATES	7,698.35	7,656.42	14,288.52	11,829.59	9,817.09
TOTAL DEBT OUTSTANDING	1,42,798.28	1,38,414.71	1,11,135.68	92,292.14	-
Short Term (< 1 year)	49,924.48	46,265.50	40,839.81	34,988.07	-
Other Debt (>1 year)	92,873.80	92,149.21	70,295.87	57,304.07	-
GROSS INCOME	5,000.62	17,585.04	15,553.07	13,625.18	222.52
OPERATING PROFIT (PBITD)	3,858.76	13,426.58	12,041.96	10,373.50	185.09
GROSS PROFIT (PBTD)	1,213.47	4,314.62	4,060.60	3,904.86	185.01
NET PROFIT (POST TAX)	893.06	3,109.32	2,957.22	2,935.15	141.29
Audit Qualification (If any)	NA	NA	NA	NA	NA

Financial Summary (Consolidated)					Amount (Rs. In Crores)
	For the Half year ending 30.06.2026 (IND AS)	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 31.03.2022 (IND AS)
EQUITY/ CCPS	2,734.21	34,423.11	30,388.72	26,817.26	15,492.11
NET WORTH	40,895.39	34,423.11	30,388.72	26,817.26	15,492.11
INVESTMENT IN SUBSIDIARIES/AFFILIATES	NA	NA	NA	NA	NA
TOTAL DEBT OUTSTANDING	NA	1,78,879.65	1,39,347.39	1,09,540.10	58,051.91
Short Term (< 1 year)	NA	59,110.14	49,203.41	41,704.45	21,159.22
Other Debt (>1 year)	NA	1,19,769.51	90,143.98	67,835.65	36,892.69
GROSS INCOME	12,187.05	45,617.39	40,723.75	34,560.58	22,241.35
OPERATING PROFIT (PBITD)	5,111.91	17,200.06	14,783.22	12,393.43	5,888.16
GROSS PROFIT (PBTD)	1,722.40	5,577.87	5,089.04	4,776.18	2,408.63
NET PROFIT (POST TAX)	1,174.70	3,764.49	3,332.32	3,334.98	1,705.97
Audit Qualification (If any)	None	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: 2026.10.27 12:19:03 +05'30'

Himanshu Vijaysinh Redkar
Digitally signed by Himanshu Vijaysinh Redkar
Date: 2026.10.27 12:25:23 +05'30'

Authorised Signatories

Date: October 27, 2026

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

Aditya Birla Capital Limited | October 27, 2026 | 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**
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	-
INE860H143L9	June 7, 2024	50	September 13, 2024	-
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	-
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	-
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	-
INE860H144A0	September 23, 2024	700	December 23, 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	-
INE860H143W6	October 10, 2024	25	September 3, 2025	-
INE860H144F9	November 12, 2024	25	February 7, 2025	-
INE860H144G7	November 12, 2024	50	November 11, 2025	-
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	-
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	-
INE860H144V6	February 6, 2025	225	February 6, 2026	-
INE860H144V6	February 7, 2025	375	February 6, 2026	-
INE860H144V6	February 10, 2025	25	February 6, 2026	-
INE860H144V6	February 11, 2025	150	February 6, 2026	-
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	March 18, 2026	-
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	-
INE860H143W6	June 4, 2025	250	September 3, 2025	-
INE674K14974	June 23, 2025	15	March 18, 2026	-
INE674K14AE8	June 23, 2025	500	September 22, 2025	-
INE674K14AG3	June 25, 2025	800	September 24, 2025	-
INE674K14AF5	June 26, 2025	500	September 25, 2025	-
INE674K14AF5	June 30, 2025	200	September 25, 2025	-
INE674K14AE8	July 4, 2025	500	September 22, 2025	-
INE674K14AI9	July 18, 2025	200	October 20, 2025	-
INE674K14AI9	July 22, 2025	650	October 20, 2025	-
INE674K14AH1	July 22, 2025	25	December 15, 2025	-
INE674K14AH1	July 24, 2025	150	December 15, 2025	-
INE674K14AJ7	July 25, 2025	500	October 23, 2025	-
INE674K14AH1	August 7, 2025	250	December 15, 2025	-
INE674K14AK5	August 18, 2025	550	November 17, 2025	-
INE674K14AK5	August 19, 2025	250	November 17, 2025	-
INE674K14AL3	August 20, 2025	450	November 19, 2025	-
INE674K14AM1	August 25, 2025	530	November 24, 2025	-
INE674K14AN9	August 26, 2025	800	November 25, 2025	-
INE674K14AP4	August 29, 2025	200	November 28, 2025	-
INE674K14AR0	September 2, 2025	50	December 2, 2025	-
INE674K14AQ2	September 3, 2025	750	December 3, 2025	-

ISIN	ISSUE DATE	AMOUNT (Rs crs)	MATURITY DATE	AMOUNT O/S
INE674K14AS8	September 4, 2025	200	December 4, 2025	-
INE674K14AH1	September 19, 2025	500	December 15, 2025	-
INE674K14AT6	September 19, 2025	750	December 19, 2025	-
INE674K14AU4	September 22, 2025	750	December 22, 2025	-
INE674K14974	September 25, 2025	35	March 18, 2026	-
INE674K14AX8	October 28, 2025	100	February 27, 2026	-
INE860H144U8	October 27, 2025	400	January 30, 2026	-
INE674K14AW0	October 29, 2025	550	January 28, 2026	-
INE674K14AX8	October 28, 2025	150	February 27, 2026	-
INE674K14AX8	October 28, 2025	200	February 27, 2026	-
INE674K14AX8	October 28, 2025	30	February 27, 2026	-
INE674K14974	November 7, 2025	300	March 18, 2026	-
INE674K14AY6	November 13, 2025	500	February 3, 2026	-
INE674K14974	November 17, 2025	200	March 18, 2026	-
INE674K14974	November 18, 2025	100	March 18, 2026	-
INE674K14AZ3	November 18, 2025	100	March 13, 2026	-
INE674K14BB2	November 19, 2025	25	May 14, 2026	-
INE674K14BA4	November 20, 2025	550	February 18, 2026	-
INE674K14AZ3	November 20, 2025	100	March 13, 2026	-
INE674K14BC0	December 5, 2025	500	March 6, 2026	-
INE674K14BC0	December 8, 2025	200	March 6, 2026	-
INE674K14AZ3	December 12, 2025	1,375	March 13, 2026	-
INE674K14BD8	December 12, 2025	200	January 20, 2026	-
INE674K14BF3	December 15, 2025	50	July 21, 2026	-
INE674K14BF3	December 16, 2025	150	January 13, 2026	-
INE674K14AZ3	December 17, 2025	100	March 13, 2026	-
INE674K14BG1	December 17, 2025	100	January 22, 2026	-
INE674K14BG1	December 18, 2025	300	January 22, 2026	-
INE674K14BH9	December 19, 2025	150	December 18, 2026	150
INE674K14BI7	January 16, 2026	250	June 11, 2026	-
INE674K14BJ5	January 16, 2026	150	June 1, 2026	-
INE674K14BL1	January 29, 2026	480	April 30, 2026	-
INE674K14BK3	January 29, 2026	175	May 7, 2026	-
INE674K14BK3	January 30, 2026	140	May 7, 2026	-
INE674K14BM9	January 30, 2026	150	April 8, 2026	-
INE674K14BK3	February 3, 2026	25	May 7, 2026	-
INE674K14BN7	February 3, 2026	10	July 31, 2026	-
INE674K14BN7	February 4, 2026	100	July 31, 2026	-
INE674K14BO	February 4, 2026	150	May 6, 2026	-
INE674K14BL1	February 4, 2026	200	April 30, 2026	-
INE674K14BP2	February 5, 2026	500	February 4, 2027	500
INE674K14BQ0	February 10, 2026	250	May 12, 2026	-
INE674K14BQ0	February 11, 2026	125	May 12, 2026	-
INE674K14BR8	February 11, 2026	25	June 9, 2026	-
INE674K14BS6	February 11, 2026	600	February 9, 2027	600
INE674K14BS6	February 12, 2026	75	February 9, 2027	75
INE674K14BQ0	February 12, 2026	200	May 12, 2026	-
INE674K14BB2	February 12, 2026	100	May 14, 2026	-
INE674K14BS6	February 13, 2026	375	February 9, 2027	375
INE674K14BS6	February 16, 2026	350	February 9, 2027	350
INE674K14BT4	February 18, 2026	200	February 18, 2027	200
INE674K14BU2	February 20, 2026	1,875	May 22, 2026	-
INE674K14BV0	February 23, 2026	225	May 25, 2026	-
INE674K14BW8	February 24, 2026	750	May 26, 2026	-
INE674K14BZ1	February 25, 2026	250	January 29, 2027	250
INE674K14BY4	February 26, 2026	25	January 11, 2027	25
INE674K14BZ1	February 26, 2026	250	January 29, 2027	250
INE674K14BX6	February 26, 2026	225	February 26, 2027	225
INE674K14BX6	February 27, 2026	675	February 26, 2027	675
INE674K14BZ1	February 27, 2026	50	January 29, 2027	50
INE674K14BY4	March 2, 2026	200	January 11, 2027	200
INE674K14CA2	March 30, 2026	450	June 23, 2026	-
INE674K14CA2	March 30, 2026	50	June 23, 2026	-
INE674K14CB0	April 7, 2026	1,300	June 24, 2026	-
INE674K14CC8	April 7, 2026	100	June 25, 2026	-
INE674K14CD6	April 7, 2026	650	August 13, 2026	-
INE674K14CE4	April 10, 2026	500	July 10, 2026	-
INE674K14CF1	April 22, 2026	150	July 2, 2026	-
INE674K14BX6	April 23, 2026	25	February 26, 2027	25
INE674K14CG9	April 27, 2026	275	July 27, 2026	-
INE674K14CG9	April 28, 2026	50	July 27, 2026	-
INE674K14CH7	April 28, 2026	1,175	July 28, 2026	-
INE674K14CH7	April 29, 2026	350	July 28, 2026	-
INE674K14CH7	April 30, 2026	200	July 28, 2026	-
INE674K14CI5	May 12, 2026	300	August 11, 2026	-
INE674K14CJ3	May 13, 2026	150	August 12, 2026	-
INE674K14CK1	May 15, 2026	200	October 15, 2026	-
INE674K14CL9	May 19, 2026	750	August 18, 2026	-
INE674K14CL9	May 20, 2026	550	August 18, 2026	-
INE674K14CM7	May 21, 2026	100	August 17, 2026	-
INE674K14CL9	May 21, 2026	25	August 18, 2026	-
INE674K14CN5	May 26, 2026	200	August 21, 2026	-
INE674K14CP0	June 30, 2026	400	September 25, 2026	-
INE674K14CO3	June 30, 2026	100	September 29, 2026	-
INE674K14CP0	July 6, 2026	400	September 25, 2026	-
INE674K14CQ8	July 6, 2026	300	September 28, 2026	-
INE674K14CK1	July 27,2026	450	October 15, 2026	-
INE674K14CR6	July 27,2026	800	October 26, 2026	-
INE674K14CS4	July 27,2026	595	February 22, 2027	595
INE674K14CT2	July 31, 2026	150	July 30, 2027	150
INE674K14BY4	August 4, 2026	100	January 11, 2027	100
INE674K14CU0	August 4, 2026	50	November 3, 2026	50
INE674K14CV8	August 11, 2026	750	November 9, 2026	750
INE674K14CX4	August 17, 2026	25	November 13, 2026	25
INE674K14CW6	August 18, 2026	1,490	November 17, 2026	1,490
INE674K14CW6	August 19, 2026	100	November 17, 2026	100
INE674K14CY2	August 20, 2026	200	November 19, 2026	200
INE674K14CZ9	August 25, 2026	1,270	November 23, 2026	1,270
INE674K14DA0	August 27, 2026	50	November 26, 2026	50
INE674K14CX4	August 27, 2026	350	November 13, 2026	350
INE674K14DA0	August 28, 2026	130	November 26, 2026	130
INE674K14CX4	August 28, 2026	400	November 13, 2026	400
INE674K14DB8	August 31, 2026	750	November 30, 2026	750
INE674K14DC6	September 1, 2026	300	December 15, 2026	300
INE674K14DD4	September 1, 2026	550	December 1, 2026	550
INE674K14DD4	September 2, 2026	300	December 1, 2026	300
INE674K14DC6	September 28, 2026	750	December 15, 2026	750
INE674K14DE2	September 29, 2026	275	December 29, 2026	275
INE674K14DC6	September 29, 2026	50	December 15, 2026	50
INE674K14DC6	October 12, 2026	250	December 15, 2026	250
INE674K14DF9	October 12, 2026	540	December 22, 2026	540
INE674K14BY4	October 21, 2026	25	January 11, 2027	25
INE674K14DG7	October 21, 2026	250	January 18, 2027	250
INE674K14DH5	October 21, 2026	100	January 6, 2027	100
INE674K14DH5	October 22, 2026	50	January 6, 2027	50
INE674K14BZ1	October 22, 2026	400	January 29, 2027	400
INE674K14DC6	October 22, 2026	75	December 15, 2026	75
INE674K14DK9	October 23, 2026	50	January 8, 2027	50
INE674K14DG7	October 23, 2026	50	January 18, 2027	50
INE674K14BZ1	October 23, 2026	10	January 29, 2027	10
INE674K14DJ1	October 23, 2026	125	January 22, 2027	125
INE674K14DI3	October 26, 2026	150	December 15, 2026	150
			TOTAL (A)	**14,660**

Annexure - Outstanding Debt Instruments: NCD as on date October 27, 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	INE860H07GS0	May 20, 2019	May 19, 2028	750.00
7	B2	INE860H07GS0	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	-
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	INE860H07IJ5	March 21, 2023	September 16, 2026	-
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	-
37	II	INE860H07IR8	October 9, 2023	October 9, 2026	-
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	INE860H07IY4	18-Mar-24	19-May-27	1,187.00
46	L1	INE860H07IY4	28-Mar-24	19-May-27	85.00
47	L1	INE860H07IY4	30-Apr-24	19-May-27	230.00
48	K1	INE860H07IW8	30-Apr-24	14-Feb-29	210.00
49	L1	INE860H07IY4	16-May-24	19-May-27	427.00
50	K1	INE860H07IW8	24-May-24	14-Feb-29	145.00
51	L1	INE860H07IY4	06-Jun-24	19-May-27	210.22
52	K3	INE860H07IX6	28-Jun-24	26-Feb-27	100.00
53	L2	INE860H07IJ5	05-Jul-24	16-Sep-26	-
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	INE860H07IJ5	21-Aug-24	16-Sep-26	-
58	D1	INE860H07HN9	03-Sep-24	24-Jul-26	-
59	F1	INE860H07JA2	09-Sep-24	07-Sep-29	460.00
60	D1	INE860H07HN9	27-Sep-24	24-Jul-26	-
61	L1	INE860H07IY4	27-Sep-24	19-May-27	80.00
62	G1	INE860H07JB0	10-Oct-24	09-Oct-34	1,500.00
63	C1	INE860H07FD4	10-Oct-24	June 11, 2027	61.00
64	F1	INE860H07JA2	21-Oct-24	07-Sep-29	256.00
65	L1	INE860H07IY4	21-Oct-24	19-May-27	25.00
66	L1	INE860H07IY4	22-Nov-24	19-May-27	30.00
67	G2	INE860H07HQ2	November 22, 2024	October 1, 2026	-
68	G2	INE860H07HQ2	December 10, 2024	October 1, 2026	-
69	L1	INE860H07IY4	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	INE860H07JC8	March 7, 2025	August 7, 2028	340.00
73	L2	INE860H07JE4	March 18, 2025	May 18, 2029	610.00
74	L3	INE860H07JD6	March 18, 2025	February 18, 2030	2,120.00
75	C1	INE860H07IM9	March 18, 2025	June 8, 2028	985.00
76	I2	INE860H07IG1	March 18, 2025	December 27, 2027	100.00
77	L3	INE860H07JD6	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	INE860H07JD6	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	INE860H07JC8	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	INE860H07JA2	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	INE860H07JA2	July 24, 2026	September 7, 2029	260.00
112	E1	INE674K07168	August 13, 2026	August 13, 2031	350.00
113	L2	INE860H07JE4	August 13, 2026	May 18, 2029	485.00
114	C2	INE674K07150	September 2, 2026	June 25, 2031	300.00
115	F2	INE674K07093	September 9, 2026	May 30, 2029	450.00
116	C2	INE674K07150	September 9, 2026	June 25, 2031	450.00
117	F1	INE860H07JA2	September 9, 2026	September 7, 2029	1,110.00
118	E1	INE674K07168	September 9, 2026	August 13, 2031	325.00
119	F1	INE860H07JA2	September 28, 2026	September 7, 2029	500.00
120	D2	INE674K07069	October 15, 2026	September 15, 2028	400.00

Sr No	Series	ISIN No.	Allotment Date	Maturity Date/ Principal Payment date	Amount (Rs crs)
				Total	**42,661.14**

Aditya Birla Capital Limited 27-10-2026 **Annexure - II**

Annexure-Outstanding Partly Paid Debt Instruments: Unsecured Partly Paid NCD as on date October 27, 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**	

Aditya Birla Capital Limited 27-10-2026 **Annexure - II**

Outstanding Debt Instruments: Perpetual as on date October 27, 2026

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
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)
11	ABCL Sub Debt Series 'SH1' FY 2016-17	INE860H08DW7	November 21, 2016	November 20, 2026	200.00
12	ABCL Sub Debt Series 'SL1' FY 2016-17	INE860H08DX5	March 9, 2017	March 9, 2027	10.00
13	ABCL Sub Debt Series 'SB1' FY 2017-18	INE860H08DY3	May 18, 2017	May 18, 2027	165.00
14	ABCL Sub Debt Series 'SI 1' FY 2018-19	INE860H08EA1	December 4, 2018	December 4, 2028	250.00
15	ABCL Sub Debt Series SC1 FY 19-20	INE860H08EB9	June 6, 2019	June 6, 2029	200.00
16	ABCL Sub Debt Series SC1 FY 19-20	INE860H08EB9	December 30, 2019	June 6, 2029	100.00
17	ABCL Sub Debt Series SC1 FY 19-20	INE860H08EB9	February 13, 2020	June 6, 2029	50.00
18	ABCL Subdebt NCD Series 'SI1' FY2020-21	INE860H08ED5	December 29, 2020	December 27, 2030	80.00
19	ABCL Subdebt NCD Series 'SC1' FY2021-22	INE860H08EE3	June 11, 2021	June 11, 2031	75.00
20	ABCL Subdebt NCD Series 'SI1' FY2021-22	INE860H08EG8	December 6, 2021	December 5, 2031	35.00
21	ABCL Subdebt NCD Series 'SI1' FY2021-22	INE860H08EG8	February 28, 2022	December 5, 2031	210.00
22	ABCL Subdebt NCD Series 'SC1' FY2023-24	INE860H08EI4	June 26, 2023	June 24, 2033	160.00
23	ABCL Subdebt NCD Series 'SC1' FY2023-24	INE860H08EI4	August 30, 2023	June 24, 2033	270.00
24	ABCL Subdebt NCD Series 'SC1' FY2023-24	INE860H08EI4	February 23, 2024	June 24, 2033	75.00
25	ABCL Subdebt NCD Series 'SA1' FY2024-25	INE860H08EL8	April 22, 2024	July 11, 2034	125.00
26	ABCL Subdebt NCD Series FI 'SA1' FY2024-25	INE860H08EL8	August 27, 2024	July 11, 2034	150.00
27	ABCL Subdebt NCD Series FII 'SA1' FY2024-25	INE860H08EL8	December 16, 2024	July 11, 2034	574.00
28	ABCL Subdebt NCD Series FIII 'SA1' FY2024-25	INE860H08EL8	January 7, 2025	July 11, 2034	170.00
29	ABCL Subdebt NCD Series 'SB1' FY2025-26	INE674K08018	May 9, 2025	May 4, 2035	400.00
30	ABCL SUB DEBT FURTHER ISSUANCE (I) NCD Series 'SB1' FY 2025-26	INE674K08018	August 7, 2025	May 4, 2035	410.00
31	ABCL SUB DEBT NCD SERIES SB1 Re-Issuance (II) FY 2025-26	INE674K08018	October 24, 2025	May 4, 2035	360.00
32	ABCL SUB DEBT NCD SERIES SB1 Re-Issuance (III) FY 2025-26	INE674K08018	November 18, 2025	May 4, 2035	175.00
33	ABCL SUB DEBT NCD SERIES SB1 Re-Issuance (IV) FY 2025-26	INE674K08018	January 27, 2026	May 4, 2035	325.00
34	ABCL SUB DEBT NCD SERIES SB1 Re-Issuance (V) FY 2025-26	INE674K08018	March 24, 2026	May 4, 2035	250.00
35	ABCL SUB DEBT NCD SERIES SA1 FY 2026-27	INE674K08083	April 30, 2026	April 30, 2036	125.00
36	ABCL SUB DEBT NCD SERIES SA1 Re-Issuance (I) FY 2026-27	INE674K08083	July 6, 2026	April 30, 2036	556.80
37	ABCL SUB DEBT NCD SERIES SA1 Re-Issuance (II) FY 2026-27	INE674K08083	September 23, 2026	April 30, 2036	192.00
				Total	**5,692.80**

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

Bank fund based facilities from banks as on 30th June 2026

NAME OF BANK	Nature of Facility	Sanctioned Limit (INR crore)	Asset Classification
AXIS BANK LTD	Term Loan / CC/ WCDL/ STL/ LOC	434.33	Standard
BANK OF AMERICA		2,000.00	
BANK OF BARODA		5,375.00	
BANK OF INDIA		547.03	
CANARA BANK		5,831.44	
DCB BANK		75.00	
DEUTSCHE BANK AG		3,500.00	
EMIRATES NBD BANK (P.J.S.C)		225.00	
HDFC BANK LTD		8,837.50	
ICICI BANK LTD		4,500.00	
INDIAN BANK		5,278.19	
INDUSIND BANK LTD		933.00	
KOOKMIN BANK		70.00	
KOTAK MAHINDRA BANK LTD		250.00	
Mizuho Bank Ltd		850.00	
MUFG BANK LTD		370.00	
NABARD		1,421.04	
PUNJAB AND SIND BANK		599.88	
PUNJAB NATIONAL BANK		5,276.62	
QATAR NATIONAL BANK (Q.P.S.C)		45.00	
SIDBI		3,938.39	
SOUTH INDIAN BANK		249.86	
STANDARD CHARTERED BANK		125.00	
STATE BANK OF INDIA		10,022.33	
SUMITOMO MITSUI BANKING CORPORATION		300.00	
THE JAMMU & KASHMIR BANK LTD		1,449.85	
UCO BANK		480.00	
UNION BANK OF INDIA		9,631.24	
UNITED OVERSEAS BANK LTD		100.00	
AXIS BANK LTD, SINGAPORE		650.28	
BANK OF INDIA, TOKYO		624.45	
DBS BANK LTD, GIFT CITY		1,709.35	
EXPORT DEVELPOMENT CANADA		867.04	
EXPORT DEVELPOMENT CANADA		905.20	
PUNJAB NATIONAL BANK, DIFC, DUBAI		3,036.06	
STATE BANK OF INDIA, GIFT CITY		5,897.04	
	Total	**86,405.11**	

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/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**