



**ADITYA BIRLA FINANCE LIMITED**

**Corporate Identity Number (CIN):** U65990GJ1991PLC064603 **PAN:** AABCB5769M

**Date of Incorporation:** August 28, 1991

**Place of Incorporation:** Mumbai, Maharashtra

**RBI Reg No.:** N.01.00500 (Upper Layer NBFC); B.01.00636 (Factoring license)

**IRDAI Reg No.:** CA0868 (Corporate Agent)

(A Public Limited Company Incorporated under the Companies Act, 1956)

(Formerly known as Birla Global Finance Company Limited)

**Registered Office:** Indian Rayon Compound, Veraval, Gujarat 362266

**Corporate Office:** One World Center, Tower 1, 18th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013, **Tel:** 022 43567100

**Website:** <https://finance.adityabirlacapital.com> **Email:** [ankur.shah@adityabirlacapital.com](mailto:ankur.shah@adityabirlacapital.com)

**Compliance Officer for the Issue and Company Secretary:** Ankur Shah; **Tel:** 022 6225 7615; **Email:** [ankur.shah@adityabirlacapital.com](mailto:ankur.shah@adityabirlacapital.com)

**Chief Financial Officer:** Pradeep Agrawal; **Tel:** 022 4356 7100; **Email:** [pradeep.agrawal@adityabirlacapital.com](mailto:pradeep.agrawal@adityabirlacapital.com)

REGISTRARS & TRANSFER AGENT	DEBENTURE TRUSTEE	CREDIT RATING AGENCY	CREDIT RATING AGENCY
<p><b>LINKIntime</b> <b>Link Intime Pvt Ltd.</b> C-101, 1st Floor, 247 Park, LBS Marg, Vikhroli (West), Mumbai – 400 083, Maharashtra Tel: +91 810 811 4949 Fax: +91-022-49186060 Email: <a href="mailto:abfl.ncd@linkintime.co.in">abfl.ncd@linkintime.co.in</a> Website: <a href="http://www.linkintime.co.in">www.linkintime.co.in</a> Contact Person: Amit Dabhade Compliance Officer: BN Ramakrishnan SEBI Registration No.: INR000004058 CIN: U67190MH1999PTC118368</p>	<p><b>VISTRA ITCL</b> <b>Vistra ITCL (India) Limited</b> 505, A-2, The Capital G Block, Bandra Kurla Complex Bandra (East), Mumbai, 400051 Tel: +91 22 28500028 Fax: + 91 22 28500029 Email: <a href="mailto:itclcomplianceofficer@vistra.com">itclcomplianceofficer@vistra.com</a> Website: <a href="http://www.vistraitcl.com">www.vistraitcl.com</a> Contact Person: Jatin Chonani – Compliance Officer SEBI Registration No.: IND000000578</p>	<p><b>CRISIL</b> <b>Ratings</b> <b>CRISIL Ratings Limited</b> CRISIL House, Central Avenue, Hiranandani Business Park, Powai, Mumbai - 400 076 Tel No.: +91 22 3342 3000 Email address: <a href="mailto:crisilratingdesk@crisil.com">crisilratingdesk@crisil.com</a> Website: <a href="http://www.crisil.com/ratings">www.crisil.com/ratings</a> Contact person: Mr Ajit Velonie SEBI Registration No: IN/CRA/001/1999</p>	<p><b>ICRA</b> <b>ICRA Limited</b> A MOODY'S INVESTORS SERVICE COMPANY 1802, 18th Floor, Tower 3, Indiabulls Finance Centre, Senapati Bapat Marg, Elphinstone Road, Mumbai Ph No: 022-6179 6300 Fax No: 022-2433 1390 Contact Person: Neha Parikh Email: <a href="mailto:Neha.Parikh@IcraIndia.Com">Neha.Parikh@IcraIndia.Com</a> Website: <a href="http://www.icra.In">www.icra.In</a> Sebi Registration No.: IN/CRA/008/2015</p>

JOINT STATUTORY AUDITORS	
<p><b>MSKA &amp; Associates</b> Chartered Accountants  MSKA &amp; Associates, Chartered Accountants 602, Floor 6, Raheja Titanium, Western Express Highway Geetanjali Railway Colony Ram Nagar, Goregaon (E) Mumbai - 400 063 Maharashtra, India Tel: +91 22 6238 0519 Email: <a href="mailto:srividyaavidison@mska.in">srividyaavidison@mska.in</a> Website: <a href="http://www.mska.co.in">www.mska.co.in</a></p>	<p><b>MKPS &amp; ASSOCIATES</b> CHARTERED ACCOUNTANTS  M/s. MKPS &amp; Associates, Chartered Accountants B 301, Western Edge II, Off Western Express Highway, Borivali (E), Mumbai-400 066. Tel: +91 22 4608 3939 / 40 Email: <a href="mailto:mumbai@mkps.in">mumbai@mkps.in</a> Website: <a href="http://www.mkps.in">www.mkps.in</a></p>

**ISSUE BY ADITYA BIRLA FINANCE LIMITED (“COMPANY” OR “ISSUER”) OF SECURED, RATED, LISTED, TAXABLE, REDEEMABLE, NON - CONVERTIBLE DEBENTURES (THE “NCDS”) FOR FACE VALUE OF ₹10,00,000 EACH, UNDER SERIES FURTHER ISSUANCE (III) ABFL NCD SERIES D1 FY 2021-22 UP TO RS. FIFTY CRORES (BASE ISSUE) WITH A GREENSHOE OPTION OF RS. TWO HUNDRED AND FIFTY CRORES ONLY & FACE VALUE OF ₹1,00,000 EACH, UNDER SERIES FURTHER ISSUANCE (V) ABFL NCD SERIES L1 FY 2023-24 UP TO RS. FIFTY CRORES (BASE ISSUE) WITH A GREENSHOE OPTION OF RS. TWO HUNDRED AND FIFTY CRORES ONLY; TOTAL AGGREGATING TO SIX HUNDRED CRORES ON A PRIVATE PLACEMENT BASIS (“Issue”), TO BE LISTED ON THE WHOLESALE DEBT MARKET SEGMENT OF THE NATIONAL STOCK EXCHANGE OF INDIA LIMITED AND BOMBAY STOCK EXCHANGE LIMITED**

<b>KEY INFORMATION DOCUMENT (“KID”)</b>
<p>This key information document dated September 24, 2024, is issued in conformity with the Companies Act, 2013, as amended from time to time, Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021 dated August 09, 2021, as amended from time to time read with the SEBI master circular for Issue and Listing of Non-Convertible Securities, Securitized Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper dated August 10, 2021, as amended from time to time, the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 dated September 02, 2015, as amended from time to time; Section 42 of the Companies Act, 2013 and the Companies (Prospectus and Allotment of Securities) Rules, 2014.</p>
<b>KEY INFORMATION DOCUMENT DATED Sep 24, 2024</b>
<p>This Key Information Document shall be read in conjunction with the General Information Document having Reference 1/FY 2024-25 dated 1 April 2024, the debenture trust deed(s) and the other transaction Documents and it is agreed between the debenture trustee and the Company that in case of any inconsistency or conflict between this key information document, the general information document and the debenture trust deed, the provisions of the Key Information Document shall prevail and override the provisions of the other transaction documents.</p>
<b>ELECTRONIC BOOK MECHANISM GUIDELINES</b>
<p>The Company is in compliance with the necessary requirements of the Electronic Book Mechanism Guidelines and details pertaining to the uploading the General Information Document/Key Information Document on the Electronic Book Provider platform.</p> <p>The Issue shall be open for bidding and subscribed to in accordance with the guidelines issued by SEBI and BSE pertaining to the procedure of Electronic Book Mechanism set out in the terms specified by the Operational Circular, and the related operational guidelines issued by the concerned Electronic Book Provider, as may be amended, clarified or updated from time to time (collectively, "Electronic Book Mechanism Guidelines").</p>
<b>ISSUER’S ABSOLUTE RESPONSIBILITY</b>
<p>The Issuer, having made all reasonable inquiries, accepts responsibility for and confirms that this information document contains all information with regard to the Issuer and the issue which is material in the context of the issue, that the information contained in the information document is true and correct in all material aspects and is not misleading, that the opinions and intentions expressed herein are honestly stated and that there are no other facts, the omission of which make this document as a whole or any of such information or the expression of any such opinions or intentions misleading.</p>
<b>OUR PROMOTER</b>
<p>Our Promoter is Aditya Birla Capital Limited; Email: abc.secretarial@adityabirlacapital.com; Tel: +91 22 4356 7100. Our Company confirms that the Permanent Account Number and bank account number of the Promoter have been submitted to the Stock Exchanges at the time of filing this Key Information Document.</p>
<b>UNDERTAKING OF THE ISSUER</b>
<p>Investors are advised to read the risk factors carefully before taking an investment decision in this Issue. For taking an investment decision, investors must rely on their own examination of the Issuer and the Offer including the risks involved. The securities have not been recommended or approved by any of the regulatory authority in India, including the Securities and Exchange Board of India (SEBI) nor does SEBI guarantee the accuracy or adequacy of this document. Specific attention of investors is invited to the statement of ‘Risk factors’ given on page number [1] under the Section ‘General Risks’.</p> <p>Aditya Birla Finance Limited having made all reasonable inquiries, accepts responsibility for, and confirms that this Key Information Document contains all information with regard to the Issuer and the Issue, which is material in the context of the Issue, that the Information contained in this Key Information Document is true and correct in all material aspects and is not misleading in any material respect, that the opinions and intentions expressed herein are honestly held and there are no other facts, the omission of which makes this document as a whole or any of such information or the expression of any such opinions or intentions misleading in any material respect.</p> <p>The Issuer has no side letter with any debt securities holder except the one(s) disclosed in the Key Information Document. Any covenants later added shall be disclosed on the stock exchange website where the debt is listed.</p>
<b>GENERAL RISKS</b>
<p>Investment in non-convertible securities involves a degree of risk and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in this offering. For taking an investment decision, investors must rely on their examination of the issue including the risks involved in it. Specific attention of investors is invited to the statement of risk factors contained under Section II of the General Information Document. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the non-convertible securities or investor’s decision to purchase such securities.</p>
<b>RISKS IN RELATION TO TRADING OF SECURITIES</b>
<p>No assurance can be given regarding an active or sustained trading in the securities of the Company/Issuer nor regarding the price at which the securities will be traded after listing.</p>
<b>CREDIT RATING</b>
<p>CRISIL Ratings Limited has assigned a rating of “CRISIL AAA Stable” (for an amount of Rs. 81,000.00 crore) and ICRA Limited has assigned a rating (for the amount of Rs. 30,774.40 crore) of “[ICRA] AAA (Stable)”.</p> <p>Note: The rating is not a recommendation to buy, sell or hold securities and investors should take their own decisions. The rating may be subject to revision or withdrawal at any time by the assigning rating agency on the basis of new information and each rating should be evaluated independently of any other rating. Please refer Annexure II for the press release and rating rationale.</p>
<p>Eligible Investors are as specified under clause “Who Can Apply” in the General Information Document (Page Nos.: 126-128)</p>

**The Issue schedule:**

Date of opening of the issue	Thursday, September 26, 2024	
Date of closing of the issue		
Date of earliest closing of the issue, if any	Not applicable	
Deemed Date of Allotment	Friday, September 27, 2024	Friday, September 27, 2024
Series	Further Issuance (III) ABFL NCD Series 'D1' FY2021-22	Further Issuance (V) ABFL NCD Series 'L1' FY2023-24
Coupon/Dividend Rate	6.55% p.a.	8.33% p.a.
Coupon Payment Frequency	Annually and on Maturity	Annually and on Maturity
Yield	To be decided	To be decided
Redemption Date	Friday, July 24, 2026	Wednesday, May 19, 2027
Put Option	N. A	N. A
Redemption Amount	FV - Rs. 10,00,000/-	FV - Rs. 1,00,000/-
Details of Underwriting of the Issue	Not applicable	Not applicable

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**SECTION I – DEFINITIONS AND ABBREVIATIONS**

ABFL or The Company	Aditya Birla Finance Limited is a public limited company incorporated under the Companies Act, 1956 and is registered with RBI under Section 45-IA of the RBI Act 1934, as an Upper Layer Non-Deposit taking Non- Banking Finance Company (NBFC) and a Factoring company.
Arrangers	Lead Arranger and /or any other Arranger associated with the issuance
Articles	Articles of Association of the Company
ALM	Asset Liability Management
BSE	BSE Limited (Designated Stock exchange)
Board / Board of Directors	The Board of Directors of the Issuer and includes any Committee thereof
Business Day	Means any day of the week (excluding non-working Saturdays, Sundays and any day which is a public holiday for the purpose of Section 25 of the Negotiable Instruments Act, 1881 (26 of 1881) (as may be amended/ supplemented from time to time) in Mumbai and any other day on which banks are closed for customer business in Mumbai) on which the money market is functioning in Mumbai and “Business Days” shall be construed accordingly
CAGR	Compounded Annual Growth Rate
CAR	Capital Adequacy Ratio
CDSL	Central Depository Services (India) Limited
Debentures / NCDs	Secured, Redeemable, Non-Convertible Debentures of face value of Rs. 10,00,000 each or Rs. 1,00,000 each as per term sheet
Debenture holder	The holders of the Debentures
Debenture Trust Deed (DTA)	Debenture Trustee Agreement dated February 28, 2023 entered between the Company and Debenture Trustee.
Debenture Trust Deed (DTD)	Debenture Trust Deed dated March 09, 2023 entered between the Company and Debenture Trustee.
Depository(ies)	National Securities Depository Limited (NSDL) and / or Central Depository Services (India) Limited (CDSL)
Key Information Document	This Key Information Document through which the Debentures are being offered for private placement
DP	Depository Participant
FY	Financial Year
GID	General Information Document dated April 1, 2024
IPO	Initial Public Offering
I.T. Act	The Income Tax Act, 1961 (as amended from time to time)

Issue	Issue by Aditya Birla Finance Limited (“Company” or “Issuer”) of Secured, Rated, Listed, Taxable, Redeemable, non – Convertible Debentures (the “NCDs”) for face value of Rs. 10,00,000 up to Rs. Fifty Crores with a green shoe option of Rs. Two Hundred and Fifty Crores under series Further Issuance (III) ABFL NCD Series ‘D1’ FY2021-22 & for face value of Rs. 1,00,000 up to Rs. Fifty Crores with a green shoe option of Rs. Two Hundred and Fifty Crores under series Further Issuance (V) ABFL NCD Series ‘L1’ FY2023-24 on a Private Placement Basis (The “Issue”) to be listed on the National Stock Exchange of India Limited and BSE Limited.  The Company has completed the process of allotment of NCD’s with respect to earlier offer(s) or invitation(s) and has complied with the provisions of Sections 42(3) of the Companies Act, 2013.
KID	Key Information Document dated September 24, 2024
MCA	Ministry of Corporate Affairs, Government of India
MOA/ AOA	Memorandum of Association and Articles of Association of the Company
NAV	Net Asset Value
NBFC	Non-Banking Financial Company
NPA	Non-Performing Assets
NSDL	National Securities Depository Limited
NSE	National Stock Exchange of India Limited
Promoter	Aditya Birla Capital Ltd. (ABCL) (subsidiary of Grasim Industries Limited)
RBI	The Reserve Bank of India
Rs. / INR/ Rupees	The lawful currency of the Republic of India
ROC	The Registrar of Companies
RTGS	Real Time Gross Settlement System
SEBI	Securities and Exchange Board of India constituted under the Securities and Exchange Board of India Act, 1992 (as amended from time to time)
SEBI Regulations	Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021 as amended by SEBI from time to time.
Term Sheet	Term Sheet to be issued by the Company for any Series containing the issue price, coupon rate and other conditions regarding Debentures
The Act	Shall mean provisions of the Companies Act, 2013 (including any statutory modification(s) or re-enactments thereof for the time being in force), which are in effect from time to time
Trustees	Trustees for the Debenture holders
WDM	Wholesale Debt Market
“We”, “us” and “our”	Unless the context otherwise requires, Our Company

## **SECTION II**

### **GENERAL DISCLAIMER AND RISK FACTORS**

General Disclaimers to the issue have been set out in Section I of the General Information Document dated 1 April 2024 and the Risk Factors are set out in Section II of the General Information document dated 1 April 2024 and shall be deemed to be incorporated in this Key Information Document and shall apply mutatis mutandis.

### SECTION III

Subsidiaries - The Company does not have any subsidiary as on June 30, 2024

Details of branches where the Company carries on its business activities as on June 30, 2024:

Sr. No.	Branch Name	Address	City
1.	Abohar	1st floor, 6 Circular Road, Above HDFC Bank, Abohar, Punjab - 152116	Abohar
2.	Agra	Unit No.710-A, 7th Floor, Corporate Park, B 109, Sanjay Place, Agra, Uttar Pradesh-282005	Agra
3.	Ahmedabad	Units 217 to 222, 2nd Floor, ICONIC Shyamal, Shyamal Cross Road, Satellite, Ahmedabad, Gujarat - 380 015	Ahmedabad
4.	Ahmedabad - Samundra Annexe	802, Samundra Annexe, Off C G Road, Near Hotel Classic Gold, Navrangpura, Ahmedabad - 380 009.	Ahmedabad
5.	Ahmedabad-Ratnaakar Nine Square	Unit No 301, 302, 303, 3rd Floor, Ratnaakar Nine Square, Opp. Keshav Baug Party Plot, Vastrapur, Ahmedabad - 380015	Ahmedabad
6.	Ahmednagar-1	2nd Floor, Mauli Sankul, Savedi Road, Ahmednagar, Maharashtra – 414 003	Ahmednagar
7.	Ahmednagar-2	1st Floor, Nakshatra Hight's, Plot No. 06, Above IDBI Bank, Nagar Manmad Road, Savedi, Ahmednagar, Maharashtra - 414003	Ahmednagar
8.	Ajmer	2nd Floor, Divya Deep, 324/A/5, Nr. Bajrangarh, Chauraha, Ajmer, Rajasthan - 305 001	Ajmer
9.	Ajwa Road	2nd Floor-SR-03, Siddheshwar Hallmark, Old Pancham Party Plot, Ajwa Main Road, Vadodara, Gujarat - 390 019	Vadodara
10.	Akola	Office No 108,109, 110 & 111, Landmark Building, First Floor, Old IT Sqaure, Gaurakshan Road, Akola, Maharashtra - 444001	Akola
11.	Alappuzha	1st Floor, Door No. 48 / 802 – D, MATHA ARCADE, YMCA Road, Near YMCA, Above Reliance Smart Point, Alappuzha, Kerala – 688 001	Alappuzha
12.	Aligarh	1st Floor, Centre Point Market, Samad Road, Aligarh, Uttar Pradesh - 202002	Aligarh
13.	Aligarh Branch	2nd Floor, Nighat Plaza, Center Point, Samad Road, Aligarh, Uttar Pradesh – 202001	Aligarh
14.	Allahabad	3rd Floor, Adarsh Square, Sardar Patel Marg, Civil Lines, Allahabad, Uttar Pradesh - 211001	Allahabad
15.	Alwar	2nd Floor, Ahana Tower, Near Jai Complex, Alwar, Rajasthan - 301801	Alwar
16.	Ambala	1st & 2nd Floor, RR Complex, Above IDFC First Bank, Geeta Gopal Chauraha, Jagdhari Road, Ambala Cant., Haryana - 133001	Ambala
17.	Ambikapur	Devi Ganj Road, 1st Floor,Chadrakanta Complex, Ambikapur Sarguja (CG),Chhattisgarh- 497001	Ambikapur
18.	Amravati-1	1st Floor, Irwin Square, Amravati, Maharashtra – 444 602	Amravati
19.	Amravati-2	3rd Floor, Sakshi Complex, Behind Hotel Vandu International, Mudholkar peth, Amravati, Maharashtra – 444601	Amravati
20.	Amritsar	3rd Floor SCO -91, District shopping Centre, Ranjit Avenue Amritsar, Punjab-143001	Amritsar
21.	Amroli	Shop No. 116 & 117, 1st Floor, 99 Shopping Centre, Besides Banshi Shopping Centre, Amroli, Surat, Gujarat – 394107	Amroli
22.	Anakapalle	2nd Floor, S R M Nivas, Opp. N.T.R. Market Yard, Ring Road, Anakapalle, Visakhapatnam Dist. Andhra Pradesh – 531001	Anakapalle
23.	Anand	“Royal Citadel”, 2nd Floor, Anand VV Nagar Road, Anand,Gujarat – 388120	Anand
24.	Anantapur	4th Floor, 18-169 Ganesham Enclave, Uma Nagar Old Town, Ananthapur, Andra Pradesh - 515 001	Anantapur
25.	Ankleshwar	Unit No 10 & 11, 2nd Floor, Roshani Plaza, Old NH-8, GIDC, Ankleshwar,Gujarat-393002	Ankleshwar
26.	Anugul	01st Floor, Renaissance, Plot No – 714/6283, Khata No. 432/1193, Mouza – Anugul Town, Amlapada 6th Lane, District – Anugul, Odisha – 759122	Anugul



27.	Arakonam	No. 273, 1st Floor, Above City Union Bank, Housing Board, Arakkonam, Tamil Nadu - 631003	Arakonam
28.	Arani	Door No. 189F/3, 2nd Floor, Sri Renugambal S. Dorairaj Complex, Arcot Road, Sevoor Village and Panchayat, Arani Taluka, Tiruvannamalai District, Tamil Nadu - 632301	Arani
29.	Arrah	2nd Floor, Lalita Complex, In Front of Maina Sunder Bhuvan, Jail Road, Arrah, Bihar - 802301	Arrah
30.	Asansol	Shree Vishal Plaza, 285, G. T. Road, 2nd Floor, Asansol, West Bengal – 713301	Asansol
31.	Attur	1st Floor, KRM Complex, Salem Kadalur Main Road Narasingapuram, Attur, Tamil Nadu – 636108	Attur
32.	Aurangabad-2	6th Floor, C Wing, Space Olyampia, Sutgirni Chowk, Garkheda, Aurangabad, Maharashtra – 431 001	Aurangabad
33.	Aurangabad-3	B-402, B-403, B-405, Nisha Bafna Complex, 3rd Floor, Above reliance digital, Opp. Akashwani, Jalna Road, Aurangabad, Maharashtra- 431005	Aurangabad
34.	Aurangabad-Jai Maa Complex-1	3rd Floor, Jai Maa Complex, In Front of M.G. Road, Aurangabad, Bihar – 829101	Aurangabad
35.	Bahadurgarh	1st Floor, Khasra No- 2126, Delhi Rohtak Road, Dayanand Road, Bahadurgarh, Haryana - 124507	Bahadurgarh
36.	Balangir	1st Floor, Hariomm Plaza, in front of LIC Office, Chandrasekhar Nagar, Balangir, Odisha – 767002	Balangir
37.	Balasinor	Shop No. 1 to 5, 2nd Floor, Kirti Complex, Virpur Road, Balasinor, Gujarat – 388 255	Balasinor
38.	Balasore	4th Floor, Asis Plaza, OT Road, Balasore, Odisha – 756001	Balasore
39.	Bangalore	No.5/4-2, 1st Floor, Tavarekere Main Road, S.G. Palya, Bangalore, Bengaluru (Bangalore) Urban, Karnataka- 560 029	Bangalore
40.	Bangalore - Star Avenue	Star Avenue, Situated at No. 01 (78), 6th Cross Victoria Layout, Victoria Road, Bangalore - 560025	Bangalore
41.	Baran	Office No.17, 1st Floor, Above ICICI Bank, Opp. Govt. Hospital, Mandi Road, Baran, Rajasthan- 325205	Baran
42.	Bareilly	3rd Floor, 156, Civil Lines, Nr SBI Main Branch, Station Road, Bareilly, UP – 243001	Bareilly
43.	Bargarh	2nd Floor, Sai Bhagwati Complex, Near Bhatli Chowk, Bargarh, Odisha – 768028	Bargarh
44.	Barmer	2nd Floor, Maa Santoshi Tower, Chohtan Circle, Barmer, Rajasthan - 344001	Barmer
45.	Baroda	Unit No. 201 & Part of Unit No. 202, 2nd Floor, A1 Smeet, Sarabhai Campus, Nr. Ganda Circle, Gorwa Road, Vadodara, Gujarat – 390 023	Baroda
46.	Barshi	1st Floor, Prasandatta Complex, Hande Galli, Near Civil Court, Shivaji Nagar, Barshi, Maharashtra - 413 411	Barshi
47.	Bassi	Ground Floor, Khasra No. 1557, Sarraf Colony, Bassi, Jaipur, Rajasthan - 303 301	Bassi
48.	Basti	H No- 3107, 1st Floor, Murli Jot, Above Axis Bank, Opp- Fire Brigade, Basti Gorakhpur Road, Basti, Uttar Pradesh - 272001	Basti
49.	Bayad	Shop No 7, 8, & Back side, 1st Floor, Shreeji Charan Complex, A-Block, Bayad Modasa Road, Bayad, Gujarat - 383 325	Bayad
50.	Beed	1st Floor, Ayodhya Complex, Near Shivaji Statue, SP office, Beed, Maharashtra- 431122	Beed
51.	Begusarai	5,6,7,8,10,12,13,78, Ward No. 23, Harharmahadeo chowk, Begusarai, Bihar - 851 101	Begusarai
52.	Behrampore	2nd Floor, Padma Plaza, Convent School Road, Behrampur, Odisha – 760002	Behrampore
53.	Belapur	Shop No. 2, Ground Floor, Monarch Plaza, Plot No.56, Sector 11, CBD, Belapur, Maharashtra - 400614	Belapur
54.	Belgaum	CTS # 14, 2nd floor, Shri Krishna Towers, RPD Cross, Khanapur Road, Tilakwadi, Belgaum – 590 006	Belgaum
55.	Bellary	Nama Arcade, No.9/A, 3rd floor, Parvathi Nagar Main Road, Bellary, Karnataka -583 101	Bellary

56.	Beawar	Shop No. 01, 3rd Floor, Anand Tower, Gehlot Shanti Saini Petrol Pump, Above SBI Bank, Beawar, Rajasthan - 305 901	Beawar
57.	Bhadohi	1st Floor, Pakri Tiraha, Station Road, Bhadohi, Uttar Pradesh - 221401	Bhadohi
58.	Bhadrak	2nd Floor, Akshaya Complex, At Naripur, PO-Bhadrakh, Odisha – 756100	Bhadrak
59.	Bhagalpur - Netaji Subash Chandra Bose Marg	2nd Floor, P R Tower, RPSS Sahay Road, Bhikhanpur, Kachari Road, Bhagalpur, Bihar – 812001	Bhagalpur
60.	Bandikui	Ground Floor, Ward No. - 12, Sikandra Road, Bandikui, Duasa, Rajasthan- 303313	Bandikui
61.	Barhi	2nd Floor, Puja Complex, Dhanbad Road, Barhi, Jharkhand – 825405	Barhi
62.	Bharuch	4th Floor, Office Nos 405 & 406, Nexus Business Hub, CTS No 2513, Ward No - 01, Opp Pritam - 2 Society, Mojampur, Bharuch, Gujarat– 392001	Bharuch
63.	Bhatinda	First Floor, MCB Z3/03228, Opp. Small Capital Finance Bank, Near Tinkoni Chowk, G.T. Road, Bhatinda, Punjab - 151001	Bhatinda
64.	Bhavnagar	1st Floor, Plot No. 2110/B, Sumeru Elite, Opp. Custom Office, Parimal Chowk, Off. Waghawadi Road, Bhavnagar, Gujarat - 364001	Bhavnagar
65.	Bhilai	3rd Floor, Shivnath Complex, Chauhan Estate, Near Maurya Talkies, G.E. Road, Bhilai, Chhattisgarh - 490023	Bhilai
66.	Bhilwara	203-204, 2nd Floor, Govindam, Old RTO Road, Bhilwara - 311001	Bhilwara
67.	Bhiwadi	Shop no. 202, 203 & 204, 2nd Floor, Sukham Towers, Opp. MPS School, Bhiwadi, Rajasthan - 301019	Bhiwadi
68.	Bhiwani	1st Floor, MK Plaza, Hansi Road, Bhiwani, Haryana - 127021	Bhiwani
69.	Bhopal-1	Unit No. 302, 2nd Floor, Kay Kay Business Center, Plot No 133, M P Nagar, Zone 1, Bhopal, Madhya Pradesh-462011	Bhopal
70.	Bhopal-2	Ground Floor, 2nd & 3rd Floor, Prem Kamla Tower, Plot No. 82, MP Nagar, Zone - 2, Ward No. 45, Inside Main Road, Tehsil Huzur, Bhopal, Madhya Pradesh - 462011	Bhopal
71.	Bhubaneshwar	3rd Floor, “Broadway Heights” Plot No. 7 & 8, Jharpada, Cuttack Puri Road, Bhubaneshwar, Odisha – 751 006	Bhubaneshwar
72.	Bhubaneshwar - Chandrasekarapur	1st Floor, 133/A, District Centre, Chandrasekarapur, Bhubaneshwar, Odisha - 751016	Bhubaneshwar
73.	Bhuj	2nd Floor, Office No. 202 & 203, Trishla Arcade, Survey No. 249/2, Plot No. 01, Above SBI NRI Bank, Nr. Jubilee Ground, Bhuj, Gujarat – 370 001	Bhuj
74.	Bidar	Dr. C S Pastil Shopping Complex, 2nd Floor, Near District Jail, Udgir Road Bidar, Karnataka-585401	Bidar
75.	Bihar Sharif	2nd Floor, Kamla Complex, Ranchi Road, Bihar Sharif, Nalanda, Bihar – 803101	Bihar Sharif
76.	Bijaynagar	1st Floor, Sand Tower, Pipli Chouraha, Beawar Road, Bijaynagar, Rajasthan - 305 624	Bijaynagar
77.	Bikaner	1st Floor, Main Market, New Line, Gangasahar Road, Bikaner, Rajasthan – 334001	Bikaner
78.	Bikaner - Parshavnath Plaza	3rd Floor, Parshavnath Plaza, Rani Bazaar, Bikaner, Rajasthan - 334001	Bikaner
79.	Bilaspur	A3, 1st Floor, Vyapar Vihar Road, Ward No 9, Village Talapara, Bilaspur, Chhattisgarh-495001	Bilaspur
80.	Bokaro	Plot No 9 (A&B), City Centre, Sec 4, B S City, Bokaro -827004	Bokaro
81.	Botad	1st Floor, Samruddh Prime, Opp. PNB Bank, Paliyad Road, Pajunani Kanta, Botad, Gujarat – 364 710	Botad
82.	Burdwan	3rd Floor (Western Side), Dr. M S R C Bhawan, 43, G. T. Road, (East End), Officer's Colony, P.O. Sripally, Burdwan, West Bengal - 713103	Burdwan
83.	Calicut	2nd Floor, Noble Tower, Mavoor Road, Opp. New Sagar Hotel, Calicut - Kerala, 673004	Calicut
84.	Chaksu	1st Floor, Khasra No. 285/2, Ward No. 20, Tonk Road, Chaksu, Jaipur, Rajasthan - 303901	Chaksu

85.	Chandigarh - Sector 8C	SCO 145-146, Sector 8-C, Madhyamarg, Chandigarh - 160017	Chandigarh - Madhya Marg
86.	Chandigarh- Sector 9D	1st floor, SCO 42-43, Sec-9D, Madhya Marg, Chandigarh 160017	Chandigarh
87.	Chandrapur	2nd Floor, Dhanraj Plaza, Main Road, Near Azad Garden, Chandrapur, Maharashtra - 442401	Chandrapur
88.	Chennai	Unit No 10 & 12, 4th and 6th Floor, Oval, Venkat Narayan Road, T Nagar, Chennai, Tamil Nadu - 600017	Chennai
89.	Nungambakkam	Old Door No.8, New No. 15 (Corporation Door No. 153), Wallace Garden 2nd Street, Nungambakkam, Chennai - 600 006	Chennai
90.	Chhapra	1st Floor, Ganga Gopal Complex, Municipal Chowk, Chhapra, Bihar – 841 301	Chhapra
91.	Chhatarpur	Ground Floor, Star Tower, Jawahar Road, Near Midcity Hotel, Chhatarpur, Madhya Pradesh - 471001	Chhatarpur
92.	Chhindwara	1st Floor, Block No. 54, Plot No. 5/68, 5/76, P.H. No. 22, B. No. 177, Ward No. 46, Jhulelal Ward VIP Road, Chhindwara, Madhya Pradesh – 480 001	Chhindwara
93.	Chittoor	8-11, 3rd floor, Gandhi Road, Chittoor, Andhra Pradesh-517001	Chittoor
94.	Chittorgarh	1st Floor, Laddha Tower, C-Block, Meera Nagar, Chittorgarh, Rajasthan – 312001	Chittorgarh
95.	Cochin	3rd Floor, Chammany Chambers, Kaloore-Kadavanthra Road, Kaloore PO, Cochin, Kerala- 682017	Cochin
96.	Coimbatore	1st & 2nd Floor, 739, Avanashi Road, Coimbatore, Tamil Nadu - 641018	Coimbatore
97.	Coimbatore- NSM Palayam	2nd Floor, R. P. Samy Complex, 11/2C, R.P. Samy and Co., Narasimmanarayan Palayam, Tamil Nadu - 641031	Coimbatore
98.	Coimbatore- RS Puram	36/12, 2nd Floor, Ashirwadh Building, D. B. Road, RS Puram, Coimbatore, Tamil Nadu – 641002	Coimbatore
99.	Coimbatore- Sundarapuram	2nd Floor, S.M. Square, Pollachi Main Road, Sundarapuram, Coimbatore, Tamil Nadu - 641023	Coimbatore
100.	Coimbatore- Saravanampatty	2nd, Floor 171/3, Pronenade Tower, Sathy Road (West), Saravanmpatti, Coimbatore - 641049	Coimbatore
101.	Cuttack	3rd Floor, S. B. Mansion, Link Road, Infront of LIC Guest House, P. O. Arunodaya Market, Cuttack, Odisha – 753012	Cuttack
102.	Daltonganj	2nd Floor, Narashima Heights, Plot No. 2616, V-Mart Building, Near Redma Chowk, Daltonganj, Jharkhand – 822 101	Daltonganj
103.	Darbhanga	1st Floor, Plot No. 578, 579 & 580, Khata No. 323, PNB Building, G. N. Ganj Road, Laheriasarai, Darbhanga, Bihar - 846 001	Darbhanga
104.	Dausa	1st Floor, Above Jockey Store, Agra Road, Dausa, Rajasthan– 303303	Dausa
105.	Davangere-1	2nd Floor, VHV Heights, Hadadi Road, Davanagere, Karnataka – 577 002	Davangere
106.	Davangere-2	1st Floor, Iyanahally's Veerakshu, Door No 829/1, SJR extension, Davangere, Karnataka - 577002	Davangere
107.	Dehradun	Shop No. 3, 4 and 5, 3rd Floor, M J Tower, Plot No. 235/413, Rajpur Road, Dehradun, Uttarakhand - 248001	Dehradun
108.	Delhi - Eros Tower	Ground floor, Eros Plaza, Eros Corporate Tower, Nehru Place, New Delhi – 110019	Delhi
109.	Delhi - Pitampura	Unit Nos. 203, 204, 205, 206, 2nd Floor, PP Tower, Netaji Subhash Place, Pitampura, New Delhi - 110034	Delhi
110.	Delhi- Nehru Place	2nd, 3rd and 4th Floor of Ghansham House, Plot No 25, Nehru Place, New Delhi - 110019	New Delhi
111.	Deoli	1st Floor, Plot No. 13 South, Gaurav Path, Opp. Indoor Stadium, Deoli, Rajasthan-304804	Deoli
112.	Dewas	Ground Floor, Suryavanshi Building, 76, Tilak Nagar, Dewas, Madhya Pradesh - 455001	Dewas
113.	Dhanbad- Bank More	1st Floor, Hotel Black Rock Campus, Katesaria Centre, Bank More, Dhanbad, Jharkhand – 826001	Dhanbad
114.	Dharmapuri	1st Floor, 103 D Salem Main Road, Dharmapuri, Tamil Nadu – 636705	Dharmapuri

115.	Dharmashala	Dhadwal Complex, First Floor, Circular Road, Dharamshala, Himachal Pradesh - 176215	Dharmashala
116.	Dhenkanal	Plot No. 74/7069, 1st Floor, Shivam Tower, Station Bazar, Dhenkanal, Odisha – 759013	Dhenkanal
117.	Dholka	1st Floor, Madhav Building, Kheda-Bavla Road, Dholka, Gujarat - 382225	Dholka
118.	Dhule	1st floor, City Survey, No. 1601, Mundada Heights, Lane No. 6, Dhule, Maharashtra - 424001	Dhule
119.	Dibrugarh	1st floor, BL enclave, Goenka Market, R.K.B. Path, Near Sadar Thana, Dibrugarh, Assam - 786001	Dibrugarh
120.	Didwana	1st Floor, Kuchaman Road, Near Ajmeri Gate, Didwana, Rajasthan – 341303	Didwana
121.	Dindigul	Ground Floor, I, Scheme Road, Dindigul, Tamil Nadu - 624001	Dindigul
122.	Dudu	1st Floor, Near Shantinath Digamber Jain Temple, Above SBI Bank, Dudu, Jaipur, Rajasthan – 303008	Dudu
123.	Durgapur	Unit No – 4 / 24 & 4 / 23, 4th Floor, Suhatta, City Centre, Durgapur – 713216	Durgapur
124.	Eluru	2nd Floor, Sri Spaces, Above Asram Hospital, R.R. Peta, Edaravari Street, Eluru, Andhra Pradesh - 534006	Eluru
125.	Erode	1st Floor, Akhil Plaza, Perundurai Road, Near Sathyamurthy Hospital, Erode, Tamil Nadu – 638011	Erode
126.	Faridabad	First Floor, Above IDBI Bank, SCO – 99, Sec – 16, Faridabad, Haryana – 121002	Faridabad
127.	Faridkot	First Floor, Narula Complex, Circular Road, Faridkot, Punjab - 151203	Faridkot
128.	Fatehabad	1st Floor, Above Canara Bank, Near Durga Mandir, G. T. Road- Fatehabad, Haryana – 125050	Fatehabad
129.	Gandhi Nagar	Office No. 304/A, 3rd Floor, White House, Near HP Petrol Pump, Opp. Vidhan Sabha, Sector 11, Gandhinagar, Gujrat - 382011	Gandhi Nagar
130.	Gandhidham	2nd Floor, Office No. 202 & 203, Plot No. 339, Ward 12/B, Nr. Banking Circle, Gandhidham, Gujarat – 370 201	Gandhidham
131.	Gangtok	“Karma Thendup & Karmayenten Building”, 2nd floor, M G Marg, Gangtok, East Sikkim - 737101	Gangtok
132.	Gaya- Lahariya Tala	1st Floor, Apex Tower, 376 A. P. Colony, Gaya, Bihar - 823001	Gaya
133.	Giridhi	2nd Floor, Harsh Plaza, Court Road, New Barganda, Giridhi, Jharkhand – 815 301	Giridhi
134.	Gobichettipalayam	1st Floor, No. 03, Cutchery Street, Gobichettipalayam, Tamil Nadu – 638452	Gobichettipalayam
135.	Godhra	Shop No 2 & 3, 1st Floor, Dhanraj Complex, Near Hanuman Mandir, Bamroli Road, Godhra, Gujarat - 389 001	Panchmahal
136.	Gondia	1st Floor, C M Tower, Above HDFC Bank, Gurunanak Gate, Modi Petrol Pump, Gondia, Maharashtra - 441601	Gondia
137.	Gorakhpur	3rd Floor, A. D. Tower, Bank Road, Gorakhpur, Uttar Pradesh - 273001	Gorakhpur
138.	Guntur	1st Floor, Nandini Plaza 14/1, Arundelpet, Guntur, Andhra Pradesh – 522001	Guntur
139.	Gurdaspur	1st Floor, Opp Kotak Mahindra Bank & Capital Small Finance Park, Tibri Road, Gurdaspur, Punjab - 143521	Gurdaspur
140.	Gurgaon	Unit no 301, 301 A, 308, 309, 310 & 311, 3rd Floor, Platina Tower, M G Road, Gurgaon, Haryana – 122022	Gurgaon
141.	Gurgaon - 2	Unit No. 1006, 10th Floor, JMD Regent Square, Mehrauli Road, Sector- 28, Haryana, Gurgaon- 122002	Gurgaon
142.	Guwahati	6th Floor, Sureka Square, Lachit Nagar, Near Hanuman Mandir, G.S. Road, Guwahati, Assam- 781007	Guwahati
143.	Gwalior	3rd Floor, Orion Tower, City Centre, Gwalior, Madhya Pradesh - 474011	Gwalior

144.	Haldwani	3rd Floor, N. K. Tower, Opp. Nainital Bank, Kaladhungi Main Road, Haldwani, Uttarakhand – 263139	Haldwani
145.	Haridwar	2nd Floor of the building bearing Municipal No. 397/323/2, Situated at Avs Vikas Colony, Delhi Road Scheme Haridwar, Pargana-Jawalapur, Haridwar, Uttarakhand – 249407	Haridwar
146.	Hassan	Goda Krishna Mansion building, 2nd Floor, Aralikatte Circle, Salagam Road, Hassan, Karnataka – 573201	Hassan
147.	Hazaribagh	1st Floor, Sidharth Tower, Ravindra Path, Prince Hotel Campus, Hazaribagh, Jharkhand- 825301	Hazaribagh
148.	Himmatnagar	Office No 107,108, 109 of 1st Floor, Shivam Orbit, Nr. SS Mehta Arts & Commerce College, Motipura, Highway, Himmatnagar – 383001	Himmatnagar
149.	Hinganghat	1st Floor, Shree Complex, Dr. Ruba Chowk, Shivaji Ward, Near HDFC Bank, Hinganghat, Maharashtra –442301	Hinganghat
150.	Hisar	1st and 2nd Floor, SCF 85 & 86 Red Square Market, Hisar, Haryana – 125 001	Hisar
151.	Hoshiarpur	Ground Floor, SCO No. 22, Adj. Punjab and Sind Bank, Chandigarh Road, Hoshiarpur, Punjab - 146001	Hoshiarpur
152.	Hospet	1st Floor, Parwaz Plaza, College Road, Tirumala Nagar, 11 Ward, Hospet, Karnataka – 583201	Hospet
153.	Hosur	No. 35/A7, 2nd Floor, Shathinagar West, Kirans Arcade, Denkanikotta Road, Hosur, Tamil Nadu – 635 109	Hosur
154.	Howrah	Gagananchal Commercial Shopping Complex, 37 Dr. Abani Dutta Road, First Floor, (Unit No. 3A & Unit No. 8 & 9) Howrah, West Bengal – 711106	Howrah
155.	Hubli-1	1st Floor, "Kalburgi Emerald", Girls High School Road, Deshpande Nagar, Hubli, Karnataka- 580029	Hubli
156.	Hubli-2	1st Floor, V. A. Kalburgi Plaza, Deshpande Nagar, Hubli, Karnataka, 580 029	Hubli
157.	Hyderabad	M.No. 7-1-24/1/RT/101 to 104, 1st floor, Roxana Towers, Greenlands, Begumpet, Hyderabad, Telangana - 500016	Hyderabad
158.	Hyderabad - Hi Tech City	H. No. 1-98/2/11/3, 1st Floor, Shrishti Towers, Madhapur, Hyderabad, Telangana – 500081	Hyderabad
159.	Hyderabad - Somajiguda	2nd & 3rd Floor, Bhupal Towers, 6-3-1090 /A/ T-2 & 6-3-1090 /A/ S Raj Bhavan Road, Hyderabad, Telangana – 500082	Hyderabad
160.	Ichalkaranji	Office No. F, 1, 1546/16, 2nd Floor, Suyog Chamber, Kolhapur Main Road, Near Central Bus Station, Ichalkaranji, Maharashtra – 416 551	Ichalkaranji
161.	Idappadi	1st Floor, Lakshmi Narayanan Complex, 34-B/15-17, Nainampatti, Opposite Government Boys School, Idappadi, Tamil Nadu – 637105	Idappadi
162.	Indore	Benchmark Business Park, 5th Floor, Block No A-3, Scheme No-54, PU-4, Opposite Satya Sai School, Vijaynagar, Indore-452010	Indore
163.	Itarsi	18/1, 1st Floor, Keny Heights, Lane No. 11, Itarsi - 461111	Itarsi
164.	Jabalpur	Plot No. 131, Diversion Plot No. 688/1, Diversion Sheet No. 155-D, N. B. No. 773, House No. 915, (New) Mouza Subhash Kumar Chouhan Ward, Near Shastri Bridge, Old Bus Stand Model Road, Jabalpur, Madhya Pradesh - 482001	Jabalpur
165.	Jagatsinghpur	1st Floor, At-Gopal Sagar, Near College Chak, Jagatsinghpur, Odisha – 754103	Jagatsinghpur
166.	Jagdapur	3rd Floor, Dalpath Sagar Ward, Binaka Mall, Chirakot Road, Jagdalpur, Chhattisgarh - 494001	Jagdapur
167.	Jaipur	1st, 2nd & 3rd Floor, C-23, Ashok Marg, C-Scheme Jaipur, Rajasthan – 302001	Jaipur
168.	Jaipur-1	2nd & 3rd Floor, G. S. Trade Centre, 534-535-536, Nemi Sagar Colony, Vaishali Nagar, Jaipur, Rajasthan – 302 021	Jaipur
169.	Jaitaran	1st Floor, NN Complex, Near Jaat Hostel, Merta Road, Jaitaran, Rajasthan - 306302	Jaitaran
170.	Jajpur	2nd floor, Chorada Chhak, Above IndusInd Bank, Jajpur Road, Odisha – 755019	Jajpur
171.	Jalandhar	2nd Floor, SCO No. 40 - C, Puda Complex, Opp Tehsil Complex, Jalandhar, Punjab - 144001	Jalandhar

172.	Jalgaon-1	2nd Floor, City Centre, Office No. 1, 2, 3, 4, CTS 2125/9, Jalgaon, Maharashtra – 425001	Jalgaon
173.	Jalgaon-2	4th Floor, Balaji Arcade, Pimprala Road, Near Govind Rickshaw Stop, Jalgaon, Maharashtra - 425001	Jalgaon
174.	Jalna	Office No 2, 2nd Floor, Shivratn, Head Post Office Road, Jalna, Maharashtra – 431203	Jalna
175.	Jammu Branch	5th floor, Gourimal Complex, Hotel TRG, OB-29, GMC, Rail Head Complex, Jammu - 180012	Jammu & Kashmir
176.	Jamnagar	2nd Floor, Office No. 201,202, 203 & 204 (Part), Platinum, Joggers Park, park Colony, Jamnagar, Gujarat -361 008	Jamnagar
177.	Jamshedpur	3rd & 4th Floor of the building Padmalaya 18, Ram Mandir Area, Bishtupur, Jamshedpur, Jharkhand - 831 001	Jamshedpur
178.	Jamshedpur-Bistupur Main Road	2nd Floor, Marwah Mansion, Holding No Nil, Outer Circle Main, Bistupur Main Road, Above Jiva Ayurveda Clinic, Bistupur, Jamshedpur, Jharkhand – 831001	Jamshedpur
179.	Jaunpur	1st Floor, Prabhu Complex, H.No. 88/1 present no. 21 A, Husainabad, Near Jay Cee’s Crossing, Jaunpur, Uttar Pradesh- 222002	Jaunpur
180.	Jeypore	1st Floor, Sombartota, Bell Road, Near Indira Chowk, Jeypore, Odisha – 764003	Jeypore
181.	Jhansi	2nd Floor, City Plaza, Elite Plaza Road, Above Axis Bank, Civil Lines, Jhansi, Uttar Pradesh - 284001	Jhansi
182.	Jhunjhunu-1	Virsa Tower, 2nd floor, A-124, Water works colony, Maan Nagar, Road No.3, Jhunjhunu-Rajasthan-333001	Jhunjhunu
183.	Jhunjhunu-2	2nd Floor, Plot No- D-16, Mandawa Mode, Subhash Marg, Jhunjhunu, Rajasthan-333001	Jhunjhunu
184.	Jobner	1st Floor, Jaipur Road, Opp. Jobner Police Station, Jobner, Rajasthan - 303328	Jobner
185.	Jodhpur	1st, 2nd & 3rd Floor, Ansari Tower, Plot No. 803, B, 7th Chopasani Road, Jodhpur, Rajasthan - 342 001	Jodhpur
186.	Jorhat	New Medical Stores Building, 3rd Floor, A. T. Road, Jorhat, Assam - 785001	Jorhat
187.	Junagadh	Shop No 04, 1st Floor, Seven Seas Building, Nr. Moti Baug, Vanthali Road, Junagadh, Gujarat - 362001	Junagadh
188.	Kadapa	2nd floor, above HDFC Bank, Mareddy Ananda Reddy Towers, R.S Road, Kadapa, Andra Pradesh -516001	Kadapa
189.	Kaithal	1st Floor, SCO- 331, Sector- 20, Huda Market, Kaithal, Haryana- 136027	Kaithal
190.	Kakinada	1st Floor, L N T House, Nookamma Temple Street, Suryaraopeta, Kakinada, Andhra Pradesh – 533001	Kakinada
191.	Kalaburagi - Gulbarga	1-102 A & B, Ground Floor, Kandoor Mall, S.V.P. Circle, Station Main Road, Kalaburagi, Karnataka – 585102	Kalaburagi
192.	Kalol	Shop No 5, 6, 35 & 36, 1st Floor, Navjivan Bazar Building, Navjivan Mill Compound, Kalol, Gujarat - 382 721	Kalol
193.	Kalyan	6th Floor, “A-Wing” office number 601 to 621 & “B-Wing” office number 601 to 606 in building known as “Sky Heights”, constructed on CTS No-3380 Opposite Kalyan West Railway Station Road, Kalyan, Maharashtra- 421301	Kalyan
194.	Kanchipuram	No.85, 3rd floor, Kamaraja nagar street, Kanchipuram, Tamil Nadu-631501	Kanchipuram
195.	Kannur	Door No.51 / 2282, 2nd Floor, Grand Plaza, Fort Road, Kannur, Kerala – 670 001	Kannur
196.	Kanpur	1st Flr., JS Tower, 16/106, The Mall, Kanpur (Nagar) District, Uttar Pradesh - 208001	Kanpur
197.	Karad	3rd Floor, New Padmavati Complex, Datta Chowk, Karad, Maharashtra- 415110	Karad
198.	Karaikudi	51/1, 1st Floor, Sri Muthumeenakshi Towers, Koviloor Road, Near Old Bus Stand, Karaikudi, Tamil Nadu – 630001	Karaikudi
199.	Karimnagar	3-1-9,10, Y. V. Reddy Centre, CVRN Road, Opposite Veterinary Hospital, Karimnagar, Telangana – 505001	Karimnagar

200.	Karnal	SCO No-220, 1st Flr., Sector - 12, HUDA, Karnal, Haryana - 132001	Karnal
201.	Karur	2nd Floor, Padma Tower, 43, Covai Road, Karur, Tamil Nadu - 639002	Karur
202.	Karur-2	108, 01st Floor, Annamalai Complex, Subalaxmi Nagar, Covai Road, Karur, Tamil Nadu - 639 002	Karur
203.	Keonjhar	Plot No. 132, Khata No. 102/348, Jagannathpur, Keonjhar, Odisha - 758001	Keonjhar
204.	Khammam	3rd Floor, J L Tower, Wyr Road, Khammam, Telangana - 507001	Khammam
205.	Khandwa	01st Floor, Gover Plaza, Anand Nagar, Main Road, Infront of SBI, Khandwa, Madhya Pradesh- 450001	Khandwa
206.	Kharagpur	Atwals Real Estate Pvt. Ltd, 4th Floor, OT Road, Inda, Kharagpur, Opp. Kharagpur College, Dist. Paschim Medinipur, West Bengal – 721305	Kharagpur
207.	Khargone	GS – 204, 2nd Floor, Radha Vallabh Complex, Khargone, Madhya Pradesh – 451001	Khargone
208.	Kekri	16 - B, 01st Floor, Shiv Nagar Colony, Near Jio Petrol Pump, Kekri, Rajasthan - 305404	Kekri
209.	Khorda- Uparsahi	1st Floor, Indian Bank Building, TLC Road, Palahat, Khorda, Odisha – 752056	Khorda
210.	Kishangarh	1st Floor, Shree Hari Chambers, Near Link Road, Ajmer Road, Kishangarh, Rajasthan – 305801	Kishangarh
211.	Kolar	Manju Deep, 1st Floor, Cutton pet, next to Axis Bank, Kolar, Karnataka - 563101	Kolar
212.	Kolhapur	3rd Floor, PKP Empire, 889, E-Ward, 5th Lane, Shahupuri, Kolhapur, Maharashtra - 416 001	Kolhapur
213.	Kolkata	2nd Floor, Annex Building, 52 Chowringhee Road, Kolkata, West Bengal - 700071	Kolkata
214.	Kolkata - Camac Sqaure	Unit No 402, 4th Floor, 24 Camac Square, Kolkata, West Bengal – 700017	Kolkata
215.	Kolkata- Bangur Estate	2nd Floor, Bangur BFL Estate, 31 Chowringhee Road, Kolkata, West Bengal - 700016	Kolkata
216.	Kollam	2nd Floor, A Narayana Business Centre, Kadappakkada, Kollam, Kerala- 691 008	Kollam
217.	Korba	Polt no 59, 2nd Floor, Moti Bhawan, Indra Commercial Centre, Transport Nagar. Korba, Chhattisgarh -495677	Korba
218.	Kota	2nd floor, 1A1, Vallabh Nagar Circle, Rawatbhata Road, Kota, Rajasthan - 324 009	Kota
219.	Kotputli	Ground Floor, Infront of Nagarpalika Park, Bank Wali Gali, Near IDBI Bank, Mohalla Bachdi, Kothputli, Jaipur, Rajasthan - 303108	Kotputli
220.	Kottayam	1st Floor, Door No. IV/278-B1, Vettel Estate, Above SBI-Kanjikuzhy Branch, K. K. Road, Kanjikuzhy, Kottayam, Kerala - 686004	Kottayam
221.	Krishnagiri	2nd floor, Vasavi Complex, Rayakottai Rd, Above RBL, Pothinayanapally, Jakkappan Nagar, Krishnagiri, Tamil Nadu – 635001	Krishnagiri
222.	Kuchaman City	3rd Floor, Krishna Complex Tower, Ward No. 18, Near SBI Bank, Station Road, Kuchaman City, Nagaur, Rajasthan - 341508	Kuchaman
223.	Kumbakonam	Door no 677/2, 1st Floor, AI Bait Plaza, Sarangapani South Street, Kumbakonam, Tamil Nadu – 612001	Kumbakonam
224.	Kurnool	2nd Floor, Sai Durga Complex, D.No.87,1139, Above, HDFC Bank, Nagi Reddy Revenue Colony, C Camp center, Kurnool, Andra Pradesh -518004	Kurnool
225.	Kurukshetra	First Floor, Above IDBI Bank, Railway Road, Near Krishna Dham, Kurukshetra, Haryana -136118	Kurukshetra
226.	Latur-1	Office No. B302, Second Floor, Nirmal Heights, Nandi Stop, Ausa Road, Latur, Maharashtra – 413512	Latur
227.	Latur-2	1st Floor, Suryoday Complex, Opp. Reliance Petrol Pump, Barshi Road, Latur, Maharashtra – 413 512	Latur
228.	Lucknow	Unit No. 201,202,205, 206, 207, 208 & 209, 2nd Floor, Urbanac Business Park, Plot A-1A and A1-B, Vibhuti Khand, Gomti Nagar, Lucknow, Uttar Pradesh - 226 010	Lucknow

229.	Ludhiana Feroze Gandhi Market	Ground Floor and First Floor, SCO - 130-132, Apra Tower, Feroze Gandhi Market, Ludhiana, Punjab - 141001	Ludhiana
230.	Madurai - Palanganatham-3	91, 1st floor, Navalar Nagar, Bye Pass Main Road, Madurai, Tamil Nadu - 625016	Madurai
231.	Madurai-1	2nd Floor, 2/3, G. V. Tower, Melakkal main road, near passport office, Madurai, Tamil Nadu - 625016	Madurai
232.	Madurai-4	1st Floor, OKST Tower, Khannadasan Main Street, Near Ponmeni Bus Stop, SS Colony, Madurai, Tamil Nadu - 625016	Madurai
233.	Madurai-Thallakulam-2	1st Floor, No. 13, Kamaraj Nagar, Second St., Chinna Chokikulam, Tamil Nadu - 625002	Madurai
234.	Mahbubnagar	1st Floor, 8-3-3/5/F, Above Andhra Pradesh Grameena Vikas Bank, Meetu Gadda, Mahbubnagar, Telangana - 509 001	Mahbubnagar
235.	Mahendragarh	1st Floor, SDM Road, Behind- AU Small Finance Bank, Near- Anaj Mandi, Mahendragarh, Haryana- 123029	Mahendragarh
236.	Mandi	2nd Floor, 366/7, Beside BSNL Office, Opp. Indra Market, Mandi, Himachal Pradesh - 175001	Mandi
237.	Mandya	1st Floor, Door No. 25,15, Chaluve Gowda Complex, 100 ft Road, Gandhi Nagara, Mandya,Karnataka- 571401	Mandya
238.	Mangalore	2nd floor, Kayarmanj building, M G Road, Mangalore, Karnataka - 575003	Mangalore
239.	Mathura	1st Floor, Tera Tower, Bhuteshwar Road, Mathura, Uttar Pradesh - 281004	Mathura
240.	Medak	Medak Business Centre, 2nd Floor, Medak Main Rd, Sri Sai Nagar, Auto Nagar, Medak, Telangana-502110	Medak
241.	Meerut	2nd Floor, Plot No. 507, Scheme No. 1, Mangel Pandey Nagar, Meerut, Uttar Pradesh - 250004	Meerut
242.	Mehsana-1	2nd Floor, Jaydev Complex, Opp Pashabhai Petrol Pump, Simandhar Society, State Highway, Mehsana,Gujarat - 384002	Mehsana
243.	Mehsana-2	2nd Floor, Shop No. S-1, Saket Business Hub, Nr. Dediysanan Nagrik Bank, Radhanpur Road, Mehsana, Gujarat - 384002	Mehsana
244.	Modasa Branch	1st Floor, 198/A, Shantam 11, Nr. Shantam Circle, Ganeshpur, Modasa, Gujarat - 383315	Modasa
245.	Moradabad	U.G.F.II, Parswnath Plaza II, Delhi Road, Moradabad, Uttar Pradesh - 244001	Moradabad
246.	Morbi	Shop No. SF - 8 & 9, 2nd Floor, Satved Plaza, Opp Sky Mall, Nr. Umiya Circle, Morbi, Gujarat - 363641	Morbi
247.	Motihari	2nd Floor, Jay Ambey Complex, Court Road, Raja Bazar, Motihari, Bihar - 845401	Motihari
248.	Muktsar	First Floor, More Grocery Store, Kotkapura Road, Muktsar, Punjab - 152026	Muktsar
249.	Mumbai - Andheri	A/801, Business Square, Vishwalaxmi CHSL Wing A, Madhavdas Amarshi Road, Andheri (W), Mumbai - 400058	Mumbai
250.	Mumbai - Borivali	7th Floor, Kundan House, Dattapada Road, Borivali East, Mumbai - 400066	Mumbai
251.	Mumbai - G Corp	Unit No. 1301 to 1304, 13th Floor, Gcorp Tech Park, Sector 6, Ghodbunder Rd, Village Wadhavli, Thane,Maharashtra- 400615	Thane
252.	Mumbai - One Indiabulls Centre	One Indiabulls Center, Tower 1, 18th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai-400 013	Mumbai
253.	Mumbai- R tech Park	10th Floor, R-TECH PARK, Nirlon Complex, Off Western Express Highway , Goregaon (E) Mumbai- 400063	Mumbai
254.	Mundra	Office No. 5, 1st Floor, Neminath Complex, C Wing, New Mundra, Gujrat -370421	Mundra
255.	Muzaffarpur	Savita Complex, 1st Floor, Club Road, Muzaffarpur,Bihar- 842002	Muzaffarpur
256.	Muzaffarpur - Maripur Main Road	1st Floor, Urmila Complex, Near Mithanpura Chowk, Club Road, Muzaffarpur, Bihar - 842002	Muzaffarpur
257.	Myladuthurai	2nd Floor, 35, A2, Annamalaiyar Complex, Cutchery Road, Myladuthurai, Tamil Nadu - 609001	Myladuthurai



258.	Mysore	2nd & 3rd Floor, 927, 6th Main Road, New H N R Avenue, Kantharaja Urs Road, Saraswathipuram, Mysore, Karnataka - 570 009	Mysore
259.	Nadiad	Shop No. 202 & 203, 2nd Floor, Palladium Plaza, Nr. Mahagujarat Hospital, Opp. Kheta Talav, Nadiad, Gujarat - 387001	Nadiad
260.	Nagda	Shri Nathulal Complex, 2nd Floor, Plot No. 50, Jawahar Marg, Nagda, Madhya Pradesh- 456335	Nagda
261.	Nagercoil	122A, KP Road, Chettikulam Junction, Nagercoil, Tamil Nadu - 629002	Nagercoil
262.	Nagpur	3rd, 4th, 5th, 6th & 7th Floor, Genesis Square, 72, Shankar Nagar, WHC Road, Nagpur, Maharashtra - 440010	Nagpur
263.	Nagaur	1st Floor, Shree Sayab Complex, Delhi Gate, Didwana Road, Nagaur, Rajasthan – 341001	Nagaur
264.	Nainital	1st Floor, Shyam Sunder Pansari Building, High Court Road, Nainital, Uttrakhand-263001	Nainital
265.	Nalgonda	H. No. 6-6-475, 6-6-476, sy.no. 1484, 1260, ward no 6, block no 6, D V Plaza, Ravindra Nagar Colony, Hyderabad Road, Nalgonda, Telangana - 508001	Nalgonda
266.	Nammakal	1st Floor, Varadharaja Arcade, 75, Trichy Main Road, Namakkal (PO), Tamil Nadu – 637001	Nammakal
267.	Nanded-1	Shop no- 43, 44, 1st Floor, Sanman Prestige, Opp Railway Station, Nanded, Maharashtra – 431601	Nanded
268.	Nanded-2	1st Floor, Ganjewar Complex, Near Tehsil Office, Chikhwalwadi Main Road, Nanded, Maharashtra – 431 601	Nanded
269.	Nandurbar	37, Andhare Stop, Jadhav Complex, Dhule Road, Near SBI, Nandurbar, Maharashtra – 425412	Nandurbar
270.	Naroda	318 & 319, 3rd Floor, Satva Platinum, Opp. Aurjun Complex, Naroda Gam Road, Naroda, Ahmedabad, Gujarat – 382 330	Naroda
271.	Narol Branch	Shop No. 17B & 18, Ground Floor, Bhagirath ICON, Narol Aslali Highway, Opp. Old Court, NH - 8, Narol, Ahmedabad, Gujarat – 382 405	Narol
272.	Nashik	2nd and 3rd Floor, Kavita Commercial Complex, Patil Lane No. 1, Canada Corner, Nashik, Maharashtra - 422 005	Nasik
273.	Nashik-Mumbai Naka	2nd Floor, B Wing, Suyogir City Centre, Mumbai Naka, Behind Police Station, Nashik, Maharashtra - 422010	Nashik
274.	Nasik	Shree Ganesh Plaza, 1st Floor, Chandak Circle, Nashik - 422002	Nashik
275.	Navsari	Office No. 104, 1st Floor, Swiss Cottage, Asha Nagar, Navsari, Gujarat – 396445	Navsari
276.	Nawada	1st Floor, JCD Market, Plot No 1076, Sonar Patti Road, Near Vijay Cinema, Nawada, Bihar - 805 110	Nawada
277.	Nawashahr	2nd floor, Corporate Tower, Banga Road, Nawashehar, Punjab - 144514	Nawashahr
278.	Nayagarh	1st Floor, Commercial Building, Plot No. 1970 & 1971, Khata No. 1219/2802 and 1219/2955, Mouza-Nayagarh, Odisha - 752069	Nayagarh
279.	Neem Ka Thana	1st Floor, Plot No. 63, Ward No. 02, Main Subhash Mandi Road, Neem Ka Thana, Sikar, Rajasthan – 332713	Neem Ka Thana
280.	Nellore	15/320, 2nd Floor, Brindavanam, Above Kotak Bank, Nellore, Andhra Pradesh 524001	Nellore
281.	New Delhi - Janakpuri	1st Floor of B-26/27, Community Centre, Janakpuri, Delhi-110058	New Delhi
282.	New Delhi - Rajendra Place	301 & 302, 3rd Floor, Aggarwal Corporate Towers, Plot No. - 23, Rajendra Place, New Delhi – 110008	New Delhi
283.	New Delhi-Vijaya Building	17,1st Floor, Vijaya Building, Barakhamba Road, New Delhi-110001	New Delhi
284.	Neyveli	No. 09, A. L. R. Priyanka Complex, Paunambal Nagar, Kumbakonam Main Road, Neyveli, Tamil Nadu - 607308	Neyveli
285.	Nizamabad	H. No. 5-6-558, Above Axis Bank, Hyderabad Road, Pragathi Nagar, Nizamabad, Telangana - 503 003	Nizamabad

286.	Nizampura	S-1, S-2, 2nd Floor, Olive Complex, Nr Gelani Petrol Pump, Nizampura, Vadodara, Gujarat – 390002	Nizampura
287.	Noida	D-17, Sector 3, Noida,Uttar Pradesh - 201301	Noida
288.	Omalur	1st Floor, G. S. Complex, 1/394, Dharmapuri Main Road, Omalur, Tamil Nadu – 636455	Omalur
289.	Ongole	1st Floor, ARN Complex, 37-1-169, Kurnool road, Ongole, Prakasam district, Andhra Pradesh – 523002	Ongole
290.	Palacole	1st Floor, Kanuri Shopping Complex, Main Road, Palacole, West Godavari Dist., Andhra Pradesh- 534 260	Palacole
291.	Palakkad	2nd Floor, Aradhana Arcade, No. 16/296(21), Kunnanur amsom & desom, Palakkad,Kerala- 678 013	Palakkad
292.	Palani	1st Floor, 98D, Thiru Nagar Bus Stop, Sivagiripatti, Dindugal Road, Palani, Tamil Nadu - 624601	Palani
293.	Palanpur	2nd Floor, Hall No 2 (Part) Dev Darshan, Opp. Circuit House, Abu Road Highway, Hanuman Tekri, Palanpur, Gujarat - 385001	Palanpur
294.	Pali	S-61/62/63, Kalpvraksh Grih Nirman Sahakari Samiti, Ahinsa Nagar, Near Ambedkar Circle, Pali, Rajasthan - 302109	Pali
295.	Panaji	Flat No.101 & 102, 1st Floor, Milroc Lar Menezes, Swami Vivekanand Road, Opp. Old Passport Office, Panjim, Goa - 403001	Panaji
296.	Panipat	01st Floor, Khasra No. 3735/1, Khewat No. 577, GT Road, Near Goahan Chowk, Panipat, Haryana – 132103	Panipat
297.	Panipat Branch	City Center, 1st Floor, Above Utkarsh Small Finance Bank, GT Road, Panipat, Haryana – 132 103	Panipat
298.	Panruti	1st Floor, Shri Dhanajeyan Industries, 31/4A, Cuddalore Road, Panruti, Cuddalore District, Tamil Nadu – 607106	Panruti, Cuddalore
299.	Panvel	2nd Floor, Office No.- 202, 203, 204, 205, 206 & 215, Munoth Empress, F. P. 189, Opposite Panvel Bus Depot, Behind Dr. Babasaheb Ambedkar Statue, Panvel, New Mumbai – 410206	Panvel
300.	Parbhani	1st Floor, BL Avenue Complex, Basmat Road, Parbhani, Maharashtra - 431 401	Parbhani
301.	Patan	202, 2nd Floor, Vrundavan Square, TB 3 Rasta, Patan,Gujarat– 384265	Patan
302.	Pathankot	1st Floor, Above SBI, Sali Road, Pathankot, Punjab - 145001	Pathankot
303.	Patiala	1st floor, B-21/567, Nabha Gate, Patiala, Punjab – 147001	Patiala
304.	Patna	3rd floor, Pandey Plaza. Exhibition Road, Patna, Bihar - 800 001	Patna
305.	Patna - Danapur Gola Road	Shop No. 416, 04th Floor, Sai Ozone Plaza, J29W+5RR, Service Road, RPS More, Kaliket Nagar, Patna, Bihar - 801503	Patna
306.	Patna - Kankarbagh	2nd Floor, Bombay Deying Building, Kankarbagh Colony, More Near Hotel Srijan Four, Patna, Bihar – 800020	Patna
307.	Pollachi	2nd Floor, 33, Coimbatore Road, Opp. Fire Service, Pollachi, Tamil Nadu - 642001	Pollachi
308.	Pondicherry-1	1st Floor, Bass Tower, Plot No. 14 & 15, ECR Road, Karuvadikuppam, Pondicherry - 605008	Pondicherry
309.	Pondicherry-2	No. 93-97, Kalyan Towers, 3rd Floor, MG Road (Opp. Easwaran Koil Temple), Heritage Town, Puducherry, Tamil Nadu – 605 001	Pondicherry
310.	Prakasam (Chirala)	P. B. No 41, 1st Floor, R R K Central, RR R Road, Bestapalem, Chirala, Andhra Pradesh – 523155	Prakasam (Chirala)
311.	Pudukkottai	2752, Second floor, East Main Street, Pudukkottai, Tamil Nadu - 622001	Pudukkottai
312.	Pudukkottai	2752, 1st Floor, East Main Street, Pudukkottai, Tamil Nadu - 622001	Pudukkottai
313.	Pune-1	Lohia Jain Arcade, St. No 106, Near Chaturshrungi Temple, S B Road, Pune,Maharashtra - 411004	Pune
314.	Pune-2	2A & 2B, Ground Floor, Corporate Plaza. SB Road, Pune, Maharashtra - 411016	Pune
315.	Puri	2nd Floor, VIP Road, Opp. To New Sadar Thana, Puri,Odisha– 752001	Puri

316.	Puri- Vip Road	2nd Floor, Infront of Bus Stand, Above Union Bank of India, Near Gundicha Temple, Grand Road, Puri, Dist- Puri, Odisha - 752002	Puri
317.	Purnia	2nd Floor, Bandhan Bank Building, Bhatta Bazar, Near Kalivadi Chowk, Maint Road, Purnia, Bihar - 854301	Purnia
318.	Raichur	1st Floor, MPL No. 12-11-52 (Old), 12-11-88 (New), Santoshi Novatel Mall, Arab Mohalla Circle, Goushala Road, Raichur, Karnataka – 584101	Raichur
319.	Raigarh	1st Floor, Rahul Complex, Jindal Road, Jagatpur, Raigarh, Chattisgarh - 496001	Raigarh
320.	Raipur - Skypark	4th Flr., Skypark, Adjacent to E Road, Ravi Nagar, Opp Rani Sati Mandir,,Raipur - ,Raipur,Chhattisgarh-492001	Raipur
321.	Rajahmundry	#46-17-12, 1st Floor, Kilari Enclave, Danavaipet, Rajahmundry,Andhra Pradesh - 533103,	Rajahmundry
322.	Rajkot - Imperial Heights	2nd Floor, B-205, 206, IMPERIAL HEIGHTS. 150 RING ROAD RAJKOT 360001	Rajkot
323.	Rajnandgaon	1st Floor, Gyan Commercial Complex, Kaurinbhata Road, Besides Digvijay Stadium, Rajnandgaon, Chhattisgarh - 491441	Rajnandgaon
324.	Rajsamand	1st Floor, Opp. Surbhi Complex, Jalchakki Road, Rajsamand, Rajasthan - 313324	Rajsamand
325.	Ramagundum	Survey No. 264, H NO 5-6-102/103, 2nd Floor, FCI X Roads, NTPC, Jyothinagar, Ramagundam, Karimnagar ,Telangana-505215	Ramagundum
326.	Ranchi-1	3rd Floor, Saluja Tower, Pepee Compound, Ranchi, Jharkhand – 834001	Ranchi
327.	Ranchi-2	1st Floor, Block - F, Bansal Plaza, Ranchi, Jharkhand – 834 001	Ranchi
328.	Ranebennur	Naik Complex, 2nd Floor, no 11, Umashankar Nagar, Opp Reliance Trande. PB Road, Ranebennur, Karnataka-581115	Ranebennur
329.	Rasipuram	2nd Floor, Sathyanarayanan Vanaja Building, No. 32 CP Kanniah Street, Old Bus Stand, Rasipuram, Tamil Nadu – 637408	Rasipuram
330.	Ratlam	2nd Floor, Fakhry Heights, Fountain Chowk, Mhow Road Chouraha, Ratlam, Madhya Pradesh - 457 001	Ratlam
331.	Ratnagiri	Shop No. 101 to 105, First Floor, Siddhivinayak City Centre, Siddhivinayak Nagar, Shivajinagar, Ratnagiri – 415612	Ratnagiri
332.	Rayagada	1st Floor, Above Bank of India, New Colony, Rayagada, Odisha - 765001	Rayagada
333.	Reengas	1st Floor, Plot No. 149, 150 & 151, Deshnokh Colony, Bharoji Mode, Reengus, Sikar, Rajasthan- 332404	Reengas
334.	Renukoot	14 & 15, Birla Market, Renukoot, Sonebhadra, Uttar Pradesh - 231217	Renukoot
335.	Rewari	2nd Floor, SCO - 5, LIC, Brass Market, Rewari, Haryana - 123 401	Rewari
336.	Rohtak	2nd Floor, Unit no. 2 , Plot#120-121, Bank Square, Delhi Road, Opp. Manya Tourism, Rohtak – 124 001	Rohtak
337.	Roorkee	1st Floor, Plot No. 173, BSM Chowk, NH73, Roorkee, Uttarakhand - 247667	Roorkee
338.	Rudrapur	2nd Floor, SGAD Complex, Nanital Road, Rudrapur, Uttarakhand - 263153	Rudrapur
339.	Sagar	Ground & 1st Floor, Poddar Complex, Opp. Hotel Vardaan, 6 Civil Lines, Sagar, Madhya Pradesh- 470 001	Sagar
340.	Saharanpur	2A/2390, 1st Floor, Mohalla Ram Nagar, Pathanpura, Near - Clock Tower, Dehradun Road, Saharanpur, Uttar Pradesh – 247001	Saharanpur
341.	Salem	Shop Nos 123 to 130, Ground Floor, Kandaswarna Mall, Block-B, Saradha College Road, Fairlands, Salem, Tamil Nadu – 636016	Salem
342.	Sambalpur - Budharaja	2nd Floor, Harichitra Tower, Plot No. – 1792/3923, Holding No. – 568, Unit No. – 5, Near Air Colony, VSS Marg, Sambalpur, Odisha – 768001	Sambalpur
343.	Sangli-1	Office No.1, First floor, Signature building, behind Domino's Pizza, Sangli-Miraj Road, Sangli – 416416	Sangli
344.	Sangli-2	Office No. 302, 3rd Floor, Siddhivinayak House, Above Jana Small Finance Bank, Near Hotel Ambassdor, Sangli - Miraz Road, Sangli, Maharashtra - 416416	Sangli
345.	Sangrur	First Floor, Adjoining HDFC Bank, Gaushala Road, Sangrur, Punjab - 148001	Sangrur
346.	Satara	Unit No.4, 1st Floor, Adarsh Corner, Plot No. 12/Plot No. 3, Village Karanje, Radhika Road, Satara - 415002	Satara

347.	Satara-2	1st Floor, Bethel Villa, 102, Pantacha Gote, Opp. Cosmos Bank, Satara, Maharashtra - 415002	Satara
348.	Satna	"VIDHYA TOWER " 2nd Floor, Bharhut Nagar, Satna, Madhya Pradesh – 485001	Satna
349.	Secunderabad	3rd and 4th Floor, Mayfair Complex, Opp. Hockey Stadium, S. P. Road, Secunderabad, District Hyderabad, Telangana – 500003	Hyderabad
350.	Seoni	1st Floor, Rajyog Palace, In Front of Tilak School, Chindwara Chowk Seoni, Madhya Pradesh -480661	Seoni
351.	Shimla	Sood Complex, Opp. Mela Ram Petrol Pump, Tara Hall, Circular Road, Shimla - 171003	Shimla
352.	Shimoga	1st Floor, Sree Karthik Plaza Durgigudi Main Road, Opp to Lakshmi Galaxy, Shimoga, Karnataka - 577201	Shimoga
353.	Sikar	2nd Floor, HRB Tower, Bajaj Road, Sikar, Rajasthan – 332001	Sikar
354.	Siliguri	1st Floor, Saturn's, Sevoke Road, PO & PS - Siliguri, District - Darjeeling, West Bengal - 734001	Siliguri
355.	Sirsa	2nd Floor, Unit No. 303 & 304, Yash House, Property ID SRS/B14/397/2 & SRS/B14/397/3, Bamala Road, Sirsa, Haryana - 125 055	Sirsa
356.	Sisupalgarh	Plot No. - 348/2308, Indira Housing Board Colony, Lingipur, Sisupalgarh Chhak, Bhubaneswar, Odisha - 751002	Sisupalgarh
357.	Sitamarhi	2nd floor, Methura Complex, Rajopatti, Dumra Road, Sitamarhi – 843302	Sitamarhi
358.	Sivakasi	108/6, 2nd Floor, Raja Complex, Thattumettu Street, Sathur Road, Sivakasi, Tamil Nadu – 626123	Sivakasi
359.	Sojat	2nd Floor, S/O Hira Ram, Chandpole Gate, Sojat City, Pali, Rajasthan- 306104	Sojat
360.	Solan	3rd Floor, Dang Complex, Rajgarh Road, Solan, Himachal Pradesh - 173212	Solan
361.	Solapur-1	Office No. 83/D/1, CTS No. 8336/D/1, First Floor, H. R. Heights, Solapur Railway Lines, Solapur, Maharashtra - 413001	Solapur
362.	Solapur-2	2nd Floor, Beskar Arch, 131, Sidheshwar Peth, Civil Chowk, Solapur, Maharashtra – 413 001	Solapur
363.	Sonipat	Plot No 3, 1st Floor, Karur Vyasa Bank, Teacher Colony, Atlas Road, Sonipat , Haryana, 132103	Sonipat
364.	Sri Ganganagar	2nd Floor, Vidhya Tower, 71, Gaushala Road, E Block, Sri Ganganagar, Rajasthan – 335001	Sri Ganganagar
365.	Srikakulam	6-1-13, Kranti Prime, Chowk ward, Palakonda Road, Above Malabar Gold and Max vision, Srikakulam, Andhra Pradesh-532001	Srikakulam
366.	Sulur	2/29-2, 1st Floor, Trichy Road, Ranganathapuram, Sulur, Coimbatore, Tamil Nadu - 641402	Sulur
367.	Sundargarh	2nd Floor, Amba Tower, Hospital Road, Sundargarh, Odisha – 770001	Sundargarh
368.	Surat - Rockford	1st Floor, Rock ford Business Centre, Udhana Darwaja, Ring Road, Surat-395002	Surat
369.	Surat- Milestone	Milestone Fiesta, Off No. 203 to 211 (3rd Floor, Near TGB Circle, L P Sawani Road, Surat, Gujarat - 395009	Surat
370.	Surendranagar	Shop Nos 117 – 118 – 119 – 120 – 121, 1st Floor, Mega Mall, Main Road, Surendranagar, Gujarat - 363001	Surendranagar
371.	Tenkasi	2nd Floor, PRS Rajis Complex, Kannimaramman Kovil Street, Thenkasi, Tamil Nadu – 627 811	Tenkasi
372.	Thane - Khopat	Unit No. 101 B, 1st Floor, SMC Square, LBS Marg, Next to MSRTC Bus Depot, Khopat, Thane (W) Maharashtra – 400 601	Thane
373.	Thanjavur	1st Floor, PLA Arcade, 5, Trichy Main Road, Thanjavur, Tamil Nadu – 613007	Thanjavur
374.	Theni	402/B4, 2nd Floor, Sha's Towers, Ward No. 29, Subban Street, Theni, Tamil Nadu - 625531	Theni
375.	Thrissur	2nd Floor, Ansari Complex, Kunnankulam Road, West Fort, Thrissur - 680 004, Kerala	Thrissur

376.	Tinsukia	H.No.2304, 1st floor, L.N.Jalan Complex, Kumhar Patty G NB Road, Tinsukia, Assam-786125	Tinsukia
377.	Tiruchengode	2nd Floor, Rathna Tower, No. – 510/5, Katcheri Street, Valaraigate, Velur Road, Tiruchengode, Namakkal, Tamil Nadu – 637211	Tiruchengode
378.	Tiruchirappalli- Thillai Nagar	2nd Floor PLA Towers, C-56, 4th Cross Rd W, Thillai Nagar, Tiruchirappalli, Tamil Nadu - 620018	Tiruchirappalli
379.	Tirunelveli	SRI Kowsighan Complex, No. 24, D, 13, 1st Floor, SN High Road, Sripuram, Tirunelveli, Tamil Nadu - 627001	Tirunelveli
380.	Tirupati	1st Floor, Elite Plaza, D. No. 160, AIR Bypass Road, New Balaji Colony, Tirupati, Andhra Pradesh – 517 501	Tirupati
381.	Tiruppur	Ground Floor, 514, Easwaran Arcade, Palladam Road, Tiruppur, Tamil Nadu – 641604	Tiruppur
382.	Thiruvarur	16A/3, 2nd Floor, East Vadam Pokki Street, Thiruvarur, Tamil Nadu - 610001	Thiruvarur
383.	Tiruvallur	2nd Floor, No. 157, Kakkalur Bye Pass Road, Opp. CSB Bank, TNHB, Tiruvallur, Tamil Nadu– 602001	Tiruvallur
384.	Tiruvannamalai	330/A, Ground Floor, Manimurthy Complex, Polur Main Road, Selva Nagar, Vengikkal, Tiruvannamalai, Tamil Nadu - 606604	Tiruvannamalai
385.	Trichy	1st Floor, Muthiah Tower No. 1, Royal Road, Contonment, Trichy, Tamil Nadu - 620001	Trichy
386.	Trichy - Thiruverumbur	No. B, 01st Floor, Sivagami Building, Navalpet Road, Subramaniapuram, Thiruverumbur, Trichy, Tamil Nadu - 620013	Thiruverumbur
387.	Trivandrum	TC-29/3961-1, 1st Floor, KJK Wellness Centre, Ganapathy Kovil Road, Bakery Junction, Vazhuthacaud, Trivandrum, Kerala - 695034	Trivandrum
388.	Tumkur	1st Floor, Mahalakshmi Central, BH Road, Opposite RTO Office, Ashok Nagar Tumkur, Karnataka – 572103	Tumkur
389.	Tuticorin	7th Ground Floor, Victoria Street, Tuticorin, Tamil Nadu – 628 001	TUTICORIN
390.	Udaipur	1st Floor, Manohar Heights, 16-C, Bank Street, Madhuban, Udaipur, Rajasthan - 313001	Udaipur
391.	Udaipur - 2	2nd Floor, 2, B-C-D, Mahaveer Colony, Ashok Nagar, Shastri Circle, Udaipur, Rajasthan - 313001	Udaipur
392.	Udgir	1st Floor, Sai Sargam, Ambedkar Chowk, Nanded Bidar Road, Udgir, Maharashtra – 413 517	Udgir
393.	Udupi	2nd Floor, Priyadarshani Arcade, No.25/A, Udupi Manipal State Highway, Near City Bus Stand, Udupi - 576101	Udupi
394.	Ujjain	“Narayan Bhavan”, Ground floor, 14, Bhoj Marg, Opp. Old Collector Bungalow, Freeganj, Ujjain, Madhya Pradesh – 456010	Ujjain
395.	Usilampati	Door No. 166, Ward No. 5, Block No. 21, 1st Floor, Theni Main Road, Usilampatti, Tamil Nadu - 625532	Usilampati
396.	Valsad	1st Floor, Mahadev Niwas, Opp. Doctor House, Halar Road, Valsad, Gujarat – 396001	Valsad
397.	Vapi	Shop No 2, 1st Floor, Girnar Khushboo Plaza, GIDC, Vapi, District - Valsad, Gujarat - 396195	Vapi
398.	Varanasi	4th Floor, Kuber A.C Market, D 58/2, Unit No 20, 18, 17, Rathyatra Crossing, Varanasi, Uttar Pradesh - 221010	Varanasi
399.	Vellore	98/3, 3rd Floor, Arni Road, Above More Super Market, Kosapet, Vellore, Tamil Nadu - 632001	Vellore
400.	Vijayapura - Bijapur	1st Floor, Sangama Building, SS Front Road, Opp. Siddeshwara Temple, Vijayapura, Karnataka – 586101	Vijayapura
401.	Vijayawada	3rd Floor, 40-1-52C, MG Road, Patamatalka, Vijayawada, Andhra Pradesh – 520010	Vijayawada
402.	Villupuram	ShopNo 9-C, 2nd Floor, NK, Above Kotak Mahindra Bank, Nehruji Road, West Pandy Road, Viluppuram, Tamil Nadu-605602	Villupuram

403.	Virar	Parikh Commercial Centre, Office No. 301, 302 and 303, Premium Park, Agashi Road, Virar West, Dist. Palghar, Maharashtra-401303	Virar
404.	Viramgam	Shop No. 109 to 111, 1st Floor, Avadh Plaza, Near Avadh City, Opp. ITI College, Viramgam, Gujarat - 382150	Viramgam
405.	Virudhunagar	1st Floor, PR Plaza, No. 102, Katcheri Road, Madurai Main Road, Virudhunagar, Tamil Nadu – 626001	Virudhunagar
406.	Visakhapatnam	5th Floor, Navaratna Trade Center, D. No. 10-4-15/1, Ramnagar, Beside Hotel Meghalaya, Vizag (Visakhapatnam), Andhra Pradesh - 530 003	Visakhapatnam
407.	Vizianagaram	2nd Floor, City Square, Ward No. 5, Door No 5-1-19, Ts No. 628/638/3, M.G. Road, Near State Bank Main Road, Vizianagaram, Andhra Pradesh - 530002	Vizianagaram
408.	Vyara City	Office No 103 B, 103 C & 103 D, 1st Floor, Skyline Building, Above IDBI Bank, Nr. New Bus stand, Station Road, Vyara, Tapi, Gujarat – 394650	Vyara City
409.	Warangal	1-7-1423, 1st Floor SVA Plaza, Near HP Petrol Bunk, Balasamudram, Hanamkonda, Telangana, Andhra Pradesh – 506001	Warangal
410.	Wardha	1st Floor, Vrundavan Building, Gandhi Nagar, Bachelor Rd, Wardha, Maharashtra– 442001	Wardha
411.	Yamunanagar	1st Floor, SCO - 181 -182, Huda Market, Sector -17, Jagadhari, Yamuna Nagar, Haryana - 135001	Yamunanagar
412.	Yavatmal	1st Floor, Shriram Complex, Next to Shriram Temple, near BOI, Tiwari Chowk, Yavatmal, Maharashtra- 445001	Yavatmal
413.	Zirakpur	Unit No.38 A & 39, 1st Floor, CCC Chandigarh City Centre, VIP Road, Block B, Zirakpur, Chandigarh-140603	Zirakpur

**KEY OPERATIONAL AND FINANCIAL PARAMETERS**

(₹ in crore, unless otherwise stated)

Particulars	For the quarter ended June 30, 2024
<b>PROFIT AND LOSS</b>	
Revenue from operations	3,554.70
Other Income	48.91
<b>Total Income</b>	<b>3,603.62</b>
Total Expenses	2,770.70
Net Profit after tax	620.77
Other Comprehensive income	-3.88
Total Comprehensive Income	616.89
Earnings per equity share (Basic)	9.00
Earnings per equity share (Diluted)	9.00
Interest Income	3,383.73
Interest Expense (Finance Cost)	1,894.60
Impairment on Financial Instruments	367.76
Bad debts to Loans	NA
Capital Adequacy Ratio (%)	16.55%

Particulars	As at and for the quarter ended June 30, 2024 (Unaudited)	As at and for the year ended March 31, 2024	As at and for the year ended March 31, 2023	As at and for the year ended March 31, 2022
<b>BALANCE SHEET</b>				
<b>Assets</b>				
Property, Plant and Equipment	95.92	90.85	51.30	18.81
Financial Assets	113,040.88	110,079.02	83,128.49	56,060.27
Non-financial Assets excluding property, plant and equipment	1,065.02	1,041.88	943.03	890.12
<b>Total Assets</b>	<b>114,201.81</b>	<b>1,11,211.76</b>	<b>84,122.82</b>	<b>56,969.20</b>
<b>Liabilities</b>				
<b>Financial Liabilities</b>				
-Derivative financial instruments	125.36	86.73	13.69	77.99
-Trade Payables	476.76	576.88	697.56	242.22
-Debt Securities	31,716.87	30,527.10	23,534.86	15,781.26
-Borrowings (other than Debt Securities)	61,053.91	58,893.03	44,785.97	27,717.17
-Subordinated liabilities	2,959.82	2,872.01	2,449.90	2,487.34
-Other financial liabilities (includes lease liabilities)	1,588.51	2,565.24	885.68	599.24
<b>Non - Financial Liabilities</b>				
-Current tax liabilities (net)	260.14	256.55	136.64	15.13
-Provisions	87.52	79.20	64.64	104.22
-Deferred tax liabilities (net)	-	-	-	-
-Other non - financial liabilities	70.35	111.47	127.66	84.24
<b>Equity (Equity Share capital and Other Equity)</b>	<b>15,862.58</b>	<b>15,243.53</b>	<b>11,426.21</b>	<b>9,860.42</b>
<b>Total Equity and Liabilities</b>	<b>114,201.81</b>	<b>111,211.76</b>	<b>84,122.82</b>	<b>56,969.20</b>
<b>PROFIT AND LOSS</b>				
Revenue from operations	3,554.70	12,702.22	8,236.87	5,784.86
Other Income	48.91	62.22	30.81	12.02
<b>Total Income</b>	<b>3,603.62</b>	<b>12,764.44</b>	<b>8,267.68</b>	<b>5,796.87</b>
Total Expenses	2,770.70	9,777.37	6,177.49	4,309.76
Net Profit after tax	620.77	2,220.86	1,553.76	1,108.33
Other Comprehensive income	-3.88	-14.37	7.2	23.46
Total Comprehensive Income	616.89	2,206.49	1,560.96	1,131.78
Earnings per equity share (Basic)	9.00	33.02	23.47	16.74
Earnings per equity share (Diluted)	9.00	33.01	23.46	16.74

<b>Cash Flow</b>				
Net cash from / (used in) operating activities	-2,284.97	-21,144.28	-23,037.42	-5,002.99
Net cash from / (used in) investing activities	800.58	-1,883.97	-1,869.82	-900.63
Net cash from / (used in) financing activities	3,552.36	22,830.93	24,699.17	4,988.35
Net increase/(decrease) in cash and cash equivalents	2,067.96	-197.32	-208.08	-915.27
Cash and cash equivalents as per Cash Flow Statement as at end of Year	2,258.27	190.31	387.63	595.71
<b>Additional Information</b>				
Net worth <sup>(1)</sup>	15,990.99	15,367.44	11,530.71	9,968.92
Cash and cash equivalents	2,258.27	190.31	387.63	595.71
Loans	107,291.02	105,684.24	80,452.30	54,682.10
Loans (Principal Amount)	106,084.27	104,503.86	79,324.00	53,946.00
Total Debts to Total Assets <sup>(2)</sup>	0.84	0.83	0.84	0.81
Interest Income	3,383.73	12,044.48	7,806.04	5,531.29
Interest Expense (Finance Cost)	1,894.60	6,468.22	3,857.18	2,709.10
Impairment on Financial Instruments	367.76	1,352.43	903.48	653.46
Bad Debts to Loans	NA	NA	NA	NA
% Gross Stage 3 Loans on Loans	2.54%	2.51%	2.60%	3.20%
% Net Stage 3 Loans on Loans	1.30%	1.27%	1.30%	1.80%
Capital Adequacy Ratio (%)	16.55%	16.24%	16.38%	21.77%
Tier I Capital Adequacy Ratio (%)	14.48%	14.10%	13.92%	18.10%
Tier II Capital Adequacy Ratio (%)	2.07%	2.10%	2.50%	3.70%

Notes:

1. Net worth: Total Equity (-) Other Comprehensive Income (-) Capital Reserves.
2. Total debts to total assets is calculated as sum of Debt securities, borrowings (other than debt securities) and Subordinated liabilities divided by total assets.
3. Net Stage 3 Loans on Loans is Gross Stage 3 (Principal) less Expected Credit Loss.



#### A. Details of Share Capital of the Company as on June 30, 2024

The following table lays down details of our authorised, issued, subscribed and paid-up share capital and securities premium account as on June 30, 2024:

(In ₹, except for share data)

Particulars	Amount in (₹)
<b>AUTHORISED SHARE CAPITAL</b>	
127,00,00,000 Equity Shares of face value of ₹10 each	12,70,00,00,000
1,00,00,000 8% compulsorily convertible cumulative preference shares of ₹10 each	10,00,00,000
100,00,00,000 preference shares of face value of ₹10 each	10,00,00,00,000
<b>TOTAL</b>	<b>22,80,00,00,000</b>
<b>ISSUED, SUBSCRIBED AND PAID UP SHARE CAPITAL</b>	
68,93,96,930 Equity Shares of face value of ₹10 each	6,89,39,69,300
<b>TOTAL</b>	<b>6,89,39,69,300</b>
<b>Securities Premium Account</b>	<b>52,10,08,66,602</b>

Note: There will be no change in the capital structure and securities premium account due to the issue and allotment of the Debt securities.

#### a. Details of change in authorised share capital of our company for the preceding three financial years and current financial year as on the date of this GID:

There has been no change in authorised share capital of our Company for the preceding three financial years and current financial year as on the date of this GID.

#### b. Equity Share capital history of our Company for the preceding three financial years and current financial year as on the date of this documents:

Date of Allotment	Number of Equity Shares	Face Value	Premium amount	Issue Price	Consideration (Cash, other than cash, etc.)	Nature of allotment	Cumulative	Remarks
September 26, 2023	1,34,07,220	10	549.4	559.4	Cash	Right Issue	67,55,08,042	Right issue of equity shares which are pari passu interse with the existing equity shares of the Company in all aspects
December 26, 2023	1,38,88,888	10	602	612	Cash	Right Issue	68,93,96,930	Right issue of equity shares which are pari passu interse with the existing equity shares of the Company in all aspects

#### Preference Share capital:

Our Company does not have any preference shares outstanding as on the date of this GID.

#### c. Details of any acquisition or amalgamation with any entity in the preceding one year

Our Company has not completed any acquisition or amalgamation with any entity in the preceding one year prior to the date of this GID. The Board of Directors of the Company had vide a Board resolution passed at its meeting held on March 11, 2024, approved the Scheme of Amalgamation for merger of the Company with its holding company viz. Aditya Birla Capital Limited. The said scheme is inter alia subject to the sanction of National Company Law Tribunal (NCLT), Ahmedabad Bench and receipt of necessary approvals from the Reserve Bank of India, Stock Exchanges and Securities and Exchange Board of India, shareholders / creditors, as may be directed by the NCLT and such other regulatory / statutory authorities, as may be required.

#### d. Details of any reorganization or reconstruction in the preceding one year

Our Company has not made any reorganisation or reconstruction in the preceding one year prior to the date of this GID.

e. Shareholding pattern of our Company as on June 30, 2024, is set forth below

Category (I)	Category of shareholder (II)	Nos. of shareholders (III)	No. of fully paid up equity shares held (IV)	No. of Partly paid-up equity shares held (V)	No. of shares underlying Depository Receipts (VI)	Total nos. shares held (VII) = (IV)+(V) + (VI)	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities (IX)			No. Of Shares Underlying Outstanding convertible securities (X)	No. of Shares Underlying Outstanding Warrants (Xi)	No. Of Shares Underlying Outstanding convertible securities and No. Of Warrants (Xi) (a)	Shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI)= (VII)+(X) As a % of (A+B+C2)	Number of Locked in shares (XII)		Number of Shares pledged or otherwise encumbered (XIII)		Number of equity shares held in dematerialized form (XIV)	Sub-categorization of shares			
								No of Voting Rights (XIV)							Total as a % of (A+B+C)	No. (a)	As a % of total Shares held (b)	No. (a)		As a % of total Shares held (b)	Shareholding (No. of shares) under		
								Class eg: X	Class eg: y	Total											Sub-category (i)	Sub-category (ii)	Sub-category (iii)
(A)	Promoter & Promoter Group	1	68,93,96,880	-	-	68,93,96,880	100.00	-	-	-	-	-	-	-	-	-	-	68,93,96,880	-	-	-		
(B)	Public	14	50	-	-	50	-	-	-	-	-	-	-	-	-	-	-	50	-	-	-		
(C)	Non Promoter- Non Public	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(C1)	Shares underlying DRs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(C2)	Shares held by Employee Trusts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	<b>Total</b>	15 (50 shares held by 14 nominee)	68,93,96,930	-	-	68,93,96,930	100.00	-	-	-	-	-	-	-	-	-	-	68,93,96,930	-	-	-		



Sr.	Category & Name of the Shareholders (I)	Nos. of shareholders (III)	No. of fully paid up equity shares held (IV)	No. of Partly paid up equity shares held (V)	No. of shares underlying Depository Receipts (VI)	Total nos. shares held (VII) = (IV)+(V)+(VI)	Shareholding as a % of total no. of shares (calculate as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities (IX)			No. of Shares Underlying Outstanding convertible securities (X)	No. of Shares Underlying Outstanding Warrants (Xi)	No. of Shares Underlying Outstanding convertible securities and No. of Warrants (Xi) (a)	Shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI) = (VII)+(X) As a % of (A+B+C2)	Number of Locked in shares (XII)		Number of Shares pledged or otherwise encumbered (XIII)		Number of equity shares held in dematerialized form (XIV)	Sub-categorization of shares				
								No of Voting (XIV) Rights		Total as a % of Voting rights					No. of Shares Underlying Outstanding Warrants (Xi)	No. (a)	s a % of total Shares held (b)	o. (a)		As a % of total Shares held (b)	Shareholding (No. of shares) under	Sub-category (i)	Sub-category (ii)	Sub-category (iii)
								Class eg: X	Class eg: y															
a)	Individuals/Hindu undivided Family	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b)	Central Government/ State Government(s)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d)	Any Other (Body Corporate)	1	68,93,96,880	-	-	68,93,96,880	100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	68,93,96,880
<b>Sub-Total (A)(1)</b>		<b>1</b>	<b>68,93,96,880</b>	<b>-</b>	<b>-</b>	<b>68,93,96,880</b>	<b>100.00</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>68,93,96,880</b>
2)	<b>Foreign</b>																							
a)	Individuals (Non-Resident Individuals/ Foreign Individuals)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b)	Government	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c)	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Sr.	Category & Name of the Shareholders (I)	Nos. of shareholders (III)	No. of fully paid up equity shares held (IV)	No. of Partly paid up equity shares held (V)	No. of shares under Depository Receipts (VI)	Total nos. shares held (VII) = (IV)+(V)+(VI)	Shareholding as a % of total no. of shares (calculate as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities (IX)			No. of Shares Underlying Outstanding convertible securities (X)	No. of Shares Underlying Outstanding Warrants (Xi)	No. of Shares Underlying Outstanding convertible securities and No. of Warrants (Xi) (a)	Shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI) = (VII)+(X) As a % of (A+B+C2)	Number of Locked in shares (XII)		Number of Shares pledged or otherwise encumbered (XIII)		Number of equity shares held in dematerialized form (XIV)	Sub-categorization of shares					
								No of Voting (XIV) Rights							Total as a % of Voting rights	No. of total Shares held (b)	As a % of total Shares held (b)	Sub-category (i)		Sub-category (ii)	Sub-category (iii)				
								Class eg: X	Classes eg: y	Total															
(d)	Foreign Portfolio Investor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(e)	Any Other (specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Sub-Total (A)(2)</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Shareholding of Promoter and Promoter Group (A)=(A)(1)+(A)(2)</b>		1	68,93,96,880	-	-	68,93,96,880	100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	68,93,96,880

Shareholding pattern of public Shareholders, as on June 30, 2024, is set forth below.

Sr.	Category & Name of the Shareholders (I)	PAN (II)	Nos. of shareholders (III)	No. of fully paid up equity shares held (IV)	No. of Partly paid-up equity shares held (V)	No. of shares underlying Depository Receipts (VI)	Total nos. shares held = (IV)+(V)+(VI) (VII)	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII)	As a % of (A+B+C2) (IX)	Number of Voting Rights held in each class of securities (IX)			No. of Shares Underlying Outstanding convertible securities and Warrants (Xi) (a)	Shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI)= (VII)+(X) As a % of (A+B+C2)	Number of Locked in shares (XII)		Number of Shares pledged or otherwise encumbered (XIII)		Number of equity shares held in dematerialized form (XIV)	Sub-categorization of shares				
										No of Voting Rights (XIV)		Total as a % of Total Voting rights			No.	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)		Shareholding (No. of shares) under				
										Class	Category									Total	Sub-category (i)	Sub-category (ii)	Sub-category (iii)	
(1)	<b>Institutions (Domestic)</b>																							
a)	Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b)	Venture Capital Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c)	Alternate Investment Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d)	Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e)	Insurance Companies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
f)	Provident Funds/ Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
g)	Asset reconstruction companies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
h)	Sovereign Wealth Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Sr.	Category & Name of the Shareholders (I)	P A N (II)	Nos. of shareholders (III)	No. of fully paid up equity shares held (IV)	No. of Partly paid-up equity shares held (V)	No. of shares underlying Depository Receipts (VI)	Total nos. shares held = (IV)+(V)+(VI)	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities (IX)			No. of Shares Underlying Outstanding convertible securities and Warrants (Xi) (a)	Shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI)= (VII)+(X) As a % of (A+B+C2)	Number of Locked in shares (XII)		Number of Shares pledged or otherwise encumbered (XIII)		Number of equity shares held in dematerialized form (XIV)	Sub-categorization of shares		
									No of Voting (XIV) Rights		Total as a % of Total Voting rights			No.	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)		Shareholding (No. of shares) under		
									Class	Category									Total	Sub-category (i)	Sub-category (ii)
i)	NBFCs registered with RBI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
j)	Other Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
k)	Any Other (specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Sub-Total (B)(1)</b>			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(2)	<b>Institutions (Foreign)</b>																				
a)	Foreign Direct Investment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b)	Foreign Venture Capital Investors	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c)	Sovereign Wealth Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d)	Foreign Portfolio Investors Category I	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Sr.	Category & Name of the Shareholders (I)	P A N ( I I )	Nos. of shareholders (III)	No. of fully paid up equity shares held (IV)	No. of Partly paid-up equity shares held (V)	No. of shares underlying Depository Receipts (VI)	Total nos. shares held (VII) = (IV)+(V)+(VI)	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities (IX)			No. of Shares Underlying Outstanding convertible securities and Warrants (Xi) (a)	Shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI)= (VII)+(X) As a % of (A+B+C2)	Number of Locked in shares (XII)		Number of Shares pledged or otherwise encumbered (XIII)		Number of equity shares held in dematerialized form (XIV)	Sub-categorization of shares			
									No of Voting (XIV) Rights		Total as a % of Total Voting rights			No.	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)		Shareholding (No. of shares) under			
									Class	Class									Total	Sub-categorization (i)	Sub-categorization (ii)	Sub-categorization (iii)
(e)	Foreign Portfolio Investors Category II	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
f)	Overseas Depositories (holding DRs) (balancing figure)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(3)	<b>Any Other (specify)</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub-Total (B)(2)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(3)	<b>Central Government / State Government(s)</b>																					
a)	Central Government / President of India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b)	State Government / Governor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c)	Shareholding by Companies or Bodies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



Sr.	Category & Name of the Shareholders (I)	P A N (II)	Nos. of shareholders (III)	No. of fully paid up equity shares held (IV)	No. of Partly paid-up equity shares held (V)	No. of shares underlying Depository Receipts (VI)	Total nos. shares held (VII) = (IV)+(V)+(VI)	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities (IX)			No. of Shares Underlying Outstanding convertible securities and No. of Warrants (Xi) (a)	Shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI)= (VII)+(X) As a % of (A+B+C2)	Number of Locked in shares (XII)		Number of Shares pledged or otherwise encumbered (XIII)		Number of equity shares held in dematerialized form (XIV)	Sub-categorization of shares			
									No of Voting (XIV) Rights					Total as a % of Total Voting rights	No.	As a % of total Shares held (b)	No. (a)		As a % of total Shares held (b)	Shareholding (No. of shares) under		
									Class	Category	Total									Sub-categorization	Sub-categorization	Sub-categorization
	Corporate where Central / State Government is a promoter																					
	<b>Sub-Total (B)(3)</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4)	<b>Non-institutions</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
a)	Associate companies / Subsidiaries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
b)	Directors and their relatives (excluding independent directors and nominee directors)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
c)	Key Managerial Personnel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Sr.	Category & Name of the Shareholders (I)	P A N ( I I )	Nos. of shareholders (III)	No. of fully paid up equity shares held (IV)	No. of Partly paid-up equity shares held (V)	No. of shares underlying Depository Receipts (VI)	Total nos. shares held (VII) = (IV)+(V)+(VI)	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities (IX)			No. of Shares Underlying Outstanding convertible securities and No. of Warrants (Xi) (a)	Shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI)= (VII)+(X) As a % of (A+B+C2)	Number of Locked in shares (XII)		Number of Shares pledged or otherwise encumbered (XIII)		Number of equity shares held in dematerialized form (XIV)	Sub-categorization of shares			
									No of Voting (XIV) Rights		Total as a % of Total Voting rights			No.	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)		Shareholding (No. of shares) under			
									Class	Category									Total	Sub-category (i)	Sub-category (ii)	Sub-category (iii)
d)	Relatives of promoters (other than 'immediate relatives' of promoters disclosed under 'Promoter and Promoter Group' category)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e)	Trusts where any person belonging to 'Promoter and Promoter Group' category is 'trustee', 'beneficiary', or 'author of the trust'	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Sr.	Category & Name of the Shareholders (I)	P A N ( I I )	Nos. of shareholders (III)	No. of fully paid up equity shares held (IV)	No. of Partly paid-up equity shares held (V)	No. of shares underlying Depository Receipts (VI)	Total nos. shares held (VII) = (IV)+(V)+(VI)	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities (IX)			No. of Shares Underlying Outstanding convertible securities and No. of Warrants (Xi) (a)	Shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI)= (VII)+(X) As a % of (A+B+C2)	Number of Locked in shares (XII)		Number of Shares pledged or otherwise encumbered (XIII)		Number of equity shares held in dematerialized form (XIV)	Sub-categorization of shares			
									No of Voting (XIV) Rights		Total as a % of Total Voting rights			No.	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)		Shareholding (No. of shares) under			
									Class	Category									Total	Sub-category (i)	Sub-category (ii)	Sub-category (iii)
f)	Investor Education and Protection Fund (IEPF)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
g)	Resident Individuals holding nominal share capital up to Rs. 2 lakhs	-	14	50	-	-	50	-	-	-	-	-	-	-	-	-	-	50	-	-	-	-
h)	Resident Individuals holding nominal share capital in excess of Rs. 2 lakhs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i)	Non Resident Indians (NRIs)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
j)	Foreign Nationals	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Sr.	Category & Name of the Shareholders (I)	P A N (II)	Nos. of shareholders (III)	No. of fully paid up equity shares held (IV)	No. of Partly paid-up equity shares held (V)	No. of shares underlying Depository Receipts (VI)	Total nos. shares held (VII) = (IV)+(V)+(VI)	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities (IX)			No. of Shares Underlying Outstanding convertible securities and Warrants (Xi) (a)	Shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI)= (VII)+(X) As a % of (A+B+C2)	Number of Locked in shares (XII)		Number of Shares pledged or otherwise encumbered (XIII)		Number of equity shares held in dematerialized form (XIV)	Sub-categorization of shares		
									No of Voting (XIV) Rights		Total as a % of Total Voting rights			No.	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)		Shareholding (No. of shares) under		
									Class	Category									Total	Sub-category (i)	Sub-category (ii)
(k)	Foreign Companies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(l)	Bodies Corporate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(m)	Any Other (specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Sub-Total (B)(4)</b>				14	50	-	-	50	0.00	-	-	-	-	-	-	-	-	50	-	-	-
<b>Total Public Shareholding (B)=(B)(1)+(B)(2)+(B)(3)+(B)(4)</b>			-	14	50	-	-	50	0.00	-	-	-	-	-	-	-	-	50	-	-	-

Shareholding pattern of non-Promoter non-public Shareholders, as on June 30, 2024, is set forth below.

Sr.	Category & Name of the Shareholders (I)	P A N	Nos. Of shareholder s (III)	No. of fully paid up equity shares held (IV)	No. of Partly paid up equity shares held (V)	No. of shares underlying Depository Receipts (VI)	Total nos. shares held (VII) = (IV)+(V)+(VI)	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities (IX)			No. of Shares Underlying Outstanding convertible securities and No. of Warrants (Xi) (a)	Shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI)= (VII)+(X) As a % of (A+B+C2)	Number of Locked in shares (XII)		Number of Shares pledged or otherwise encumbered (XIII)		Number of equity shares held in dematerialized form (XIV)	Sub-categorization of shares		
									No of Voting Rights (XIV)		Total as a % of Total Voting rights			N	As a % of total Shares held (b)	N	As a % of total Shares held (b)		Shareholding (No. of shares) under		
									Cl as s : X	Cl as s : y									To tal	( i )	( i )
(1)	Custodian/DR Holder - Name of DR Holders (If Available)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(2)	Employee Benefit Trust / Employee Welfare Trust under SEBI (Share Based Employee Benefits and Sweat Equity) Regulations, 2021		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Non- Promoter Non-Public Shareholding (C)= (C)(1)+(C)(2)</b>				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total (A+B+C2)</b>			-	15 (50 shares held by 14 nominee shareholders)	68,93,96,930	-	-	68,93,96,930	100.0	-	-	-	-	-	-	-	-	68,93,96,930	-	-	-
<b>Total (A+B+C)</b>				15 (50 shares held by 14 nominee shareholders)	68,93,96,930	-	-	68,93,96,930	100.0	-	-	-	-	-	-	-	-	68,93,96,930	-	-	-

f. List of top ten holders of Equity Shares as on June 30, 2024

Sr. No	Name of the Shareholder	Total number of Equity Shares	Number of Equity Shares held in dematerialized form	Total shareholding as a % of total number of Equity Shares
	Aditya Birla Capital Limited	68,93,96,880	68,93,96,880	100
	Manoj Shah*	10	10	Negligible
	Murlidhar Raut*	10	10	Negligible
	Pinky Mehta*	4	4	Negligible
	Vijay Deshwal*	4	4	Negligible
	Subhro Bhaduri*	4	4	Negligible
	Anunay Shrivastava*	4	4	Negligible
	Mukesh Malik*	4	4	Negligible
	Lalit Vermani*	4	4	Negligible
	Other shareholders#	6	6	Negligible
	Total	68,93,96,930	68,93,96,930	100

\* Nominees of Aditya Birla Capital Limited.

# Includes other nominees of Aditya Birla Capital Limited, namely, Deepak Tripathi, Goverdhan Gupta, Bhadresh Khichi, Dinesh Jain, Gopal Pamnani and RC Sharma, who hold one Equity Share each.

B. Following details regarding the directors of the Company

i. Details of the Current Directors of the Company as on date

S. No.	Name, Designation, Nationality and DIN	Age	Address	Date of Appointment	Details of other Directorship
1.	<b>Rakesh Singh</b> <i>Designation:</i> Managing Director and Chief Executive Officer <i>Nationality:</i> Indian <i>DIN:</i> 07006067	57	C-3501, 35 <sup>th</sup> Floor, Lodha Bellissimo, N.M Joshi Marg, Lower Parel, Mumbai 400 011	July 23, 2019	Nil
2.	<b>Vishakha Mulye</b> <i>Designation:</i> Non-Executive Director <i>Nationality:</i> Indian <i>DIN:</i> 00203578	55	A-303 Atria, Akruti Niharika Complex, Andheri East, Mumbai 400 069	October 21, 2022	<ul style="list-style-type: none"> <li>• Aditya Birla Capital Foundation</li> <li>• Aditya Birla Health Insurance Co. Limited</li> <li>• Aditya Birla Housing Finance Limited</li> <li>• Aditya Birla Management Corporation Private Limited</li> <li>• Aditya Birla Sun Life AMC Limited</li> <li>• Aditya Birla Sun Life Insurance Company Limited</li> <li>• NPCI International Payments Limited</li> </ul>
3.	<b>Subhash Chandra Bhargava</b> <i>Designation:</i> Independent Director <i>Nationality:</i> Indian <i>DIN:</i> 00020021	79	3302, Tower 5, Crescent Bay, Jerbai Wadia Road, Bhoiwada, Mumbai 400 012	January 25, 2019	<ul style="list-style-type: none"> <li>• Aditya Birla Capital Limited</li> <li>• Aditya Birla Sun Life Pension Management Limited</li> <li>• OTC Exchange of India</li> <li>• ABRel Century Energy Limited</li> <li>• Palace Solar Energy Private Limited</li> <li>• Aditya Birla Renewables Subsidiary Limited</li> <li>• Aditya Birla Renewables Solar Limited</li> <li>• Aditya Birla Renewables Energy Limited</li> </ul>
4.	<b>Nagesh Pinge</b> <i>Designation:</i> Independent Director	65	B-403, Rajkamal CHS, Subhash Road, Near Parle Mahila Sangh School, Vile Parle East, Mumbai 400 057	March 9, 2023	<ul style="list-style-type: none"> <li>• Aditya Birla Sun Life Insurance Company Limited</li> <li>• Arvind Fashions Limited</li> <li>• Automobile Corporation of Goa Limited</li> </ul>

S. No.	Name, Designation, Nationality and DIN	Age	Address	Date of Appointment	Details of other Directorship
	<b>Nationality:</b> India <b>DIN:</b> 00062900				<ul style="list-style-type: none"> <li>Goa Carbon Limited</li> <li>Hero Housing Finance Limited</li> <li>Utkarsh Small Finance Bank Limited</li> <li>Whiteoak Capital Trustee Limited</li> <li>Arvind Limited</li> </ul>
5.	<b>Rajat Jain</b> <b>Designation:</b> Independent Director <b>Nationality:</b> Indian <b>DIN:</b> 00046053	60	B6/806, Sahara Grace, MG Road, Gurgaon 122 002	March 9, 2023	<ul style="list-style-type: none"> <li>Fino Payments Bank Limited</li> <li>Mahindra Holidays and Resorts India Limited</li> <li>Padup Ventures Private Limited</li> <li>Sanderson Solutions International (India) Private Limited</li> </ul>
6.	<b>Sunil Srivastav</b> <b>Designation:</b> Independent Director (Additional Director) <b>Nationality:</b> Indian <b>DIN:</b> 00237561	65	Flat No-1903, Tower-A Raheja, Ridgewood, Shree Ram Mandir Road, Goregaon East, Mumbai Suburban, Mumbai-400063	November 1, 2023	<ul style="list-style-type: none"> <li>SIS Limited</li> <li>KLJ Plasticizers Limited</li> <li>Summit Digitel Infrastructure Limited</li> <li>Nippon Life India AIF Management Limited</li> <li>Data Link Investment Managers Private Limited</li> <li>Srei Infrastructure Finance Limited</li> </ul>

None of the Directors' names are wilful defaulters or appearing in the CIBIL suit filed cases.

#### Profile of Board of Directors

##### ➤ MS. VISHAKHA MULYE

Age: 55 Years; Qualification: B.Com, Chartered Accountant

Ms. Vishakha Mulye is the Non-Executive Director of our Company. She is the Chief Executive Officer of Aditya Birla Capital Limited. She has previously served as the executive director and group chief financial officer and treasury management of ICICI Bank Limited, managing director and chief executive officer of ICICI Venture Funds Management Company Limited and executive director of ICICI Lombard General Insurance Company Limited. She has been a member of the Aspen Global Leadership Network. She has been listed as one of Fortune India's 50 Most Powerful Women in Business, 2021 and 2022 and Business Today's Most Powerful Women in Business. She was conferred with an award for Excellence in Finance in a Large Corporate, at the India CFO Award, 2006 and the GR8! Women Award, 2012 and has also been honoured with the Lokmat Mukta Sanman, 2019. She is a qualified chartered accountant.

##### ➤ MR. RAKESH SINGH

Age: 57 Years; Qualifications: Post-Graduation in International Relations from University of Lucknow, Advance Management Program from Harvard Business School & Executive Program in Business management from Indian Institute of Management, Calcutta

Mr. Rakesh Singh is the Chief Executive Office of our Company since July 2011 and the Managing Director and Chief Executive Officer of our Company since July 2019. He holds a masters of arts from University of Lucknow, advance management program and leadership and corporate accountability – India programme from Harvard Business School and executive program in business management from Indian Institute of Management, Calcutta. He has more than 25 years of experience in the financial services industry across banking and non-banking financial institutions. He was previously associated with Standard Chartered Bank for over 14 years. His last role with Standard Chartered Bank was as General Manager, SME.

##### ➤ MR. SUBHASH CHANDRA BHARGAVA

Age: 79 Years; Qualifications: Qualified Chartered Accountant.

Mr. Subhash Chandra Bhargava is the Independent Director of our Company. He was the executive director of the investment department of Life Insurance Corporation of India. He has previously served on the boards of companies including Mahindra Two Wheelers Limited, Mahindra Trucks and Buses Limited (now amalgamated), UTI Asset Management Company Limited, UTI Retirement Solutions Limited,

A K Capital Services Limited and Escorts Kubota Limited. He is presently the chairman of OTC Exchange of India, and serves on the board of several companies, including ABCL and Aditya Birla Renewables Energy Limited. He holds a bachelor's degree in commerce from the University of Delhi and is a qualified chartered accountant.

➤ **MR. NAGESH PINGE**

Age: 65 Years; Qualification: Chartered Accountant and Law Graduate from India & completed Executive Education Program from The Stephen M Ross School of Business of the University of Michigan, USA.

Mr. Nagesh Pinge is the Independent Director of our Company. He holds a bachelors of commerce and bachelors of law from University of Mumbai, and is also a chartered accountant. He retired from Tata Motors Limited in November 2016 as "Vice President (Internal Audit)". Prior to that he was Chief Executive - Internal Audit of Reliance Retail Limited and President (internal Audit) of JSW Energy Limited. He has authored a technical guidance note on "Risk based Internal Audit in Banks" being published by the Institute of Chartered Accountants of India.

➤ **MR. RAJAT KUMAR JAIN**

Age: 60 Years; Qualification: PGDBM from IIM-Ahmedabad BTech (Electrical Engineering) from IIT, Delhi

Mr. Rajat Kumar Jain is the Independent Director of our Company. He holds a bachelors in technology from Indian Institute of Technology, Delhi and a post graduate diploma from Indian Institute of Management, Ahmedabad. He is a Founder and Director of Pad Up Ventures Private Limited. He is now a non-executive director on several boards and advisory boards including Fino Payments Bank Limited, Droom Technologies Limited, Intelligent Resource Services Private Limited, among others. He is a Trustee on the Braj Foundation and an Advisor to the E&H Foundation.

➤ **MR. SUNIL SRIVASTAV**

Age: 65 Years; Qualification: Bachelor's Degree in Science from Delhi University and Masters degree in Management studies from Faculty of Management Studies (FMS), Banaras Hindu University. Certified Associate of Indian Institute of Bankers.

Mr. Sunil Srivastav retired as Deputy MD of Corporate Banking with SBI in March 2018 and has over 40 years of rich experience in Credit Risk, Project Finance, Corporate Finance, International Banking, Investment Banking, Corporate Strategy, National/elite Banking, Corporate Banking and Digital & Retail Banking with varied experience across geographies in India & abroad, having been a part of various cycles in the development of the Indian economy. Mr. Srivastav was a keen analyst and commentator on developments in the field of Corporate Finance and Banking.

Post retirement in April 2018, Mr. Srivastav has been engaged as a Senior Advisor (Part time) with Edelweiss Group till March 2023, Vedanta India (till March 2022), and as a senior advisor with The World Bank - Energy and Extractives program in India. Mr. Srivastav had previously served on the Boards of Gillanders Arbuthnot Ltd., SBICAP Trustee and Custodial Services, West Bengal Financial Development Corp., National Payments Corporation of India and Member Global Advisory Board of Master Card, to name a few. He also has a deep understanding of the NBFC Sector, gained while heading the Corporate Banking function of the SBI.

ii. **Changes in our Directors of our Company during the preceding three financial years and current financial year**

The changes in our Board of Directors of our Company in the preceding three financial years and current financial year are as follows:

Name, Designation and DIN	Date of Appointment/re-appointment	Date if Cessation, if applicable	Date of Resignation, if applicable	Remarks
<b>Bishwanath Puranmalka</b> Designation: Director DIN: 00007432	-	-	January 14, 2021	Resignation
<b>Baldev Raj Gupta</b> Designation: Independent Director DIN: 00020066	-	-	July 27, 2021	Expiry of Term
<b>Kamlesh Rao</b> Designation: Non-Executive Director DIN: 07665616	August 16, 2021 <sup>1</sup>	-		Appointment
<b>Ajay Srinivasan</b> Designation: Director DIN: 00121181	-	-	August 3, 2022	Resignation
<b>Vishakha Mulye</b> Designation: Non-Executive Director	October 21, 2022 <sup>2</sup>	-	-	Appointment



Name, Designation and DIN	Date of Appointment/re-appointment	Date if Cessation, if applicable	Date of Resignation, if applicable	Remarks
<b>DIN:</b> 00203578				
<b>Nagesh Pinge</b> Designation: Independent Director <b>DIN:</b> 00062900	March 9, 2023 <sup>3</sup>	-	-	Appointment
<b>Rajat Jain</b> Designation: Independent Director <b>DIN:</b> 00046053	March 9, 2023 <sup>4</sup>	-	-	Appointment
<b>Ashwani Puri</b> Designation: Independent Director <b>DIN:</b> 00160662	-	-	March 8, 2023	Expiry of Term
<b>Darius Kakalia</b> Designation: Independent Director <b>DIN:</b> 00029159	-	-	March 8, 2023	Expiry of Term
<b>Jitender Balakrishnan</b> Designation: Independent Director <b>DIN:</b> 00028320	-	-	March 8, 2023	Expiry of Term
<b>Alka Bharucha</b> Designation: Independent Director <b>DIN:</b> 00114067	-	-	August 27, 2023	Expiry of Term
<b>Kamlesh Rao</b> Designation: Non-Executive Director <b>DIN:</b> 07665616	-	-	August 29, 2023	Resignation
<b>Sunil Srivastav</b> Designation: Independent Director <b>DIN:</b> 00237561	November 1, 2023 <sup>5</sup>	-	-	Appointment
<b>Rakesh Singh</b> Designation: Managing Director & CEO <b>DIN:</b> 00237561	July 23, 2024 <sup>6</sup>	-	-	Re-appointment

1. Appointed pursuant to Board Resolution dated February 4, 2021 and regularized pursuant to a resolution passed by our Shareholders on August 16, 2021.
2. Appointed pursuant to Board Resolution dated October 15, 2022 and regularized pursuant to a resolution passed by our Shareholders on November 7, 2022. She was appointed with effect from October 21, 2022.
3. Appointed pursuant to Board Resolution dated January 31, 2023 and regularized pursuant to a special resolution passed by our Shareholders on March 3, 2023. He was appointed with effect from March 9, 2023.
4. Appointed pursuant to Board Resolution dated January 31, 2023 and regularized pursuant to a special resolution passed by our Shareholders on March 3, 2023. He was appointed with effect from March 9, 2023.
5. Appointed pursuant to Board Resolution dated November 1, 2023 and regularized pursuant to a special resolution passed by our Shareholders on December 13, 2023. He was appointed with effect from November 1, 2023
6. Re-appointed pursuant to Board Resolution dated June 12, 2024. He was appointed with effect from July 23, 2024

iii. Details of directors' remuneration, and such particulars of the nature and extent of their interests in the Issuer (during the current year and preceding three financial years):

#### Relationship between our Directors

None of our Directors are related to each other.

#### Remuneration and terms of employment of our Directors

##### Managing Director and Chief Executive Officer

**Rakesh Singh** was appointed for a period of 5 years with effect from July 23, 2019 as the Managing Director and CEO of the Company pursuant to the approval of the Board dated July 23, 2019, and approval of the shareholders dated July 10, 2020. He was re-appointed for a period of 3 years with effect from July 23, 2024 as the Managing Director and CEO of the Company pursuant to the approval of the Board dated June 12, 2024 subject to approval of the shareholders of the Company.

The details of remuneration payable to Rakesh Singh pursuant to the approval of the board dated June 12, 2024 and further revised pursuant to the approval of the board dated July 10, 2024, effective from July 23, 2024:

Remuneration:

1. Fixed salary: ₹5.53 Crore per annum;
2. Annual incentive pay-out including discretionary, as per Policy of the Company; and such other incentives and perquisites as decided by the Board

*Non-Executive Director*

**Vishakha Mulye** was appointed with effect from October 21, 2022 as the additional director (non-executive non-independent) of the Company by a circular resolution of the Board dated October 15, 2022. She was appointed as the Non-executive Director of our Company with effect from October 21, 2022, pursuant to the shareholders meeting held on November 7, 2022 and is liable to retire by rotation.

**Remuneration of our Directors**

No remuneration is paid to the Non-Executive Director of our Company. However, the Independent Directors of our Company are entitled to receive a sitting fee of ₹100,000 for attending each meeting of our Board, a sitting fee of ₹75,000 for attending each meeting of the audit committee and a sitting fee of ₹50,000 for attending each meeting of any other committee.

The following table sets forth the remuneration (including sitting fees, commission and perquisites) paid by our Company since Financial Year 2022 to the current Financial year 2025 to our Directors:

Sr. No.	Name of Director	For FY 2022	For FY 2023	For FY24	For FY25 – Upto June 30, 2024
1.	Rakesh Singh*	9,34,56,505	14,32,83,038	9,31,91,875	1,00,65,675
2.	Darius Kakalia	18,25,000	15,00,000	-	-
3.	Jitender Balakrishnan	14,00,000	12,50,000	-	-
4.	Ashwani Puri	14,75,000	11,00,000	-	-
5.	Alka Bharucha	11,50,000	10,25,000	6,00,000	-
6.	Baldev Raj Gupta	2,50,000	-	-	-
7.	Subhash Chandra Bhargava	10,00,000	12,75,000	18,00,000	6,00,000
8.	Nagesh Pinge	-	1,75,000	13,00,000	5,00,000
9.	Rajat Jain	-	1,00,000	11,50,000	4,00,000
10.	Mr. Sunil Srivastav	-	-	2,00,000	2,50,000

\* Managerial remuneration excludes provision for gratuity, pension and the compensated absences, since it is provided on actuarial basis for the Company as a whole and includes director sitting fees. The above numbers are in the nature of short term employee benefits as per Ind AS 24.

**Shareholding of our Directors in our Company**

As on March 31, 2024, except as stated below, none of the Directors hold any Equity Shares, qualification shares or any outstanding options in our Company:

Name of the Director	ESOPs granted
Rakesh Singh	2,84,742

**Shareholdings of Directors in Subsidiaries and associate companies, including details of qualification shares held by Directors as on the date of this document**

Our Company does not have any subsidiaries or associate companies as defined under Companies Act, 2013, as of the date of this document.

**Debentures/Subordinated Debt holding of our Directors**

As on the date of this GID, none of our Directors hold debentures or subordinated debt issued by our Company.

**Appointment of any relatives of Directors to an Office or place of profit of Company, subsidiaries or associate companies during the preceding three financial years and as on date of this GID.**

None of our Directors' relatives have been appointed to an office or place of profit of our Company. Further, our Company does not have any subsidiary or associate company.

**Key Managerial Personnel of our Company**

The details of our Key Managerial Personnel, as on the date of this GID, are set out below:

- (a) Rakesh Singh (*Managing Director and Chief Executive Officer*)
- (b) Tushar Shah (*CEO-Project and Structured Finance Group*)
- (c) Pradeep Agrawal (*Chief Financial Officer*)
- (d) Ankur Shah (*Company Secretary*)

#### **Details of Promoters of the Company**

Our Promoter was originally incorporated on October 15, 2007 under the Companies Act, 1956 as 'Aditya Birla Financial Services Private Limited' with the Registrar of Companies, Maharashtra at Mumbai. The registered office of the Company was changed from the state of Maharashtra to the State of Gujarat i.e. under the jurisdiction of the Registrar of Companies, Ahmedabad, Gujarat with effect from December 15, 2019. The Promoter was converted from a private limited company to a public limited company and thereafter the name of the Promoter was changed from 'Aditya Birla Financial Services Private Limited' to 'Aditya Birla Financial Services Limited' with effect from December 04, 2014. The name of our Promoter was further changed to its present name 'Aditya Birla Capital Limited' (ABCL) and a fresh certificate of incorporation was issued by the Registrar of Companies, Ahmedabad on June 21, 2017.

The Promoter has been registered with the RBI as a Non-Banking Finance Company- Non-Deposit taking- Systemically Important Core Investment Company (CIC-ND-SI) vide a certificate of registration dated October 16, 2015. As per this certificate of registration, ABCL has been permitted to carry on the business of CIC-ND-SI and has to abide by all the instructions by the RBI on CIC-ND-SI as collated in Master Direction – Core Investment Companies (Reserve Bank) Directions, 2016 vide circular no. DNBR. PD.003/03.10.119/2016-17 dated August 25, 2016 and the instructions issued thereafter. Under this certificate of registration, RBI has provided the following disclaimer:

- (a) Reserve Bank of India does not accept any responsibility or guarantee about the present position as to the financial soundness of the Company or for the correctness of any of the statements or representations made or opinions expressed by the Company and for discharge of liability by the Company.
- (b) Neither is there any provision in law to keep, nor does the Company keep any part of the deposits with the Reserve Bank and by issuing the certificate of registration to the Company, the Reserve Bank neither accepts any responsibility nor guarantee for the payment of the deposit amount to any depositor.

The Board of Directors of ABCL at its Meeting held on August 11, 2016 approved a Composite Scheme of Arrangement between (erstwhile) Aditya Birla Nuvo Limited ("ABNL"), Grasim Industries Limited ("Grasim") and Aditya Birla Capital Limited (Formerly known as Aditya Birla Financial Services Limited) and their respective Shareholders and Creditors ("the Composite Scheme"). The Hon'ble National Company Law Tribunal, Bench at Ahmedabad sanctioned the Composite Scheme on June 01, 2017 and the certified true copy of the Scheme as received on June 07, 2017 was filed with the Registrar of Companies (ROC) on July 04, 2017, being the effective date. The Demerger Committee of Aditya Birla Capital Limited fixed July 20, 2017 as the record date for allotment of Equity Shares as per the Share Entitlement ratio pursuant to the Composite Scheme. The Equity Shares of Aditya Birla Capital Limited were allotted to each eligible Shareholder of Grasim Industries Limited, whose names were recorded in the register of Members of Grasim as on the record date i.e. July 20, 2017 was made on August 14, 2017, as per the Share Entitlement ratio pursuant to the Composite Scheme.

The Equity Shares of our Promoter are listed on BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE") (BSE and NSE shall together be collectively hereinafter referred to as "the Indian Stock Exchanges") and were admitted to trading on the Indian Stock Exchanges with effect from September 01, 2017. The Global Depository Shares ("GDSs") issued pursuant to the Composite Scheme were listed on the official list of the Luxembourg Stock Exchange ("LSE") and admitted to trading on the Euro MTF market of LSE with effect from October 11, 2017.

Our Promoter is the holding company of various companies having presence across several business sectors including NBFC, asset management, life insurance, health insurance and wellness, housing finance, private equity, general insurance broking, wealth management, broking, online personal finance management, pension fund management and Asset Reconstruction Company.

We confirm that the Permanent Account Number and Bank Account Number of the Promoter and Permanent Account Number of the Directors have been submitted to the stock exchanges on which the non-convertible securities are proposed to be listed, at the time of filing the draft offer document.

#### **Details of Promoter Holding in the Company as on June 30, 2024**

Sr. No.	Name of the shareholders	Total No. of Equity Shares	No. of shares in Demat form	Total Shareholding as % of total no of equity shares	No of shares pledged	% of shares pledged with respect to shares
1.	Aditya Birla Capital Ltd.	68,93,96,880	68,93,96,88	100		
2.	Mr. Manoj Shah *	10	10	--		
3.	Mr. Murlidhar Raut *	10	10	--		
4.	Ms. Pinky Mehta *	4	4	--		
5.	Mr. Vijay Deshwal *	4	4	--		
6.	Mr. Anunay Srivastava *	4	4	--		
7.	Mr. Subhro Bhaduri*	4	4			
8.	Mr. R C Sharma*	1	1		None	Nil
9.	Mr. Deepak Tripathi*	1	1	--		
10.	Mr. Gopal Pamnani*	1	1	--		
11.	Mr. Goverdhan Gupta*	1	1	--		
12.	Mr. Bhadresh Khichi*	1	1	--		
13.	Mr. Dinesh Jain*	1	1	--		
14.	Mr. Lalit Vermani*	4	4	--		
15.	Mr. Mukesh Malik*	4	4	--		
	<b>Total</b>	<b>68,93,96,930</b>	<b>68,93,96,93</b>	<b>100</b>		

\* Nominees of Aditya Birla Capital Ltd.

**Details of the following liabilities of the issuer, as at the end of the last quarter:**

(a) Details of secured outstanding secured term loan facilities, as on June 30, 2024:

Our Company's total principal amount outstanding for secured term loans from banks and financial institutions as on June 30, 2024, is ₹ 49,340.33 Crore. The details of the borrowings are set out below:

Lenders Name	Disbursement Date	Amount Sanctioned (INR crore)	Amount Outstanding (INR crore)	Maturity Date	Repayment schedule	Security	Credit Rating	Asset Classification
Axis Bank	30-Sep-23	406.25	406.25	30-Sep-27	16 quarterly installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	26-Oct-23	203.04	203.04	30-Sep-27	16 quarterly installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
Bank of Bahrain & Kuwait B.S.C.	27-Jan-23	78.00	78.00	27-Jan-26	Bullet Repayment	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
Bank of Baroda	19-Jun-20	111.11	111.11	19-Jun-25	18 quarterly installments, 6 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	28-Aug-20	111.11	111.11	19-Jun-25	18 quarterly installments, 6 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	24-Dec-21	150.00	150.00	24-Dec-26	5 equal annual installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	31-Dec-21	90.00	90.00	24-Dec-26	5 equal annual installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard

	24-Mar-22	180.00	180.00	24-Dec-26	5 equal annual installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	29-Jun-22	180.00	180.00	24-Dec-26	5 equal annual installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	30-Jun-22	300.00	300.00	30-Jun-27	5 equal annual installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	28-Jul-22	180.00	180.00	30-Jun-27	5 equal annual installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	01-Sep-22	420.00	420.00	30-Jun-27	5 equal annual installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	27-Sep-22	300.00	300.00	30-Jun-27	5 equal annual installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	29-Sep-22	400.00	400.00	29-Sep-27	5 equal annual installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	30-Nov-22	400.00	400.00	29-Sep-27	5 equal annual installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	12-Dec-22	800.00	800.00	29-Sep-27	5 equal annual installments	Pari-passu charge on receivables of the Company through	ICRA AAA (Stable) and IND	Standard

						Security Trustee	AAA (Stable)	
	30-Jun-23	400.00	400.00	30-Jun-28	5 equal annual installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	31-Jul-23	200.00	200.00	30-Jun-28	5 equal annual installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	25-Sep-23	200.00	200.00	30-Jun-28	5 equal annual installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	29-Dec-23	750.00	750.00	29-Dec-28	5 equal annual installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
Bank of India	31-Dec-19	37.16	37.16	31-Dec-24	8 equal HY installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	26-Mar-20	112.12	112.12	26-Mar-25	8 equal HY installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	31-Dec-21	166.54	166.54	31-Dec-26	6 equal HY installments, 24 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	21-Mar-22	250.00	250.00	31-Dec-26	6 equal HY installments, 24 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard

	28-Jun-23	698.97	698.97	28-Jun-28	6 equal HY installments, 24 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
Bank of Maharashtra	29-Sep-21	74.91	74.91	28-Sep-26	12 equal quarterly installments, 24 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	20-Dec-21	112.50	112.50	28-Sep-26	12 equal quarterly installments, 24 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
Canara Bank	27-Sep-19	18.75	18.75	27-Sep-24	16 equal quarterly installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	24-Oct-19	37.50	37.50	23-Oct-24	16 equal quarterly installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	10-Mar-23	666.24	666.24	10-Mar-28	9 equal HY installments, 6 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	29-Apr-23	400.00	400.00	28-Apr-28	10 equal HY installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	22-May-23	400.00	400.00	28-Apr-28	10 equal HY installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	30-May-23	400.00	400.00	28-Apr-28	10 equal HY installments	Pari-passu charge on receivables of the Company through	ICRA AAA (Stable) and IND	Standard



						Security Trustee	AAA (Stable)	
	06-Jun-23	399.07	399.07	28-Apr-28	10 equal HY installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	27-Jun-24	2,000.00	2,000.00	27-Jun-29	10 equal HY installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	Yet to be drawn	1,000.00	-	00-Jan-00		Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
Central Bank of India	24-Dec-20	66.61	66.61	31-Dec-25	18 equal quarterly installments, 6 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	26-Mar-21	58.29	58.29	31-Mar-26	18 equal quarterly installments, 6 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	15-Apr-21	66.63	66.63	30-Apr-26	18 equal quarterly installments, 6 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	30-Sep-21	124.95	124.95	30-Sep-26	8 equal HY installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	22-Feb-22	112.46	112.46	28-Feb-27	8 equal HY installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard

	28-Mar-22	112.46	112.46	30-Mar-27	8 equal HY installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
Deutsche Bank AG	23-Dec-20	16.15	16.15	20-Dec-24	36 monthly installments, 12 months moratorium	Exclusive charge on specific assets	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	15-Jan-21	12.09	12.09	20-Dec-24	46 monthly installments, 7 months moratorium	Exclusive charge on specific assets	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	19-Mar-21	20.52	20.52	20-Dec-24	41 monthly installments, 5 months moratorium	Exclusive charge on specific assets	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	27-Sep-21	43.79	43.79	20-Sep-25	48 monthly installments	Exclusive charge on specific assets	ICRA AAA (Stable) and IND AAA (Stable)	Standard
Emirates NBD Bank (P.J.S.C)	19-Apr-23	100.00	100.00	19-Apr-26	6 equal HY installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
HDFC Bank Ltd.	12-Mar-24	733.33	733.33	12-Mar-27	12 equal quarterly installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	20-Aug-21	11.36	11.36	20-Aug-24	12 equal quarterly installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	28-Jan-22	125.00	125.00	28-Jan-25	12 equal quarterly installments	Pari-passu charge on receivables of the Company through	ICRA AAA (Stable) and IND	Standard

						Security Trustee	AAA (Stable)	
	15-Mar-22	125.00	125.00	15-Mar-25	12 equal quarterly installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	21-Jul-22	208.33	208.33	21-Jul-25	12 equal quarterly installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	21-Nov-22	100.00	100.00	21-Nov-25	12 equal quarterly installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	27-Jan-23	583.33	583.33	27-Jan-26	12 equal quarterly installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	03-Mar-23	320.83	320.83	03-Mar-26	12 equal quarterly installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	20-Sep-23	1,612.50	1,612.50	19-Sep-26	12 equal quarterly installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	26-Dec-23	833.33	833.33	24-Dec-26	12 equal quarterly installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	Yet to be drawn	1,000.00				Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard

ICICI Bank Ltd.	28-Feb-22	400.00	400.00	28-Feb-26	5 equal HY installments, 18 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	09-Mar-22	200.00	200.00	28-Feb-26	5 equal HY installments, 18 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	23-Dec-22	237.50	237.50	22-Dec-26	6 HY installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	30-Dec-22	712.50	712.50	29-Dec-26	6 HY installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	29-Mar-23	500.00	500.00	29-Mar-27	6 HY installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	08-Aug-23	500.00	500.00	07-Aug-27	6 HY installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	08-Aug-23	250.00	250.00	07-Aug-27	6 HY installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	Indian Bank	30-Mar-21	100.00	100.00	30-Mar-26	8 equal HY installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)
28-Jul-21		312.50	312.50	28-Jul-26	8 equal HY installments, 12 months moratorium	Pari-passu charge on receivables of the Company through	ICRA AAA (Stable) and IND	Standard

						Security Trustee	AAA (Stable)	
24-Mar-22	225.00	225.00	23-Mar-27	8 equal HY installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard	
22-Jun-22	333.33	333.33	22-Jun-27	18 equal quarterly installments, 6 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard	
26-Sep-22	437.50	437.50	26-Sep-27	8 equal HY installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard	
28-Oct-22	437.50	437.50	25-Oct-27	8 equal HY installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard	
27-Dec-22	218.75	218.75	26-Dec-27	8 equal HY installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard	
02-Mar-23	750.00	750.00	02-Mar-28	8 equal HY installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard	
25-Sep-23	472.22	472.22	25-Sep-28	18 equal quarterly installments, 6 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard	
29-Jun-24	500.00	500.00	29-Jun-29	18 equal quarterly installments, 6 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard	

	Yet to be drawn	500.00				Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
Indusind Bank Ltd.	26-Feb-21	66.67	66.67	26-Aug-24	3 equal HY installments payable on 30th, 36th & 42nd month	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	30-Mar-21	66.67	66.67	30-Sep-24	3 equal HY installments payable on 30th, 36th & 42nd month	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	08-Feb-22	300.00	300.00	07-Aug-25	3 equal HY installments payable on 30th, 36th & 42nd month	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	18-Jun-24	333.00	333.00	18-Dec-27	3 equal HY installments payable on 30th, 36th & 42nd month	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
Karnataka Bank Ltd.	24-Sep-21	49.95	49.95	24-Sep-24	4 equal HY installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
Kotak Mahindra Bank Ltd.	23-Sep-21	100.00	100.00	23-Sep-25	4 equal annual installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
MUG Bank Ltd.	30-Sep-21	160.00	160.00	30-Sep-24	Bullet repayment	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	31-Mar-23	400.00	400.00	30-Mar-26	Bullet repayment	Pari-passu charge on receivables of the Company through	ICRA AAA (Stable) and IND	Standard

						Security Trustee	AAA (Stable)	
	28-Jun-24	210.00	210.00	28-Jun-27	Bullet repayment	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
Punjab & Sind Bank	30-Dec-22	149.87	149.87	30-Dec-25	4 equal HY installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	13-Jan-23	225.00	225.00	30-Dec-25	4 equal HY installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	30-Dec-23	93.33	93.33	31-Dec-27	15 equal QY installments, 3 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	31-Jan-24	139.95	139.95	31-Dec-27	15 equal QY installments, 3 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
Punjab National Bank	27-Dec-19	61.83	61.83	26-Dec-24	4 equal annual installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	27-Mar-20	174.70	174.70	27-Mar-25	2 equal annual installments payable on 48th & 60th month	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	31-Mar-21	332.94	332.94	31-Mar-26	6 equal HY installments, 24 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard

	26-Jul-21	333.33	333.33	31-Mar-26	6 equal HY installments, 24 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	29-Jun-22	149.89	149.89	29-Jun-27	5 equal annual installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	29-Jul-22	199.95	199.95	28-Jul-27	5 equal annual installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	30-Sep-22	388.28	388.28	30-Sep-27	9 equal HY installments, 6 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	24-Nov-22	388.89	388.89	30-Sep-27	9 equal HY installments, 6 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	16-Dec-22	194.44	194.44	30-Sep-27	9 equal HY installments, 6 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	17-Dec-22	194.44	194.44	30-Sep-27	9 equal HY installments, 6 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	30-Dec-22	194.44	194.44	30-Sep-27	9 equal HY installments, 6 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	31-Dec-22	194.44	194.44	30-Sep-27	9 equal HY installments, 6 months moratorium	Pari-passu charge on receivables of the Company through	ICRA AAA (Stable) and IND	Standard



						Security Trustee	AAA (Stable)	
	20-Mar-23	1,332.92	1,332.92	20-Mar-28	9 equal HY installments, 6 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	20-Nov-23	449.55	449.55	20-Nov-28	10 Equal half-yearly installments, nil moratorium	First pari-passu charge by way of hypothecation of standard loan receivables	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	11-Dec-23	900.00	900.00	20-Nov-28	10 Equal half-yearly installments, nil moratorium	First pari-passu charge by way of hypothecation of standard loan receivables	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	26-Jun-24	500.00	500.00	26-Jun-29	10 Equal half-yearly installments, nil moratorium	First pari-passu charge by way of hypothecation of standard loan receivables	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	Yet to be drawn	1,000.00				First pari-passu charge by way of hypothecation of standard loan receivables	ICRA AAA (Stable) and IND AAA (Stable)	Standard
SIDBI	14-Jan-20	49.50	49.50	10-Dec-24	19 equal quarterly installments, 5 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	23-Mar-20	32.00	32.00	10-Feb-25	19 equal quarterly installments, 5 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	31-Mar-21	125.00	125.00	10-Sep-26	10 equal HY installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard

	25-Jun-21	250.00	250.00	10-Dec-26	10 equal HY installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	29-Mar-22	350.00	350.00	10-Sep-27	10 equal HY installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	10-May-22	350.00	350.00	10-Nov-27	10 equal HY installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	28-Sep-22	1,166.68	1,166.68	10-Dec-27	18 equal quarterly installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	23-Dec-22	560.00	560.00	10-Jun-28	10 equal HY installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	28-Jun-23	750.00	750.00	10-Dec-28	9 equal half yearly installments, 18 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	22-Mar-24	900.00	900.00	10-Sep-29	9 equal half yearly installments, 18 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
South Indian Bank Ltd.	28-Sep-22	249.93	249.93	28-Sep-27	2 equal annual installments payable on 48th & 60th month	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
State Bank of India	31-Mar-22	750.00	750.00	31-Mar-27	4 equal annual installments, 12 months moratorium	Pari-passu charge on receivables of the Company through	ICRA AAA (Stable) and IND	Standard

						Security Trustee	AAA (Stable)	
	09-Jun-22	750.00	750.00	31-Mar-27	4 equal annual installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	28-Mar-24	1,500.00	1,500.00	28-Mar-29	9 equal half yearly installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	02-Apr-24	500.00	500.00	28-Mar-29	9 equal half yearly installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	24-Jun-24	1,000.00	1,000.00	28-Mar-29	9 equal half yearly installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
SUMITOMO MITSUI BANKING CORPORATION	Yet to be drawn	300.00	-			Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
The Jammu And Kashmir Bank Ltd.	20-Feb-23	399.97	399.97	18-Feb-28	Two equal yearly installments payable on 48th & 60th month	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	31-Oct-23	249.99	249.99	31-Oct-28	Two equal yearly installments payable on 48th & 60th month	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
UCO Bank	24-Dec-20	79.91	79.91	24-Dec-25	5 equal annual installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard

	30-Mar-21	39.96	39.96	30-Mar-26	5 equal annual installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	28-Sep-21	39.94	39.94	30-Mar-26	5 equal annual installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	26-Jun-23	399.84	399.84	26-Jun-28	5 equal annual installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	27-Sep-23	499.82	499.82	30-Sep-28	16 equal quarterly installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
Union Bank of India	28-Mar-22	343.75	343.75	31-Mar-27	16 equal quarterly installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	29-Apr-22	375.00	375.00	30-Apr-27	16 equal quarterly installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	30-Jun-22	150.00	150.00	30-Jun-27	16 equal quarterly installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	30-Sep-22	325.00	325.00	30-Sep-27	16 equal quarterly installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	30-Sep-22	325.00	325.00	30-Sep-27	16 equal quarterly installments, 12 months moratorium	Pari-passu charge on receivables of the Company through	ICRA AAA (Stable) and IND	Standard

						Security Trustee	AAA (Stable)	
	31-Jan-23	1,000.00	1,000.00	31-Jan-28	8 equal HY installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	25-Aug-23	437.50	437.50	25-Dec-27	8 equal HY installments, 9 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	27-Sep-23	1,000.00	1,000.00	27-Jan-28	8 equal HY installments, 9 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	28-Sep-23	500.00	500.00	28-Jan-28	8 equal HY installments, 9 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	28-Jun-24	1,500.00	1,500.00	28-Mar-29	8 equal HY installments, 9 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	29-Jun-24	500.00	500.00	29-Mar-29	8 equal HY installments, 9 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
<b>Total</b>		<b>53,140.33</b>	<b>49,340.33</b>					

\* Note:

This table only captures details relating to scheduled repayments. Under the financing documents other amounts such as default, penal or additional interest or premium may also be payable on the occurrence of (or absence of) certain events, such prepayment, as also other costs, fees, indemnity payments and reimbursements may also be payable in terms of the financing documents.

Interest rates are typically floating and linked to benchmark agreed with the creditors (such as 3 months / 6 months / 12 months MCLR, RBI repo rate, lender's prime lending rate etc.).

(b) Details of secured external commercial borrowings:

Our Company's total principal amount outstanding for external commercial borrowings as on June, 30 2024 is ₹ 3,799.49 Crore. The details of the borrowings are set out below:

Lenders Name	Disbursement Date	Amount Sanctioned (INR crore)	Amount Outstanding (INR crore)	Maturity Date	Repayment schedule	Security	Credit Rating	Asset Classification
International Finance Corporation	01-Oct-18	1,000.00	1,000.00	01-Oct-25	7 Years, Bullet Repayment	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
Sumitomo Mitsui Banking Corporation, Singapore	13-Feb-23	275.69	275.69	13-Feb-26	3 Years, Bullet Repayment	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
Sumitomo Mitsui Banking Corporation, Singapore	20-Mar-23	219.31	219.31	23-Mar-26	3 Years, Bullet Repayment	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
Sumitomo Mitsui Banking Corporation, Singapore	20-Mar-23	24.83	24.83	23-Mar-26	3 Years, Bullet Repayment	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
Export Development Corporation	20-Mar-23	411.65	411.65	23-Mar-26	3 Years, Bullet Repayment	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
Export Development Corporation	24-Apr-23	409.75	409.75	24-Apr-26	3 Years, Bullet Repayment	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
Bank of India, Tokyo	09-Nov-23	416.30	416.30	12-Nov-26	3 Years, Bullet Repayment	Pari-passu charge on receivables of the Company through	ICRA AAA (Stable) and IND AAA (Stable)	Standard

						Security Trustee		
Bank of India, Tokyo	09-Nov-23	208.15	208.15	12-Nov-26	3 Years, Bullet Repayment	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
Punjab National Bank DIFC, Dubai	16-Jan-24	415.91	415.91	19-Jan-27	3 Years, Bullet Repayment	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
DBS Bank Ltd. Gift City	18-Jun-24	833.00	417.90	21-Jun-27	3 Years, Bullet Repayment	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
<b>Total</b>		<b>4,214.59</b>	<b>3,799.49</b>					

(c) Details of secured cash credit, working capital demand loans, overdraft facilities and short-term loans:  
Our Company's total principal amount outstanding for cash credit, working capital demand loans and overdraft facilities as on June 30,2024 amounts to ₹ 5,819.94 Crore. The details of the borrowings are set out below:

Lenders Name	Facility	Amount Sanctioned (INR crore)	Amount Outstanding (INR crore)	Repayment Schedule	Security	Credit Rating	Asset Classification
Axis Bank	WCDL	200.00	-	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
Bank of America	CC / WCDL	1,000.00	760.00	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
Bank of Baroda	CC / WCDL	300.00	300.00	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
DCB Bank	WCDL	75.00	-	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
HDFC Bank Ltd.	CC / WCDL	500.00	-	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
ICICI Bank Ltd	CC / WCDL	150.00	-	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard



Indian Bank	CC / WCDL	350.00	350.00	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
IndusInd Bank Ltd.	CC / WCDL	600.00	585.00	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
Kotak Mahindra Bank Ltd.	CC / WCDL	250.00	-	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
Mizuho Bank Ltd.	WCDL	175.00	-	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
MUFG Bank Ltd.	STL	160.00	-	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
Punjab & Sind Bank	CC / WCDL	75.00	-	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
Punjab National Bank	CC / WCDL	275.00	274.94	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
Qatar National Bank	WCDL	45.00	-	Repayable on demand	Pari-passu charge on receivables of the Company through	ICRA AAA (Stable) and IND AAA (Stable)	Standard

					Security Trustee		
Standard Chartered Bank	CC / WCDL	125.00	-	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
Deutsche Bank AG	STL	2,750.00	2,750.00	Max. tenor of 12 months	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
State Bank of India	CC / WCDL	1,050.00	-	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
Union Bank of India	STL/ LOC	800.00	800.00	Bullet repayment	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
United Overseas Bank	WCDL	70.00	-	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
<b>Total</b>		<b>8,950.00</b>	<b>5,819.94</b>				

\*\*Note: Interest rates are typically floating and linked to benchmark agreed with the creditors.

(d) Details of unsecured loan facilities:

The details of the for unsecured loan borrowings are set out below:

Sr. No.	Name of lender	Type of Facility	Amount Sanctioned (in ₹ Crore)	Principal Amount outstanding (as on March 31, 2024) (in ₹ Crore)	Repayment Date / Schedule	Security	Credit Rating, if applicable	Asset Classification
1.	DCB Bank	Working Capital Demand Loan	50.00	-	Repayable on demand	Unsecured	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard

(e) Details of outstanding non-convertible securities as on June 30, 2024:

The total principal amount of outstanding secured non-convertible securities issued by our Company as on June 30, 2024, is ₹ 20,345.32 Crore, the details of which are set forth below:

(i) Details of Outstanding Secured non-convertible debentures as on, June 30, 2024:

Series of NCDs	ISIN	Tenor	Coupon / XIRR	Amount (Rs. in Cr)	Date of Allotment	Redemption/ Maturity Date	Credit Rating	Secured / Unsecured	Security
		(in days)							
8.77% Secured Redeemable Non Convertible Debenture Series ABFL NCD Q1 FY 2015-16.	INE860 H07BX1	3,651	8.77% p.a.	15.00	19-Oct-15	17-Oct-25	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
8.71% Secured Redeemable Non Convertible Debenture Series ABFL NCD S1 FY 2015-16.	INE860 H07BZ6	3,650	8.71% p.a.	500.00	03-Nov-15	50% on November 01, 2024 & 50% on October 31, 2025	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
8.85% Secured Redeemable Non Convertible Debenture Series ABFL NCD W3 FY 2015-16.	INE860 H07CL4	3,653	8.85% p.a.	10.00	23-Feb-16	23-Feb-26	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
8.90% Secured Redeemable Non Convertible Debenture Series ABFL NCD X1 FY 2015-16.	INE860 H07CM2	3,649	8.90% p.a.	10.00	09-Mar-16	06-Mar-26	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
8.90% Secured Redeemable Non Convertible Debenture Series ABFL NCD Z3 FY 2015-16.	INE860 H07CS9	3,651	8.90% p.a.	5.00	21-Mar-16	20-Mar-26	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
8% XIRR Secured Rated Listed Redeemable Non Convertible Debentures Series ABFL NCD C1 FY 2017-18.	INE860 H07FD4	3,650	Zero Coupon (8.00% on XIRR basis)	5.00	13-Jun-17	11-Jun-27	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above

8.90% Secured Rated Listed Redeemable Non Convertible Debentures Series ABFL NCD C4 FY 2018-19.	INE860 H07FT0	2,557	8.90% p.a.	51.00	26- Jun-18	26-Jun-25	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
9.15% Secured Rated Listed Redeemable Non Convertible Debentures Series ABFL NCD I 2 FY 2018-19.	INE860 H07GM 3	3,653	9.15% p.a.	15.00	21- Dec- 18	21-Dec-28	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
9.15 Secured Rated Listed Redeemable Non Convertible Debentures Series ABFL NCD I 2 FY 2018-19.	INE860 H07GM 3	3,647	9.15% p.a.	69.00	27- Dec- 18	21-Dec-28	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
9.15% Secured Rated Listed Redeemable Non Convertible Debenture Series ABFL NCD I 2 FY 2018-19.	INE860 H07GM 3	3,600	9.15% p.a.	38.50	12- Feb- 19	21-Dec-28	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
9.15% Secured Rated Listed Redeemable Non Convertible Debenture Series ABFL NCD I 2 FY 2018-19.	INE860 H07GM 3	3,555	9.15% .p.a.	150.00	29- Mar- 19	21-Dec-28	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
9% Secured Rated Listed Redeemable Non Convertible Debenture Series ABFL NCD B2 FY 2019-20.	INE860 H07GS0	3,651	9.00% p.a.	1500.00	20- May- 19	50% - May 19, 2028 50% - May 18, 2029	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
8.70% Secured Rated Listed Redeemable Non Convertible Debenture Series ABFL	INE860 H07GU 6	3,653	8.70% p.a.	29.20	04- Jul-19	04-Jul-29	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above

NCD D1 FY 2019-2020.									
8.15% SECURED RATED LISTED REDEEMABLE NON CONVERTIBLE DEBENTURE. SERIES ABFL NCD J1.	INE860 H07GX 0	3,651	8.15% p.a.	1000.00	20-Jan-20	25% at the end of 7th Yr (Wednesday, January 20, 2027), 25% at the end of 8th Yr (Thursday, January 20, 2028), 25% at the end of 9th Yr (Friday, January 19, 2029) & 25% at the end of 10th Yr (Friday, January 18, 2030)	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
7.69% SECURED RATED LISTED REDEEMABLE NON-CONVERTIBLE DEBENTURE. SERIES ABFL NCD A3 FY 2020-21	INE860 H07HA 6	1,823	7.69% p.a.	25.00	28-Apr-20	25-Apr-25	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
6.2500% SECURED RATED LISTED REDEEMABLE NON-CONVERTIBLE DEBENTURE. SERIES ABFL NCD II FY 2020-21. MATURITY DATE – 23/12/2025	INE860 H07HD 0	1,826	6.25% p.a.	75.00	23-Dec-20	23-Dec-25	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
7.2400% SECURED RATED LISTED REDEEMABLE NON-CONVERTIBLE DEBENTURE. SERIES ABFL NCD K1 FY 2020-21. MATURITY	INE860 H07HE 8	3,652	7.24% p.a.	25.00	18-Feb-21	18-Feb-31	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above

DATE – 18/02/2031									
7.2600% SECURED RATED LISTED REDEEMABL E NON CONVERTIBL E DEBENTURES .SERIES B2.DATE OF MATURITY 30/05/2031	INE860 H07HK 5	3,651	7.26% p.a	750.00	31- May- 21	25% at the end of 7th Year	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
						(Wednesday, May 31, 2028)			Same as above
						25% at the end of 8th Year			Same as above
						(Thursday, May 31, 2029)			Same as above
						25% at the end of 9th Year			Same as above
						(Friday, May 31, 2030)			Same as above
						25% at the end of 10th Year			Same as above
						(Friday, May 30, 2031)			Same as above
6.5500% SECURED RATED LISTED REDEEMABL E NON CONVERTIBL E DEBENTURES .SERIES D1.DATE OF MATURITY 24/07/2026	INE860 H07HN 9	1,824	6.55% p.a.	500.00	26- Jul-21	24-Jul-26	IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
5.8500% SECURED RATED LISTED REDEEMABL E NON CONVERTIBL E DEBENTURES .SERIES E1.DATE OF MATURITY 02/08/2024	INE860 H07HO 7	1093	5.85% p.a.	250.00	05- Aug- 21	02-Aug-24	IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
7.100% SECURED RATED LISTED REDEEMABL E NON CONVERTIBL E DEBENTURES .SERIES	INE860 H07HP4	3651	7.10% p.a.	50.00	04- Oct- 21	03-Oct-31	IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above

G1.DATE OF MATURITY 03/10/2031									
6.4500% SECURED RATED LISTED REDEEMABLE NON CONVERTIBLE DEBENTURES . SERIES G2.DATE OF MATURITY 01/10/2026	INE860 H07HQ 2	1823	6.45% p.a.	115.00	04-Oct-21	01-Oct-26	IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
3M TBILL LINKED SECURED RATED LISTED NON CONVERTIBLE DEBENTURES . ABFL NCD SERIES 'J1' FY2021-22.DATE OF MATURITY 21/01/2025	INE860 H07HR 0	1096	5.22% p.a. (Floating Coupon with Quarterly Reset, Payable Annually)	500.00	21-Jan-22	21-Jan-25	IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
6.4000% SECURED RATED LISTED REDEEMABLE NON CONVERTIBLE DEBENTURES . SERIES J2.DATE OF MATURITY 22/07/2025	INE860 H07HS8	1278	6.40% p.a.	350.00	21-Jan-22	22-Jul-25	IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
7.6000% SECURED RATED LISTED NON CONVERTIBLE DEBENTURES . ABFL NCD SERIES C1 FY2022-23.DATE OF MATURITY 06/06/2025	INE860 H07HU 4	1094	7.60% p.a.	110.00	08-Jun-22	06-Jun-25	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above

7.6000% SECURED RATED LISTED NON CONVERTIBLE DEBENTURES . FURTHER ISSUANCE I ABFL NCD SERIES C1 FY2022-23. DATE OF MATURITY 06/06/2025	INE860 H07HU 4	1088	7.60% p.a.	250.00	14-Jun-22	06-Jun-25	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
7.6000% SECURED RATED LISTED NON CONVERTIBLE DEBENTURES . FURTHER ISSUANCE II ABFL NCD SERIES C1 FY2022-23. DATE OF MATURITY 06/06/2025	INE860 H07HU 4	1071	7.60% p.a.	250.00	01-Jul-22	06-Jun-25	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
8.90% SECURED RATED LISTED REDEEMABLE NON CONVERTIBLE DEBENTURES . FURTHER ISSUANCE (I) SERIES ABFL NCD C4 FY 2018-19. DATE OF MATURITY 26/06/2025	INE860 H07FT0	1080	8.90% p.a.	300.00	12-Jul-22	26-Jun-25	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
Zero Coupon SECURED RATED LISTED REDEEMABLE NON CONVERTIBLE DEBENTURES .SERIES D1. DATE OF MATURITY 11/07/2025	INE860 H07HW 0	1095	Zero Coupon (7.80 % p.a. on XIRR basis)	325.00	12-Jul-22	11-Jul-25	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above



7.5000% SECURED RATED LISTED NON CONVERTIBLE DEBENTURES . ABFL NCD SERIES E1 FY2022-23.DATE OF MATURITY 18/08/2025	INE860 H07HX 8	1096	7.50% p.a.	400.00	18-Aug-22	18-Aug-25	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
Zero Coupon SECURED RATED LISTED NON CONVERTIBLE DEBENTURES . ABFL NCD SERIES E2 FY2022-23.DATE OF MATURITY 23/08/2024	INE860 H07HY 6	730	Zero Coupon (7.26 % p.a. on XIRR basis)	136.00	24-Aug-22	23-Aug-24	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
PRINCIPAL PROTECTED (10 YEAR G-SEC PRICE LINKED) SECURED RATED LISTED REDEEMABLE NON CONVERTIBLE DEBENTURES . ABFL NCD SERIES PPMLD E3 FY 2022-23 – DATE OF MATURITY 09/04/2025	INE860 H07HZ 3	957	1 Greater than 50% of Digital Level 7.294 1% p.a. (7.310 0% XIRR (Annualized yield))  2 Less than or equal to 50% of Digital Level 0 %	102.20	26-Aug-22	09-Apr-25	IND PP-MLD AAA emr/Stable	Secured	Same as above

9.15% SECURED RATED LISTED REDEEMABLE NON CONVERTIBLE DEBENTURE. FURTHER ISSUANCE IV SERIES ABFL NCD I2 FY 2018-19. MATURITY DATE - 21/12/2028	INE860 H07GM 3	2296	9.15% p.a.	25.00	08-Sep-22	21-Dec-28	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
7.5000% SECURED RATED LISTED NON CONVERTIBLE DEBENTURES . Further Issuance (I) ABFL NCD Series E1 FY 2022-23.DATE OF MATURITY 18/08/2025	INE860 H07HX 8	1064	7.50% p.a.	465.00	19-Sep-22	18-Aug-25	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
8.90% SECURED RATED LISTED REDEEMABLE NON CONVERTIBLE DEBENTURES . FURTHER ISSUANCE (I) SERIES ABFL NCD C4 FY 2018-19. DATE OF MATURITY 26/06/2025	INE860 H07FT0	1002	8.90% p.a.	25.00	28-Sep-22	26-Jun-25	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
7.9000% SECURED RATED LISTED NON CONVERTIBLE DEBENTURES . ABFL NCD SERIES G1 FY2022-23.DATE OF MATURITY 19/09/2025	INE860 H07IA4	1071	7.90%	510.00	14-Oct-22	19-Sep-25	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above

Zero Coupon SECURED RATED LISTED NON CONVERTIBL E DEBENTURES . ABFL NCD SERIES H1 FY2022- 23.DATE OF MATURITY 28/11/2024	INE860 H07IB2	741	7.92% on XIRR basis	50.00	18- Nov- 22	28-Nov-24	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
7.9500% SECURED RATED LISTED NON CONVERTIBL E DEBENTURES . ABFL NCD SERIES H2 FY2022- 23.DATE OF MATURITY 28/03/2026	INE860 H07IC0	1216	7.95%	597.00	18- Nov- 22	18-Mar-26	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
8.1200% SECURED RATED LISTED NON CONVERTIBL E DEBENTURES . ABFL NCD SERIES H3 FY2022- 23.DATE OF MATURITY 18/11/2032	INE860 H07ID8	3653	8.12%	200.00	18- Nov- 22	18-Nov-32	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
7.9300% SECURED RATED LISTED NON CONVERTIBL E DEBENTURES . ABFL NCD SERIES H4 FY2022- 23.DATE OF MATURITY 15/01/2026	INE860 H07IE6	1143	7.93%	305.00	29- Nov- 22	15-Jan-26	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
8.90% SECURED RATED LISTED REDEEMABL E NON CONVERTIBL E DEBENTURES . FURTHER ISSUANCE	INE860 H07FT0	940	7.900 0% p.a. on XIRR basis	25.00	29- Nov- 22	26-Jun-25	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above

(III) SERIES ABFL NCD C4 FY 2018-19. DATE OF MATURITY 26/06/2025									
7.9500% SECURED RATED LISTED NON CONVERTIBL E DEBENTURES . ABFL NCD SERIES I1 FY2022- 23.DATE OF MATURITY 03/12/2027	INE860 H07IF3	1824	7.95%	50.00	05- Dec- 22	03-Dec-27	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
8.1200% SECURED RATED LISTED NON CONVERTIBL E DEBENTURES . Further Issuance (I) ABFL NCD Series H3 FY 2022-23 .DATE OF MATURITY 18/11/2032	INE860 H07ID8	3620	8.12%	400.00	21- Dec- 22	18-Nov-32	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
7.9200% SECURED RATED LISTED NON CONVERTIBL E DEBENTURES . ABFL NCD SERIES I2 FY2022- 23.DATE OF MATURITY 27/12/2027	INE860 H07IG1	1826	7.92%	410.00	27- Dec- 22	27-Dec-27	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
7.8800% SECURED RATED LISTED NON CONVERTIBL E DEBENTURES . ABFL NCD SERIES I3 FY2022- 23.DATE OF MATURITY 12/02/2026	INE860 H07IH9	1140	7.88%	400.00	30- Dec- 22	12-Feb-26	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above

7.8800% SECURED RATED LISTED NON CONVERTIBLE DEBENTURES . Further Issuance (I) ABFL NCD SERIES I3 FY2022-23. DATE OF MATURITY 12/02/2026	INE860 H07IH9	1106	7.88%	301.70	02-Feb-23	12-Feb-26	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
8.90% SECURED RATED LISTED REDEEMABLE NON CONVERTIBLE DEBENTURES . FURTHER ISSUANCE (IV) SERIES ABFL NCD C4 FY 2018-19. DATE OF MATURITY 26/06/2025	INE860 H07FT0	868	8.90%	30.00	09-Feb-23	26-Jun-25	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
8.1200% SECURED RATED LISTED NON CONVERTIBLE DEBENTURES . Further Issuance (II) ABFL NCD Series H3 FY 2022-23 . DATE OF MATURITY 18/11/2032	INE860 H07ID8	3570	8.12%	225.00	09-Feb-23	18-Nov-32	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
8.1200% SECURED RATED LISTED NON CONVERTIBLE DEBENTURES . ABFL NCD SERIES L1 FY2022-23. DATE OF MATURITY 06/03/2028	INE860 H07II7	1827	8.12%	523.00	06-Mar-23	06-Mar-28	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above

8.1200% SECURED RATED LISTED NON CONVERTIBLE DEBENTURES . Further Issuance (III) ABFL NCD Series H3 FY 2022-23 .DATE OF MATURITY 18/11/2032	INE860 H07ID8	3536	8.12%	100.00	15-Mar-23	18-Nov-32	‘IND AAA Stable’ from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
8.1200% SECURED RATED LISTED NON CONVERTIBLE DEBENTURES . FURTHER ISSUANCE (I)ABFL NCD SERIES L1 FY2022-23.DATE OF MATURITY 06/03/2028	INE860 H07II7	1812	8.12%	75.50	21-Mar-23	06-Mar-28	‘IND AAA Stable’ from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
8.3000% SECURED RATED LISTED NON CONVERTIBLE DEBENTURES . ABFL NCD SERIES L2 FY2022-23.DATE OF MATURITY 16/09/2026	INE860 H07IJ5	1275	8.30%	210.00	21-Mar-23	16-Sep-26	‘IND AAA Stable’ from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
8.0100% SECURED RATED LISTED NON CONVERTIBLE DEBENTURES . ABFL NCD SERIES B1 FY2023-24.DATE OF MATURITY 02/05/2028	INE860 H07IK3	1827	8.01%	1000.00	02-May-23	02-May-28	‘IND AAA Stable’ from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
7.9000% SECURED RATED LISTED NON CONVERTIBLE DEBENTURES	INE860 H07IM9	1827	7.90%	328.00	08-Jun-23	08-Jun-28	‘IND AAA Stable’ from India Ratings & [ICRA] AAA	Secured	Same as above

. ABFL NCD SERIES C1 FY2023-24.DATE OF MATURITY 08/06/2028							(Stable) from ICRA.		
7.9700% SECURED RATED LISTED NON CONVERTIBLE DEBENTURES . ABFL NCD SERIES D1 FY2023-24.DATE OF MATURITY 13/07/2028	INE860 H07IO5	1827	7.97%	350.00	13-Jul-23	13-Jul-28	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
7.9700% SECURED RATED LISTED NON CONVERTIBLE DEBENTURES . FURTHER ISSUANCE (1) ABFL NCD SERIES D1 FY2023-24.DATE OF MATURITY 13/07/2028	INE860 H07IO5	1813	7.97%	585.00	27-Jul-23	13-Jul-28	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
6.5500% SECURED RATED LISTED REDEEMABLE NON CONVERTIBLE DEBENTURES . FURTHER ISSUANCE (1) SERIES D1 FY 2021-22.DATE OF MATURITY 24/07/2026	INE860 H07HN9	1093	6.55%	225.00	27-Jul-23	24-Jul-26	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
8% SECURED RATED LISTED REDEEMABLE NON CONVERTIBLE DEBENTURES LETTER OF ALLOTMENT SERIES I DATE OF	INE860 H07IQ0	1096	8.00%	205.3062	09-Oct-23	09-Oct-26	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above

MATURITY 09/10/2026									
SECURED RATED LISTED REDEEMABLE NON CONVERTIBLE DEBENTURES LETTER OF ALLOTMENT SERIES II DATE OF MATURITY 09/10/2026	INE860 H07IR8	1096	0.00%	10.7259	09- Oct- 23	09-Oct-26	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
8.05% SECURED RATED LISTED REDEEMABLE NON CONVERTIBLE DEBENTURES LETTER OF ALLOTMENT SERIES III DATE OF MATURITY 09/10/2028	INE860 H07IT4	1827	8.05%	234.019	09- Oct- 23	09-Oct-28	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
SECURED RATED LISTED REDEEMABLE NON CONVERTIBLE DEBENTURES LETTER OF ALLOTMENT SERIES IV DATE OF MATURITY 09/10/2028	INE860 H07IU2	1827	0.00%	10.8046	09- Oct- 23	09-Oct-28	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
7.80% SECURED RATED LISTED REDEEMABLE NON CONVERTIBLE DEBENTURES LETTER OF ALLOTMENT SERIES V	INE860 H07IP2	3653	7.80%	14.577	09- Oct- 23	09-Oct-33	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above



DATE OF MATURITY 09/10/2033									
8.10% SECURED RATED LISTED REDEEMABLE NON CONVERTIBLE DEBENTURES LETTER OF ALLOTMENT SERIES VI DATE OF MATURITY 09/10/2033	INE860 H07IS6	3653	8.10%	1524.567	09-Oct-23	09-Oct-33	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
8.1600% SECURED RATED LISTED NON CONVERTIBLE DEBENTURES . ABFL NCD SERIES K1 FY2023-24. DATE OF MATURITY 14/02/2029	INE860 H07IW8	1827	8.16%	175.00	14-Feb-24	14-Feb-29	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
FBIL 6M OIS + 1.69% SECURED RATED LISTED NON CONVERTIBLE DEBENTURES . ABFL NCD SERIES K3 FY2023-24. DATE OF MATURITY 26/02/2027	INE860 H07IX6	1093	8.46%	200.00	29-Feb-24	26-Feb-27	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
8.35% XIRR SECURED RATED LISTED REDEEMABLE NON CONVERTIBLE DEBENTURES . FURTHER ISSUANCE I ABFL NCD SERIES C1 FY 2017 18. DATE OF	INE860 H07FD4	1187	Zero Coupon (8.35 % p.a. on XIRR basis)	50.00	11-Mar-24	11-Jun-27	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above

MATURITY 11/06/2027									
8.3300% SECURED RATED LISTED NON CONVERTIBL E DEBENTURES . ABFL NCD SERIES K3 FY2023- 24.DATE OF MATURITY 19/05/2027	INE860 H07IY4	1157	8.33%	1187.00	18- Mar- 24	19-May-27	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
8.3300% SECURED RATED LISTED NON CONVERTIBL E DEBENTURES . FURTHER ISSUANCE (I) ABFL NCD SERIES K3 FY2023- 24.DATE OF MATURITY 19/05/2027	INE860 H07IY4	1147	8.33%	85.00	28- Mar- 24	19-May-27	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
8.3300% SECURED RATED LISTED NON CONVERTIBL E DEBENTURES . FURTHER ISSUANCE (II) ABFL NCD SERIES L1 FY2023- 24.DATE OF MATURITY 19/05/2027	INE860 H07IY4	1114	8.30%	230.00	30- Apr- 24	19-May-27	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
8.1600% SECURED RATED LISTED NON CONVERTIBL E DEBENTURES . FURTHER ISSUANCE (I) ABFL NCD SERIES K1 FY2023-	INE860 H07IW8	1751	8.18%	210.00	30- Apr- 24	14-Feb-29	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above

24.DATE OF MATURITY 14/02/2029									
8.3300% SECURED RATED LISTED NON CONVERTIBLE DEBENTURES . FURTHER ISSUANCE (III) ABFL NCD SERIES L1 FY2023-24.DATE OF MATURITY 19/05/2027	INE860 H07IY4	1098	8.31%	427.00	16-May-24	19-May-27	‘IND AAA Stable’ from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
8.1600% SECURED RATED LISTED NON CONVERTIBLE DEBENTURES . FURTHER ISSUANCE (II) ABFL NCD SERIES K1 FY2023-24.DATE OF MATURITY 14/02/2029	INE860 H07IW8	1727	8.20%	145.00	24-May-24	14-Feb-29	‘IND AAA Stable’ from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
8.3300% SECURED RATED LISTED NON CONVERTIBLE DEBENTURES . FURTHER ISSUANCE (IV) ABFL NCD SERIES L1 FY2023-24.DATE OF MATURITY 19/05/2027	INE860 H07IY4	1077	8.28%	210.22	06-Jun-24	19-May-27	‘IND AAA Stable’ from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
FBIL 6M OIS + 1.69% SECURED RATED LISTED NON CONVERTIBLE DEBENTURES . FURTHER ISSUANCE (I) ABFL NCD	INE860 H07IX6	973	8.63%	100.00	28-Jun-24	26-Feb-27	‘IND AAA Stable’ from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above

SERIES K3 FY2023- 24.DATE OF MATURITY 26/02/2027									
<b>Total</b>				<b>20,345.32</b>					

(\*\* - Coupon rate is at time of issuance)

(ii) Details of unsecured non-convertible securities (sub-debt) as on June 30, 2024

The total principal amount of outstanding unsecured non-convertible securities issued by our Company as subordinated debt as on June 30, 2024, is ₹ 2,674 Crore. The details of which are set forth below:

Series of NCS	ISIN	Tenor	Coupon / XIRR	Amount (Rs. in Cr)	Date of Allotment	Redemption Date	Credit Rating
		(in days)					
9.75% Unsecured Redeemable Non Convertible Debentures Series ABFL Sub Debt Series A 2014-15.	INE860H08DJ4	3653	9.75% p.a.	50.00	12-Dec-14	12-Dec-24	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.
9.45% Unsecured Redeemable Non Convertible Debentures Series ABFL Sub Debt Series B 2014-15.	INE860H08DK2	3653	9.45% p.a.	45.00	09-Jan-15	09-Jan-25	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.
9.25% Unsecured Redeemable Taxable Non Convertible Subordinate Debentures Series ABFL Sub Debt A1 FY 2015-16.	INE860H08DL0	3642	9.25% p.a.	25.00	17-Jun-15	06-Jun-25	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.
9.25% Unsecured Redeemable Taxable Non Convertible Subordinate Debentures Series ABFL Sub Debt B1 FY 2015-16.	INE860H08DM8	3650	9.25% p.a.	30.00	14-Jul-15	11-Jul-25	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.
9.25% Unsecured Redeemable Taxable Non Convertible Subordinate Debentures Series ABFL Sub Debt C1 FY 2015-16.	INE860H08DN6	3650	9.25% p.a.	33.00	25-Aug-15	22-Aug-25	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.
9.10% Unsecured Redeemable Non Convertible Debentures Series ABFL Sub Debt D1 FY 2015-16.	INE860H08DP1	3650	9.10% p.a.	25.00	08-Mar-16	06-Mar-26	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.
9.10% Unsecured Redeemable Non Convertible Debentures. Series ABFL Sub Debt E1 FY 2015-16.	INE860H08DQ9	3652	9.10% p.a.	8.00	10-Mar-16	10-Mar-26	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.

9.10% Unsecured Redeemable Non Convertible Debentures. Series ABFL Sub Debt F1 FY 2015-16.	INE860H08DR7	3644	9.10% p.a.	25.50	18-Mar-16	10-Mar-26	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.
9.10% Unsecured Redeemable Non Convertible Subordinate Debentures. Series ABFL Sub Debt SC1 FY 2016-17.	INE860H08DS5	3652	9.10% p.a.	52.50	23-Jun-16	23-Jun-26	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.
8.97% Unsecured Redeemable Non Convertible Subordinate Debentures Series ABFL Sub Debt SD1 FY 2016-17.	INE860H08DT3	3652	8.97% p.a.	100.00	28-Jul-16	28-Jul-26	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.
8.95% Unsecured Redeemable Non Convertible Subordinate Debentures Series ABFL Sub Debt SD 2 FY 2016-17.	INE860H08DU1	3652	8.95% p.a.	75.00	28-Jul-16	28-Jul-26	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.
8.90% Unsecured Redeemable Non Convertible Debentures Series ABFL Sub Debt SF1 FY 2016-17.	INE860H08DV9	3652	8.9% p.a.	200.00	29-Sep-16	29-Sep-26	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.
8.90% Unsecured Redeemable Non Convertible Debentures Series ABFL Sub Debt SH1 FY 2016-17.	INE860H08DW7	3651	8.9% p.a.	200.00	21-Nov-16	20-Nov-26	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.
8.25% Unsecured Rated Listed Taxable Redeemable Non Convertible Subordinated Debentures Series ABFL Sub Debt SL1 FY 2016-17.	INE860H08DX5	3652	8.25% p.a.	10.00	09-Mar-17	09-Mar-27	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.
8.50% Unsecured Rated Listed Taxable Redeemable Non Convertible Debentures Series ABFL Sub Debt SB1 FY 2017-18.	INE860H08DY3	3652	8.5% p.a.	165.00	18-May-17	18-May-27	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.
9.76% Unsecured Rated Listed Non Convertible Debenture Series SL 1.	INE860H08EA1	3653	9.76% p.a.	250.00	04-Dec-18	04-Dec-28	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.
8.95% Unsecured Rated Listed Non Convertible Debenture Series SC 1.	INE860H08EB9	3653	8.95% p.a.	200.00	06-Jun-19	06-Jun-29	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.

8.95% Unsecured Rated Listed Non Convertible Debenture Series SC 1.	INE860H08EB9	3446	Coupon - 8.95% p.a.; XIRR - 8.67%	100.00	30-Dec-19	06-Jun-29	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.
8.95% Unsecured Rated Listed Non Convertible Debenture Series SC 1.	INE860H08EB9	3401	Coupon - 8.95% p.a.; XIRR - 8.25%	50.00	13-Feb-20	06-Jun-29	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.
7.43% Unsecured Rated Listed Non Convertible Debenture Series SI 1.	INE860H08ED5	3650	7.43% p.a.	80.00	29-Dec-20	27-Dec-30	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.
7.34% Unsecured Rated Listed Non Convertible Debenture Series SC 1.	INE860H08EE3	3652	7.34% p.a.	75.00	11-Jun-21	11-Jun-31	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.
7.43% Unsecured Rated Listed Non Convertible Debenture Series SC 1.	INE860H08EG8	3651	7.43% p.a.	35.00	06-Dec-21	05-Dec-31	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.
7.43% Unsecured Rated Listed Non Convertible Debenture Series SC 1.	INE860H08EG8	3567	7.43% p.a.	210.00	28-Feb-22	05-Dec-31	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.
8.03% Unsecured Rated Listed Non Convertible Debenture Series SC1.	INE860H08EI4	3651	8.03% p.a.	160.00	26-Jun-23	24-Jun-33	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.
8.03% Unsecured Rated Listed Non Convertible Debenture Series SC1.	INE860H08EI4	3586	8.03% p.a.	270.00	30-Aug-23	24-Jun-33	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.
8.03% Unsecured Rated Listed Non Convertible Debenture Series SC1.	INE860H08EI4	3409	8.03% p.a.	75.00	23-Feb-24	24-Jun-33	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.
8.31% Unsecured Rated Listed Non Convertible Debenture Series SA1.	INE860H08EL8	3732	8.31% p.a.	125.00	22-Apr-24	11-Jul-34	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.
			<b>TOTAL</b>	<b>2,674.00</b>			

Details of unsecured perpetual non-convertible securities as on June 30, 2024

The total principal amount of outstanding unsecured perpetual non-convertible securities issued by our Company as on June 30, 2024, is ₹ 200 Crore, the details of which are set forth below:

Series of NCS	ISIN	Tenor / Period of Maturity	Coupon / XIRR	Principal Outstanding Amount (₹ in Cr)	Date of Allotment	Redemption Date / Schedule	Credit Rating	Secured/Unsecured	Security
8.7% Unsecured Rated Listed Taxable Redeemable Non-Convertible Perpetual Debentures. Series ABFL Perpetual Pd1 FY 2017-18.	INE860H08DZ0	Perpetual	8.70% p.a.	200.00	July 21, 2017	Perpetual	[IND] AA+ [ICRA] AA+ Stable	Unsecured	Not Applicable

(iii) Details of unsecured partly paid non-convertible securities as on June 30, 2024

The total principal amount of outstanding unsecured partly paid non-convertible securities issued by our Company as on June 30, 2024, is ₹ 203 Crore, the details of which are set forth below:

Series of NCS	ISIN	Tenor / Period of Maturity	Coupon / XIRR	Amount (Rs. in Cr)	Date of Allotment	Redemption Date / Schedule	Credit Rating
7.57% Unsecured Rated Listed Redeemable Non-Convertible Partly Paid Debentures. Series ABFL NCD 'EP1' FY 2020-21. Date of Maturity 03/08/2035.	INE860H08EJ2	5475 days	7.57% p.a.	203.00	August 06, 2020	August 03, 2035	[ICRA] AAA Stable
			Total	203.00			

(f) Details of commercial paper issuances as on June 30, 2024:

Our Company's total principal amount outstanding for commercial papers as on June 30, 2024 is ₹ 10,525.00 Crore

I. The details of the borrowings are set out below:

Series of Commercial Paper	ISIN	Tenor / Period of Maturity	Coupon / XIRR	Amount Outstanding (₹ in Cr)	Date of Allotment	Redemption Date / Schedule	Credit Rating	Secured/Unsecured	Security	Other details viz. details of Issuing and Paying Agent, details of Credit Rating Agencies
ABFL/2 023-24/CP0 45	INE860H140Z5	365	7.61%	25.00	24 July 2023	23 July 2024	ICRA - A1+ (Stable) & India Ratings - A1+ (Stable)	Unsecured	Not Applicable	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies - ICRA Limited and India Ratings and Research Private Limited
ABFL/2 023-24/CP1 32	INE860H142E6	366	8.30%	25.00	31 January 2024	31 January 2025	ICRA - A1+ (Stable) & India Ratings - A1+ (Stable)	Unsecured	Not Applicable	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies - ICRA Limited

										and India Ratings and Research Private Limited
ABFL/2023-24/CP141	INE860H142J5	182	8.32%	25.00	09 February 2024	09 August 2024	ICRA - A1+ (Stable) & India Ratings - A1+ (Stable)	Unsecured	Not Applicable	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies – ICRA Limited and India Ratings and Research Private Limited
ABFL/2023-24/CP146	INE860H142E6	352	8.25%	25.00	14 February 2024	31 January 2025	ICRA - A1+ (Stable) & India Ratings - A1+ (Stable)	Unsecured	Not Applicable	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies – ICRA Limited and India Ratings and Research Private Limited
ABFL/2023-24/CP155	INE860H142M9	365	8.28%	25.00	21 February 2024	20 February 2025	ICRA - A1+ (Stable) & India Ratings - A1+ (Stable)	Unsecured	Not Applicable	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies – ICRA Limited and India Ratings and Research Private Limited
ABFL/2023-24/CP156	INE860H142M9	365	8.28%	25.00	21 February 2024	20 February 2025	ICRA - A1+ (Stable) & India Ratings - A1+ (Stable)	Unsecured	Not Applicable	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies – ICRA Limited and India Ratings and Research Private Limited
ABFL/2023-24/CP157	INE860H142M9	364	8.28%	300.00	22 February 2024	20 February 2025	ICRA - A1+ (Stable) & India Ratings - A1+ (Stable)	Unsecured	Not Applicable	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies – ICRA Limited and India Ratings and Research Private Limited
ABFL/2023-24/CP158	INE860H142M9	363	8.28%	100.00	23 February 2024	20 February 2025	ICRA - A1+ (Stable) & India Ratings - A1+ (Stable)	Unsecured	Not Applicable	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies – ICRA Limited and India Ratings and Research Private Limited
ABFL/2023-24/CP159	INE860H142M9	363	8.28%	50.00	23 February 2024	20 February 2025	ICRA - A1+ (Stable) & India Ratings -	Unsecured	Not Applicable	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies



							A1+ (Stable)			– ICRA Limited and India Ratings and Research Private Limited
ABFL/2 023-24/CP1 60	INE860H14 2O5	180	8.30%	25.00	23 February 2024	21 August 2024	ICRA - A1+ (Stable) & India Ratings - A1+ (Stable)	Unsecured	Not Applicable	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies – ICRA Limited and India Ratings and Research Private Limited
ABFL/2 023-24/CP1 73-CP174	INE860H14 2T4	359	8.08%	175.00	20 March 2024	14 March 2025	ICRA - A1+ (Stable) & India Ratings - A1+ (Stable)	Unsecured	Not Applicable	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies – ICRA Limited and India Ratings and Research Private Limited
ABFL/2 023-24/CP1 75-CP176	INE860H14 2T4	358	8.08%	35.00	21 March 2024	14 March 2025	ICRA - A1+ (Stable) & India Ratings - A1+ (Stable)	Unsecured	Not Applicable	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies – ICRA Limited and India Ratings and Research Private Limited
ABFL/2 023-24/CP1 78-CP179	INE860H14 2T4	357	8.08%	100.00	22 March 2024	14 March 2025	ICRA - A1+ (Stable) & India Ratings - A1+ (Stable)	Unsecured	Not Applicable	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies – ICRA Limited and India Ratings and Research Private Limited
ABFL/2 024-25/CP0 01-CP002	INE860H14 2W8	168	7.97%	450.00	04 April 2024	19 September 2024	ICRA - A1+ (Stable) & India Ratings - A1+ (Stable)	Unsecured	Not Applicable	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies – ICRA Limited and India Ratings and Research Private Limited
ABFL/2 024-25/CP0 03-CP004	INE860H14 2W8	167	7.97%	125.00	05 April 2024	19 September 2024	ICRA - A1+ (Stable) & India Ratings - A1+ (Stable)	Unsecured	Not Applicable	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies – ICRA Limited and India Ratings and Research Private Limited
ABFL/2 024-25/CP0 05	INE860H14 2W8	162	7.97%	100.00	10 April 2024	19 September 2024	ICRA - A1+ (Stable) & India Ratings -	Unsecured	Not Applicable	Issuing and Paying Agent - HDFC Bank Limited Credit

							A1+ (Stable)			Rating Agencies – ICRA Limited and India Ratings and Research Private Limited
ABFL/2024-25/CP006	INE860H142W8	157	7.97%	100.00	15 April 2024	19 September 2024	ICRA - A1+ (Stable) & India Ratings - A1+ (Stable)	Unsecured	Not Applicable	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies – ICRA Limited and India Ratings and Research Private Limited
ABFL/2024-25/CP007-CP010	INE860H142X6	329	7.90%	600.00	15 April 2024	10 March 2025	ICRA - A1+ (Stable) & India Ratings - A1+ (Stable)	Unsecured	Not Applicable	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies – ICRA Limited and India Ratings and Research Private Limited
ABFL/2024-25/CP011	INE860H142Y4	91	7.60%	400.00	15 April 2024	15 July 2024	ICRA - A1+ (Stable) & India Ratings - A1+ (Stable)	Unsecured	Not Applicable	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies – ICRA Limited and India Ratings and Research Private Limited
ABFL/2024-25/CP012-CP015	INE860H142Y4	90	7.60%	195.00	16 April 2024	15 July 2024	ICRA - A1+ (Stable) & India Ratings - A1+ (Stable)	Unsecured	Not Applicable	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies – ICRA Limited and India Ratings and Research Private Limited
ABFL/2024-25/CP016	INE860H142Z1	91	7.60%	500.00	18 April 2024	18 July 2024	ICRA - A1+ (Stable) & India Ratings - A1+ (Stable)	Unsecured	Not Applicable	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies – ICRA Limited and India Ratings and Research Private Limited
ABFL/2024-25/CP017-CP018	INE860H142Z1	90	7.60%	500.00	19 April 2024	18 July 2024	ICRA - A1+ (Stable) & India Ratings - A1+ (Stable)	Unsecured	Not Applicable	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies – ICRA Limited and India Ratings and Research Private Limited
ABFL/2024-	INE860H143A2	91	7.60%	300.00	25 April 2024	25 July 2024	ICRA - A1+ (Stable) & India	Unsecured	Not Applicable	Issuing and Paying Agent - HDFC Bank

25/CP0 19							Ratings - A1+ (Stable)			Limited Credit Rating Agencies – ICRA Limited and India Ratings and Research Private Limited
ABFL/2 024- 25/CP0 21	INE860H14 3A2	90	7.60%	5.00	26 April 2024	25 July 2024	ICRA - A1+ (Stable) & India Ratings - A1+ (Stable)	Unsecured	Not Applica ble	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies – ICRA Limited and India Ratings and Research Private Limited
ABFL/2 024- 25/CP0 20	INE860H14 3A2	87	7.60%	25.00	29 April 2024	25 July 2024	ICRA - A1+ (Stable) & India Ratings - A1+ (Stable)	Unsecured	Not Applica ble	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies – ICRA Limited and India Ratings and Research Private Limited
ABFL/2 024- 25/CP0 22	INE860H14 3C8	91	7.60%	200.00	30 April 2024	30 July 2024	ICRA - A1+ (Stable) & India Ratings - A1+ (Stable)	Unsecured	Not Applica ble	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies – ICRA Limited and India Ratings and Research Private Limited
ABFL/2 024- 25/CP0 23	INE860H14 3B0	183	7.76%	15.00	30 April 2024	30 October 2024	ICRA - A1+ (Stable) & India Ratings - A1+ (Stable)	Unsecured	Not Applica ble	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies – ICRA Limited and India Ratings and Research Private Limited
ABFL/2 024- 25/CP0 24- CP027	INE860H14 2J5	91	7.90%	450.00	10 May 2024	09 August 2024	ICRA - A1+ (Stable) & India Ratings - A1+ (Stable)	Unsecured	Not Applica ble	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies – ICRA Limited and India Ratings and Research Private Limited
ABFL/2 024- 25/CP0 28	INE860H14 3D6	91	7.90%	25.00	13 May 2024	12 August 2024	ICRA - A1+ (Stable) & India Ratings - A1+ (Stable)	Unsecured	Not Applica ble	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies – ICRA Limited and India Ratings and Research Private Limited

ABFL/2 024- 25/CP0 29- CP033	INE860H14 3D6	90	7.90%	575.00	14 May 2024	12 August 2024	ICRA - A1+ (Stable) & India Ratings - A1+ (Stable)	Unsecured	Not Applica ble	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies – ICRA Limited and India Ratings and Research Private Limited
ABFL/2 024- 25/CP0 34	INE860H14 3E4	91	7.90%	25.00	15 May 2024	14 August 2024	ICRA - A1+ (Stable) & India Ratings - A1+ (Stable)	Unsecured	Not Applica ble	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies – ICRA Limited and India Ratings and Research Private Limited
ABFL/2 024- 25/CP0 35	INE860H14 3E4	90	7.90%	150.00	16 May 2024	14 August 2024	ICRA - A1+ (Stable) & India Ratings - A1+ (Stable)	Unsecured	Not Applica ble	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies – ICRA Limited and India Ratings and Research Private Limited
ABFL/2 024- 25/CP0 36- CP037	INE860H14 3E4	89	7.90%	125.00	17 May 2024	14 August 2024	ICRA - A1+ (Stable) & India Ratings - A1+ (Stable)	Unsecured	Not Applica ble	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies – ICRA Limited and India Ratings and Research Private Limited
ABFL/2 024- 25/CP0 38	INE860H14 3F1	127	7.93%	300.00	21 May 2024	25 September 2024	ICRA - A1+ (Stable) & India Ratings - A1+ (Stable)	Unsecured	Not Applica ble	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies – ICRA Limited and India Ratings and Research Private Limited
ABFL/2 024- 25/CP0 39- CP040	INE860H14 3G9	91	7.90%	700.00	24 May 2024	23 August 2024	ICRA - A1+ (Stable) & India Ratings - A1+ (Stable)	Unsecured	Not Applica ble	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies – ICRA Limited and India Ratings and Research Private Limited
ABFL/2 024- 25/CP0 41	INE860H14 3H7	91	7.75%	500.00	28 May 2024	27 August 2024	ICRA - A1+ (Stable) & India Ratings - A1+ (Stable)	Unsecured	Not Applica ble	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies – ICRA Limited and India Ratings

										and Research Private Limited
ABFL/2024-25/CP042-CP043	INE860H143H7	89	7.80%	325.00	30 May 2024	27 August 2024	ICRA - A1+ (Stable) & India Ratings - A1+ (Stable)	Unsecured	Not Applicable	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies – ICRA Limited and India Ratings and Research Private Limited
ABFL/2024-25/CP044	INE860H143C8	60	7.58%	50.00	31 May 2024	30 July 2024	ICRA - A1+ (Stable) & India Ratings - A1+ (Stable)	Unsecured	Not Applicable	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies – ICRA Limited and India Ratings and Research Private Limited
ABFL/2024-25/CP045-CP050	INE860H143I5	91	7.80%	675.00	03 June 2024	02 September 2024	ICRA - A1+ (Stable) & India Ratings - A1+ (Stable)	Unsecured	Not Applicable	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies – ICRA Limited and India Ratings and Research Private Limited
ABFL/2024-25/CP051	INE860H143J3	189	7.80%	40.00	03 June 2024	09 December 2024	ICRA - A1+ (Stable) & India Ratings - A1+ (Stable)	Unsecured	Not Applicable	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies – ICRA Limited and India Ratings and Research Private Limited
ABFL/2024-25/CP054	INE860H143I5	91	7.80%	150.00	03 June 2024	02 September 2024	ICRA - A1+ (Stable) & India Ratings - A1+ (Stable)	Unsecured	Not Applicable	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies – ICRA Limited and India Ratings and Research Private Limited
ABFL/2024-25/CP052-CP053	INE860H143I5	90	7.80%	650.00	04 June 2024	02 September 2024	ICRA - A1+ (Stable) & India Ratings - A1+ (Stable)	Unsecured	Not Applicable	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies – ICRA Limited and India Ratings and Research Private Limited
ABFL/2024-25/CP055	INE860H143K1	91	7.80%	500.00	07 June 2024	06 September 2024	ICRA - A1+ (Stable) & India Ratings - A1+ (Stable)	Unsecured	Not Applicable	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies – ICRA Limited

										and India Ratings and Research Private Limited
ABFL/2 024- 25/CP0 56	INE860H14 3L9	98	7.75%	50.00	07 June 2024	13 September 2024	ICRA - A1+ (Stable) & India Ratings - A1+ (Stable)	Unsecured	Not Applica ble	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies – ICRA Limited and India Ratings and Research Private Limited
ABFL/2 024- 25/CP0 57- CP059	INE860H14 2T4	277	7.97%	150.00	10 June 2024	14 March 2025	ICRA - A1+ (Stable) & India Ratings - A1+ (Stable)	Unsecured	Not Applica ble	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies – ICRA Limited and India Ratings and Research Private Limited
ABFL/2 024- 25/CP0 60	INE860H14 2M9	255	7.97%	10.00	10 June 2024	20 February 2025	ICRA - A1+ (Stable) & India Ratings - A1+ (Stable)	Unsecured	Not Applica ble	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies – ICRA Limited and India Ratings and Research Private Limited
ABFL/2 024- 25/CP0 61	INE860H14 2T4	276	7.97%	25.00	11 June 2024	14 March 2025	ICRA - A1+ (Stable) & India Ratings - A1+ (Stable)	Unsecured	Not Applica ble	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies – ICRA Limited and India Ratings and Research Private Limited
ABFL/2 024- 25/CP0 62- CP064	INE860H14 3L9	91	7.77%	200.00	14 June 2024	13 September 2024	ICRA - A1+ (Stable) & India Ratings - A1+ (Stable)	Unsecured	Not Applica ble	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies – ICRA Limited and India Ratings and Research Private Limited
ABFL/2 024- 25/CP0 65- CP068	INE860H14 3L9	87	7.77%	375.00	18 June 2024	13 September 2024	ICRA - A1+ (Stable) & India Ratings - A1+ (Stable)	Unsecured	Not Applica ble	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies – ICRA Limited and India Ratings and Research Private Limited
ABFL/2 024- 25/CP0 69	INE860H14 3L9	86	7.77%	25.00	19 June 2024	13 September 2024	ICRA - A1+ (Stable) & India Ratings -	Unsecured	Not Applica ble	Issuing and Paying Agent - HDFC Bank Limited Credit Rating Agencies

							A1+ (Stable)			– ICRA Limited and India Ratings and Research Private Limited
<b>TOTAL</b>				<b>10,525.00</b>						

List of top 10 (ten) holders of non-convertible securities in terms of value (on a cumulative basis) as on June 30, 2024:

Secured Non-Convertible Securities

Name	Category of holder	Amt In Crs	%
Life Insurance Corporation of India	Insurance	3,700.00	18%
Punjab National Bank	Bank	2,340.00	12%
State Bank of India	Bank	2,250.00	11%
Bank Of Baroda	Bank	1,270.00	6%
Utkal Alumina International Limited	Corporate	1,000.00	5%
Union Bank of India	Bank	500.00	2%
ICICI Prudential MF	Mutual Fund	500.00	2%
The Larsen and Toubro Officers and Supervisory Staff Provident Fund	Provident Fund	426.00	2%
Aditya Birla Sun Life Insurance Company Limited	Insurance	395.00	2%
Bank of India	Bank	390.00	2%

Unsecured non-convertible debentures

Name	Category of holder	Amt In Crs	%
The Larsen and Toubro Officers and Supervisory Staff Provident Fund	Provident Fund	163.00	6%
Aditya Birla Sun Life Insurance Company Limited	Insurance	155.00	6%
Indian Institute of Science	Corporate	139.00	5%
AGEAS Federal Life Insurance Co Ltd	Insurance	100.00	4%
Provident Fund of Tata Steel Limited	Provident Fund	81.00	3%
Shell India Employees PF Trust	Provident Fund	81.00	3%
Visakhapatnam Steel Project Employees PF Trust	Pension Fund	79.00	3%
HVPNL Employees Pension Fund Trust	Provident Fund	71.00	3%
Maruti Suzuki India Limited Employees PF Trust	Provident Fund	71.00	3%
Britania Industries Ltd	Corporate	62.00	2%

Perpetual Non-Convertible Securities

Name	Category of holder	Amt In Crs	%
HVPNL Employees Pension Fund Trust	Pension Fund	35.00	18%
ASEB Employees Pension Fund Investment Trust	Pension Fund	15.00	8%
Tata Communications Employees' Provident Fundtrust	Provident Fund	13.00	6%
Pepsico India Holdings Employees Provident Fund	Provident Fund	11.00	6%
WB State Electricity Transmission Co Limited Employees Pension Fund	Pension Fund	10.00	5%
Tata Sons Consolidated Provident Fund	Provident Fund	7.00	4%
Tata Tea Limited Calcutta Provident Fund	Provident Fund	7.00	4%
Marico Limited Employees Provident Fund	Provident Fund	5.00	3%
Adecco Employees PF Trust	Provident Fund	4.00	2%
TRL Krosaki Refractories Limited Provident Fund	Provident Fund	4.00	2%



Partly Paid Non-Convertible Securities

Name	Category of Holder	Amount (in Crore)	%
ICICI Prudential Life Insurance Company Ltd	Insurance	203.00	100

(g) List of top 10 (ten) holders of commercial papers in term of value (in cumulative basis) as on June 30, 2024:

Name	Category of Holder	Amount (in Crore)	%
ICICI PRUDENTIAL MUTUAL FUND	Mutual Fund	1300.00	12%
SBI MUTUAL FUND	Mutual Fund	1250.00	12%
UTI MUTUAL FUND	Mutual Fund	750.00	7%
AXIS BANK LTD	Bank	750.00	7%
TATA MUTUAL FUND	Mutual Fund	700.00	7%
HDFC MUTUAL FUND	Mutual Fund	700.00	7%
KOTAK MAHINDRA MUTUAL FUND	Mutual Fund	700.00	7%
HSBC MUTUAL FUND	Mutual Fund	575.00	5%
NIPPON MUTUAL FUND	Corporate	525.00	5%
LIC MUTUAL FUND	Mutual Fund	525.00	5%

(h) Restrictive Covenants: The loans availed by our Company contain certain restrictive covenants, including:

- enter into any scheme of expansion, merger, de-merger amalgamation, compromise or reconstruction causing an adverse effect except with the prior intimation to the lender. Provided that where such consent of the lender is required pursuant to a provision of applicable law or regulation then such consent of the lender shall be taken notwithstanding the materiality of any such scheme of expansion, merger, de-merger, amalgamation, compromise or reconstruction;
- permit any change in its constitution or ownership or control, where any such change in ownership or control, directly or indirectly, exceeds 50% of its share capital and/or voting power. Provided that where such consent of the lender is required pursuant to a provision of applicable law or regulation then such consent of the lender shall be taken notwithstanding the materiality of any such any change in its ownership or control or constitution;
- make any change to/in its constitutional documents which affects the ability of the Company to perform under the facility documents. Provided that where such consent of the lender is required pursuant to a provision of applicable law or regulation, then such consent of the lender shall be taken notwithstanding the materiality of any such any change to/in its constitutional documents.

This is an indicative list and there may be such other additional terms under the various borrowing arrangements entered into by our Company and certain of our Subsidiaries.

- (i) The amount of corporate guarantee or letter of comfort issued by the Company along with name of the counterparty (like name of the subsidiary, joint venture entity, group company, etc.) on behalf of whom it has been issued, contingent liability including debt service reserve account guarantees/ any put option etc. (Details of any outstanding borrowings taken/ debt securities issued for consideration other than cash). This information shall be disclosed whether such borrowing/ debt securities have been taken/ issued: (i) in whole or part; (ii) at a premium or discount, or (iii) in pursuance of an option or not:

Please see below the details of the contingent liability of our Company as on June 30, 2024:

Sr. No.	Particulars	Amount as on June 30, 2024
1	Guarantee, Overdraft & Letter of Comfort	75.32
2	Disputed Income tax	40.81
3	Disputed Service Tax	8.55
4	Claims against the company not acknowledged as debts	2.30
	Total	126.99

- (j) Details of inter corporate loans as on June 30, 2024:

Our Company has outstanding inter-corporate loans (borrowings) from various customers and other entities. The total principal amount of outstanding inter-corporate loans as on June 30, 2024, is ₹ 2,022.55 Crore.

- (i) Details of the bank fund-based facilities/ rest of the borrowing (if any, including hybrid debt like foreign currency convertible bonds (FCCB), optionally convertible debentures/ preference shares) from financial institutions or financial creditors:  
As on June 30, 2024, with regard to bank fund-based facilities please refer to paragraphs (a), (c) and (e) above. Other than as set out in this section, the Company has the following borrowings:

Collateralised borrowing and lending obligation (CBLO) against Government securities (secured) as on June 30, 2024

Facility	Amount Outstanding (₹ crore)	Repayment Schedule	Security
Repo Borrowing	-	--	-

Details of Rest of the borrowing (hybrid debt like FCCB, Optionally Convertible Debentures / Preference Shares) as on June 30, 2024

Party Name (in case of Facility) / Instrument Name	Type of Facility / Instrument	Amt Sanctioned / Issued	Principal Amt outstanding	Repayment Date / Schedule	Credit Rating	Secured / Unsecured	Security
NIL							

- (m) Details of all defaults and/or delay in payments of interest and principal of any kind of term loans, debt securities, commercial paper (including technical delay) and other financial indebtedness including corporate guarantee or letters of comfort issued by the company, in the preceding 3 (three) years and the current financial year.

Our Company has not defaulted and/or delayed in payments of interest and principal of any kind of term loans, debt securities, commercial paper (including technical delay) and other financial indebtedness including corporate guarantee or letters of comfort issued by the Company, in the preceding three years and the current financial year.

Our Company further confirms that we have not received any notice of default to recall such loans from any of our lenders on account of such technical delays and all our accounts are standard as on date of this KID.

- (n) Details of default and non-payment of statutory dues for the preceding three financial years and current financial year. There has been no subsisting instances of non-payment or defaults in the payment of statutory dues by our Company in the preceding three financial years and current financial year, except as set out below and the ones which were not paid on account of a dispute as below.

Particulars	Amount (in ₹)
Professional tax payable in the state of Gujarat for August 2023 for which total amount of Rs. 67,400 is paid by the Company. However, payment acknowledgement is awaited by the Company for an amount Rs. 11,849 due to certain system error.	11,849

- (o) The details of Commercial Paper issued during the last 2 years

ISIN No.	Amount (INR Cr)	Date of Issue	Maturity Date
INE860H14X42	325.00	01-06-2022	27-06-2022
INE860H14X18	250.00	01-06-2022	27-07-2022
INE860H14X67	350.00	16-06-2022	12-08-2022
INE860H14X91	500.00	28-06-2022	26-08-2022
INE860H14X75	500.00	24-06-2022	02-09-2022
INE860H14X59	250.00	13-06-2022	13-09-2022
INE860H14Y09	725.00	26-07-2022	23-09-2022
INE860H14X83	830.00	01-07-2022	29-09-2022
INE860H14Y25	75.00	08-08-2022	31-10-2022
INE860H14Y33	200.00	08-08-2022	07-11-2022
INE860H14Y17	25.00	08-08-2022	09-11-2022
INE860H14Y17	300.00	10-08-2022	09-11-2022
INE860H14Y41	200.00	22-08-2022	21-11-2022
INE860H14Y41	1,110.00	24-08-2022	21-11-2022
INE860H14Y58	100.00	26-08-2022	25-11-2022
INE860H14Y58	500.00	01-09-2022	25-11-2022
INE860H14Y58	25.00	02-09-2022	25-11-2022
INE860H14Y58	200.00	07-09-2022	25-11-2022
INE860H14Y66	80.00	02-09-2022	02-12-2022
INE860H14Y66	100.00	06-09-2022	02-12-2022
INE860H14Y66	150.00	09-09-2022	02-12-2022
INE860H14Y66	400.00	16-09-2022	02-12-2022
INE860H14Y66	500.00	20-09-2022	02-12-2022
INE860H14V77	400.00	20-09-2022	12-12-2022
INE860H14V77	415.00	21-09-2022	12-12-2022
INE860H14V77	200.00	27-09-2022	12-12-2022

INE860H14W50	250.00	19-10-2022	27-12-2022
INE860H14Y74	150.00	19-10-2022	12-01-2023
INE860H14Y90	731.00	07-11-2022	31-01-2023
INE860H14Y90	25.00	09-11-2022	31-01-2023
INE860H14Y90	1,100.00	18-11-2022	31-01-2023
INE860H14Z16	860.00	25-11-2022	24-02-2023
INE860H14Z24	100.00	29-11-2022	27-02-2023
INE860H14Z32	1,500.00	01-12-2022	02-03-2023
INE860H14Z57	1,000.00	21-12-2022	20-03-2023
INE860H14Z57	200.00	22-12-2022	20-03-2023
INE860H14Z57	50.00	23-12-2022	20-03-2023
INE860H14Z57	400.00	29-12-2022	20-03-2023
INE860H14Z81	500.00	30-01-2023	28-04-2023
INE860H14Y82	175.00	02-11-2022	02-05-2023
INE860H14Y82	50.00	07-11-2022	02-05-2023
INE860H14Y82	500.00	31-01-2023	02-05-2023
INE860H140B6	25.00	17-02-2023	15-05-2023
INE860H140A8	985.00	17-02-2023	19-05-2023
INE860H140C4	100.00	24-02-2023	26-05-2023
INE860H140C4	500.00	27-02-2023	26-05-2023
INE860H14Z08	150.00	17-11-2022	31-05-2023
INE860H14Z08	500.00	02-03-2023	31-05-2023
INE860H14Z08	500.00	03-03-2023	31-05-2023
INE860H140F7	450.00	03-03-2023	02-06-2023
INE860H14Z40	25.00	08-12-2022	07-06-2023
INE860H14Z40	250.00	13-01-2023	07-06-2023
INE860H14Z40	575.00	16-01-2023	07-06-2023
INE860H140G5	100.00	13-03-2023	12-06-2023
INE860H14Z65	30.00	04-01-2023	20-06-2023
INE860H140J9	650.00	13-04-2023	27-06-2023
INE860H140I1	700.00	06-04-2023	30-06-2023
INE860H14Z73	230.00	13-01-2023	13-07-2023
INE860H14Z73	25.00	16-01-2023	13-07-2023
INE860H140L5	275.00	28-04-2023	28-07-2023
INE860H140L5	50.00	02-05-2023	28-07-2023
INE860H140L5	200.00	04-05-2023	28-07-2023
INE860H140M3	500.00	10-05-2023	31-07-2023
INE860H140M3	500.00	12-05-2023	31-07-2023
INE860H14Z99	110.00	10-02-2023	10-08-2023
INE860H140N1	1,075.00	19-05-2023	18-08-2023
INE860H140D2	225.00	21-02-2023	21-08-2023
INE860H140D2	25.00	22-02-2023	21-08-2023

INE860H140D2	70.00	23-02-2023	21-08-2023
INE860H140D2	200.00	24-02-2023	21-08-2023
INE860H140E0	200.00	28-02-2023	25-08-2023
INE860H140E0	475.00	26-05-2023	25-08-2023
INE860H140O9	600.00	29-05-2023	28-08-2023
INE860H140P6	450.00	05-06-2023	04-09-2023
INE860H140P6	350.00	07-06-2023	04-09-2023
INE860H140Q4	300.00	09-06-2023	08-09-2023
INE860H140R2	500.00	15-06-2023	14-09-2023
INE860H140T8	500.00	22-06-2023	21-09-2023
INE860H140V4	500.00	05-07-2023	22-09-2023
INE860H140W2	500.00	11-07-2023	10-10-2023
INE860H140Y8	250.00	17-07-2023	16-10-2023
INE860H141D0	200.00	27-07-2023	20-10-2023
INE860H141E8	300.00	28-07-2023	27-10-2023
INE860H141C2	300.00	31-07-2023	30-10-2023
INE860H141C2	300.00	04-08-2023	30-10-2023
INE860H141B4	200.00	04-08-2023	03-11-2023
INE860H141G3	55.00	08-08-2023	07-11-2023
INE860H141G3	500.00	11-08-2023	07-11-2023
INE860H141H1	500.00	14-08-2023	10-11-2023
INE860H141J7	200.00	21-08-2023	17-11-2023
INE860H141I9	600.00	25-08-2023	24-11-2023
INE860H141I9	500.00	28-08-2023	24-11-2023
INE860H141L3	500.00	04-09-2023	29-11-2023
INE860H141N9	200.00	04-09-2023	04-12-2023
INE860H141O7	250.00	08-09-2023	08-12-2023
INE860H140S0	50.00	22-06-2023	15-12-2023
INE860H140S0	150.00	13-07-2023	15-12-2023
INE860H140S0	75.00	29-08-2023	15-12-2023
INE860H141P4	1,000.00	27-10-2023	22-12-2023
INE860H140U6	150.00	03-07-2023	03-01-2024
INE860H140U6	250.00	06-07-2023	03-01-2024
INE860H141A6	200.00	26-07-2023	24-01-2024
INE860H141A6	25.00	03-08-2023	24-01-2024
INE860H141A6	180.00	25-10-2023	24-01-2024
INE860H141Q2	150.00	31-10-2023	30-01-2024
INE860H141Q2	490.00	01-11-2023	30-01-2024
INE860H141Q2	50.00	02-11-2023	30-01-2024
INE860H141R0	255.00	02-11-2023	01-02-2024
INE860H141R0	630.00	03-11-2023	01-02-2024
INE860H141S8	250.00	09-11-2023	08-02-2024

INE860H141M1	200.00	04-09-2023	15-02-2024
INE860H141M1	450.00	16-11-2023	15-02-2024
INE860H141M1	225.00	17-11-2023	15-02-2024
INE860H141F5	50.00	03-08-2023	20-02-2024
INE860H141F5	25.00	04-08-2023	20-02-2024
INE860H141F5	60.00	21-11-2023	20-02-2024
INE860H141F5	25.00	22-11-2023	20-02-2024
INE860H141U4	1,070.00	24-11-2023	23-02-2024
INE860H141V2	500.00	29-11-2023	28-02-2024
INE860H141K5	200.00	31-08-2023	04-03-2024
INE860H141K5	150.00	06-09-2023	04-03-2024
INE860H141K5	500.00	05-12-2023	04-03-2024
INE860H141K5	250.00	06-12-2023	04-03-2024
INE860H140X0	50.00	13-07-2023	07-03-2024
INE860H140X0	25.00	14-07-2023	07-03-2024
INE860H140X0	50.00	07-12-2023	07-03-2024
INE860H140X0	50.00	08-12-2023	07-03-2024
INE860H140H3	225.00	15-03-2023	14-03-2024
INE860H140H3	100.00	17-07-2023	14-03-2024
INE860H141Y6	300.00	09-01-2024	18-03-2024
INE860H141Z3	400.00	09-01-2024	19-03-2024
INE860H142A4	25.00	09-01-2024	20-03-2024
INE860H142A4	375.00	11-01-2024	20-03-2024
INE860H141W0	25.00	04-12-2023	22-03-2024
INE860H140K7	250.00	20-04-2023	19-04-2024
INE860H142C0	5.00	29-01-2024	23-04-2024
INE860H142B2	605.00	25-01-2024	25-04-2024
INE860H142B2	50.00	29-01-2024	25-04-2024
INE860H142B2	25.00	30-01-2024	25-04-2024
INE860H142D8	200.00	29-01-2024	29-04-2024
INE860H142D8	100.00	30-01-2024	29-04-2024
INE860H142D8	450.00	31-01-2024	29-04-2024
INE860H142D8	100.00	01-02-2024	29-04-2024
INE860H142F3	750.00	01-02-2024	30-04-2024
INE860H142G1	150.00	01-02-2024	06-05-2024
INE860H142G1	250.00	05-02-2024	06-05-2024
INE860H142G1	4.00	08-02-2024	06-05-2024
INE860H142H9	225.00	08-02-2024	09-05-2024
INE860H142I7	30.00	09-02-2024	10-05-2024
INE860H142K3	425.00	12-02-2024	13-05-2024
INE860H142L1	900.00	16-02-2024	17-05-2024
INE860H141T6	25.00	21-11-2023	20-05-2024

INE860H141T6	600.00	20-02-2024	20-05-2024
INE860H141T6	25.00	21-02-2024	20-05-2024
INE860H142N7	400.00	23-02-2024	24-05-2024
INE860H142P2	375.00	27-02-2024	28-05-2024
INE860H142Q0	1,100.00	04-03-2024	03-06-2024
INE860H142Q0	100.00	05-03-2024	03-06-2024
INE860H142R8	500.00	05-03-2024	04-06-2024
INE860H142S6	650.00	12-03-2024	11-06-2024
INE860H141X8	50.00	08-12-2023	14-06-2024
INE860H141X8	75.00	31-01-2024	14-06-2024
INE860H142V0	125.00	22-03-2024	18-06-2024
INE860H142U2	400.00	26-03-2024	25-06-2024
INE860H142Y4	400.00	15-04-2024	15-07-2024
INE860H142Y4	195.00	16-04-2024	15-07-2024
INE860H142Z1	500.00	18-04-2024	18-07-2024
INE860H142Z1	500.00	19-04-2024	18-07-2024
INE860H140Z5	25.00	24-07-2023	23-07-2024
INE860H143A2	300.00	25-04-2024	25-07-2024
INE860H143A2	5.00	26-04-2024	25-07-2024
INE860H143A2	25.00	29-04-2024	25-07-2024
INE860H143C8	200.00	30-04-2024	30-07-2024
INE860H143C8	50.00	31-05-2024	30-07-2024
INE860H142J5	25.00	09-02-2024	09-08-2024
INE860H142J5	450.00	10-05-2024	09-08-2024
INE860H143D6	25.00	13-05-2024	12-08-2024
INE860H143D6	575.00	14-05-2024	12-08-2024
INE860H143E4	25.00	15-05-2024	14-08-2024
INE860H143E4	150.00	16-05-2024	14-08-2024
INE860H143E4	125.00	17-05-2024	14-08-2024
INE860H142O5	25.00	23-02-2024	21-08-2024
INE860H143G9	700.00	24-05-2024	23-08-2024
INE860H143H7	500.00	28-05-2024	27-08-2024
INE860H143H7	325.00	30-05-2024	27-08-2024
INE860H143I5	825.00	03-06-2024	02-09-2024
INE860H143I5	650.00	04-06-2024	02-09-2024
INE860H143K1	500.00	07-06-2024	06-09-2024
INE860H143L9	50.00	07-06-2024	13-09-2024
INE860H143L9	200.00	14-06-2024	13-09-2024
INE860H143L9	375.00	18-06-2024	13-09-2024
INE860H143L9	25.00	19-06-2024	13-09-2024
INE860H142W8	450.00	04-04-2024	19-09-2024
INE860H142W8	125.00	05-04-2024	19-09-2024

INE860H142W8	100.00	10-04-2024	19-09-2024
INE860H142W8	100.00	15-04-2024	19-09-2024
INE860H143F1	300.00	21-05-2024	25-09-2024
INE860H143B0	15.00	30-04-2024	30-10-2024
INE860H143J3	40.00	03-06-2024	09-12-2024
INE860H142E6	25.00	31-01-2024	31-01-2025
INE860H142E6	25.00	14-02-2024	31-01-2025
INE860H142M9	50.00	21-02-2024	20-02-2025
INE860H142M9	300.00	22-02-2024	20-02-2025
INE860H142M9	150.00	23-02-2024	20-02-2025
INE860H142M9	10.00	10-06-2024	20-02-2025
INE860H142X6	600.00	15-04-2024	10-03-2025
INE860H142T4	175.00	20-03-2024	14-03-2025
INE860H142T4	35.00	21-03-2024	14-03-2025
INE860H142T4	100.00	22-03-2024	14-03-2025
INE860H142T4	150.00	10-06-2024	14-03-2025
INE860H142T4	25.00	11-06-2024	14-03-2025
<b>Grand Total</b>	<b>63,260.00</b>		

2) **ASSET LIABILITY MANAGEMENT (ALM) DISCLOSURES AS MENTIONED IN SEBI CIRCULAR NO. CIR/IMD/DF/ 12 /2014 DATED JUNE 17, 2014 AND CIRCULAR NO. CIR/IMD/DF/6/2015 DATED SEPTEMBER 15, 2015**

**Details of overall lending by our Company as of March 31, 2024**

**A. Type of loans:**

The detailed break-up of the type of loans and advances including bills receivables given by our Company as on March 31, 2024 is as follows:

		<i>(Rs. in crs)</i>
S. No.	Type of Loans	Amount
1.	Secured	76,548.32
2.	Unsecured	29,137.29
	Less: Impairment Loss Allowance	(1,780.35)
<b>Total</b>		<b>1,03,905.27</b>

**B. Denomination of loans outstanding by LTV\* as on March 31, 2024**

Sl. No.	LTV	Percentage of AUM
1.	Upto 40%	13.73%
2.	40%-50%	6.96%
3.	50%-60%	7.01%
4.	60%-70%	8.76%
5.	70%-80%	5.31%
6.	80%-90%	2.47%
7.	Above 90%	55.76%
	<b>Total</b>	<b>100.00%</b>



**C. Sectoral Exposure as on March 31, 2024**

Sr No	Segment wise Breakup of AUM	AUM (Distribution %)
1	Retail	69%
A	Mortgages (HL & LAP)	4%
B	Gold Loans	-
C	Vehicle Finance	-
D	MFI	-
E	MSME	39%
F	Capital Market Funding (LAS, MTF)	4%
G	Others	22%
2	Wholesale	31%
A	Infrastructure	16%
B	Real Estate (Including Builder Loan)	6%
C	Promoter Funding	0%
D	Any other Sector (as applicable)	7%
E	Others	2%
	Total	100%

**D. Denomination of loans outstanding by ticket size as on March 31, 2024:**

Sl. No.	Ticket size (in ₹)	Percentage of AUM
1.	Upto 2 Lakhs	6.14%
2.	2 to 5 Lakhs	6.80%
3.	5 to 10 Lakhs	3.71%
4.	10 to 25 Lakhs	6.77%
5.	25 to 50 Lakhs	4.40%
6.	50 lakh-1 Crore	3.26%
7.	1 - 5 Crore	11.97%
8.	5 - 25 Crore	18.64%
9.	25 - 100 Crore	21.34%
10.	Above 100 Crore	16.98%
	<b>Total</b>	<b>100.00%</b>

**E. Geographical classification of borrowers as on March 31, 2024:**

S. No.	Top 5 States / UT	Percentage of AUM (March 31, 2023)
1.	Maharashtra	46.26%
2.	Delhi	13.90%
3.	Karnataka	7.55%
4.	Telangana	7.36%
5.	Tamil Nadu	6.41%
	<b>Total</b>	<b>81.49%</b>

**F. (a) Details of top 20 borrowers with respect to concentration of advances as on March 31, 2024:**

Particulars	(Rs. in crs)
	Amount
Total advances to twenty largest borrowers (including interest accrued)	6,864.00
Percentage of advances to twenty largest borrowers to total advances to our Company	6.49%

(b) Details of top 20 borrowers with respect to concentration of exposure as on March 31, 2024:

		(Rs. in crs)
Particulars	Amount	
Total exposure to twenty largest borrowers (including interest accrued)	6,864.00	
Percentage of exposure to twenty largest borrowers to total exposure to our Company	6.15%	

G. Details of loans overdue and classified as non-performing in accordance with RBI's guidelines as on March 31, 2024:

1. Movement of Gross NPAs

		(Rs. in crs)
Sl. No.	Particulars	Amount
1.	Opening balance	2,507.10
2.	Additions during the year	1,083.08
3.	Reductions during the year	(941.12)
4.	Closing balance	2,649.07

2. Movement of provisions for NPAs (excluding provisions on standard assets)

		(Rs. in crs)
Sl. No.	Particulars	Amount
1.	Opening balance	1,157.94
2.	Provisions made during the year	726.21
3.	Write-off / write-back of excess provisions	(561.71)
4.	Closing balance	1,322.44

3. Segment-wise gross NPA as on March 31, 2024 (complete)

Sr No	Segment wise Breakup of Gross NPA	GNPA %
1	Retail	2.00%
A	Mortgages (HL & LAP)	9.73%
B	Gold Loans	-
C	Vehicle Finance	-
D	MFI	-
E	MSME	-
F	Capital Market Funding (LAS, MTF)	-
G	Others	4.63%
2	Wholesale	2.60%
A	Infrastructure	2.23%
B	Real Estate (Including Builder Loan)	2.74%
C	Promoter Funding	-
D	Any other Sector (as applicable)	3.94%
E	Others	-
	Total	2.19%

H. Residual/ Asset Liability Management Maturity pattern of certain items of Assets and Liabilities (As of March 31, 2023)

(As of March 31, 2024) – RBI format

(Rs. 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	-	-	-	-	0.01	-	0.52	21.00	10.26	7.28	39.09

Advances**	2,339.40	338.64	1,365.87	2,698.70	2,772.73	7,317.98	14,083.19	30,916.07	16,125.40	25,947.28	<b>1,03,905.27</b>
Investments	5,025.56	-	3.85	-	751.28	-	22.56	42.68	-	16.45	<b>5,862.38</b>
Borrowings*	1,042.36	355.04	5,060.42	4,506.28	6,979.68	5,749.31	11,220.52	31,967.72	16,293.74	5,715.03	<b>88,890.10</b>
Foreign Currency Assets	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency Liabilities (also included in borrowings above)	-	-	33.39	62.66	-	2.47	-	3,303.52	-	-	<b>3,402.05</b>

I. **Our Company has not provided any loans/advances to associates, entities/person relating to the board, senior management, Promoter expect as provided for in the chapter titled “Related Party Transaction” in the Annual report of the Company (as on March 31, 2024).**

**Onward lending to borrowers forming part of the “Group” as defined by RBI:**

Name of the Borrower (A)	Amount of advances / exposures to such Borrower (Group) (₹ in Crore)	Percentage of exposure (C) = B/Total Loans
Waacox Energy Pvt Ltd	53.56	0.05%
ABREL EPC LIMITED	237.73	0.23%
Total	<b>291.29</b>	

3) Any change in promoter’s holdings in NBFCs during the last financial year beyond a particular threshold. At present, RBI has prescribed such a threshold level at 26% - **Nil**

**Note:** Our Company has not completed any acquisition or amalgamation with any entity in the preceding one year prior to the date of this offer document. The Board of Directors of the Company had vide a Board resolution passed at its meeting held on March 11, 2024, approved the Scheme of Amalgamation for merger of the Company with its holding company viz. Aditya Birla Capital Limited. An equal no. of Debt Security without any change in any terms of the same will be assumed by Aditya Birla Capital Limited as the Issuer post the effective date of the said Scheme. The said scheme is inter alia subject to the sanction of National Company Law Tribunal (NCLT), Ahmedabad Bench and receipt of necessary approvals from the Reserve Bank of India, Stock Exchanges and Securities and Exchange Board of India, shareholders / creditors, as may be directed by the NCLT and such other regulatory / statutory authorities, as may be required.

4) **Credit policy:**

The credit policy of our Company, is the principal document for the credit operations of our Company, duly approved by the Board of Directors and serves as the guiding document of our Company. The broad objectives of the credit policy is to ensure efficient delivery of credit with focus on asset growth and quality along with continuous growth of loan assets which remains performing and standard at all times. The credit policy inter alia provides indicative guidelines specifying the measures to be taken for improving the credit delivery and customer satisfaction and to strengthen the risk management systems for appropriate pricing of credit risks and ensure close monitoring of the credit portfolio. The credit policy of our Company as also prescribes measures to prevent fresh slippages into NPAs along with various functionalities to innovate and evolve competitive products based on market requirements and also to suit our Company’s risk appetite. While our Company has been making efforts towards the risk management practices on an on-going basis, the credit policy emphasizes on initiating a paradigm transition towards a completely integrated risk management system.

The Credit Risk Management of our Company focuses on identification, measuring monitoring and managing the assumed risks which inter alia includes a documented loan policy /product program(s), robust approval mechanism, effective loan administration in order to ensure overdue management and bad asset detection and remediation, loan review mechanism and portfolio management tool to manage portfolio level risks. Our Company also relies upon formal and conventional risk assessment viz the capacity and willingness of borrowers to repay and dependence primarily on cash flows for repayment with security taken to provide a secondary source of repayment, depending on respective product programs.

The management of credit risk is undertaken at three levels, namely –

1. Strategic or portfolio level, so as to ensure that no single event can have any significant adverse impact. Portfolio performance by way of collections and delinquencies are continuously monitored through regular portfolio MIS analysis.
2. Established and market-benchmarked credit policy, wherein modifications/refinements to individual programmes are made whenever considered necessary or appropriate.
3. Reliance on the competency of staff to identify and make sound credit decisions.

The Risk Management Group (RMG) of our Company ensures that the loan portfolio in our Company is strictly in line with this credit policy and is always in compliance with all internal policies and regulatory guidelines with on-going improvement of the credit processes. It also tracks relevant sectors/industry and assess key industry risks on an on-going basis along with carrying detailed credit analysis and providing independent opinion to sanctioning committees which ensure that all risks are clearly identified and steps to mitigate are set out and adhered to. Our Company also does portfolio monitoring and portfolio “stress-testing” including proactively reviewing the portfolio based on market conditions and take corrective actions when such portfolio triggers are breached. The RMG also builds a robust ongoing credit coverage discipline on individual borrowers or a group of borrowers, as applicable to each business segment. Further, the RMG also facilitates setting up a Company-wide de-dupe repository and comprehensive defaulters’ list and the same is updated at regular intervals.

Any new product or variant of an existing product or review of any existing product is presented to the product approval committee in the form of a product program note, which is as per the format stipulated from time to time. The product program interalia covers the following areas/subjects – product objective, product/program limit, target category of customers, target market which covers business models prevalent in the target market/customers, specific characteristics of the target market/target customers, specific characteristics of the target markets/customers which have a bearing on risk assessment, defined geographies, borrower profiles, etc. and product features along with methodology for assessment of limits/loan amounts with approval matrix and deviation approval matrix with security and monitoring/MIS/ overdues/reporting of irregularities with portfolio controls and diversification/delinquency rates and portfolio triggers and risk containment measures.

The credit assessment/appraisal process and guidelines are kept in view before a credit facility is approved/renewed and all the credit proposals are rigorously appraised. The credit appraisal process interalia involves an in-depth study of the industry, financial, commercial, technical and managerial aspects of the borrower as warranted by the product program. The Risk Management Group of our Company independently carries out an in-depth credit analysis and market checks of the company/obligor/counterparties/guarantor/promoter/group companies/related parties and provides independent opinion on all the aspects as warranted by the product program. Appropriate credit filters are also designed to weed out cases with weak credit profile and filters are never a proxy to in-depth credit analysis and market reference checks. Each credit proposals are prepared in an appropriate format and placed before the appropriate sanctioning authority. Credit appraisal format are as per the format in respective product program along with guidance notes. De-dupe is carried out as a best practice to check if the Borrower is already having a relationship with the Company. Our Company also obtains information from multiple lenders/bankers so as to stay updated on Borrower’s credit health and account conduct with various lenders. Our Company also obtains independent opinion from various sources, including, from the existing bankers/lenders in respect of all new borrowers/parties to the loan on a “best-effort” basis, which are recorded along with reference checks. Our Company uses prudent assessment criteria, such that our Company avoids taking up/financing a majority part of borrowers’ credit needs. Suitable methodologies are developed and used by our Company-RMG to assess the risks in structured transactions, including vetting the transactions structure by legal group of our Company. The Risk Management Group also articulates the key risks in any structured transactions including operational/transactional risks, legal risks, compliance risks, market risks, reputation risks, etc. and suggest suitable mitigants for the same. As a prudent lending practice, all current relevant information about any borrower are glanced from the files and over-reliance on information stored in the minds of the dealing officer or his private files are avoided. A robust internal credit rating framework is vital for effective credit risk management.

Our Company follows the standard credit practices of analysing and monitoring credit limits and exposures to NBFC’s. The below key areas are analysed for all NBFC’s, besides the specific areas which are laid down in detail in the respective product programs and/or guidance notes-

- Earnings stability and business model sustainability
- Asset Quality
- Capital Adequacy and leverage
- Management quality and operational capabilities
- ALM, Liquidity and treasury management
- Systematic and regulatory areas
- Type of collateral /security and enforceability
- Reporting, control and risk management systems

As per our Company’s Loan monitoring system, further disbursements/discounting/debit transaction is auto-prevented by the system once the limit expiry date is reached. Thus, further drawl is not be permitted by the system as there is no “auto-renewal” of credit facilities/limits, which have expired/lapsed. Renewal can be done one or more times in a year when the credit facility/limit expires or borrowers applies for new limit with enhancements or borrowers applies for revalidations of lapsed/expired credit facility/limit. Renewals can be with or without enhancement – it can also be with ‘reduction’ in credit limit, renewal of stressed cases are dealt with based on merits of the individual credit proposals. Renewals depend on the credit quality of the borrower at the time of renewal and the renewal is subject to the discretion of the sanctioning committee. Further, the facility type and amount sanctioned, terms and conditions stipulated, pricing/interest rate etc. approved at the time of renewal may be different from what the borrower enjoyed in the previous year/cycle. The Company also maintains the MIS of all credit approvals and their corresponding expiry dates, which are used to take necessary actions.

Express renewal policy is also applicable for accounts/borrowers satisfying certain criteria at the time of application for express renewal, wherein amount has to be ‘regular’ (based on repayment method), asset quality classification is ‘Standard’, internal credit rating/grading score is within ‘Investment grade’ as per our Company’s internal credit rating model or valid external rating. In case of unrated accounts, approving authority decides on express renewal.

## LITIGATION AND OTHER DEFAULTS

For the purpose of disclosures in this GID, our Company has considered the following litigation 'material' litigation:

### Our Company, our subsidiaries (if any) and our Directors

- i. All outstanding civil proceedings including tax matters (direct or indirect) and arbitration matters would be considered 'material' if the monetary amount of claim by or against the Company, its subsidiaries (if any) or its Directors in any such pending proceeding is in excess of 2% of profit or loss after tax, as per the audited financial statements for the immediately preceding financial year of the Company included in this GID;
- ii. All outstanding criminal proceedings involving the Company, its subsidiaries (if any) or its Directors; and
- iii. All the outstanding actions initiated by regulatory or statutory authorities against the Company, its subsidiaries (if any) or its Directors.

### Promoter of the Company

- i. All outstanding civil proceedings if the monetary amount of claim by or against the Promoter in any such pending proceeding is equivalent to or above 2% of the profit or loss after tax, as per the audited consolidated financial statements of the Promoter for the immediately preceding financial year;
- ii. All outstanding criminal proceedings involving the Promoter; and
- iii. any litigation or legal action pending or taken against the Promoter by a government department or a statutory body during the last three years including any outstanding actions, any inquiry, inspections or investigations initiated or conducted under securities laws or the Companies Act, 2013, as amended or any previous companies law in the last three years.

### Group Companies

- i. Any outstanding legal proceedings involving our Group Companies, whose outcome could have a material adverse effect on the financial position of the Company, and which may affect the Issue or the investor's decision to invest or continue to invest in the debt securities of the Company.

### Other legal proceedings

- i. All the proceedings involving any entity above or any other person, in which the monetary liability is not quantifiable or any other outstanding litigation, the outcome of which may have a material adverse effect on the financial position of the Company.

Save as disclosed below, there are no:

- i. litigation or legal action pending or taken by any Ministry or Department of the Government or a statutory authority against the Promoter of the Company during the last three years immediately preceding the year of the issue of the GID and any direction issued by such Ministry or Department or statutory authority upon conclusion of such litigation or legal action;
- ii. litigation involving the Company, Promoter, Directors, Subsidiaries, Group Companies or any other person, whose outcome could have material adverse effect on the financial position of the Company, which may affect the issue or the investor's decision to invest/continue to invest in the debt securities;
- iii. acts of material frauds committed against our Company in the last three years and the current financial year and the action taken by the Company;
- iv. default and non-payment of statutory dues by the Company;
- v. pending proceedings initiated against the Company for economic offences and default; and
- vi. inquiry, inspections or investigations initiated or conducted under the securities laws or Companies Act or any previous companies law in the last three years immediately preceding the year of issue of this GID in the case of Company; and if there were any prosecutions filed (whether pending or not); fines imposed or compounding of offences done in the last three years immediately preceding the year of this GID for the Company.

### Litigation involving our Company

#### *Criminal proceedings involving our Company*

##### **A. Criminal Proceedings against our Company**

1. Bahadur Lal Chaupda ("**Complainant**") lodged an FIR ("**FIR**") against our Company and its officials, alleging that our Company and its officials had threatened and harassed the Complainant and other co-borrowers ("**Co-Borrowers**"), in order to recover outstanding dues in respect of a loan availed by them from our Company, thereby causing one of the Co-Borrowers to commit suicide. In response, our Company

and its employee have together filed a Criminal Miscellaneous Petition against the State of Rajasthan and the Complainant before the High Court of Rajasthan challenging the FIR, on grounds *inter alia* that the Co-Borrowers failed to repay the loan amount in accordance with the terms of the loan and filed the FIR to frustrate the recovery of the amount. The matter is currently pending.

2. Ravindra Kaur, the proprietor of Ratan Emporium Security Services (“**Complainant**”) filed an FIR under *inter alia*, sections 452, 323, 295 and 506 of the IPC alleging misbehaviour and criminal intimidation by two employees of our Company, namely, Lokendra Lakhani and Sunil Pal (“**Accused**”), during the course of debt collections visits made by the Accused to the Complainant’s house. The matter is currently pending.
3. Uttam Kumar Chatterjee (“**Complainant**”) filed a criminal complaint (“**Complaint**”), under sections 420, 406, 384, 120B and 34 of the IPC, before the Additional Chief Judicial Magistrate, Alipore, South 24 Paraganas (“**ACJM**”), against, among others, two employees of our Company, namely, Mahendra Ajmani and Sanjay Singh, accusing them of *inter alia*, inducing the Complainant to avail of a loan facility from our Company and thereafter, illegally detaining possession of certain mortgaged property belonging to the Complainant and extorting an amount of ₹0.5 crores. Subsequently, the matter was transferred to 7<sup>th</sup> Judicial Magistrate, South 24 Paraganas. The matter is currently pending.
4. Ananda Sankar Sarvajna (“**Complainant**”) filed a criminal complaint (“**Complaint**”) under, *inter alia*, sections 341, 323, 384 and 509 of the IPC before the Additional Chief Judicial Magistrate, Alipore, South 24 Parganas (“**ACJM**”) against one of our employees, Krishnendu Deb Roy, amongst others (“**Accused**”), accusing them of, *inter alia*, extortion of an amount of ₹0.05 crores, physical assault, verbal abuse and misbehaviour. By way of an order of the ACJM dated September 26, 2018 (“**ACJM Order**”), cognizance was taken and the matter was transferred to 7<sup>th</sup> Judicial Magistrate, South 24 Paraganas. Krishnendu Deb Roy (“**Petitioner**”) filed a criminal revision petition before the High Court of Calcutta, seeking to quash, *inter alia*, the Complaint proceedings and the ACJM Order, on the grounds, *inter alia*, that the Complaint was an abuse of the process of law and was filed to pre-empt the Petitioner from filing a criminal complaint under section 138 of the NI Act against the Complainant. The matter is currently pending.
5. Charanjeet Singh (“**Complainant**”), one of the customers of our Company, filed a complaint against Kumar Mangalam Birla, S.K. Mitra, an erstwhile employee of the Lucknow branch and Ashish Goel, the erstwhile marketing executive of our Company in the Court of the Metropolitan Magistrate VI, Kanpur (“**MM Court**”) for cheating, mischief and causing damage under sections 417, 418, 419 and 420 of the IPC, in relation to a hire purchase transaction of our Company. A criminal miscellaneous application (“**Application**”) was filed by Kumar Mangalam Birla before the High Court of Judicature at Allahabad (“**High Court**”) against, *inter alia*, the Complainant, seeking to quash the proceedings before the MM Court. The High Court granted stay on the proceedings (“**Stay**”) before the MM Court by way of its order dated October 16, 2003, which was subsequently vacated by the High Court, by way of its order dated April 13, 2018, which disposed the Application. The matter is currently pending.

#### **B. Criminal Proceedings by our Company**

1. Our Company has, as of May 31, 2024, in the ordinary course of business, initiated 2,765 proceedings against its unsecured borrowers and 435 proceedings against its secured borrowers, for the dishonour of cheques under section 138 of the NI Act. The aggregate amount involved in these proceedings is ₹873.22 crores, to the extent ascertainable. These proceedings are pending at various stages of adjudication before various courts.
2. Our Company has as of May 31, 2024, in the ordinary course of business, initiated 29,235 proceedings against its unsecured borrowers and 5,886 proceedings against its secured borrowers, for dishonour of electronic funds transfers under section 25 of the Payment and Settlement Systems Act, 2007. The aggregate amount involved in these proceedings is ₹145.15 crores, to the extent ascertainable. These proceedings are pending at various stages of adjudication before various courts.
3. Our Company filed a criminal complaint before the Baguiati Police Station (“**Police Station**”) against Sanjeev Ghosh and another office holder of the Apartment Owners’ Association, Green Vista Housing Complex (“**Housing Complex**”) and others (together the “**Accused Persons I**”) for allegedly, *inter alia*, unlawfully restraining the employees of ABFL from entering the Housing Complex for the purpose of conducting valuation of a property mortgaged to ABFL (“**Mortgaged Property**”), pursuant to a loan granted by our Company to Bijaya Drums. Subsequently, our Company filed an application under section 144(2) of the CrPC before the Executive Magistrate at Barasat (“**Executive Magistrate**”), pursuant to which the Executive Magistrate by way of an order (“**EM Order**”) directed the Accused Persons I to refrain from disturbing our Company’s personnel and ordered the inspector-in-charge of the Police Station (“**Inspector**”) to remain present to assist our Company’s personnel during the valuation process of the Mortgaged Property. However, despite the EM Order, the officials of the Police Station allegedly failed to accompany our Company’s personnel and remain present at the Mortgaged Property during another valuation visit. Resultantly, our Company’s personnel were restrained from conducting the valuation by the agents of, among others, Bijaya Drums (collectively, the “**Accused Persons II**”), who had illegally trespassed into the Mortgaged Property. Consequently, our Company and its authorised officer filed a writ petition before the High Court of Calcutta (“**High Court**”) against the Commissioner of Police, Bidhannagar Police Headquarters and the Inspector (“**Police Authorities**”), among others, seeking a writ *inter alia*, directing the Police Authorities to assist our Company during the valuation of the Mortgaged Property and take appropriate actions against the Accused Persons I and the Accused Persons II.

Additionally, Tanmoy Banerjee, an employee of our Company, lodged an FIR against the Accused Persons II alleging that the Accused

Persons II, *inter alia*, committed criminal trespass, and theft in relation to the Mortgaged Property and criminally intimidated agents of our Company. The matters are currently pending.

- Our Company filed a criminal complaint (“**Complaint**”) under section 156(3) of the CrPC before the Chief Judicial Magistrate, Calcutta seeking an order directing the officer-in-charge Shakespeare Sarani police station, Kolkata to register an FIR against, *inter alia*, Seema Shah, Ashish Kumar Shah and others (“**Accused**”). Our Company alleged that the Accused had by forgery of documents, connived with the other Accused and made false representations with regards to their lawful ownership of mortgaged property, availed of a term loan amount to ₹1.40 crores (“**Term Loan**”) from our Company and thereafter defaulted in respect of the same. The matter is currently pending.

### C. Actions taken by regulatory and statutory authorities

- SEBI issued a show cause notice dated May 25, 2021 (“**SCN**”) to our Company under sections 11(1), 11(4), 11B (1), 11B (2) and 11(4A) of the SEBI Act in the matter of CG Power and Industrial Solutions Limited (“**CG Power**”). Pursuant to the SCN, SEBI alleged among others that in order to benefit its loans getting repaid, the commission and omission on the part of ABFL amounted to participation in the fraudulent scheme for diversion of assets from CG Power for the benefit of BILT Graphic Paper Products Limited to the detriment of CG Power’s minority shareholders, violating regulations 3 (b), (c), (d) and regulation 4 (1) of the SEBI (Prohibition of Fraudulent and Unfair Trade Practices relating to Securities Market) Regulations, 2003 read with sections 12A (a), (b) and (c) of the SEBI Act. Our Company submitted an interim reply dated July 15, 2021 and a final reply dated July 29, 2021 to SEBI contesting the allegations levelled against it in the SCN and prayed for the withdrawal of the SCN, insofar as it relates to our Company. Further, pursuant to a personal hearing granted by the Whole Time Member of SEBI on August 30, 2021 and August 31, 2021, our Company has presented its case and responded to the allegations set out against our Company in the SCN. By way of an order dated October 4, 2022 (“**SEBI Order**”), SEBI imposed a penalty of ₹1.00 crores on ABFL (“**SEBI Penalty**”) with respect to the same. Our Company filed an appeal dated October 21, 2022 against the SEBI Order before SAT claiming, *inter alia*, that SEBI lacks jurisdiction on the instant matter, and there was no uncovering of fraud in due diligence. Further, our Company has claimed that there is no collusion and no involvement of our Company in the diversion of assets, and that there was a bona fide transaction. Our Company has sought direction from the SAT for quashing the order. Subsequently, pursuant to the appeal, SAT passed an order on February 27, 2023, imposing a stay the SEBI Order, subject to our Company depositing 50% of the SEBI Penalty. Our Company has deposited the said amount and the matter is currently pending.
- For details of the show cause notice dated April 22, 2022 issued to, *inter alia*, our Company by the Adjudicating Authority, New Delhi, under section 8 of the PMLA, see below “– Material civil and tax litigation involving our Company – Material civil and tax litigation by our Company” Point 1.
- The Deputy Director, Directorate of Enforcement, Jaipur, by way of a provisional attachment order dated December 4, 2019 (“**Provisional Attachment Order**”), attached a property (“**Impugned Property**”) belonging to Micro Info Solution (“**Borrower**”), mortgaged in favour of our Company as security for borrowings availed by the Borrower from our Company. Pursuant to the Provisional Attachment Order, a show cause notice dated January 2, 2020 (“**SCN**”) was issued by the Adjudicating Authority to, our Company, among others, calling upon them to show cause as to why the Impugned Property should not be declared as property involved in money laundering. Subsequently, the Provisional Attachment Order was confirmed by the Adjudicating Authority, New Delhi, by way of its order dated November 5, 2020 (“**AA Order**”), holding that the Impugned Property represented the value of the proceeds of crime and is involved in money laundering. Thereafter, our Company filed a writ petition (“**Petition**”) before the High Court of Delhi (“**High Court**”), challenging the AA Order on the grounds, *inter alia*, that the Impugned Property was purchased prior to the commission of offences alleged in the Provisional Attachment Order and AA Order and hence could not be considered as ‘proceeds of crime’. The High Court, by way of its order disposed the Petition and directed our Company to pursue its appeal before the Appellate Tribunal. The matter is currently pending.
- The Deputy Director, Directorate of Enforcement, Bengaluru, by way of a provisional attachment order dated September 24, 2020 (“**Provisional Attachment Order**”), attached a list of immovable properties (“**Impugned Properties**”) belonging to Narayanappa Nanjundiah (“**Borrower**”), including certain properties which were mortgaged to our Company as security for borrowings availed by the Borrower from our Company. Pursuant to the Provisional Attachment Order, a show cause notice dated October 21, 2020 (“**SCN**”) was issued by the Adjudicating Authority to the Borrower and others, including our Company, calling upon them to show cause as to why the Impugned Properties should not be declared as properties involved in money laundering. Our Company submitted its response to the SCN dated December 14, 2022 (“**Written Submissions**”), seeking the setting aside of the Provisional Attachment Order on the grounds that *inter alia*, (a) it was a secured creditor under the SARFAESI Act and that the provisions of the PMLA do not override the SARFAESI Act and (b) it had no direct or indirect involvement in the alleged money laundering. The Appeal No. 4335/2021 titled as “Aditya Birla Finance Limited Vs. Shri Parashivamurthy M.K. Deputy Director, Directorate of Enforcement” was listed before the Ld. PMLA Appellate Tribunal, Delhi. ED has been directed to file reply. The matter is currently pending.
- The Deputy Director, Directorate of Enforcement, Chennai Zone - 1, by way of a provisional attachment order dated July 31, 2018 (“**Provisional Attachment Order**”), attached certain properties (“**Impugned Properties**”) belonging to *inter alia* Nathella Sampath Jewelry Private Limited and Nathella Sampath Chetty & Co. (“**Borrowers**”), which had been mortgaged to our Company as security for borrowings availed by the Borrowers from our Company. Pursuant to the Provisional Attachment Order, a show cause notice dated August 23, 2018 (“**SCN**”) was issued by the Adjudicating Authority to *inter alia* our Company calling upon them to show cause as to why the Impugned Properties should not be declared as properties involved in money laundering. The Provisional Attachment Order was confirmed by the Adjudicating Authority by way of its order dated January 16, 2019 (“**AA Order**”), holding that the Impugned Properties represented the

value of the proceeds of crime and are involved in money laundering. Pursuant to an appeal filed by our Company against the AA Order, the Appellate Tribunal, by way of its order dated December 31, 2020 (“**Impugned Order**”), dismissed our Company’s appeal and confirmed the Provisional Attachment Order. Our Company filed an appeal, before the High Court of Bombay, seeking an interim stay on the operation of the Impugned Order and challenged the Impugned Order on the grounds, *inter alia*, that it was a secured creditor under the SARFAESI Act and that actions taken under the SARFAESI Act indirectly set aside any application under the PMLA. The matter came for final hearing. Our counsel was ready for the arguments, but the ED counsel took time for getting instructions from the ED, Chennai. The matter is currently pending.

6. The Special Director, Directorate of Enforcement, Eastern Region, by way of a provisional attachment order dated September 29, 2016 (“**Provisional Attachment Order**”) attached a list of immovable properties (“**Impugned Properties**”) belonging to Tayal Energy Limited, amongst others (“**Tayal Group**”), including certain property which had been mortgaged to our Company as security for loans availed by three borrowers (“**Borrowers**”) from our Company and furnished by a director on board of the Tayal Group. Pursuant to the Provisional Attachment Order, a show cause notice dated October 28, 2016 (“**SCN**”) was issued by the Adjudicating Authority established under the PMLA to *inter alia*, ABFL, declaring the Impugned Properties as properties involved in money laundering, on account of certain FIRs (“**FIRs**”) which had been registered against the Tayal Group for alleged siphoning of funds. The Provisional Attachment Order was confirmed by the Adjudicating Authority, New Delhi, by way of its order dated March 21, 2017 (“**AA Order**”), holding that the Impugned Properties represented the value of the proceeds of crime. However, pursuant to an appeal filed by our Company against the AA Order, the Appellate Tribunal, set aside the AA Order, on the grounds that neither our Company nor the Borrowers had been named in the FIRs (“**Tribunal Order**”). Subsequently, the Directorate of Enforcement through the Joint Director, filed a criminal appeal challenging the Tribunal Order, before the High Court of Bombay. The borrower has filed an appeal before the Appellate Tribunal for lifting of the attachment on the mortgaged properties, which has been discontinued by the Appellate Tribunal. On this development, ABFL have filed an application before the Appellate Tribunal for withdrawing its undertaking given to the Court for appropriation of EMI obligations. The said application is allowed by the Appellate Tribunal vide its order dated March 6, 2024.
- 7.
1. The Deputy Director, Directorate of Enforcement, Mumbai Zonal Office-II by way of a provisional attachment order dated February 14, 2019 (“**Provisional Attachment Order**”), attached immovable properties (“**Impugned Properties**”) belonging to *inter alia* D.S. Kulkarni Developers Limited (“**DSKD**”) and DSK Motors Private Limited (“**DSK Motors**”) (together with DSKD, the “**Borrowers**”) including certain Impugned Properties which had been mortgaged to our Company as security for a loans against property availed from ABFL by DSKD (“**DSKD Loan**”) and DSK Motors (“**DSK Motors Loan**”), respectively. The Provisional Attachment Order was confirmed by the Adjudicating Authority, New Delhi, by way of its order (“**AA Order**”), holding that the Impugned Properties represented the value of the proceeds of crime. Subsequently, our Company filed an appeal before the Appellate Tribunal, seeking an order setting aside the AA Order on the grounds, *inter alia*, that our Company has been notified as a secured creditor under the SARFAESI Act and that the provisions of the SARFAESI Act override other statutes, including the PMLA.

Separately, the State Government of Maharashtra through its Home Department issued a notification dated May 5, 2018 (“**Notification**”) under the provisions of the Maharashtra Protection of Interest of Depositors (in Financial Establishments) Act, 1999 (“**MPID Act**”) attaching various properties belonging to DSKD, including some of the Impugned Properties, which had been mortgaged to our Company by DSKD as security pursuant to the DSKD Loan. Our Company filed a civil writ petition before the High Court of Bombay, seeking certain interim reliefs and challenged the Notification, on the grounds, *inter alia*, that our Company has a statutory charge over the mortgaged properties under the SARFAESI Act, which overrides the provisions of all other laws, including the MPID Act. The matters are currently pending.

2. The Deputy Director, Directorate of Enforcement, Hyderabad, by way of a provisional attachment order dated August 20, 2022 (“**Provisional Attachment Order**”), attached certain immovable property (“**Impugned Property**”) belonging to, Hitesh R. Jain, a director of R.E. Cables & Conductors Private Limited (“**Borrower**”), which was mortgaged to our Company as security for a loan facility availed by the Borrower from our Company. A show cause notice dated October 18, 2022 (“**SCN**”) was issued by the Adjudicating Authority to our Company calling upon it to show cause as to why the Impugned Property should not be declared as properties involved in money laundering. The Provisional Attachment Order was confirmed by the Adjudicating Authority by way of its order dated February 15, 2023 (“**AA Order**”), holding that the Impugned Property represented the value of the proceeds of crime and is therefore involved in money laundering. Subsequently, our Company filed an appeal before the Appellate Tribunal, seeking to set aside the AA Order, on the grounds, *inter alia*, that the Impugned Property was not derived, directly or indirectly, as a result of a scheduled offence. The next hearing is on 02.04.2024. The matter is currently pending.

**D. Economic offences**

Nil.

**E. Material civil and tax litigation against our Company**

Nil.

**F. Material civil and tax litigation by our Company**

1. Our Company filed a petition dated August 30, 2021 (“**Petition**”) under section 9 of the Arbitration and Conciliation Act, 1996, as amended



("Arbitration Act") before the High Court of Bombay ("High Court") against Karvy Data Management Services Limited ("KDMSL") and others (collectively the "Respondents"), in relation to outstanding dues of ₹100.79 crores in relation to a loan availed by KDMSL from ABFL ("Term Loan"). By way of the Petition, our Company sought certain reliefs, *inter alia*, an injunction on undertaking sale, transfer or disposal of the property which was mortgaged by Karvy Stock Broking Limited in favour of our Company as security for the Term Loan ("Mortgaged Property"), appointment of a court receiver to take charge of the Mortgaged Property and a deposit of bank guarantee by the Respondents. Subsequently, the High Court appointed a court receiver to take symbolic possession of the Mortgaged Property and disposed-off the Petition. Subsequently, our Company commenced arbitration proceedings against KDMSL amongst others ("Arbitration Proceedings"). In relation to the Arbitration Proceedings, a sole arbitrator ("Arbitrator") was appointed by the High Court and statements of claim and defence, respectively, have been filed by our Company and KDMSL before the Arbitrator. Our Company filed an application seeking an interim award ("Interim Award Application") under section 31(6) of the Arbitration Act on the grounds that the Respondents have categorically admitted their liability to pay the outstanding dues to our Company. Pursuant to the Interim Award Application, the Respondents filed their reply which was responded to by our Company through a rejoinder application.

Further, by way of a provisional attachment order dated March 8, 2022 ("Provisional Attachment Order"), passed by the Deputy Director, Directorate of Enforcement, Hyderabad, a list of immovable properties, including the Mortgaged Property (together, the "Impugned Properties"), belonging to KDMSL, Karvy Stock Broking Limited, Karvy Realty India Limited and Karvy Consultants Limited (collectively, the "Karvy Entities") were provisionally attached. Consequent to the Provisional Attachment Order, a show cause notice dated April 22, 2022 ("SCN") was issued by the Adjudicating Authority to the Karvy Entities and others, including our Company. Our Company filed its written reply to the SCN on November 22, 2022, claiming, *inter alia*, that no attachments proceedings may be initiated against a property which is under the custody of the High Court, without seeking its permission. The Adjudicating Authority by way of its order dated December 1, 2022 ("AA Order") confirmed the Provisional Attachment Order, concluding that that the Impugned Properties were proceeds of crime and therefore involving in money laundering. Subsequently, our Company then filed an appeal before the Appellate Tribunal, challenging the AA Order. Separately, our Company filed a writ petition before the High Court, challenging the SCN and Provisional Attachment Order and seeking a writ, *inter alia*, restraining the Adjudicating Authority from confirming the Provisional Attachment Order. The matter last came up on 22.02.2024 before High Court Telangana. after that it was not listed before bench. The matters are currently pending.

- Our Company, along with another (together, the "Petitioners"), has filed a petition dated January 18, 2023 under section 9 of the Arbitration Act before the High Court of Delhi ("High Court"), seeking interim measures against ATS Housing Private Limited, amongst others ("Respondents") including (a) restraint on selling, transferring, disposing of or in any other way transferring the properties mortgaged to the Petitioners; and (b) directing the respondents to deposit a bank guarantee of ₹118.60 crores towards the satisfaction of dues towards the Petitioners. Our Company had sanctioned two loans of ₹100.00 crores ("Loan Facilities") each to the Respondents, for development of projects named ATS Pristine-1 and ATS Pristine-2 ("Projects"). The Loan Facilities were secured *inter alia*, by way of mortgages and deeds of hypothecation, on *inter alia*, the immovable property and movable properties located at the Projects and on certain plots of land located at the Reis Magos village, Goa ("Security"). Despite repeated requests, the Respondents allegedly made several defaults in respect of their repayment obligations under the Loan Facilities.

Separately, our Company also issued a notice dated December 16, 2022 to the Respondents under section 13(2) of the SARFAESI Act, seeking to recover dues of ₹118.60 crores, outstanding in respect of, *inter alia*, the Loan Facilities and other outstanding borrowings availed by the Respondents from our Company. Subsequently, our Company filed three securitization applications under section 14 of the SARFAESI Act before the Chief Judicial Magistrate, Gautam Budh Nagar ("CJM"), and District Magistrate, North Goa, respectively, seeking possession of the Security. The CJM by way of its orders dated May 24, 2013, have allowed the section 14 applications made in respect of the Projects and ordered for the physical possession of ATS Properties, respectively, to be taken by our Company. The matters are currently pending.

- Our Company has filed an application dated November 23, 2022 under section 11 of the Arbitration Act before the High Court of Delhi ("High Court") against, *inter alia*, Sidhartha Educational and Welfare Society ("Respondents"), requesting the appointment of an arbitrator to hear a dispute regarding alleged defaults amounting to ₹121.16 crores made by Respondents in respect of loan facilities aggregating to ₹119.25 crores availed by them from our Company. By way of its order dated November 29, 2022, the High Court referred the dispute to a sole arbitrator ("Arbitrator"). By way of several interim orders, the Arbitrator has granted interim reliefs in favour of our Company including, *inter alia*, freezing the bank accounts of the Respondents and appointment of a court receiver in respect of the school properties belonging to the Respondents. Separately, a criminal complaint under *inter alia* sections 23, 405, 406, 415 and 120B of the IPC before the Economic Offences Wing, Mandir Marg, New Delhi against, Sidhartha Educational and Welfare Society and Sanskar Bharti Foundation and others (collectively, the "Accused"), accusing them of *inter alia*, cheating, defrauding and causing wrongful loss to our Company. The matter is currently pending.
- Our Company filed an application under section 7 of the Insolvency and Bankruptcy Code, 2016 ("Application") before the National Company Law Tribunal, New Delhi ("NCLT") against Sequel Buildcon Private Limited ("Respondent"), seeking the initiation of insolvency proceedings against the Respondent. Our Company had sanctioned a term loan facility of ₹90 crores which was to be repaid within a period of 24 months with a moratorium period of 36 months, which was further extended as per applicable laws. The Respondent defaulted on payment of multiple installments. The total outstanding dues of the Respondent as claimed by our Company is ₹74.37 crores. The Respondent by way of its reply, *inter alia*, denied the allegations of our Company and alleged that the claimed rate of interest is higher than the admitted rate of interest and sought a dismissal of the Application, pursuant to which our Company filed a rejoinder before the NCLT. The matter is currently pending.

5. Our Company filed a petition dated November 21, 2019 (“**Petition**”) under section 9 of the Arbitration Act before the High Court of Delhi (“**High Court**”) against Presidium Educational and Charitable Trust (“**PECT**”) and others (collectively, the “**Respondents**”), in relation to certain loans aggregating to ₹260.00 crores (“**Loan Facility**”) availed by the by PECT and other entities from YES Bank Limited (“**YBL**”), a part of which, amounting to ₹100.00 crores, was assigned to our Company. By way of the Petition, our Company has claimed a default by the Respondents in repayment of the outstanding Loan Facility and sought interim reliefs directing Respondents to, *inter alia*, furnish a security for the outstanding dues of ₹98.26 crores and deposit ₹82.75 crores in escrow accounts. The High Court passed multiple orders, granting certain ad-interim reliefs to our Company (“**Interim Reliefs**”), including directing the Respondents to deposit all its receivables in an escrow account. Thereafter, by way of its order dated December 6, 2021 (“**HC Order**”), the High Court disposed of the Petition, continuing the Interim Reliefs and directed the appointment of an arbitrator (“**Arbitrator**”) to decide the Petition under section 17 of the Arbitration Act (“**Section 17 Application**”). Accordingly, our Company initiated arbitration proceedings (“**Arbitration Proceedings**”) and filed its statement of claim dated July 10, 2022, and a reply to the counterclaim of PECT dated January 23, 2023, before the Arbitrator. By way of an order dated December 21, 2022, the Arbitrator, *inter alia*, disposed the Section 17 Application. Further, an application has been filed by PECT to vacate certain directions of the Arbitrator. Our Company has filed a reply and the matter is currently pending. Also, ABFL has also filed applications for consolidation of proceedings, consolidation of trial and for modification of certain orders of the Ld. Arbitrator. The same are also pending before the Ld. Arbitrator. Separately, our Company has also filed three contempt petitions before the High Court, alleging non-compliances by the Respondents with respect to the Interim Reliefs. The matters are currently pending.

Separately, YBL initiated corporate insolvency resolution process proceedings (“**CIRP Proceedings**”) against certain Respondents, being Mothers Pride Education Institution Private Limited, Presidium Educational Institution Private Limited and Mothers Pride Education Personna Private Limited (together, “**Corporate Debtors**”). Also, Personal IBC proceedings have been admitted against the Personal Guarantors. One of the common shareholders/promoters of the Corporate Debtors filed an application against certain parties, including our Company, dated May 8, 2023 with NCLT Delhi for consolidation of the CIRP Proceedings. The matters are currently pending.

6. Our Company filed a petition dated September 15, 2018 under section 9 of the Arbitration Act before the High Court of Delhi (“**High Court**”), against, *inter alia*, Pune Sholapur Road Development Company Limited (“**PSRDCL**”) and Chenani Nashri Tunnelway Limited (“**CNTL**”) and with PSRDCL, the “**Respondents**”), in relation to default and non-payment of dues under a rupee term loan facility of ₹100 crores, extended to PSRDCL and ₹55.76 crores, extended to CNTL. Our Company alleged, *inter alia*, misrepresentation and fraudulent conduct by the Respondents, and prayed for, *inter alia*, a deposit of ₹101.14 crores and ₹55.76 crores or a deposit of bank guarantees for the said amount by the Respondents. The High Court passed an order dated September 18, 2018, restraining certain parties including PSRDCL and CNTL from transferring or creating third party interest in their unencumbered assets. Subsequently, the Union of India (“**UOI**”) filed an application before the NCLT dated October 12, 2018 praying for, *inter alia*, a moratorium against the institution of proceedings against the IL&FS Group, which was rejected by the NCLT on October 12, 2018 but allowed by the NCLAT by way of an order dated October 15, 2018 (“**Order**”). UOI also filed an affidavit before the NCLAT dated January 24, 2019 setting out proposals for resolution of the debts of the Respondents (“**Resolution Framework**”). Thereafter, our Company filed an application before the NCLAT praying for, *inter alia*, the rejection of the Resolution Framework, and filed written submissions on February 11, 2020 challenging NCLAT’s jurisdiction in relation to the Order. Following this, the NCLAT passed an order dated March 12, 2020 (“**NCLAT Order**”), allowing a continuation of the moratorium imposed by the Order. Our Company filed an appeal dated December 23, 2020 before the Supreme Court of India (“**Supreme Court**”) against the NCLAT Order, alleging, *inter alia*, that the Resolution Framework under the NCLAT Order is beyond the scope of section 241 and 242 of the Companies Act, 2013. The matter is currently pending.
7. Our Company filed a suit (“**Suit**”) before the High Court of Calcutta (“**High Court**”), against various parties including Williamson Financial Services Limited (“**WFSL**”), Vedica Sanjeevani Projects Private Limited (“**VSPPL**”), Christopher Estates Private Limited (“**CEPL**”) (collectively, the “**Respondents**”), alleging defaults by the Respondents, in relation to a term loan of ₹150.00 crores, availed by WFSL from ABFL (“**Facility**”), which was *inter alia*, to be repaid using receipts from sale of the treasury shares (“**MRIL Treasury Shares**”) representing 24.5% of the shareholding of McLeod Russel India Limited (“**MRIL**”). By way of the Suit, our Company has alleged that the Respondents have failed to abide by the undertakings and covenants in relation to the Facility, by, *inter alia*, failing to repay the Facility, disposing off a certain portion of the MRIL Treasury Shares and has sought *inter alia*, a decree for the outstanding dues of ₹132.00 crores against the Respondents, the attachment of their properties until deposit of the claimed amount, the appointment of a receiver by the High Court and a direction to the Respondents to deposit an amount equal to the proceeds from sale of the MRIL Treasury Shares. Our Company has executed terms of settlement dated June 7, 2023 in relation to the Facility with certain parties, including MRIL and WFSL (“**Terms of Settlement**”). The High Court vide its order dated: September 14, 2023 has passed a partial consent decree. VSPPL and CEPL filed an application before the High Court and initiated proceedings on June 15, 2023 before the Commercial Court at Alipore challenging the Terms of Settlement. VSPPL has also filed a title suit along with various applications before Alipore District Court, Kolkata against ABFL and certain other parties. The matters are currently pending. Against an order dated: September 1, 2023, VSPPL has filed an appeal with Calcutta HC and the same is pending. The Security Trustee on behalf of Our Company had initiated SARFAESI action for a land property located at Neemrana and had issued notices and taken steps as required under the SARFAESI Act and its rules. VSPPL has challenged the SARFAESI action before DRT Delhi which has been disposed off in favour of Our company. Our company has also filed a Personal IBC application against Mr. Rajiv Pasari (one of the personal guarantors to the WFSL facility). Mr. Rajiv Pasari has filed a maintainability application with NCLT Kolkata and the same is pending.
8. Pursuant to the subscription by our Company of compulsorily convertible preferential shares (“**CCPS**”) of McNally Bharat Engineering Company Limited (“**MBECL**”) with a put option (“**Put Option**”), the securities of the entities of the Williamson Magor group (“**WM Group**”), namely, Eveready Industries India Limited (“**EIIL**”) and MRIL, were pledged with our Company to secure the said Put Option

(“**Security**”). Due to the deficiency in security cover, our Company invoked the arbitration by way of notice of arbitration dated May 11, 2019, appointing an arbitrator (“**Arbitrator**”) and sought certain interim reliefs. Thereafter, the Arbitrator passed a consent order on July 15, 2019, directing creation of certain securities, including charge on 1,663,289 shares of EIL. Subsequently, an interim award was passed by the Arbitrator on June 30, 2020, in favour of ABFL (“**Interim Award**”), directing the Respondents to perform their Put Option obligations, failing which they would be liable to pay ₹81.7 crores to our Company. Further, pursuant to the Interim Award, our Company initiated proceedings under section 7 of the Insolvency and Bankruptcy Code, 2016 against MRIL.

Thereafter, the parties have entered into consent terms dated June 7, 2023 with respect to the said facility, by way of which they are required to withdraw or seek disposal of certain specified legal proceedings. The said consent terms were taken on record by way of an interim consent award dated June 8, 2023.

Further, certain entities of the IL&FS group (the “**Plaintiffs**”) filed a suit against our Company, MRIL, EIL and certain other parties before the High Court (the “**Suit**”) challenging the creation of certain security in favour of our Company. The High Court passed an order of injunction restraining the certain entities of the WM Group from creating any third party rights in respect of the shares which the Plaintiffs have claimed as security. Our Company has filed an application before the High Court, challenging, *inter alia*, the High Court’s jurisdiction to adjudicate the Suit, and seeking rejection of the Suit. Pursuant to an order passed by the High Court, this Suit will not be listed for the present due to talks of settlement between the parties. The matters are currently pending.

9. Our Company filed a petition dated December 21, 2021 (the “**Petition**”) under section 9 of the Arbitration Act before the High Court of Delhi (“**High Court**”) against, *inter alia*, Siti Networks Limited (“**SNL**”) and Zee Entertainment Enterprises Limited (“**ZEEL**” and collectively, the “**Respondents**”), in relation to defaults by SNL in relation to a term loan of ₹150.00 crores granted to it by our Company. By way of the Petition, our Company prayed for the grant of interim reliefs including, *inter alia*, deposit of the overdue principal amount of ₹134.00 crores by SNL and ZEEL and the deposit of at least ₹108.00 crores which was diverted by SNL to ZEEL. During the pendency of the Petition, our Company invoked arbitration proceedings (“**Proceedings**”) and filed an application for the appointment of a sole arbitrator under section 11 of the Arbitration Act, impleading the Respondents and Essel Corporate LLP. Subsequently, the High Court passed an order dated March 3, 2023 (the “**Order**”), appointing a sole arbitrator (“**Arbitrator**”) and directed that the Petition be treated as an application under section 17 of the Arbitration Act (“**Application**”) to be heard by the Arbitrator. ZEEL has filed an appeal dated April 10, 2023 before the Division Bench of High Court, *inter alia*, challenging the Order. The same is currently pending. Thereafter, our Company filed a statement of claim dated May 6, 2023, before the Arbitrator. The Arbitrator by way of an order dated May 9, 2023, disposed the Application, directing, *inter-alia*, deposit of certain amounts with the registry of the Delhi High Court. The same is currently pending and Arbitration proceedings are underway. The Resolution Professional has filed an application before the High Court for withdrawal of monies deposited by SNL pursuant to the orders of the High Court. The same is currently pending. SNL was admitted into a corporate insolvency resolution process (“**CIRP**”) and the NCLT, Mumbai Bench passed an order dated February 22, 2023 (“**Order**”) and allowed the initiation of CIRP. A company appeal was filed by one of the suspended directors of SNL and NCLAT stayed the operation of the Order (“**Stay**”) by way of an order dated March 7, 2023. The suspended director of SNL also filed various applications against, *inter alia*, SNL, Axis Bank Limited (“**ABL**”) and our Company, praying the tribunal to, *inter alia*, implead the lenders of SNL, namely ABL and our Company, with respect to the withdrawal of monies from the accounts of SNL. Our Company has filed its replies to the said applications. As an ad-interim relief, NCLAT had restrained ABL and our Company from withdrawing any further amounts from SNL’s account till the next date of hearing. However, pursuant to an order dated August 10, 2023, the NCLAT has dismissed the application filed by the suspended director of SNL. The matter is currently pending. The Suspended Directors of SNL have filed various applications before NCLT Mumbai and the same are pending. ARCIL one of the lenders of SNL, have filed an application before the Hon’ble NCLT wherein they have alleged wrongful withdrawal and distribution of monies by ABL and have requested for refund of monies back into SNL. The same is currently pending.

10. One Sabbineni Surendra (“**Guarantor**”), provided personal guarantee for a facility agreement executed between Coastal Projects Limited (“**CPL**”) and our Company for a facility of ₹70 crores. CPL failed to repay the amount borrowed along with the interest accrued, due to which our Company initiated separate arbitration proceedings before a sole arbitrator against CPL and the Guarantor. Basis two consent awards, our Company, the Guarantor and CPL reached a settlement, pursuant to which our Company filed an execution application before the Bombay High Court (“**Execution Application**”). The Guarantor filed an interim application before the Bombay High Court seeking a stay of the proceedings initiated vide the Execution Application as an insolvency proceeding was filed against the Guarantor before the National Company Law Tribunal, Cuttack (“**Insolvency Petition**”). Various execution and other related applications are pending before Ranga Reddy Court. Due to the initiation of the Insolvency Petition and by way of an order dated March 23, 2022 passed by the National Company Law Tribunal, Cuttack, an interim moratorium has been imposed against the Guarantor. The matter is currently pending.

#### Litigation involving our Directors

Except as stated below, there are no litigation proceedings involving our Directors.

##### A. Criminal proceedings against our Directors

Mr. Subhash Chandra Bhargava

1. In 2019, Cox and Kings Limited (“**Cox and Kings**”) defaulted on the payment of its liabilities and bankruptcy proceedings were initiated against it. Recovery suits against Cox and Kings and its directors (including Subhash Chandra Bhargava) under section 138 of the NI Act

have been filed by IDFC First Bank Limited, IndusInd Bank Limited and Bank of Baroda before the Court of Additional Metropolitan Magistrate, Bandra, Mumbai, the Court of the Chief Metropolitan Magistrate, Esplanade Court, Mumbai, the Court of the Metropolitan Magistrate, George Town, Chennai and the Court of Chief Metropolitan Magistrate, Esplanade Court, Mumbai, respectively. Proceedings in the aforesaid complaints are yet to be commenced and all the matters are currently pending in respective Courts.

**B. Criminal proceedings by our Directors**

Nil.

**C. Actions taken by regulatory and statutory authorities**

*Mr. Subhash Chandra Bhargava*

1. SEBI issued a show cause notice dated July 5, 2022 (“SCN”) against Cox and Kings Limited, its group CEO, whole-time director, chief financial officer and all the members of its audit committee including Subhash Chandra Bhargava (collectively, the “Notices”), under sections 11 (1), 11(4), 11(4A), 11B(1), 11B(2), read with sections 15HA, 15HB of the SEBI Act and rule 4(1) of Securities and Exchange Board of India (Procedure for Holding Inquiry and Imposing Penalties by Adjudicating Officer) Rules, 1995 (“SEBI Adjudication Rules”) for the investigation period from 2017-18 to 2019-20 (“Investigation Period”). The SCN *inter alia* alleges that during the Investigation Period, the audit committee members had failed in their role to oversee efficacy and veracity of financial reporting function in violation of regulation 18(3) read with Para A of Part C of Schedule II and regulation 23(2) of the SEBI Listing Regulations and called upon the noticees to show cause as to why appropriate monetary penalty under sections 11(4A) and 11B(2), read with sections 15HB of the SEBI Act read with SEBI Adjudication Rules should not be levied for the alleged violations. Subhash Chandra Bhargava filed a detailed reply against SCN *inter alia* denying all the allegations in the SCN on the grounds that he had no knowledge or information about the irregularities mentioned in the SCN and maintained that none of alleged irregularities were brought before the notice of the audit committee nor were pointed out by the statutory auditors or the internal auditors during the Investigation Period. The matter is currently pending.

*Mr. Rajat Jain*

1. The Registrar of Companies, Delhi, filed a complaint dated November 14, 2014 (“Complaint”) under section 211 and 217 of the Companies Act, 2013, against the directors, key managerial personnel and the auditors (collectively, “Respondents”) of Xerox India Limited (“Xerox”), alleging that an amount of ₹0.2 crores was paid in excess of the prescribed limit to an expatriate manager in Financial Year 2009. Rajat Jain was appointed as the Managing Director of Xerox in February 2012. While Xerox had contended this claim and wrote to the Central Government for special permission as provided in the law, and agreed to do acts as per the advice of Central Government, however no response had been received on the same. Rajat Jain along with other Respondents had approached the High Court of Punjab and Haryana for quashing of the Complaint. The matter is currently pending.

**D. Economic offences**

Nil.

**E. Material civil and tax litigation against our Directors**

Nil.

**F. Material civil and tax litigation against our Directors**

Nil.

**Litigation involving our Promoter**

**A. Criminal proceedings against our Promoter**

Nil.

**B. Criminal proceedings by our Promoter**

Nil.

**C. Actions taken by regulatory and statutory authorities**

Nil.

**D. Economic offences**

Nil.

**E. Material civil and tax litigation against our Promoter**

Nil.

**F. Material civil and tax litigation against our Promoter**

Nil.

**Litigation involving our Group Companies**

Nil

**Tax Proceedings**

Except as disclosed below, there are no claims related to direct and indirect taxes involving our Company, Directors and Promoter, likely to have a material adverse effect on the financial position, profitability and cash flows of our Company.

Nature of case	Number of cases	Amount involved (in ₹ crores)*
<b>Proceedings involving the Company</b>		
Direct Tax	9	102.7
Indirect Tax	7	1.06
<b>Proceedings involving the Promoter</b>		
Direct Tax	Nil	Nil
Indirect Tax	Nil	Nil
<b>Proceedings involving the Directors</b>		
Direct Tax	Nil	Nil
Indirect Tax	Nil	Nil

\* To the extent quantifiable

**Details of inquiries, inspections or investigations initiated or conducted under the Securities laws, Companies Act, 1956 or the Companies Act, 2013 against our Company in the last three years along with Section wise details of prosecutions filed (whether pending or not), fines imposed or compounding of offences against our Company in the last three years.**

Nil

**Details of litigation or legal action pending or taken by any ministry or government department or statutory authority against our Promoter during the last three years and any direction issued by any such ministry or department or statutory authority upon conclusion of such litigation or legal action, as on date of this GID.**

Nil

**Details of default, if any, including therein the amount involved, duration of default and present status, in repayment of statutory dues; debentures and interests thereon; deposits and interest thereon; and loan from any bank or financial institution and interest thereon.**

Nil

**Summary of reservations, qualifications or adverse remarks of auditors in the last three Fiscals immediately preceding the year of circulation of this offer letter and of their impact on the financial statements and financial position of our Company and the corrective steps taken and proposed to be taken by our Company for each of the said reservations or qualifications or adverse remarks.**

Financial Year	Auditors Remark/ Qualifications	Impact on Financial Position	Corrective steps taken and proposed to be taken
Fiscal 2024	-	-	-
Fiscal 2023	-	-	-
Fiscal 2022	Audit Report – Emphasis of Matter	Impact of Covid-19 pandemic and its possible consequential implication of the Company's operational and financial metrics.	-




<b>Financial Year</b>	<b>Auditors Remark/ Qualifications</b>	<b>Impact on Financial Position</b>	<b>Corrective steps taken and proposed to be taken</b>
Fiscal 2024	-	-	-
		Our Previous Joint Statutory Auditors for the year ended March 31, 2022, have drawn attention to a matter which describes the impact of the Covid-19 pandemic, and its possible consequential implications on the Company's operations and financial metrics, including the Company's estimates of impairment of loans and that such estimates may be affected by the severity and duration of the pandemic.	
Fiscal 2021	Audit Report – Emphasis of Matter	Impact of Covid-19 pandemic and its possible consequential implication of the Company's operational and financial metrics.  Our Previous Statutory Auditors for the year ended March 31, 2021, have drawn attention to a matter which describes the impact of the Covid-19 pandemic, and its possible consequential implications on the Company's operations and financial metrics, including the Company's estimates of impairment of loans and that such estimates may be affected by the severity and duration of the pandemic.	-

## SECTION IV

### ISSUER INFORMATION

This Key Information Document is prepared in accordance with the provisions of SEBI (Issue and Listing of Non- Convertible Securities) Regulations, 2021 and in this section, the Issuer has set out the details required as per Schedule I of the SEBI (Issue and Listing of Non- Convertible Securities) Regulations, 2021.

#### 1. General Information about the Issuer:

Name of the Issuer	Aditya Birla Finance Limited
CIN	U65990GJ1991PLC064603
PAN	AABCB5769M
Registered office	Indian Rayon Compound, Veraval – 362266, Gujarat, India
Corporate office	One World Centre, Tower 1, 18 <sup>th</sup> Floor, 841, Jupiter Mills Compound, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013, Maharashtra, India.
Telephone No.	022 43567100
Website	<a href="https://finance.adityabirlacapital.com">https://finance.adityabirlacapital.com</a>
Email Id	<a href="mailto:ankur.shah@adityabirlacapital.com">ankur.shah@adityabirlacapital.com</a>
Date of incorporation	August 28, 1991
Company Secretary & Compliance Officer	Mr. Ankur Shah Tel: 022 6225 7615 Email: <a href="mailto:ankur.shah@adityabirlacapital.com">ankur.shah@adityabirlacapital.com</a>
Chief Financial Officer for this Issue	Mr. Pradeep Agrawal Tel: 022 4356 7100 Email: <a href="mailto:pradeep.agrawal@adityabirlacapital.com">pradeep.agrawal@adityabirlacapital.com</a>
Debenture Trustee to the Issue	 <p><b>Vistra ITCL (India) Limited</b> The IL&amp;FS Financial Centre, Plot C-22, G-Block, Bandra Kurla Complex, Bandra (E), Mumbai – 400 051 Tel: +91 22 28500028 Fax: + 91 22 28500029 Email: <a href="mailto:itclcomplianceofficer@vistra.com">itclcomplianceofficer@vistra.com</a> Website: <a href="http://www.vistraitcl.com">www.vistraitcl.com</a> Contact Person: Jatin Chonani – Compliance Officer SEBI Registration No.: IND000000578</p>
Registrar to the Issue	 <p><b>Link Intime Pvt Ltd.</b> C-101, 1<sup>st</sup> Floor, 247 Park, LBS Marg, Vikhroli (West), Mumbai – 400 083, Maharashtra Tel: +91 810 811 4949 Fax: +91-022-49186060 Email: <a href="mailto:abfl.ncd@linkintime.co.in">abfl.ncd@linkintime.co.in</a> Website: <a href="http://www.linkintime.co.in">www.linkintime.co.in</a> Contact Person: Amit Dabhade Compliance Officer: BN Ramakrishnan SEBI Registration No.: INR000004058 CIN: U67190MH1999PTC118368</p>
Credit Rating Agencies to the Issue	 <p><b>CRISIL Ratings</b> CRISIL House, Central Avenue, Hiranandani Business Park, Powai, Mumbai - 400 076 Tel No.: +91 22 3342 3000 Email address: <a href="mailto:crisilratingdesk@crisil.com">crisilratingdesk@crisil.com</a> Website: <a href="http://www.crisil.com/ratings">www.crisil.com/ratings</a> Contact person: Mr Ajit Velonie SEBI Registration No: IN/CRA/001/1999</p>

	 <p><b>ICRA</b> A MOODY'S INVESTORS SERVICE COMPANY</p> <p><b>ICRA Limited</b> 1802, 18<sup>th</sup> Floor, Tower 3, One Finance Centre, Senapati Bapat Marg, Elphinstone Road, Mumbai Ph No: 022-6179 6300 Fax No: 022-2433 1390 Contact Person: Neha Parikh Email: <a href="mailto:Neha.Parikh@Icraindia.Com">Neha.Parikh@Icraindia.Com</a> Website: <a href="http://www.icra.In">www.icra.In</a> Sebi Registration No.: In/Cra/008/2015</p>
Auditors of the Issuer	<p><b>MSKA &amp; Associates</b> Chartered Accountants <b>MSKA &amp; Associates, Chartered Accountants</b> 602, Floor 6, Raheja Titanium, Western Express Highway Geetanjali Railway Colony Ram Nagar, Goregaon (E) Mumbai – 400 063 Maharashtra, India Tel: +91 22 6238 0519 Email: <a href="mailto:srividyaavidison@mska.in">srividyaavidison@mska.in</a> Website: <a href="http://www.mska.co.in">www.mska.co.in</a></p>
	<p><b>MKPS &amp; ASSOCIATES</b> <b>CHARTERED ACCOUNTANTS</b></p> <p>M/s. MKPS &amp; Associates, Chartered Accountants B 301, Western Edge II, Off Western Express Highway, Borivali (E), Mumbai-400 066. Tel: +91 22 4608 3939 / 40 Email: <a href="mailto:mumbai@mkps.in">mumbai@mkps.in</a> Website: <a href="http://www.mkps.in">www.mkps.in</a></p>

## 2. Expenses of the Issue:

Nature of Expenses	Amount of Fees	Amount as % of Total Issue Expense	Amount as % of Total Issue Size of Rs. 600 crs
Lead manager(s) fees	N.A.	-	-
Underwriting commission	N.A.	-	-
Brokerage, selling commission and upload fees	To be decided	-	-
Fees payable to the registrars to the issue	To be Decided	-	-
Fees payable to the legal Advisors	N.A.	-	-
Advertising and marketing expenses	N.A.	-	-
Fees payable to the regulators including stock exchanges	To be Decided	-	-
Expenses incurred on printing and distribution of issue stationary	N.A.	-	-
Stamp duty	To be Decided	-	-
Any other fees, commission or payments under whatever nomenclature	To be Decided	-	-

The above expense is indicative are subject to change depending on the actual level of subscription to the Issue and number of allottees, market conditions and other relevant factors.

## 3. Consent of directors, auditors, bankers to issue, trustees, solicitors or advocates to the issue, legal advisors to the issue, lead managers to the issue, registrar to the Issue and lenders (if required, as per the terms of the agreement) and experts:

All the necessary consents as required under this section have been obtained by the Company and are in place. Refer to the General Information Document dated April 01, 2024



## SECTION V

### **DISCLOSURE AS PER REGULATION 50A(6) OF SEBI (ISSUE AND LISTING OF NON – CONVERTIBLE SECURITIES ) REGULATIONS, 2021 (as amended)**

**a. Details of the offer of non-convertible securities in respect of which the key information document is being issued:**

Please refer to Section VI - Term Sheet for the details of offer of the Debenture under this Key Information Document.

**b. Financial information, if such information provided in the general information document is more than six months old:**

Please refer to Section III (Key Operational and Financial Information) of the General Information Document and relevant updated information in this Key Information Document.

**c. Material changes, if any, in the information provided in the general information document**

In addition to the information mentioned herein, there is no material change in the information as provided in the General Information Document as on the date of this Key Information Document.

**d. Any material developments not disclosed in the general information document, since the issue of the general information document relevant to the offer of non-convertible securities in respect of which the key information document is being issued:**

Since the issue of the general information document dated 1 April 2024, below mentioned are the material developments: Nil

**e. Disclosures applicable in case of private placement of non-convertible securities as specified in Schedule I, in case the second or subsequent offer is made during the validity of the shelf prospectus for which no general information document has been filed:**

Not applicable. This KID is in relation to the first issue/offer of Debentures in respect of which the general information document dated 1 April 2024 is being issued.

**SECTION – VI**

Issuer	Aditya Birla Finance Limited (ABFL)	
Security Name (Series)	<b>Further Issuance (III) ABFL NCD SERIES D1 FY 2021-22 (ISIN INE860H07HN9)</b>	<b>Further Issuance (V) ABFL NCD SERIES L1 FY 2023-24 (ISIN INE860H07IY4)</b>
Type of Instrument	Secured, Rated, Listed, Taxable, Redeemable Non-Convertible Debentures (“NCDs” or Debentures”)	
Nature of Instrument	Secured	
Seniority	Senior	
Mode of Issue	Private placement	
Eligible Investors	Eligible Investors are as specified under clause “Who Can Apply” in this GID (Page No: 126-128)	
Listing (including name of stock exchange(s) where it will be listed and timeline for listing)	On the Wholesale Debt Market (WDM) segment of NSE and BSE to be completed by T+3 trading days (T being Issue Closure of issue)	
Rating of the Instrument	[CRISIL] AAA (Stable) from CRISIL Ltd. & ICRA AAA (Stable) from ICRA Ltd	
	<b>Further Issuance (III) ABFL NCD SERIES D1 FY 2021-22 (ISIN INE860H07HN9)</b>	<b>Further Issuance (V) ABFL NCD SERIES L1 FY 2023-24 (ISIN INE860H07IY4)</b>
Base Issue Size	Rs. 50.00 Crore	Rs. 50.00 Crore
Option to retain oversubscription (Amount)	Rs. 250.00 Crore	Rs. 250.00 Crore
Total Issue Size	Rs. 500.00 Crore	Rs. 500.00 Crore
Minimum subscription	10 Debentures of Rs. 10,00,000 each and in multiples of 1 Debenture thereafter	100 Debentures of Rs.1,00,000 each and in multiples of 1 Debenture thereafter
Market Lot/Trading Lot	1 Debenture	
Anchor Portion Details	Not Applicable	
Limit of Anchor Portion	Not Applicable	
Objects of the issue	<p>The fund raised through this Issue, after meeting the expenditure of and related to the Issue, will be used for our various financing activities, to repay our existing loans and our business operations including for our capital expenditure and working capital requirements.</p> <p>The Main Objects clause of the Memorandum of Association of the Company permits the Company to undertake the activities for which the funds are being raised through the present Issue and also the activities which the Company has been carrying on till date</p>	
In case the Issuer is a Non-Banking Finance Company (NBFC) and the objects of the issue entail loan to any entity who is a ‘group company’ then disclosures shall be made in the following format:	Not Applicable	
Detail of the utilization of the proceeds	The management of the Company, in accordance with the policies formulated by it from time to time, will have flexibility in deploying the proceeds received from the Issue. Pending utilization of the proceeds out of the Issue for the purposes described above, the Company intends to temporarily invest funds in high-quality interest-bearing liquid instruments including money market mutual funds, deposits with banks or temporarily deploy the funds in investment grade interest bearing securities	

	<b>Further Issuance (III) ABFL NCD SERIES D1 FY 2021-22 (ISIN INE860H07HN9)</b>	<b>Further Issuance (V) ABFL NCD SERIES L1 FY 2023-24 (ISIN INE860H07IY4)</b>
Coupon Rate	6.5500% p.a.	8.3300% p.a.
Yield (Original Issuance)	6.5500% p.a.	8.3435% p.a.
Yield Reissuance YTM – Current Issue (Further Issuance)	To be decided	
Coupon Payment Frequency	Annually and on Maturity	
Step Up/Step Down Coupon Rate /Coupon Payment Frequency	NA	
Premium / Discount at which security is issued & the effective yield as a result of such Premium / discount	To be decided	
Coupon Payment Dates	Saturday, July 26, 2025, Friday, July 24, 2026	Tuesday, March 18, 2025 Wednesday, March 18, 2026 Thursday, March 18, 2027 Wednesday, May 19, 2027
Coupon Type/Interest Rate Parameter	Fixed	
Type of Bidding	Price Based	
Bid Book	Open	
Pay-in of Funds	Clearing Corporation / <del>Eserow Bank Account</del>	
Type of allotment	Multiple	
Day Count Basis	Actual / Actual	
Interest on Application Money	NA	
Default Interest Rate	2% pa over the coupon rate on the defaulted interest and/or principal redemption amount for the duration of default	
Tenor (Original Issuance)	1,824 days	1,157 days
Tenor (Further Issuance)	665 days	964 days
Redemption Date	Friday, July 24, 2026	Wednesday, May 19, 2027
Outstanding Amount (In Crs.)	Rs. 1,025.00	Rs.2139.22
Redemption Amount	Rs.10,00,000/- (Rupees Ten Lacs only) per Debenture	Rs.1,00,000/- (Rupees One Lacs only) per Debenture
Redemption Premium per debenture	NA	
Issue Price (Original Issuance)	Rs.10,00,000/- (Rupees Ten Lacs only) per Debenture	Rs.1,00,000/- (Rupees One Lacs only) per Debenture
Issue price (Further Issuance)	To be decided	
Accrued Interest	Rs. 11,305.4795 per Debenture	Rs. 4,404.6301 per Debenture
Put option Date	NA	
Put Option Price	NA	
Call Option Date	NA	
Call Option Price	NA	
Put Notification Time	NA	
Call Notification Time	NA	
Face Value	Rs.10,00,000/- (Rupees Ten Lacs only) per Debenture	Rs.1,00,000/- (Rupees One Lacs only) per Debenture

Minimum Application & in multiples of Debt securities thereafter	10 Debenture of Rs.10,00,000 each and in multiples of 1 Debenture thereafter	100 Debenture of Rs.10,00,000 each and in multiples of 1 Debenture thereafter
1. Issue Opening Date	Thursday, September 26, 2024	
2. Issue Closing Date		
3. Pay in Date	Friday, September 27, 2024	
4. Deemed Date of Allotment		
Issuance mode of the Instrument	Demat only (for private placement)	
Trading mode of the Instrument	Demat only (for private placement)	
EBP	On BSE Platform	
Settlement Cycle	The process of pay-in of funds by investors and pay-out to issuer shall be done on T+1 day basis (i.e., Friday, September 27, 2024, where T Day is the issue day i.e., Thursday, September 26, 2024).	
Settlement mode of the Instrument (Designated Bank Accounts of BSE EBP)	<p><b>1. HDFC BANK:</b> Beneficiary Name: INDIAN CLEARING CORPORATION LIMITED Account Number: ICCLEB IFSC Code: HDFC0000060 Mode: NEFT/RTGS</p> <p><b>2. ICICI Bank:</b> Beneficiary Name: INDIAN CLEARING CORPORATION LTD Account Number: ICCLEB IFSC Code: ICIC0000106 Mode: NEFT/RTGS</p> <p><b>3. YES Bank:</b> Beneficiary Name: INDIAN CLEARING CORPORATION LTD Account Number: ICCLEB IFSC Code: YESB0CMSNOC Mode: NEFT/RTGS</p>	
Depository(ies)	<p>NSDL / CDSL:</p> <p>Depositories (NSDL / CDSL) will/ shall activate the ISINs of debt securities issued on private placement basis only after the Stock Exchange(s) have accorded approval for listing of such securities.</p> <p>Further, in order to facilitate re-issuances of new debt securities in an existing ISIN,</p>	
Disclosure of Interest/Dividend/redemption dates	Saturday, July 26, 2025, Friday, July 24, 2026	Tuesday, March 18, 2025 Wednesday, March 18, 2026 Thursday, March 18, 2027 Wednesday, May 19, 2027
Business Day Convention	Actual/Actual	
Record Date	15 days prior to each Coupon Payment / Principal repayment. If the record date is non-business day, then the previous working day will be considered.	
All covenants of the issue (including side letters, accelerated payment clause, etc.)	NIL	

Description regarding Security (where applicable) including type of security (movable/ immovable/tangible etc.), type of charge (pledge/ hypothecation/ mortgage etc.), date of creation of security / likely date of creation of security, minimum security cover, revaluation,	As per Debenture Trust Deed dated March 9, 2023- hypothecation by way of first pari passu charge in favor of the Debenture Trustee over its Receivables, Securities, future moveable assets and Current Assets as may be identified by the Company from time to time.
Replacement of security, interest to the debenture holder over and above the coupon rate as specified in the Trust Deed and disclosed in the Offer Document/ Information Memorandum.	Further Issuance (III) ABFL NCD Series “D1” 2021-22 – <b>1.11 times security cover covering principal and interest.</b> Further Issuance (V) ABFL NCD Series “L1” 2023-24 – <b>1 times security cover covering principal and interest.</b>
Undertaking on Creation of Security	The Company has provided hypothecation by way of first pari passu charge in favour of the Debenture Trustee over its Receivables, Securities, future moveable assets and Current Assets for its NCD issuances. The said security has been created.
Security Cover	As per Debenture Trust Deed dated March 9, 2023 – Further Issuance (III) ABFL NCD Series “D1” 2021-22 – <b>1.11 times security cover covering principal and interest</b> Further Issuance (V) ABFL NCD Series “L1” 2023-24 – <b>1 times security cover covering principal and interest.</b>
Trustee	Vistra ITCL (India) Limited
Transaction Documents	Disclosure Document, Debenture Trust Deed and any other document that may be designated by the Debenture Trustee as a Transaction Document. This Disclosure Document shall be read in conjunction with the other Transaction Documents and in case of any ambiguity or inconsistency or differences with any Transaction Document including the Debenture Trust Deed, this Disclosure Document shall prevail
Conditions Precedent to Disbursement	NA
Condition Subsequent to Disbursement	NA
Events of Default including manner of voting /conditions of joining Inter Creditor Agreement)	Detailed Events of Default are stated in the Debenture Trust Deed dated March 9, 2023 –  The Fifth Schedule of the said DTD contains the provisions for the meetings of the Debenture holders. At such meeting of the Debenture holders, the joining with Inter Creditor Agreement will be made part of the meeting agenda and the Company will follow the process laid down vide SEBI circular dated Oct. 13, 2020.
Creation of Recovery Expense Fund	Furnished Bank Guarantee of Rs. 25 Lacs for REF on January 25, 2021 (Amendment Date: December 2 ,2023) in favour of BSE Limited. Expiry Date: January 21, 2025 and Claim Date: January 21, 2026
Conditions for breach of covenants (as specified in Debenture Trust Deed)	Refer Annexure V
Provisions related to Cross Default Clause	NA
Risk factors pertaining to the issue	Kindly refer to the risk factors already disclosed in the GID Page no. 8-24
Roles and Responsibilities of Debenture Trustee	As per Debenture Trust Deed dated March 9, 2023
Governing Law and Jurisdiction	Indian Law, Ahmedabad
Covenants	i) In case of delay in execution of Trust Deed and Charge documents, the Company will refund the subscription with agreed rate of interest or will pay penal interest of at least 2% p.a. over the coupon rate till these conditions are complied with at the option of the investor.

	<p>ii) In case of delay in listing of securities issued on privately placement basis beyond the timelines specified above, the issuer;</p> <ol style="list-style-type: none"> <li>1. Will pay penal interest of 1% p.a. over the coupon rate for the period of delay to the investor (i.e. from date of allotment to the date of listing).</li> <li>2. Will be permitted to utilise the issue proceeds of its subsequent two privately placed issuances of securities only after receiving final listing loan approval from Stock Exchanges.</li> </ol> <p>And as mentioned in the Refer Annexure V</p>
<p>Project details (gestation period of the project; extent of progress made in the project; deadlines for completion of the project; the summary of the project appraisal report (if any), schedule of implementation of the project</p>	<p>NA</p>

Note: The proposed bond issue does not form part of non-equity regulatory capital mentioned under Chapter V of SEBI NCS Regulations, 2021.

Cash Flow : **Illustration of Cash Flow - Please refer to the relevant Key Information Document(s)**

**Cash Flow – Series - Further Issuance (III) ABFL NCD Series “D1” 2021-22 (ISIN INE860H07HN9)**

Company		Aditya Birla Finance Ltd	
Face Value (per security) (in Rs.)		Rs. 10,00,000/- (Rupees Ten Lacs only) per Debenture	
Issue Date / Deemed Date of Allotment:		Friday, September 27, 2024	
Redemption Date		Friday, July 24, 2026	
No. of days (Original Tenor)		1,824 days	
No. of days (Further Issuances) (Residual Maturity)		665 days	
Coupon Rate		6.5500% p.a.	
Yield (Original Issuance)		6.5500% p.a.	
Yield (Further Issuance)		To be decided	
Redemption (Premium / Discount)		At par	
Further Issue price		To be decided	
Premium / Discount at which security is issued & the effective yield as a result of such Premium / discount		To be decided	
Frequency of Interest payment with specified date		Saturday, July 26, 2025 Friday, July 24, 2026	
Day count Convention		Actual / Actual	
Cash Flows	Date	No. of days in Coupon Period	Amount per Debenture (In Rupees)
Principal Inflow (Principal – To be decided + Accrued Interest – Rs. 11,305.4795) per debenture	Friday, September 27, 2024	-	To be decided
1 <sup>st</sup> Coupon	Saturday, July 26, 2025	365	65,500
2 <sup>nd</sup> Coupon	Friday, July 24, 2026	363	65,141
Principal Outflow	Friday, July 24, 2026		10,00,000

**Cash Flow – Series - Further Issuance (V) ABFL NCD Series “L1” 2023-24 (ISIN INE860H07IY4)**

Company		Aditya Birla Finance Ltd	
Face Value (per security) (in Rs.)		Rs. 1,00,000/- (Rupees One Lacs only) per Debenture	
Issue Date / Deemed Date of Allotment:		Friday, September 27, 2024	
Redemption Date		Wednesday, May 19, 2027	
No. of days (Original Tenor)		1,157 days	
No. of days (Further Issuances) (Residual Maturity)		964 days	
Coupon Rate		8.3300% p.a.	
Yield (Original Issuance)		8.3435% p.a.	
Yield (Further Issuance)		To be decided	
Redemption (Premium / Discount)		At par	
Further Issue price		To be decided	
Premium / Discount at which security is issued & the effective yield as a result of such Premium / discount		To be decided	
Frequency of Interest payment with specified date		Tuesday, March 18, 2025 Wednesday, March 18, 2026 Thursday, March 18, 2027 Wednesday, May 19, 2027	
Day count Convention		Actual / Actual	
<b>Cash Flows</b>	<b>Date</b>	<b>No. of days in Coupon Period</b>	<b>Amount per Debenture (In Rupees)</b>
Principal Inflow (Principal – To be decided + Accrued Interest – Rs. 4,404.6301) per debenture	Friday, September 27, 2024	-	To be decided
1st Coupon	Tuesday, March 18, 2025	365	8,330
2nd Coupon	Wednesday, March 18, 2026	365	8,330
3rd Coupon	Thursday, March 18, 2027	365	8,330
4th Coupon	Wednesday, May 19, 2027	62	1,415
Principal Outflow	Wednesday, May 19, 2027		1,00,000

**Link of Financials and Reports: -**

<https://finance.adityabirlacapital.com/financial-reports>

**Notes:**

- The Company reserves the right to change the Series timetable. The Company reserves the right to further issue debentures under aforesaid series / ISIN;
- While the debt securities are secured to the tune of 100% of the principal and interest amount or as per the terms of offer document/ information Memorandum, in favour of Debenture Trustee, it is the duty of the Debenture Trustee to monitor that the security is maintained.
- The Company undertakes that the assets on which charge is created are free from any encumbrances and in cases where the assets are already charged to secure a debt, the permission or consent to create a second or pari-passu charge on the assets of the issuer has been obtained from the earlier creditor.
- The Company has complied with the disclosure requirements as required under the SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021 and other relevant circulars as amended from time to time.



## SECTION VII - MATERIAL CONTRACTS AND DOCUMENTS

The list of material contracts and documents is as under:

1. Letter dated **September 10, 2024**, from CRISIL Ratings assigning the credit rating to the Secured, Rated, Listed, Redeemable Non-Convertible Debentures (“NCDs” or Debentures”).
2. Letter dated No **August 27, 2024**, from ICRA Limited assigning the credit rating to the Secured, Rated, Listed, Redeemable Non-Convertible Debentures (“NCDs” or Debentures”).
3. Audited Balance Sheet for year ended 31<sup>st</sup> March 2024, 31<sup>st</sup> March 2023, 31<sup>st</sup> March 2022 and 31<sup>st</sup> March 2021 and limited review financial results for the quarter ended 30<sup>th</sup> June 2024
4. Letter from Vistra ITCL (India) Limited dated February 28, 2023, giving consent for acting as Trustees
5. Debenture Trustee Agreement (DTA) and Debenture Trust Deed (DTD) dated February 28, 2023 and March 9, 2023 respectively executed between the Debenture Trustee and the Company for Non-Convertible Debentures aggregating to Rs. 10,000 Crore to be issued from time to time in one or more series Certificate of incorporation of the Company dated August 28, 1991.
6. NOC from Debenture Trustee and Security Trustee dated October 13, 2020
7. Certificate of incorporation of the Company dated August 28, 1991.
8. Memorandum and Articles of the Company
9. Copy of resolution passed by the Board of Directors at their meeting held on **May 9, 2023**, approving the issuances of Secured Redeemable Non-Convertible Debentures
10. Copy of resolution passed by the shareholders of the Company at Annual General Meeting of the Company held on **August 14, 2024**, authorizing the issuances of Secured Redeemable Non-Convertible Debentures on a private placement basis.
11. Copy of resolution passed by the shareholders of the Company at Extraordinary General Meeting held on **April 11, 2024**, approving the overall borrowing of the Company.

**DECLARATION BY THE DIRECTORS THAT**

- a. the company has complied with the provisions of Securities Contracts (Regulation) Act, 1956 (42 of 1956) and the Securities and Exchange Board of India Act, 1992 (15 of 1992), Companies Act, 2013 (18 of 2013) and the rules and regulations made thereunder.
- b. the compliance with the Act and the rules does not imply that payment of dividend or interest or repayment of debentures, if applicable, is guaranteed by the Central Government.
- c. the monies received under the offer shall be used only for the purposes and objects indicated in the Offer letter.
- d. whatever is stated in this form and in the attachments thereto is true, correct and complete and no information material to the subject matter of this form has been suppressed or concealed and is as per the original records maintained by the promoters subscribing to the Memorandum of Association and Articles of Association

I am authorized by the Board of Directors of the Company vide resolution dated May 9, 2023, to sign this form and declare that all the requirements of Companies Act, 2013 and the rules made thereunder in respect of the subject matter of this form and matters incidental thereto have been complied with.

It is further declared and verified that all the required attachments have been completely, correctly and legibly attached to this form.

**For Aditya Birla Finance Limited**

**Authorised Signatories**

Date: September 24, 2024

## SECTION VIII - ANNEXURES

- I. Audited Financial Statements for FY 2023-24, 2022-23, 2021-22 and 2020-21 and limited review financial results for the quarter ended 30th June 2024
- II. Credit Rating Letters & Rationale
- III. Consent Letter from the Debenture Trustee
- IV. Annexure A & Annexure B from the Debenture Trustee
- V. Annexure V
- VI. Application Form