



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: abfl.adityabirlacapital.com **Email:** ankur.shah@adityabirlacapital.com

Compliance Officer for the Issue and Company Secretary: Ankur Shah; Tel: 022 6225 7615; Email: ankur.shah@adityabirlacapital.com
Chief Financial Officer: Pradeep Agrawal; Tel: 022 4356 7100; Email: pradeep.agrawal@adityabirlacapital.com

REGISTRARS & TRANSFER AGENT	DEBENTURE TRUSTEE	CREDIT RATING AGENCY	CREDIT RATING AGENCY
<p>Link Intime Pvt Ltd. C-101, 1st Floor, 247 Park, LBS Marg, Vikhroli (West), Mumbai – 400 083, Maharashtra Tel: +91 810 811 4949 Fax: +91-022-49186060 Email: abfl.ncd@linkintime.co.in Website: www.linkintime.co.in Contact Person: Amit Dabhade Compliance Officer: BN Ramakrishnan SEBI Registration No.: INR000004058 CIN: U67190MH1999PTC118368</p>	<p>Vistra ITCL (India) Limited The IL&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: itclcomplianceofficer@vistra.com Website: www.vistraitcl.com Contact Person: Jatin Chonani – Compliance Officer SEBI Registration No.: IND000000578</p>	<p>India Ratings & Research Private Ltd Wockhardt Tower, West Wing, Level 4, BKC, Bandra (East) Mumbai 400 051 Ph no: 022-40001700 Fax no: 022-40001701 Contact person: Jinay Gala Email: jinay.gala@indiaratings.co.in Website: www.indiaratings.co.in SEBI Registration No.: IN/CRA/002/1999</p>	<p>ICRA Limited 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: Neha.Parikh@Icraindia.Com Website: www.icra.In Sebi Registration No.: IN/CRA/008/2015</p>

JOINT STATUTORY AUDITORS	
<p>MSKA & Associates Chartered Accountants MSKA & 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: srividyaavidison@mska.in Website: www.mska.co.in</p>	<p>Singhi & Co. Chartered Accountants M/s. Singhi & Co. B2 402B Marathon Innova, Off Ganpatrao Kadam Marg, Lower Parel, Mumbai 400013 Tel: +91 22 6662 5537 Email: mumbai@singhico.com Website: www.singhico.com</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 ₹100,000 EACH, UNDER SERIES FURTHER ISSUANCE (II) ABFL NCD SERIES K3 FY 2023-24 UP TO RS. ONE HUNDRED FIFTY CRORES (BASE ISSUE) WITH A GREENSHOE OPTION OF RS. THREE HUNDRED AND FIFTY CRORES ONLY; & UNDER SERIES FURTHER ISSUANCE (III) ABFL NCD SERIES K1 FY 2023-24 – UP TO RS. ONE HUNDRED CRORES (BASE ISSUE) WITH A GREENSHOE OPTION OF RS. FOUR HUNDRED CRORES ONLY; TOTAL AGGREGATING TO ONE THOUSAND 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 BSE LIMITED.

KEY INFORMATION DOCUMENT (“KID”)
This key information document dated July 26, 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, Securitised 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.
KEY INFORMATION DOCUMENT DATED July 26, 2024
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.
ELECTRONIC BOOK MECHANISM GUIDELINES
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. 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").
ISSUER’S ABSOLUTE RESPONSIBILITY
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.
OUR PROMOTER
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.
UNDERTAKING OF THE ISSUER
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’. 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. 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.
GENERAL RISKS
Investment in non-convertible securities involve 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 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.
RISKS IN RELATION TO TRADING OF SECURITIES
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.
CREDIT RATING
India Ratings & Research has assigned a rating of “IND AAA Stable” (for an amount of Rs. 30,906.60 crore) and ICRA Limited has assigned a rating (for the amount of Rs. 30,774.40 crore) of “[ICRA] AAA (Stable)”.
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.
Eligible Investors are as specified under clause “Who Can Apply” in the General Information Document (Page Nos.: 126-128)

The Issue schedule:

Date of opening of the issue	Tuesday, July 30, 2024	
Date of closing of the issue	Tuesday, July 30, 2024	
Date of earliest closing of the issue, if any	Not applicable	
Deemed Date of Allotment	Wednesday, July 31, 2024	
Series	Further Issuance (II) ABFL NCD Series 'K3' FY2023-24	Further Issuance (III) ABFL NCD Series 'K1' FY2023-24
Coupon/Dividend Rate	169 bps spread over Benchmark, Benchmark to be Reset on semi-annually basis i.e., FBIL 6M OIS + 1.69%	8.1600% p.a.
Coupon Payment Frequency	Semi Annually and on Maturity	Annually and on Maturity
Yield	Yet to be decided	Yet to be decided
Redemption Date	Friday, February 26, 2027	Wednesday, February 14, 2029
Put Option	N. A	N. A
Redemption Amount	FV - Rs. 1,00,000/-	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. 1,00,000 each
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. 1,00,000 up to Rs. 150 crores with a green shoe option of Rs. 350 Crores under series Further Issuance (II) ABFL NCD Series ‘K3’ FY2023-24 & Rs. 100 crores with a green shoe option of Rs. 400 Crores under series Further Issuance (III) ABFL NCD Series ‘K1’ FY 2023-24 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 July 26, 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 March 31, 2024

Details of branches where the Company carries on its business activities as on March 31, 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, Samudra 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 Bansi 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, Arakonam, 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, Sutgiri 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.	Balasure	4th Floor, Asis Plaza, OT Road, Balasure, Odisha – 756001	Balasure
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-Bhadra, 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.	Bhubaneswar	3rd Floor, “Broadway Heights” Plot No. 7 & 8, Jharpada, Cuttack Puri Road, Bhubaneswar, Odisha – 751 006	Bhubaneswar
72.	Bhubaneswar - Chandrasekarpur	1st Floor, 133/A, District Centre, Chandrasekarpur, Bhubaneswar,Odisha - 751016	Bhubaneswar
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, Biharsharif, 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, Paujnani 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.	Chennai - Guindy	M-7, Thiru-Vi-Ka Industrial Estate, Guindy Industrial Estate, SIDCO Industrial Estate, Guindy, Chennai – 600032	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, Kaloor-Kadavanthra Road, Kaloor 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.	Darbhangha	1st Floor, Plot No. 578, 579 & 580, Khata No. 323, PNB Building, G. N. Ganj Road, Laheriasarai, Darbhanga, Bihar - 846 001	Darbhangha
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, 1, 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	5th 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	2224/1, 3rd Floor, Regal Towers, Napier Town, Swami Dayanand Saraswati Ward, Jabalpur, Madhya Pradesh - 482001	Jabalpur
165.	Jagatsinghpur	1st Floor, At-Gopal Sagar, Near College Chak, Jagatsinghpur, Odisha – 754103	Jagatsinghpur
166.	Jagdarpur	3rd Floor, Dalpath Sagar Ward, Binaka Mall, Chirakot Road, Jagdarpur, Chhattisgarh - 494001	Jagdarpur
167.	Jaipur	1st, 2nd & 3rd Floor, C-23, Ashok Marg, C-Scheme Jaipur, Rajasthan – 302001	Jaipur
168.	Jaitaran	1st Floor, NN Complex, Near Jaat Hostel, Merta Road, Jaitaran, Rajasthan - 306302	Jaitaran
169.	Jajpur	2nd floor, Chorada Chhak, Above IndusInd Bank, Jajpur Road, Odisha – 755019	Jajpur
170.	Jalandhar	2nd Floor, SCO No. 40 - C, Puda Complex, Opp Tehsil Complex, Jalandhar, Punjab - 144001	Jalandhar
171.	Jalgaon-1	2nd Floor, City Centre, Office No. 1, 2, 3, 4, CTS 2125/9, Jalgaon, Maharashtra – 425001	Jalgaon

172.	Jalgaon-2	4th Floor, Balaji Arcade, Pimprala Road, Near Govind Rickshaw Stop, Jalgaon, Maharashtra - 425001	Jalgaon
173.	Jalna	Office No 2, 2nd Floor, Shivratan, Head Post Office Road, Jalna, Maharashtra – 431203	Jalna
174.	Jammu Branch	5th floor, Gourimal Complex, Hotel TRG, OB-29, GMC, Rail Head Complex, Jammu - 180012	Jammu & Kashmir
175.	Jamnagar	2nd Floor, Office No. 201,202, 203 & 204 (Part), Platinum, Joggers Park, park Colony, Jamnagar, Gujarat -361 008	Jamnagar
176.	Jamshedpur	2nd Floor, Dhiren Tower, Q Road, S. B. Shop Area, Bistupur, Jamshedpur, Jharkhand - 831001	Jamshedpur
177.	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
178.	Jaunpur	1st Floor, Prabhu Complex, H.No. 88/1 present no. 21 A, Husainabad, Near Jay Cee's Crossing, Jaunpur, Uttar Pradesh- 222002	Jaunpur
179.	Jeypore	1st Floor, Sombartota, Bell Road, Near Indira Chowk, Jeypore, Odisha – 764003	Jeypore
180.	Jhansi	2nd Floor, City Plaza, Elite Plaza Road, Above Axis Bank, Civil Lines, Jhansi, Uttar Pradesh - 284001	Jhansi
181.	Jhunjhunu-1	Virsa Tower, 2nd floor, A-124, Water works colony, Maan Nagar, Road No.3, Jhunjhunu-Rajasthan-333001	Jhunjhunu
182.	Jhunjhunu-2	2nd Floor, Plot No- D-16, Mandawa Mode, Subhash Marg, Jhunjhunu, Rajasthan-333001	Jhunjhunu
183.	Jobner	1st Floor, Jaipur Road, Opp. Jobner Police Station, Jobner, Rajasthan - 303328	Jobner
184.	Jodhpur	Sabu Tower , 3rd floor , #2 chopasani road, opp. Dhanlaxmi bank, Jodhpur 342003	Jodhpur
185.	Jorhat	New Medical Stores Building, 3rd Floor, A. T. Road, Jorhat, Assam - 785001	Jorhat
186.	Junagadh	Shop No 04, 1st Floor, Seven Seas Building, Nr. Moti Baug, Vanthali Road, Junagadh, Gujarat - 362001	Junagadh
187.	Kadapa	2nd floor, above HDFC Bank, Mareddy Ananda Reddy Towers, R.S Road, Kadapa, Andhra Pradesh -516001	Kadapa
188.	Kaithal	1st Floor, SCO- 331, Sector- 20, Huda Market, Kaithal, Haryana- 136027	Kaithal
189.	Kakinada	1st Floor, L N T House, Nookamma Temple Street, Suryaraopeta, Kakinada, Andhra Pradesh – 533001	Kakinada
190.	Kalaburagi - Gulbarga	1-102 A & B, Ground Floor, Kandoor Mall, S.V.P. Circle, Station Main Road, Kalaburagi, Karnataka – 585102	Kalaburagi
191.	Kalol	Shop No 5, 6, 35 & 36, 1st Floor, Navjivan Bazar Building, Navjivan Mill Compound, Kalol, Gujarat - 382 721	Kalol
192.	Kalyan	Unit Nos. 201 & 202 situated on the 2nd Floor, of Sai Arcade, Shivaji Chowk Above bank Of Maharashtra Kalyan (W)- 421304	Kalyan
193.	Kanchipuram	No.85, 3rd floor, Kamaraja nagar street, Kanchipuram, Tamil Nadu-631501	Kanchipuram
194.	Kannur	Door No.51 / 2282, 2nd Floor, Grand Plaza, Fort Road, Kannur, Kerala – 670 001	Kannur
195.	Kanpur	1st Flr., JS Tower, 16/106, The Mall, Kanpur (Nagar) District, Uttar Pradesh - 208001	Kanpur
196.	Karad	3rd Floor, New Padmavati Complex, Datta Chowk, Karad, Maharashtra- 415110	Karad
197.	Karaikudi	51/1, 1st Floor, Sri Muthumeenakshi Towers, Koviloor Road, Near Old Bus Stand, Karaikudi, Tamil Nadu – 630001	Karaikudi
198.	Karimnagar	3-1-9,10, Y. V. Reddy Centre, CVRN Road, Opposite Veterinary Hospital, Karimnagar, Telangana – 505001	Karimnagar
199.	Karnal	SCO No-220, 1st Flr., Sector - 12, HUDA, Karnal, Haryana - 132001	Karnal
200.	Karur	2nd Floor, Padma Tower, 43, Covai Road, Karur, Tamil Nadu - 639002	Karur

201.	Karur-2	108, 01st Floor, Annamalai Complex, Subalaxmi Nagar, Covai Road, Karur, Tamil Nadu - 639 002	Karur
202.	Keonjhar	Plot No. 132, Khata No. 102/348, Jagannathpur, Keonjhar, Odisha - 758001	Keonjhar
203.	Khammam	3rd Floor, J L Tower, Wyra Road, Khammam, Telangana - 507001	Khammam
204.	Khandwa	01st Floor, Gover Plaza, Anand Nagar, Main Road, Infront of SBI, Khandwa, Madhya Pradesh- 450001	Khandwa
205.	Kharagpur	Atwals Real Estate Pvt. Ltd, 4th Floor, OT Road, Inda, Kharagpur, Opp. Kharagpur College, Dist. Paschim Medinipur, West Bengal – 721305	Kharagpur
206.	Khargone	GS – 204, 2nd Floor, Radha Vallabh Complex, Khargone, Madhya Pradesh – 451001	Khargone
207.	Kekri	16 - B, 01st Floor, Shiv Nagar Colony, Near Jio Petrol Pump, Kekri, Rajasthan - 305404	Kekri
208.	Khorda- Uparsahi	1st Floor, Indian Bank Building, TLC Road, Palahat, Khorda, Odisha – 752056	Khorda
209.	Kishangarh	1st Floor, Shree Hari Chambers, Near Link Road, Ajmer Road, Kishangarh, Rajasthan – 305801	Kishangarh
210.	Kolar	Manju Deep, 1st Floor, Cutton pet, next to Axis Bank, Kolar, Karnataka - 563101	Kolar
211.	Kolhapur	PKP Empire, 2nd floor, 889, E Ward, 5th Lane, Shahupuri, Kolhapur - 416001	Kolhapur
212.	Kolkata	2nd Floor, Annex Building, 52 Chowringhee Road, Kolkata, West Bengal - 700071	Kolkata
213.	Kolkata - Camac Sqaure	Unit No 402, 4th Floor, 24 Camac Square, Kolkata, West Bengal – 700017	Kolkata
214.	Kolkata- Bangur Estate	2nd Floor, Bangur BFL Estate, 31 Chowringhee Road, Kolkata, West Bengal - 700016	Kolkata
215.	Kollam	2nd Floor, A Narayana Business Centre, Kadappakkada, Kollam, Kerala- 691 008	Kollam
216.	Korba	Polt no 59, 2nd Floor, Moti Bhawan, Indra Commercial Centre, Transport Nagar. Korba, Chhattisgarh -495677	Korba
217.	Kota	2nd floor, 1A1, Vallabh Nagar Circle, Rawatbhata Road, Kota, Rajasthan - 324 009	Kota
218.	Kotputli	Ground Floor, Infront of Nagarpalika Park, Bank Wali Gali, Near IDBI Bank, Mohalla Bachdi, Kothputli, Jaipur, Rajasthan - 303108	Kotputli
219.	Kottayam	1st Floor, Door No. IV/278-B1, Vettel Estate, Above SBI-Kanjikuzhy Branch, K. K. Road, Kanjikuzhy, Kottayam, Kerala - 686004	Kottayam
220.	Krishnagiri	2nd floor, Vasavi Complex, Rayakottai Rd, Above RBL, Pothinayanapally, Jakkappan Nagar, Krishnagiri, Tamil Nadu – 635001	Krishnagiri
221.	Kuchaman City	3rd Floor, Krishna Complex Tower, Ward No. 18, Near SBI Bank, Station Road, Kuchaman City, Nagaur, Rajasthan - 341508	Kuchaman
222.	Kumbakonam	Door no 677/2, 1st Floor, AI Bait Plaza, Sarangapani South Street, Kumbakonam, Tamil Nadu – 612001	Kumbakonam
223.	Kurnool	2nd Floor, Sai Durga Complex, D.No.87,1139, Above, HDFC Bank, Nagi Reddy Revenue Colony, C Camp center, Kurnool, Andhra Pradesh -518004	Kurnool
224.	Kurukshetra	First Floor, Above IDBI Bank, Railway Road, Near Krishna Dham, Kurukshetra, Haryana -136118	Kurukshetra
225.	Latur-1	Office No. B302, Second Floor, Nirmal Heights, Nandi Stop, Ausa Road, Latur, Maharashtra – 413512	Latur
226.	Latur-2	1st Floor, Suryoday Complex, Opp. Reliance Petrol Pump, Barshi Road, Latur, Maharashtra – 413 512	Latur
227.	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
228.	Ludhiana Feroze Gandhi Market	Ground Floor and First Floor, SCO - 130-132, Apra Tower, Feroze Gandhi Market, Ludhiana, Punjab - 141001	Ludhiana

229.	Madurai - Palanganatham-3	91, 1st floor, Navalar Nagar, Bye Pass Main Road, Madurai, Tamil Nadu - 625016	Madurai
230.	Madurai-1	2nd Floor, 2/3, G. V. Tower, Melakkal main road, near passport office, Madurai, Tamil Nadu - 625016	Madurai
231.	Madurai-4	1st Floor, OKST Tower, Khannadasan Main Street, Near Ponmeni Bus Stop, SS Colony, Madurai, Tamil Nadu - 625016	Madurai
232.	Madurai-Thallakulam-2	1st Floor, No. 13, Kamaraj Nagar, Second St., Chinna Chokikulam, Tamil Nadu - 625002	Madurai
233.	Mahbubnagar	1st Floor, 8-3-3/5/F, Above Andhra Pradesh Grameena Vikas Bank, Meetu Gadda, Mahbubnagar, Telangana - 509 001	Mahbubnagar
234.	Mahendragarh	1st Floor, SDM Road, Behind- AU Small Finance Bank, Near- Anaj Mandi, Mahendragarh, Haryana- 123029	Mahendragarh
235.	Mandi	2nd Floor, 366/7, Beside BSNL Office, Opp. Indra Market, Mandi, Himachal Pradesh - 175001	Mandi
236.	Mandya	1st Floor, Door No. 25,15, Chaluve Gowda Complex, 100 ft Road, Gandhi Nagara, Mandya,Karnataka- 571401	Mandya
237.	Mangalore	2nd floor, Kayarmanj building, M G Road, Mangalore, Karnataka - 575003	Mangalore
238.	Mathura	1st Floor, Tera Tower, Bhuteshwar Road, Mathura, Uttar Pradesh - 281004	Mathura
239.	Medak	Medak Business Centre, 2nd Floor, Medak Main Rd, Sri Sai Nagar, Auto Nagar, Medak, Telangana-502110	Medak
240.	Meerut	2nd Floor, Plot No. 507, Scheme No. 1, Mangel Pandey Nagar, Meerut, Uttar Pradesh - 250004	Meerut
241.	Mehsana-1	2nd Floor, Jaydev Complex, Opp Pashabhai Petrol Pump, Simandhar Society, State Highway, Mehsana,Gujarat - 384002	Mehsana
242.	Mehsana-2	2nd Floor, Shop No. S-1, Saket Business Hub, Nr. Dediysanan Nagrik Bank, Radhanpur Road, Mehsana, Gujarat - 384002	Mehsana
243.	Modasa Branch	1st Floor, 198/A, Shantam 11, Nr. Shantam Circle, Ganeshpur, Modasa, Gujarat - 383315	Modasa
244.	Moradabad	U.G.F.II, Parswnath Plaza II, Delhi Road, Moradabad, Uttar Pradesh - 244001	Moradabad
245.	Morbi	Shop No. SF - 8 & 9, 2nd Floor, Satved Plaza, Opp Sky Mall, Nr. Umiya Circle, Morbi, Gujarat - 363641	Morbi
246.	Motihari	2nd Floor, Jay Ambey Complex, Court Road, Raja Bazar, Motihari, Bihar - 845401	Motihari
247.	Muktsar	First Floor, More Grocery Store, Kotkapura Road, Muktsar, Punjab - 152026	Muktsar
248.	Mumbai - Andheri	A/801, Business Square, Vishwalaxmi CHSL Wing A, Madhavdas Amarshi Road, Andheri (W), Mumbai - 400058	Mumbai
249.	Mumbai - Borivali	7th Floor, Kundan House, Dattapada Road, Borivali East, Mumbai - 400066	Mumbai
250.	Mumbai - G Corp	Unit No. 1301 to 1304, 13th Floor, Gcorp Tech Park, Sector 6, Ghodbunder Rd, Village Wadhavli, Thane,Maharashtra- 400615	Thane
251.	Mumbai - One Indiabulls Centre	One Indiabulls Center, Tower 1, 18th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai-400 013	Mumbai
252.	Mumbai - R tech Park	10th Floor, R-TECH PARK, Nirlon Complex, Off Western Express Highway , Goregaon (E) Mumbai- 400063	Mumbai
253.	Mundra	Office No. 5, 1st Floor, Neminath Complex, C Wing, New Mundra, Gujrat -370421	Mundra
254.	Muzaffarpur	Savita Complex, 1st Floor, Club Road, Muzaffarpur,Bihar- 842002	Muzaffarpur
255.	Muzaffarpur - Maripur Main Road	1st Floor, Urmila Complex, Near Mithanpura Chowk, Club Road, Muzaffarpur, Bihar - 842002	Muzaffarpur
256.	Myladuthurai	2nd Floor, 35, A2, Annamalaiyar Complex, Cutchery Road, Myladuthurai, Tamil Nadu - 609001	Myladuthurai
257.	Mysore	2nd & 3rd Floor, 927, 6th Main Road, New H N R Avenue, Kantharaja Urs Road, Saraswathipuram, Mysore, Karnataka - 570 009	Mysore

258.	Nadiad	Shop No. 202 & 203, 2nd Floor, Palladium Plaza, Nr. Mahagujarat Hospital, Opp. Kheta Talav, Nadiad, Gujarat - 387001	Nadiad
259.	Nagda	Shri Nathulal Complex, 2nd Floor, Plot No. 50, Jawahar Marg, Nagda, Madhya Pradesh- 456335	Nagda
260.	Nagercoil	122A, KP Road, Chettikulam Junction, Nagercoil, Tamil Nadu - 629002	Nagercoil
261.	Nagpur	3rd, 4th, 5th, 6th & 7th Floor, Genesis Square, 72, Shankar Nagar, WHC Road, Nagpur, Maharashtra - 440010	Nagpur
262.	Nagaur	1st Floor, Shree Sayab Complex, Delhi Gate, Didwana Road, Nagaur, Rajasthan – 341001	Nagaur
263.	Nainital	1st Floor, Shyam Sunder Pansari Building, High Court Road, Nainital, Uttrakhand- 263001	Nainital
264.	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
265.	Nammakal	1st Floor, Varadharaja Arcade, 75, Trichy Main Road, Namakkal (PO), Tamil Nadu – 637001	Nammakal
266.	Nanded-1	Shop no- 43, 44, 1st Floor, Sanman Prestige, Opp Railway Station, Nanded, Maharashtra – 431601	Nanded
267.	Nanded-2	1st Floor, Ganjewar Complex, Near Tehsil Office, Chikhalwadi Main Road, Nanded, Maharashtra – 431 601	Nanded
268.	Nandurbar	37, Andhare Stop, Jadhav Complex, Dhule Road, Near SBI, Nandurbar, Maharashtra – 425412	Nandurbar
269.	Naroda	318 & 319, 3rd Floor, Satva Platinum, Opp. Aurjun Complex, Naroda Gam Road, Naroda, Ahmedabad, Gujarat – 382 330	Naroda
270.	Narol Branch	Shop No. 17B & 18, Ground Floor, Bhagirath ICON, Narol Aslali Highway, Opp. Old Court, NH - 8, Narol, Ahmedabad, Gujarat – 382 405	Narol
271.	Nashik	2nd and 3rd Floor, Kavita Commercial Complex, Patil Lane No. 1, Canada Corner, Nashik, Maharashtra - 422 005	Nashik
272.	Nashik-Mumbai Naka	2nd Floor, B Wing, Suyogir City Centre, Mumbai Naka, Behind Police Station, Nashik, Maharashtra - 422010	Nashik
273.	Nasik	Shree Ganesh Plaza, 1st Floor, Chandak Circle, Nashik - 422002	Nashik
274.	Navsari	Office No. 104, 1st Floor, Swiss Cottage, Asha Nagar, Navsari, Gujarat – 396445	Navsari
275.	Nawada	1st Floor, JCD Market, Plot No 1076, Sonar Patti Road, Near Vijay Cinema, Nawada, Bihar - 805 110	Nawada
276.	Nawashahr	2nd floor, Corporate Tower, Banga Road, Nawashehar, Punjab - 144514	Nawashahr
277.	Nayagarh	1st Floor, Commercial Building, Plot No. 1970 & 1971, Khata No. 1219/2802 and 1219/2955, Mouza-Nayagarh, Odisha - 752069	Nayagarh
278.	Neem Ka Thana	1st Floor, Plot No. 63, Ward No. 02, Main Subhash Mandi Road, Neem Ka Thana, Sikar, Rajasthan – 332713	Neem Ka Thana
279.	Nellore	15/320, 2nd Floor, Brindavanam, Above Kotak Bank, Nellore, Andhra Pradesh 524001	Nellore
280.	New Delhi - Janakpuri	1st Floor of B-26/27, Community Centre, Janakpuri, Delhi-110058	New Delhi
281.	New Delhi - Rajendra Place	301 & 302, 3rd Floor, Aggarwal Corporate Towers, Plot No. - 23, Rajendra Place, New Delhi – 110008	New Delhi
282.	New Delhi-Vijaya Building	17,1st Floor, Vijaya Building, Barakhamba Road, New Delhi-110001	New Delhi
283.	Neyveli	No. 09, A. L. R. Priyanka Complex, Paunammbal Nagar, Kumbakonam Main Road, Neyveli, Tamil Nadu - 607308	Neyveli
284.	Nizamabad	H. No. 5-6-558, Above Axis Bank, Hyderabad Road, Pragathi Nagar, Nizamabad, Telangana - 503 003	Nizamabad
285.	Nizampura	S-1, S-2, 2nd Floor, Olive Complex, Nr Gelani Petrol Pump, Nizampura, Vadodara, Gujarat – 390002	Nizampura
286.	Noida	D-17, Sector 3, Noida, Uttar Pradesh - 201301	Noida

287.	Omalur	1st Floor, G. S. Complex, 1/394, Dharmapuri Main Road, Omalur, Tamil Nadu – 636455	Omalur
288.	Ongole	1st Floor, ARN Complex, 37-1-169, Kurnool road, Ongole, Prakasam district, Andhra Pradesh – 523002	Ongole
289.	Palacole	1st Floor, Kanuri Shopping Complex, Main Road, Palacole, West Godavari Dist., Andhra Pradesh- 534 260	Palacole
290.	Palakkad	2nd Floor, Aradhana Arcade, No. 16/296(21), Kunnanur amsom & desom, Palakkad,Kerala- 678 013	Palakkad
291.	Palani	1st Floor, 98D, Thiru Nagar Bus Stop, Sivagiripatti, Dindugal Road, Palani, Tamil Nadu - 624601	Palani
292.	Palanpur	2nd Floor, Hall No 2 (Part) Dev Darshan, Opp. Circuit House, Abu Road Highway, Hanuman Tekri, Palanpur, Gujarat - 385001	Palanpur
293.	Pali	S-61/62/63, Kalpvaksh Grih Nirman Sahakari Samiti, Ahinsa Nagar, Near Ambedkar Circle, Pali, Rajasthan - 302109	Pali
294.	Panaji	Flat No.101 & 102, 1st Floor, Milroc Lar Menezes, Swami Vivekanand Road, Opp. Old Passport Office, Panjim, Goa - 403001	Panaji
295.	Panipat	01st Floor, Khasra No. 3735/1, Khewat No. 577, GT Road, Near Goahan Chowk, Panipat, Haryana – 132103	Panipat
296.	Panipat Branch	City Center, 1st Floor, Above Utkarsh Small Finance Bank, GT Road, Panipat, Haryana – 132 103	Panipat
297.	Panruti	1st Floor, Shri Dhanajeyan Industries, 31/4A, Cuddalore Road, Panruti, Cuddalore District, Tamil Nadu – 607106	Panruti, Cuddalore
298.	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
299.	Parbhani	1st Floor, BL Avenue Complex, Basmat Road, Parbhani, Maharashtra - 431 401	Parbhani
300.	Patan	202, 2nd Floor, Vrundavan Square, TB 3 Rasta, Patan,Gujarat– 384265	Patan
301.	Pathankot	1st Floor, Above SBI, Sali Road, Pathankot, Punjab - 145001	Pathankot
302.	Patiala	1st floor, B-21/567, Nabha Gate, Patiala, Punjab – 147001	Patiala
303.	Patna	3rd floor, Pandey Plaza. Exhibition Road, Patna, Bihar - 800 001	Patna
304.	Patna - Danapur Gola Road	Shop No. 416, 04th Floor, Sai Ozone Plaza, J29W+5RR, Service Road, RPS More, Kaliket Nagar, Patna, Bihar - 801503	Patna
305.	Patna - Kankarbagh	2nd Floor, Bombay Deying Building, Kankarbagh Colony, More Near Hotel Srijan Four, Patna, Bihar – 800020	Patna
306.	Pollachi	2nd Floor, 33, Coimbatore Road, Opp. Fire Service, Pollachi, Tamil Nadu - 642001	Pollachi
307.	Pondicherry-1	1st Floor, Bass Tower, Plot No. 14 & 15, ECR Road, Karuvadikuppam, Pondicherry - 605008	Pondicherry
308.	Pondicherry-2	No. 93-97, Kalyan Towers, 3rd Floor, MG Road (Opp. Easwaran Koil Temple), Heritage Town, Puducherry, Tamil Nadu – 605 001	Pondicherry
309.	Prakasam (Chirala)	P. B. No 41, 1st Floor, R R K Central, RR R Road, Bestapalem, Chirala, Andhra Pradesh – 523155	Prakasam (Chirala)
310.	Pudukkottai	2752, Second floor, East Main Street, Pudukkottai, Tamil Nadu - 622001	Pudukkottai
311.	Pudukkottai	2752, 1st Floor, East Main Street, Pudukkottai, Tamil Nadu - 622001	Pudukkottai
312.	Pune-1	Lohia Jain Arcade, St. No 106, Near Chaturshrungi Temple, S B Road, Pune,Maharashtra - 411004	Pune
313.	Pune-2	2A & 2B, Ground Floor, Corporate Plaza. SB Road, Pune, Maharashtra - 411016	Pune
314.	Puri	2nd Floor, VIP Road, Opp. To New Sadar Thana, Puri,Odisha– 752001	Puri
315.	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
316.	Purnia	2nd Floor, Bandhan Bank Building, Bhatta Bazar, Near Kalivadi Chowk, Maint Road, Purnia, Bihar - 854301	Purnia

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

347.	Satna	"VIDHYA TOWER " 2nd Floor, Bharhut Nagar, Satna, Madhya Pradesh – 485001	Satna
348.	Secunderabad	3rd and 4th Floor, Mayfair Complex, Opp. Hockey Stadium, S. P. Road, Secunderabad, District Hyderabad, Telangana – 500003	Hyderabad
349.	Seoni	1st Floor, Rajyog Palace, In Front of Tilak School, Chindwara Chowk Seoni, Madhya Pradesh -480661	Seoni
350.	Shimla	Sood Complex, Opp. Mela Ram Petrol Pump, Tara Hall, Circular Road, Shimla - 171003	Shimla
351.	Shimoga	1st Floor, Sree Karthik Plaza Durgigudi Main Road, Opp to Lakshmi Galaxy, Shimoga, Karnataka - 577201	Shimoga
352.	Sikar	2nd Floor, HRB Tower, Bajaj Road, Sikar, Rajasthan – 332001	Sikar
353.	Siliguri	1st Floor, Satum's, Sevoke Road, PO & PS - Siliguri, District - Darjeeling, West Bengal - 734001	Siliguri
354.	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
355.	Sisupalgarh	Plot No. - 348/2308, Indira Housing Board Colony, Lingipur, Sisupalgarh Chhak, Bhubaneswar, Odisha - 751002	Sisupalgarh
356.	Sitamarhi	2nd floor, Methura Complex, Rajopatti, Dumra Road, Sitamarhi – 843302	Sitamarhi
357.	Sivakasi	108/6, 2nd Floor, Raja Complex, Thattumettu Street, Sathur Road, Sivakasi, Tamil Nadu – 626123	Sivakasi
358.	Sojat	2nd Floor, S/O Hira Ram, Chandpole Gate, Sojat City, Pali, Rajasthan- 306104	Sojat
359.	Solan	3rd Floor, Dang Complex, Rajgarh Road, Solan, Himachal Pradesh - 173212	Solan
360.	Solapur-1	Office No. 83/D/1, CTS No. 8336/D/1, First Floor, H. R. Heights, Solapur Railway Lines, Solapur, Maharashtra - 413001	Solapur
361.	Solapur-2	2nd Floor, Beskar Arch, 131, Sidheshwar Peth, Civil Chowk, Solapur, Maharashtra – 413 001	Solapur
362.	Sonipat	Plot No 3, 1st Floor, Karur Vyasa Bank, Teacher Colony, Atlas Road, Sonipat , Haryana, 132103	Sonipat
363.	Sri Ganganagar	2nd Floor, Vidhya Tower, 71, Gaushala Road, E Block, Sri Ganganagar, Rajasthan – 335001	Sri Ganganagar
364.	Srikakulam	6-1-13, Kranti Prime, Chowk ward, Palakonda Road, Above Malabar Gold and Max vision, Srikakulam, Andhra Pradesh-532001	Srikakulam
365.	Sulur	2/29-2, 1st Floor, Trichy Road, Ranganathapuram, Sulur, Coimbatore, Tamil Nadu - 641402	Sulur
366.	Sundargarh	2nd Floor, Amba Tower, Hospital Road, Sundargarh, Odisha – 770001	Sundargarh
367.	Surat - Rockford	1st Floor, Rock ford Business Centre, Udhana Darwaja, Ring Road, Surat-395002	Surat
368.	Surat- Milestone	Milestone Fiesta, Off No. 203 to 211 (3rd Floor, Near TGB Circle, L P Sawani Road, Surat, Gujarat - 395009	Surat
369.	Surendranagar	Shop Nos 117 – 118 – 119 – 120 – 121, 1st Floor, Mega Mall, Main Road, Surendranagar, Gujarat - 363001	Surendranagar
370.	Tenkasi	2nd Floor, PRS Rajis Complex, Kannimaramman Kovil Street, Thenkasi, Tamil Nadu – 627 811	Tenkasi
371.	Thane - Khopat	Unit No. 101 B, 1st Floor, SMC Square, LBS Marg, Next to MSRTC Bus Depot, Khopat, Thane (W) Maharashtra – 400 601	Thane
372.	Thanjavur	1st Floor, PLA Arcade, 5, Trichy Main Road, Thanjavur, Tamil Nadu – 613007	Thanjavur
373.	Theni	402/B4, 2nd Floor, Sha's Towers, Ward No. 29, Subban Street, Theni, Tamil Nadu - 625531	Theni
374.	Thrissur	2nd Floor, Ansari Complex, Kunnankulam Road, West Fort, Thrissur - 680 004, Kerala	Thrissur
375.	Tinsukia	H.No.2304, 1st floor, L.N.Jalan Complex, Kumhar Patty G NB Road, Tinsukia, Assam-786125	Tinsukia

376.	Tiruchengode	2nd Floor, Rathna Tower, No. – 510/5, Katcheri Street, Valaraigate, Velur Road, Tiruchengode, Namakkal, Tamil Nadu – 637211	Tiruchengode
377.	Tiruchirappalli- Thillai Nagar	2nd Floor PLA Towers, C-56, 4th Cross Rd W, Thillai Nagar, Tiruchirappalli, Tamil Nadu - 620018	Tiruchirappalli
378.	Tirunelveli	SRI Kowsighan Complex, No. 24, D, 13, 1st Floor, SN High Road, Sripuram, Tirunelveli, Tamil Nadu - 627001	Tirunelveli
379.	Tirupati	1st Floor, Elite Plaza, D. No. 160, AIR Bypass Road, New Balaji Colony, Tirupati, Andhra Pradesh – 517 501	Tirupati
380.	Tiruppur	Ground Floor, 514, Easwaran Arcade, Palladam Road, Tiruppur, Tamil Nadu – 641604	Tiruppur
381.	Thiruvarur	16A/3, 2nd Floor, East Vadam Pokki Street, Thiruvarur, Tamil Nadu - 610001	Thiruvarur
382.	Tiruvallur	2nd Floor, No. 157, Kakkalur Bye Pass Road, Opp. CSB Bank, TNHB, Tiruvallur, Tamil Nadu– 602001	Tiruvallur
383.	Tiruvannamalai	330/A, Ground Floor, Manimurthy Complex, Polur Main Road, Selva Nagar, Vengikkal, Tiruvannamalai, Tamil Nadu - 606604	Tiruvannamalai
384.	Trichy	1st Floor, Muthiah Tower No. 1, Royal Road, Contonment, Trichy, Tamil Nadu - 620001	Trichy
385.	Trichy - Thiruverumbur	No. B, 01st Floor, Sivagami Building, Navalpet Road, Subramaniapuram, Thiruverumbur, Trichy, Tamil Nadu - 620013	Thiruverumbur
386.	Trivandrum	TC-29/3961-1, 1st Floor, KJK Wellness Centre, Ganapathy Kovil Road, Bakery Junction, Vazhuthacaud, Trivandrum, Kerala - 695034	Trivandrum
387.	Tumkur	1st Floor, Mahalakshmi Central, BH Road, Opposite RTO Office, Ashok Nagar Tumkur, Karnataka – 572103	Tumkur
388.	Tuticorin	7th Ground Floor, Victoria Street, Tuticorin, Tamil Nadu – 628 001	TUTICORIN
389.	Udaipur	1st Floor, Manohar Heights, 16-C, Bank Street, Madhuban, Udaipur, Rajasthan - 313001	Udaipur
390.	Udaipur - 2	2nd Floor, 2, B-C-D, Mahaveer Colony, Ashok Nagar, Shastri Circle, Udaipur, Rajasthan - 313001	Udaipur
391.	Udgir	1st Floor, Sai Sargam, Ambedkar Chowk, Nanded Bidar Road, Udgir, Maharashtra – 413 517	Udgir
392.	Udupi	2nd Floor, Priyadarshani Arcade, No.25/A, Udupi Manipal State Highway, Near City Bus Stand, Udupi - 576101	Udupi
393.	Ujjain	“Narayan Bhavan”, Ground floor, 14, Bhoj Marg, Opp. Old Collector Bungalow, Freeganj, Ujjain, Madhya Pradesh – 456010	Ujjain
394.	Usilampati	Door No. 166, Ward No. 5, Block No. 21, 1st Floor, Theni Main Road, Usilampatti, Tamil Nadu - 625532	Usilampati
395.	Valsad	1st Floor, Mahadev Niwas, Opp. Doctor House, Halar Road, Valsad, Gujarat – 396001	Valsad
396.	Vapi	Shop No 2, 1st Floor, Girmar Khushboo Plaza, GIDC, Vapi, District - Valsad, Gujarat - 396195	Vapi
397.	Varanasi	4th Floor, Kuber A.C Market, D 58/2, Unit No 20, 18, 17, Rathyatra Crossing, Varanasi, Uttar Pradesh - 221010	Varanasi
398.	Vellore	98/3, 3rd Floor, Arni Road, Above More Super Market, Kosapet, Vellore, Tamil Nadu - 632001	Vellore
399.	Vijayapura - Bijapur	1st Floor, Sangama Building, SS Front Road, Opp. Siddeshwara Temple, Vijayapura, Karnataka – 586101	Vijayapura
400.	Vijayawada	3rd Floor, 40-1-52C, MG Road, Patamatalanka, Vijayawada, Andhra Pradesh – 520010	Vijayawada
401.	Villupuram	ShopNo 9-C, 2nd Floor, NK, Above Kotak Mahindra Bank, Nehruji Road, West Pondy Road, Viluppuram, Tamil Nadu-605602	Villupuram
402.	Virar	Parikh Commercial Centre, Office No. 301, 302 and 303, Premium Park, Agashi Road, Virar West, Dist. Palghar, Maharashtra-401303	Virar

403.	Viramgam	Shop No. 109 to 111, 1st Floor, Avadh Plaza, Near Avadh City, Opp. ITI College, Viramgam, Gujarat - 382150	Viramgam
404.	Virudhunagar	1st Floor, PR Plaza, No. 102, Katcheri Road, Madurai Main Road, Virudhunagar, Tamil Nadu – 626001	Virudhunagar
405.	Visakhapatnam	5th Floor, Navaratna Trade Center, D. No. 10-4-15/1, Ramnagar, Beside Hotel Meghalaya, Vizag (Visakhapatnam), Andhra Pradesh - 530 003	Visakhapatnam
406.	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
407.	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
408.	Warangal	1-7-1423, 1st Floor SVA Plaza, Near HP Petrol Bunk, Balasamudram, Hanamkonda, Telangana, Andhra Pradesh – 506001	Warangal
409.	Wardha	1st Floor, Vrundavan Building, Gandhi Nagar, Bachelor Rd, Wardha, Maharashtra– 442001	Wardha
410.	Yamunanagar	1st Floor, SCO - 181 -182, Huda Market, Sector -17, Jagadhari, Yamuna Nagar, Haryana - 135001	Yamunanagar
411.	Yavatmal	1st Floor, Shriram Complex, Next to Shriram Temple, near BOI, Tiwari Chowk, Yavatmal, Maharashtra- 445001	Yavatmal
412.	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 year ended March 31 st 2024
PROFIT AND LOSS	
Revenue from operations	12,702.22
Other Income	62.22
Total Income	12,764.44
Total Expenses	9,777.37
Net Profit after tax	2,220.86
Other Comprehensive income	(14.37)
Total Comprehensive Income	2,206.49
Earnings per equity share (Basic)	33.02
Earnings per equity share (Diluted)	33.01
Interest Income	12,044.48
Interest Expense (Finance Cost)	6,468.22
Impairment on Financial Instruments	1,352.43
Bad debts to Loans	NA
Capital Adequacy Ratio (%)	16.24%

Particulars	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	As at and for the year ended March 31, 2021
BALANCE SHEET				
Assets				
Property, Plant and Equipment	90.85	51.30	18.81	14.66
Financial Assets	110,079.02	83,128.49	56,060.27	49,981.63
Non-financial Assets excluding property, plant and equipment	1,041.88	943.03	890.12	758.88
Total Assets	1,11,211.76	84,122.82	56,969.20	50,755.17
Liabilities				
Financial Liabilities				
-Derivative financial instruments	86.73	13.69	77.99	30.64
-Trade Payables	576.88	697.56	242.22	111.72
-Debt Securities	30,527.10	23,534.86	15,781.26	16,578.75

-Borrowings (other than Debt Securities)	58,893.03	44,785.97	27,717.17	22,454.60
-Subordinated liabilities	2,872.01	2,449.90	2,487.34	2,181.83
-Other financial liabilities (includes lease liabilities)	2,565.24	885.68	599.24	413.82
Non - Financial Liabilities				
-Current tax liabilities (net)	256.55	136.64	15.13	14.67
-Provisions	79.20	64.64	104.22	80.63
-Deferred tax liabilities (net)	-	-	-	-
-Other non - financial liabilities	111.47	127.66	84.24	50.63
Equity (Equity Share capital and Other Equity)	15,243.53	11,426.21	9,860.42	8,837.88
Total Equity and Liabilities	111,211.76	84,122.82	56,969.20	50,755.17
PROFIT AND LOSS				
Revenue from operations	12,702.22	8,236.87	5,784.86	5,511.52
Other Income	62.22	30.81	12.02	16.44
Total Income	12,764.44	8,267.68	5,796.87	5,527.96
Total Expenses	9,777.37	6,177.49	4,309.76	4,496.55
Net Profit after tax	2,220.86	1,553.76	1,108.33	768.83
Other Comprehensive income	-14.37	7.2	23.46	-9.1
Total Comprehensive Income	2,206.49	1,560.96	1,131.78	759.73
Earnings per equity share (Basic)	33.02	23.47	16.74	11.61
Earnings per equity share (Diluted)	33.01	23.46	16.74	11.61
Cash Flow				
Net cash from / (used in) operating activities	-21,144.28	-23,037.42	-5,002.99	-1,023.89
Net cash from / (used in) investing activities	-1,883.97	-1,869.82	-900.63	2,623.38
Net cash from / (used in) financing activities	22,830.93	24,699.17	4,988.35	-1,908.93
Net increase/(decrease) in cash and cash equivalents	-197.32	-208.08	-915.27	-309.44
Cash and cash equivalents as per Cash Flow Statement as at end of Year	190.31	387.63	595.71	1,510.99
Additional Information				
Net worth ⁽¹⁾	15,367.44	11,530.71	9,968.92	8,965.86
Cash and cash equivalents	190.31	387.63	595.71	1,510.99
Loans	105,684.24	80,452.30	54,682.10	48,618.30
Loans (Principal Amount)	104,503.86	79,324.00	53,946.00	48,088.00
Total Debts to Total Assets ⁽²⁾	0.83	0.84	0.81	0.81
Interest Income	12,044.48	7,806.04	5,531.29	5,283.39
Interest Expense (Finance Cost)	6,468.22	3,857.18	2,709.10	3,019.91
Impairment on Financial Instruments	1,352.43	903.48	653.46	681.78
Bad Debts to Loans	NA	NA	NA	NA
% Gross Stage 3 Loans on Loans (Principal Amount)	2.51%	2.60%	3.20%	2.70%
% Net Stage 3 Loans on Loans (Principal Amount) ⁽³⁾	1.27%	1.30%	1.80%	1.50%
Capital Adequacy Ratio (%)	16.24%	16.38%	21.77%	22.77%
Tier I Capital Adequacy Ratio (%)		13.92%	18.10%	18.40%
Tier II Capital Adequacy Ratio (%)		2.50%	3.70%	4.30%

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 March 31, 2024

The following table lays down details of our authorised, issued, subscribed and paid-up share capital and securities premium account as on March 31, 2024:

(In ₹, except for share data)

Particulars	Amount in (₹)
AUTHORISED SHARE CAPITAL	
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
TOTAL	22,80,00,00,000
ISSUED, SUBSCRIBED AND PAID UP SHARE CAPITAL	
68,93,96,930 Equity Shares of face value of ₹10 each	6,89,39,69,300
TOTAL	6,89,39,69,300
Securities Premium Account	52,10,08,66,602

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.

A. 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.	Rakesh Singh <i>Designation:</i> Managing Director and Chief Executive Officer <i>Nationality:</i> Indian <i>DIN:</i> 07006067	57	C-3501, 35 th Floor, Lodha Bellissimo, N.M Joshi Marg, Lower Parel, Mumbai 400 011	July 23, 2019	Nil
2.	Vishakha Mulye <i>Designation:</i> Non-Executive Director <i>Nationality:</i> Indian <i>DIN:</i> 00203578	55	A-303 Atria, Akruvi Niharika Complex, Andheri East, Mumbai 400 069	October 21, 2022	<ul style="list-style-type: none"> • Aditya Birla ARC Limited • Aditya Birla Capital Foundation • Aditya Birla Health Insurance Co. Limited • Aditya Birla Housing Finance Limited • Aditya Birla Management Corporation Private Limited • Aditya Birla Sun Life AMC Limited • Aditya Birla Sun Life Insurance Company Limited • NPCI International Payments Limited
3.	Subhash Chandra Bhargava <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"> • Aditya Birla Capital Limited • A K Capital Services Limited • Aditya Birla Sun Life Pension Management Limited • OTC Exchange of India • ABRel Century Energy Limited • Palace Solar Energy Private Limited • Aditya Birla Renewables Subsidiary Limited • Aditya Birla Renewables Solar Limited • Aditya Birla Renewables Energy Limited
4.	Nagesh Pinge <i>Designation:</i> Independent Director <i>Nationality:</i> India <i>DIN:</i> 00062900	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"> • Aditya Birla Sun Life Insurance Company Limited • Arvind Fashions Limited • Automobile Corporation of Goa Limited • Goa Carbon Limited • Hero Housing Finance Limited

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

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

Profile of Board of Directors

➤ 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.

➤ 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. 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 and Escorts Kubota Limited. He is presently the chairman of A K Capital Services Limited and 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.

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.

The details of remuneration payable to Rakesh Singh pursuant to the approval of the board dated July 23, 2019, and approval of the shareholders dated July 10, 2020, and further revised pursuant to the approval of the board dated July 31, 2023 and approval of the shareholders dated August 16, 2023, effective from July 1, 2023:

Remuneration:

1. **Fixed salary:** ₹5.03 crores per annum;
2. **Variable pay:** ₹4.30 crores per annum; and such other 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 2021 to the Financial year 2024 to our Directors:

Sr. No.	Name of Director	For FY 2021	For FY 2022	For FY 2023	For FY24
1.	Rakesh Singh*	11,92,10,241	9,34,56,505	14,32,83,038	9,31,91,875
2.	Darius Kakalia	6,40,000	18,25,000	15,00,000	-
3.	Jitender Balakrishnan	4,60,000	14,00,000	12,50,000	-
4.	Ashwani Puri	5,60,000	14,75,000	11,00,000	-
5.	Alka Bharucha	3,00,000	11,50,000	10,25,000	6,00,000
6.	Baldev Raj Gupta	3,50,000	2,50,000	-	-
7.	Subhash Chandra Bhargava	3,70,000	10,00,000	12,75,000	18,00,000
8.	Nagesh Pinge	-	-	1,75,000	13,00,000
9.	Rajat Jain	-	-	1,00,000	11,50,000
10.	Mr. Sunil Srivastav	-	-	-	2,00,000

*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*)

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
Bishwanath Puranmalka Designation: Director DIN: 00007432	-	-	January 14, 2021	Resignation
Baldev Raj Gupta Designation: Independent Director DIN: 00020066	-	-	July 27, 2021	Expiry of Term
Kamlesh Rao Designation: Non-Executive Director DIN: 07665616	August 16, 2021 ¹	-	-	Appointment
Ajay Srinivasan Designation: Director DIN: 00121181	-	-	August 3, 2022	Resignation
Vishakha Mulye Designation: Non-Executive Director DIN: 00203578	October 21, 2022 ²	-	-	Appointment
Nagesh Pinge Designation: Independent Director DIN: 00062900	March 9, 2023 ³	-	-	Appointment
Rajat Jain Designation: Independent Director DIN: 00046053	March 9, 2023 ⁴	-	-	Appointment
Ashwani Puri Designation: Independent Director DIN: 00160662	-	-	March 8, 2023	Expiry of Term
Darius Kakalia Designation: Independent Director DIN: 00029159	-	-	March 8, 2023	Expiry of Term
Jitender Balakrishnan Designation: Independent Director DIN: 00028320	-	-	March 8, 2023	Expiry of Term
Alka Bharucha Designation: Independent Director DIN: 00114067	-	-	August 27, 2023	Expiry of Term
Kamlesh Rao Designation: Non-Executive Director DIN: 07665616	-	-	August 29, 2023	Resignation
Sunil Srivastav Designation: Independent Director DIN: 00237561	November 1, 2023 ⁵	-	-	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

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 March 31, 2024:

Our Company's total principal amount outstanding for secured term loans from banks and financial institutions as on March 31, 2024, is ₹ 45,705.24 crores. The details of the borrowings are set out below:

Lenders Name	Type of Facility	Amount Sanctioned (INR crore)	Amount Outstanding (INR crore)	Maturity Date	Repayment schedule	Security	Credit Rating	Asset Classification
Axis Bank	30-Sep-23	437.50	437.50	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	218.69	218.69	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	138.89	138.89	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	138.89	138.89	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	400.00	400.00	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	240.00	240.00	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	560.00	560.00	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	400.00	400.00	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 Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	30-Jun-23	500.00	500.00	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	250.00	250.00	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	250.00	250.00	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	74.67	74.67	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	112.13	112.13	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	199.92	199.92	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	300.00	300.00	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	699.01	699.01	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	83.25	83.25	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	125.00	125.00	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	37.50	37.50	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	56.25	56.25	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	450.00	450.00	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	450.00	450.00	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	450.00	450.00	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
	06-Jun-23	449.10	449.10	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
Central Bank of India	24-Dec-20	77.73	77.73	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	66.63	66.63	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	74.97	74.97	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	124.96	124.96	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	112.52	112.52	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	27.63	27.63	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	18.08	18.08	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	29.42	29.42	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	59.12	59.12	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	125.00	125.00	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	800.00	800.00	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	23.86	23.86	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	166.67	166.67	28-Jan-25	12 equal quarterly installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard

	15-Mar-22	166.67	166.67	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	250.00	250.00	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	116.67	116.67	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	666.67	666.67	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	366.67	366.67	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	1,791.67	1,791.67	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	916.67	916.67	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
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	250.00	250.00	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	750.00	750.00	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
	Yet to be drawn	750.00	-			Pari-passu charge on receivables of the Company through Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
IDBI Bank Ltd.	27-Oct-22	250.00	250.00	31-Mar-27	Two 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

	23-Mar-23	250.00	250.00	23-Mar-28	Two 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
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)	Standard
	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 Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	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	361.11	361.11	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	500.00	500.00	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	250.00	250.00	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	500.00	500.00	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
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
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
MUFG 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 Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
Punjab & Sind Bank	30-Dec-22	199.91	199.91	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	300.00	300.00	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	100.00	100.00	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	149.98	149.98	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	199.90	199.90	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	388.29	388.29	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 Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard
	20-Mar-23	1,332.93	1,332.93	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	499.63	499.63	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	1,000.00	1,000.00	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
SIDBI	14-Jan-20	76.00	76.00	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	42.50	42.50	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	300.00	300.00	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	400.00	400.00	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	1,250.01	1,250.01	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	630.00	630.00	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 Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard

	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
	Yet to be drawn	1,500.00	-			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	79.92	79.92	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	499.96	499.96	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	499.85	499.85	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	374.98	374.98	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	406.25	406.25	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	162.49	162.49	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	349.98	349.98	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	349.98	349.98	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

	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	500.00	500.00	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
Total		48,255.24	45,705.24					

* 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 March ,31 2024 is ₹ 3,381.59 Crores. The details of the borrowings are set out below:

Lenders Name	Type of Facility	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 Security Trustee	ICRA AAA (Stable) and IND AAA (Stable)	Standard

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
Total		3,381.59	3,381.59					

(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 March 31, 2024 amounts to ₹ 6,955.26 Crores. The details of the borrowings are set out below:

Sr. No.	Name of Lender	Facility	Amount Sanctioned (INR crore)	Amount Outstanding (INR crore)	Repayment Schedule	Security	Credit Rating	Asset Classification
1	Axis Bank	WCDL	200.00	-	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA A1+ (Stable) and IND AAA (Stable)	Standard
2	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 A1+ (Stable) and IND AAA (Stable)	Standard
3	Bank of Baroda	CC / WCDL	300.00	300.00	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA A1+ (Stable) and IND AAA (Stable)	Standard
4	DCB Bank	WCDL	75.00	-	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA A1+ (Stable) and IND AAA (Stable)	Standard
5	HDFC Bank Ltd.	CC / WCDL	500.00	-	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA A1+ (Stable) and IND AAA (Stable)	Standard
6	ICICI Bank Ltd	CC / WCDL	150.00	-	Repayable on demand	Pari-passu charge on receivables of the Company through	ICRA A1+ (Stable) and IND AAA (Stable)	Standard

						Security Trustee		
7	Indian Bank	CC / WCDL	350.00	350.00	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA A1+ (Stable) and IND AAA (Stable)	Standard
8	IndusInd Bank Ltd.	CC / WCDL	300.00	280.00	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA A1+ (Stable) and IND AAA (Stable)	Standard
9	Karnataka Bank Ltd.	CC / WCDL	50.00	-	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA A1+ (Stable) and IND AAA (Stable)	Standard
10	Kotak Mahindra Bank Ltd.	CC / WCDL	250.00	-	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA A1+ (Stable) and IND AAA (Stable)	Standard
11	Mizuho Bank Ltd.	WCDL	175.00	-	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA A1+ (Stable) and IND AAA (Stable)	Standard
12	MUFG Bank Ltd.	STL	160.00	-	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA A1+ (Stable) and IND AAA (Stable)	Standard
13	Punjab & Sind Bank	CC / WCDL	75.00	75.00	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA A1+ (Stable) and IND AAA (Stable)	Standard
14	Punjab National Bank	CC / WCDL	275.00	274.94	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA A1+ (Stable) and IND AAA (Stable)	Standard
15	Qatar National Bank	WCDL	45.00	-	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA A1+ (Stable) and IND AAA (Stable)	Standard

16	Standard Chartered Bank	CC / WCDL	125.00	-	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA A1+ (Stable) and IND AAA (Stable)	Standard
17	Deutsche Bank AG	STL	3,000.00	3,000.00	Max. tenor of 12 months	Pari-passu charge on receivables of the Company through Security Trustee	ICRA A1+ (Stable) and IND AAA (Stable)	Standard
18	State Bank of India	CC / WCDL	1,050.00	1,045.48	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA A1+ (Stable) and IND AAA (Stable)	Standard
19	Union Bank of India	STL/ LOC	800.00	799.83	Bullet repayment	Pari-passu charge on receivables of the Company through Security Trustee	ICRA A1+ (Stable) and IND AAA (Stable)	Standard
20	United Overseas Bank	WCDL	70.00	70.00	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA A1+ (Stable) and IND AAA (Stable)	Standard
	TOTAL		8,950.00	6,955.26				

**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 March 31, 2024:

The total principal amount of outstanding secured non-convertible securities issued by our Company as on March 31, 2024, is ₹ 19,749.50 Crores, the details of which are set forth below:

(i) Details of Outstanding Secured non-convertible debentures as on, March 31, 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.	INE860H07BX1	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.	INE860H07BZ6	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.	INE860H07CL4	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.	INE860H07CM2	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.	INE860H07CS9	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.	INE860H07FD4	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.	INE860H07FT0	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.	INE860H07GM3	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.	INE860H07GM3	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.	INE860H07GM3	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.	INE860H07GM3	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.	INE860H07GS0	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
8.65% Secured Rated Listed Redeemable Non Convertible Debenture Series ABFL NCD C1 FY 2019-2020.	INE860H07GT8	1,827	8.65% p.a.	173.00	12-Jun-19	12-Jun-24	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
8.65% Secured Rated Listed Redeemable Non Convertible Debenture Series ABFL NCD C1 FY 2019-2020.	INE860H07GT8	1,815	8.65% p.a.	198.00	24-Jun-19	12-Jun-24	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
8.65% Secured Rated Listed Redeemable Non Convertible Debenture Series ABFL NCD C1 FY 2019-2020.	INE860H07GT8	1,811	8.65% p.a.	111.60	28-Jun-19	12-Jun-24	'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 NCD D1 FY 2019-2020.	INE860H07GU6	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
8.65% Secured Rated Listed Redeemable Non Convertible Debenture Series ABFL NCD C1 FY 2019-2020.	INE860H07GT8	1,785	8.65% p.a.	98.70	24-Jul-19	12-Jun-24	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
8.15% SECURED RATED LISTED REDEEMABLE NON CONVERTIBLE DEBENTURE. SERIES ABFL NCD J1.	INE860H07GX0	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	INE860H07HA6	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 I1 FY 2020-21. MATURITY DATE – 23/12/2025	INE860H07HD0	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	INE860H07HE8	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

2020-21. MATURITY DATE – 18/02/2031									
7.2600% SECURED RATED LISTED REDEEMABLE NON CONVERTIBLE DEBENTURES.S ERIES B2.DATE OF MATURITY 30/05/2031	INE860H07HK5	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
						(Wednesda y, 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
Zero Coupon SECURED RATED LISTED REDEEMABLE NON CONVERTIBLE DEBENTURES.S ERIES C2.DATE OF MATURITY 14/06/2024	INE860H07HM1	1,093	Zero Coupon (5.75% p.a, on XIRR basis)	75.00	17- Jun-21	14-Jun-24	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
6.5500% SECURED RATED LISTED REDEEMABLE NON CONVERTIBLE DEBENTURES.S ERIES D1.DATE OF MATURITY 24/07/2026	INE860H07HN9	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 REDEEMABLE NON CONVERTIBLE DEBENTURES.S ERIES E1.DATE OF MATURITY 02/08/2024	INE860H07HO7	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 REDEEMABLE NON CONVERTIBLE DEBENTURES.	INE860H07HP4	3651	7.10% p.a.	50.00	04- Oct-21	03-Oct-31	IND AAA Stable' from India Ratings & [ICRA] AAA	Secured	Same as above

SERIES G1.DATE OF MATURITY 03/10/2031							(Stable) from ICRA.		
6.4500% SECURED RATED LISTED REDEEMABLE NON CONVERTIBLE DEBENTURES. SERIES G2.DATE OF MATURITY 01/10/2026	INE860H07HQ2	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	INE860H07HR0	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	INE860H07HS8	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
PRINCIPAL PROTECTED (10 YEAR G-SEC PRICE LINKED) SECURED RATED LISTED REDEEMABLE NON CONVERTIBLE DEBENTURES. ABFL NCD SERIES PPMLD B1 FY 2022-23 – MAY 04, 2022. DATE OF MATURITY 03/05/2024	INE860H07HT6	730	1. Greater than 50% of Digital Level 6.0082% p.a. (6.0000% XIRR (Annualiz ed yield)) 2. Less than or equal to 50% of Digital Level 0 %	45.10	04- May- 22	03-May-24	IND PP- MLD AAA emr/Stable	Secured	Same as above
7.6000% SECURED RATED LISTED NON CONVERTIBLE DEBENTURES. ABFL NCD SERIES C1 FY2022- 23.DATE OF MATURITY 06/06/2025	INE860H07HU4	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	INE860H07HU4	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
PRINCIPAL PROTECTED (10 YEAR G-SEC PRICE LINKED) SECURED RATED LISTED REDEEMABLE NON CONVERTIBLE DEBENTURES. ABFL NCD SERIES PPMLD C4 FY 2022-23 – JUNE 28, 2022. DATE OF MATURITY 27/06/2024	INE860H07HV2	730	1. Greater than 50% of Digital Level 7.3400% p.a. (7.3300% XIRR (Annualized yield)) 2. Less than or equal to 50% of Digital Level 0 %	25.00	28-Jun-22	27-Jun-24	IND PP-MLD AAA emr/Stable	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	INE860H07HU4	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)	INE860H07FT0	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

SERIES ABFL NCD C4 FY 2018-19. DATE OF MATURITY 26/06/2025									
Zero Coupon SECURED RATED LISTED REDEEMABLE NON CONVERTIBLE DEBENTURES.S ERIES D1.DATE OF MATURITY 11/07/2025	INE860H07HW0	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	INE860H07HX8	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	INE860H07HY6	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	INE860H07HZ3	957	1 Greater than 50% of Digital Level 7.2941% p.a. (7.3100% 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	INE860H07GM3	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	INE860H07HX8	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	INE860H07FT0	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	INE860H07IA4	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 CONVERTIBLE DEBENTURES. ABFL NCD SERIES H1 FY2022-23. DATE OF MATURITY 28/11/2024	INE860H07IB2	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 CONVERTIBLE DEBENTURES. ABFL NCD SERIES H2 FY2022-23. DATE OF MATURITY 28/03/2026	INE860H07IC0	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 CONVERTIBLE DEBENTURES. ABFL NCD SERIES H3 FY2022-23. DATE OF MATURITY 18/11/2032	INE860H07ID8	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 CONVERTIBLE DEBENTURES. ABFL NCD SERIES H4 FY2022-23. DATE OF MATURITY 15/01/2026	INE860H07IE6	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 REDEEMABLE NON CONVERTIBLE DEBENTURES. FURTHER ISSUANCE (III)	INE860H07FT0	940	7.9000% 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

SERIES ABFL NCD C4 FY 2018-19. DATE OF MATURITY 26/06/2025									
7.9500% SECURED RATED LISTED NON CONVERTIBLE DEBENTURES. ABFL NCD SERIES I1 FY2022- 23.DATE OF MATURITY 03/12/2027	INE860H07IF3	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 CONVERTIBLE DEBENTURES. Further Issuance (I) ABFL NCD Series H3 FY 2022-23 .DATE OF MATURITY 18/11/2032	INE860H07ID8	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 CONVERTIBLE DEBENTURES. ABFL NCD SERIES I2 FY2022- 23.DATE OF MATURITY 27/12/2027	INE860H07IG1	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 CONVERTIBLE DEBENTURES. ABFL NCD SERIES I3 FY2022- 23.DATE OF MATURITY 12/02/2026	INE860H07IH9	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	INE860H07IH9	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	INE860H07FT0	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	INE860H07ID8	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	INE860H07II7	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	INE860H07ID8	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	INE860H07II7	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	INE860H07IJ5	1275	8.30%	210.00	21-Mar-23	16-Sep-26	'IND AAA Stable' from India Ratings & [ICRA]	Secured	Same as above

DEBENTURES. ABFL NCD SERIES L2 FY2022- 23.DATE OF MATURITY 16/09/2026							AAA (Stable) from ICRA.		
8.0100% SECURED RATED LISTED NON CONVERTIBLE DEBENTURES. ABFL NCD SERIES B1 FY2023- 24.DATE OF MATURITY 02/05/2028	INE860H07IK3	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. ABFL NCD SERIES C1 FY2023- 24.DATE OF MATURITY 08/06/2028	INE860H07IM9	1827	7.90%	328.00	08- Jun-23	08-Jun-28	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
7.9700% SECURED RATED LISTED NON CONVERTIBLE DEBENTURES. ABFL NCD SERIES D1 FY2023- 24.DATE OF MATURITY 13/07/2028	INE860H07IO5	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 (I) ABFL NCD SERIES D1 FY2023- 24.DATE OF MATURITY 13/07/2028	INE860H07IO5	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 (I) SERIES D1 FY 2021-22.DATE	INE860H07HN9	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

OF MATURITY 24/07/2026									
8% SECURED RATED LISTED REDEEMABLE NON CONVERTIBLE DEBENTURES LETTER OF ALLOTMENT SERIES I DATE OF MATURITY 09/10/2026	INE860H07IQ0	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
SECURED RATED LISTED REDEEMABLE NON CONVERTIBLE DEBENTURES LETTER OF ALLOTMENT SERIES II DATE OF MATURITY 09/10/2026	INE860H07IR8	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	INE860H07IT4	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	INE860H07IU2	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 DATE OF MATURITY 09/10/2033	INE860H07IP2	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

8.10% SECURED RATED LISTED REDEEMABLE NON CONVERTIBLE DEBENTURES LETTER OF ALLOTMENT SERIES VI DATE OF MATURITY 09/10/2033	INE860H07IS6	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	INE860H07IW8	1827	8.16%	175.00	14-Feb-24	14-Feb-29	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.
FBIL 6M OIS + 1.69% SECURED RATED LISTED NON CONVERTIBLE DEBENTURES. ABFL NCD SERIES K3 FY2023-24. DATE OF MATURITY 26/02/2027	INE860H07IX6	1093	8.46%	200.00	29-Feb-24	26-Feb-27	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.
8.35% XIRR SECURED RATED LISTED REDEEMABLE NON CONVERTIBLE DEBENTURES. FURTHER ISSUANCE I ABFL NCD SERIES C1 FY 2017 18. DATE OF MATURITY 11/06/2027	INE860H07FD4	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.	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.
8.3300% SECURED RATED LISTED NON CONVERTIBLE DEBENTURES. ABFL NCD SERIES K3 FY2023-24. DATE OF MATURITY 19/05/2027	INE860H07IY4	1157	8.33%	1187.00	18-Mar-24	19-May-27	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.

8.3300% SECURED RATED LISTED NON CONVERTIBLE DEBENTURES. FURTHER ISSUANCE (I) ABFL NCD SERIES K3 FY2023-24. DATE OF MATURITY 19/05/2027	INE860H07IY4	1147	8.33%	85.00	28-Mar-24	19-May-27	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.
Total			.	19,749.50					

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

(ii) Details of unsecured non-convertible securities (sub-debt) as on March 31, 2024

The total principal amount of outstanding unsecured non-convertible securities issued by our Company as subordinated debt as on March 31, 2024, is ₹ 2,549 Crores. 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.
8.01% Unsecured Rated Listed Non Convertible Debenture Series SC1.	INE860H08E14	3651	8.03% p.a.	160.00	26-Jun-23	24-Jun-33	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.
8.01% Unsecured Rated Listed Non Convertible Debenture Series SC1.	INE860H08E14	3586	8.03% p.a.	270.00	30-Aug-23	24-Jun-33	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.
8.01% Unsecured Rated Listed Non Convertible Debenture Series SC1.	INE860H08E14	3409	8.03% p.a.	75.00	23-Feb-24	24-Jun-33	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.
			TOTAL	2,549.00			

(iii) Details of unsecured perpetual non-convertible securities as on March 31, 2024

The total principal amount of outstanding unsecured perpetual non-convertible securities issued by our Company as on March 31, 2024, is ₹ 200 Crores, 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

(iv) Details of unsecured partly paid non-convertible securities as on March 31, 2024

The total principal amount of outstanding unsecured partly paid non-convertible securities issued by our Company as on March 31, 2024, is ₹ 203 Crores, 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 March 31, 2024:

Our Company's total principal amount outstanding for commercial papers as on March 31, 2024 is ₹ 9,879.00 Crores (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/2023-24/CP007	INE860H140K7	365	7.85%	250.00	20 April 2023	19 April 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/CP045	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/2023-24/CP100	INE860H141T6	181	7.83%	25.00	21 November 2023	20 May 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/CP113	INE860H141X8	189	8.00%	50.00	08 December 2023	14 June 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/CP119-CP121	INE860H142B2	91	8.50%	605.00	25 January 2024	25 April 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/CP122-CP125	INE860H142B2	87	8.50%	255.00	29 January 2024	25 April 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/CP126-CP128	INE860H142D8	90	8.50%	100.00	30 January 2024	29 April 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/CP124	INE860H142B2	86	8.50%	25.00	30 January 2024	25 April 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/CP129-CP130	INE860H142D8	89	8.50%	450.00	31 January 2024	29 April 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/CP131	INE860H141X8	135	8.50%	75.00	31 January 2024	14 June 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/CP132	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/CP133	INE860H142F3	89	8.56%	750.00	01 February 2024	30 April 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/CP134	INE860H142D8	88	8.50%	100.00	01 February 2024	29 April 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/CP13 5	INE86 0H142 G1	95	8.50%	150.00	01 Febru ary 2024	06 May 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/2 023- 24/CP13 6	INE86 0H142 G1	91	8.50%	250.00	05 Febru ary 2024	06 May 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/2 023- 24/CP13 7	INE86 0H142 G1	88	8.52%	4.00	08 Febru ary 2024	06 May 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/2 023- 24/CP13 8	INE86 0H142 H9	91	8.52%	225.00	08 Febru ary 2024	09 May 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/2 023- 24/CP13 9- CP140	INE86 0H142 I7	91	8.52%	30.00	09 Febru ary 2024	10 May 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/2 023- 24/CP14 1	INE86 0H142 J5	182	8.32%	25.00	09 Febru ary 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/2 023- 24/CP14 2- CP145	INE86 0H142 K3	91	8.52%	425.00	12 Febru ary 2024	13 May 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/2 023- 24/CP14 6	INE86 0H142 E6	352	8.25%	25.00	14 Febru ary 2024	31 January 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/2 023- 24/CP14 7- CP148	INE86 0H142 L1	91	8.54%	900.00	16 Febru ary 2024	17 May 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/2 023- 24/CP14 9- CP153	INE86 0H141 T6	90	8.54%	600.00	20 Febru ary 2024	20 May 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/2023-24/CP154	INE860H141T6	89	8.54%	25.00	21 February 2024	20 May 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/CP155-CP156	INE860H142M9	365	8.28%	50.00	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-CP159	INE860H142M9	363	8.28%	150.00	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/CP160	INE860H142O5	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/2023-24/CP161	INE860H142N7	91	8.54%	400.00	23 February 2024	24 May 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/CP162-CP164	INE860H142P2	91	8.39%	375.00	27 February 2024	28 May 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/CP165-CP168	INE860H142Q0	91	8.39%	1100.00	04 March 2024	03 June 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/CP169	INE860H142Q0	90	8.39%	100.00	05 March 2024	03 June 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/CP17 0	INE86 0H142 R8	91	8.28%	500.00	05 March 2024	04 June 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/2 023- 24/CP17 1- CP172	INE86 0H142 S6	91	8.19%	650.00	12 March 2024	11 June 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/2 023- 24/CP17 3- CP174	INE86 0H142 T4	359	8.08%	175.00	20 March 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/2 023- 24/CP17 5- CP176	INE86 0H142 T4	358	8.08%	35.00	21 March 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/2 023- 24/CP17 7	INE86 0H142 V0	88	8.05%	125.00	22 March 2024	18 June 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/2 023- 24/CP17 8- CP179	INE86 0H142 T4	357	8.08%	100.00	22 March 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/2 023- 24/CP18 0	INE86 0H142 U2	91	8.05%	400.00	26 March 2024	25 June 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
TOTAL				9,879.00						

(g) List of top 10 (ten) holders of non-convertible securities in terms of value (on a cumulative basis) as on March 31, 2024:

Secured Non-Convertible Securities

Name	Category of holder	Amt In Crs	%
Life Insurance Corporation of India	Insurance	3,700	19%
Punjab National Bank	Bank	2,390	12%
State Bank of India	Bank	2,250	11%
Bank Of Baroda	Bank	1,145	6%
Utkal Alumina International Limited	Corporate	1,000	5%
Union Bank of India	Bank	500	3%
ICICI Prudential MF	Mutual Fund	500	3%
The Larsen and Toubro Officers and Supervisory Staff Provident Fund	Provident Fund	426	2%
Aditya Birla Sun Life Insurance Company Limited	Insurance	395	2%
Bank of India	Bank	390	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	6%
Aditya Birla Sun Life Insurance Company Limited	Insurance	155	6%
Indian Institute of Science	Corporate	139	5%
Provident Fund of Tata Steel Limited	Provident Fund	81	3%
Shell India Employees PF Trust	Provident Fund	81	3%
Visakhapatnam Steel Project Employees PF Trust	Provident Fund	79	3%
HVPNL Employees Pension Fund Trust	Pension Fund	71	3%
Maruti Suzuki India Limited Employees PF Trust	Provident Fund	71	3%
Britania Industries Ltd	Corporate	62	2%
The PF Trust For The Employees Of Indian Oil Corporation Ltd (Md)	Provident Fund	51	2%

Perpetual Non-Convertible Securities

Name	Category of holder	Amt In Crs	%
HVPNL Employees Pension Fund Trust	Pension Fund	35	18%
ASEB Employees Pension Fund Investment Trust	Pension Fund	15	8%
Tata Communications Employees' Provident Fundtrust	Provident Fund	13	6%
Pepsico India Holdings Employees Provident Fund	Provident Fund	11	6%
WB State Electricity Transmission Co Limited Employees Pension Fund	Pension Fund	10	5%
Tata Sons Consolidated Provident Fund	Provident Fund	7	4%
Tata Tea Limited Calcutta Provident Fund	Provident Fund	7	4%
Marico Limited Employees Provident Fund	Provident Fund	5	3%
Adecco Employees PF Trust	Provident Fund	4	2%
TRL Krosaki Refractories Limited Provident Fund	Provident Fund	4	2%

Partly Paid Non-Convertible Securities

Name	Category of Holder	Amount (in Crores)	%
ICICI Prudential Life Insurance Company Limited	Insurance	203	100

(h) List of top 10 (ten) holders of commercial papers in term of value (in cumulative basis) as on March 31, 2024:

Name	Category of Holder	Amount (in Crores)	Percentage of Holding
HDFC Mutual Fund	Mutual Fund	1975	20%
Axis Bank Limited	Bank	1050	11%
Kotak Mahindra Mutual Fund	Mutual Fund	925	9%
Nippon Mutual Fund	Mutual Fund	850	9%
Tata Mutual Fund	Mutual Fund	850	9%
Axis Mutual Fund	Mutual Fund	405	4%
UTI Mutual Fund	Mutual Fund	400	4%
Invesco India Mutual Fund	Mutual Fund	300	3%
ICICI Securities Primary Dealership Limited	Corporate	300	3%
Aditya Birla Mutual Fund	Mutual Fund	300	3%

- (i) 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.

- (j) 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 March 31, 2024:

Sr. No.	Particulars	Amount as on March 31, 2024
1	Guarantee, Overdraft & Letter of Comfort	75.92
2	Disputed Income tax	40.81
3	Disputed Service Tax	1.80
4	Claims against the company not acknowledged as debts	2.30
	Total	120.83

- (k) Details of inter corporate loans as on March 31, 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 March 31, 2024, is ₹ 2,441.58 Crores.
- (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 March 31, 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 Mar 31, 2024

Facility	Amount Outstanding (₹ crore)	Repayment Schedule	Security
Repo Borrowing	299.98	Repayable within 5 days	Against Secured G-Sec & T-bill Investment

Details of Rest of the borrowing (hybrid debt like FCCB, Optionally Convertible Debentures / Preference Shares) as on March 31, 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 GID.

- (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
INE860H140A8	985	17/02/2023	19/05/2023
INE860H140B6	25	17/02/2023	15/05/2023
INE860H140C4	100	24/02/2023	26/05/2023
INE860H140C4	500	27/02/2023	26/05/2023
INE860H140D2	225	21/02/2023	21/08/2023
INE860H140D2	25	22/02/2023	21/08/2023
INE860H140D2	70	23/02/2023	21/08/2023
INE860H140D2	200	24/02/2023	21/08/2023
INE860H140E0	200	28/02/2023	25/08/2023
INE860H140E0	475	26/05/2023	25/08/2023
INE860H140F7	450	03/03/2023	02/06/2023
INE860H140G5	100	13/03/2023	12/06/2023
INE860H140H3	225	15/03/2023	14/03/2024
INE860H140H3	100	17/07/2023	14/03/2024
INE860H140I1	700	06/04/2023	30/06/2023
INE860H140J9	650	13/04/2023	27/06/2023
INE860H140K7	250	20/04/2023	19/04/2024
INE860H140L5	275	28/04/2023	28/07/2023
INE860H140L5	50	02/05/2023	28/07/2023
INE860H140L5	200	04/05/2023	28/07/2023
INE860H140M3	500	10/05/2023	31/07/2023
INE860H140M3	500	12/05/2023	31/07/2023
INE860H140N1	1075	19/05/2023	18/08/2023
INE860H140O9	600	29/05/2023	28/08/2023
INE860H140P6	450	05/06/2023	04/09/2023
INE860H140P6	350	07/06/2023	04/09/2023
INE860H140Q4	300	09/06/2023	08/09/2023
INE860H140R2	500	15/06/2023	14/09/2023
INE860H140S0	50	22/06/2023	15/12/2023

INE860H140S0	150	13/07/2023	15/12/2023
INE860H140S0	75	29/08/2023	15/12/2023
INE860H140T8	500	22/06/2023	21/09/2023
		03/07/	
INE860H140U6	150	2023	03/01/2024
INE860H140U6	250	06/07/2023	03/01/2024
INE860H140V4	500	05/07/2023	22/09/2023
INE860H140W2	500	11/07/2023	10/10/2023
INE860H140X0	50	13/07/2023	07/03/2024
INE860H140X0	25	14/07/2023	07/03/2024
INE860H140X0	50	07/12/2023	07/03/2024
INE860H140X0	50	08/12/2023	07/03/2024
INE860H140Y8	250	17/07/2023	16/10/2023
INE860H140Z5	25	24/07/2023	23/07/2024
INE860H141A6	200	26/07/2023	24/01/2024
INE860H141A6	25	03/08/2023	24/01/2024
INE860H141A6	180	25/10/2023	24/01/2024
INE860H141B4	200	04/08/2023	03/11/2023
INE860H141C2	300	31/07/2023	30/10/2023
INE860H141C2	300	04/08/2023	30/10/2023
INE860H141D0	200	27/07/2023	20/10/2023
INE860H141E8	300	28/07/2023	27/10/2023
INE860H141F5	50	03/08/2023	20/02/2024
INE860H141F5	25	04/08/2023	20/02/2024
INE860H141F5	60	21/11/2023	20/02/2024
INE860H141F5	25	22/11/2023	20/02/2024
INE860H141G3	55	08/08/2023	07/11/2023
INE860H141G3	500	11/08/2023	07/11/2023
INE860H141H1	500	14/08/2023	10/11/2023
INE860H141I9	600	25/08/2023	24/11/2023
INE860H141I9	500	28/08/2023	24/11/2023
INE860H141J7	200	21/08/2023	17/11/2023
INE860H141K5	200	31/08/2023	04/03/2024
INE860H141K5	150	06/09/2023	04/03/2024
INE860H141K5	500	05/12/2023	04/03/2024
INE860H141K5	250	06/12/2023	04/03/2024
INE860H141L3	500	04/09/2023	29/11/2023
INE860H141M1	200	04/09/2023	15/02/2024
INE860H141M1	450	16/11/2023	15/02/2024
INE860H141M1	225	17/11/2023	15/02/2024
INE860H141N9	200	04/09/2023	04/12/2023
INE860H141O7	250	08/09/2023	08/12/2023
INE860H141P4	1000	27/10/2023	22/12/2023
INE860H141Q2	150	31/10/2023	30/01/2024
INE860H141Q2	490	01/11/2023	30/01/2024

INE860H141Q2	50	02/11/2023	30/01/2024
INE860H141R0	255	02/11/2023	01/02/2024
INE860H141R0	630	03/11/2023	01/02/2024
INE860H141S8	250	09/11/2023	08/02/2024
INE860H141T6	25	21/11/2023	20/05/2024
INE860H141T6	600	20/02/2024	20/05/2024
INE860H141T6	25	21/02/2024	20/05/2024
INE860H141U4	1070	24/11/2023	23/02/2024
INE860H141V2	500	29/11/2023	28/02/2024
INE860H141W0	25	04/12/2023	22/03/2024
INE860H141X8	50	08/12/2023	14/06/2024
INE860H141X8	75	31/01/2024	14/06/2024
INE860H141Y6	300	09/01/2024	18/03/2024
INE860H141Z3	400	09/01/2024	19/03/2024
INE860H142A4	25	09/01/2024	20/03/2024
INE860H142A4	375	11/01/2024	20/03/2024
INE860H142B2	605	25/01/2024	25/04/2024
INE860H142B2	50	29/01/2024	25/04/2024
INE860H142B2	25	30/01/2024	25/04/2024
INE860H142C0	5	29/01/2024	23/04/2024
INE860H142D8	200	29/01/2024	29/04/2024
INE860H142D8	100	30/01/2024	29/04/2024
INE860H142D8	450	31/01/2024	29/04/2024
INE860H142D8	100	01/02/2024	29/04/2024
INE860H142E6	25	31/01/2024	31/01/2025
INE860H142E6	25	14/02/2024	31/01/2025
INE860H142F3	750	01/02/2024	30/04/2024
INE860H142G1	150	01/02/2024	06/05/2024
INE860H142G1	250	05/02/2024	06/05/2024
INE860H142G1	4	08/02/2024	06/05/2024
INE860H142H9	225	08/02/2024	09/05/2024
INE860H142I7	30	09/02/2024	10/05/2024
INE860H142J5	25	09/02/2024	09/08/2024
INE860H142K3	425	12/02/2024	13/05/2024
INE860H142L1	900	16/02/2024	17/05/2024
INE860H142M9	50	21/02/2024	20/02/2025
INE860H142M9	300	22/02/2024	20/02/2025
INE860H142M9	150	23/02/2024	20/02/2025
INE860H142N7	400	23/02/2024	24/05/2024
INE860H142O5	25	23/02/2024	21/08/2024
INE860H142P2	375	27/02/2024	28/05/2024
INE860H142Q0	1100	04/03/2024	03/06/2024
INE860H142Q0	100	05/03/2024	03/06/2024
INE860H142R8	500	05/03/2024	04/06/2024
INE860H142S6	650	12/03/2024	11/06/2024

INE860H142T4	175	20/03/2024	14/03/2025
INE860H142T4	35	21/03/2024	14/03/2025
INE860H142T4	100	22/03/2024	14/03/2025
INE860H142U2	400	26/03/2024	25/06/2024
INE860H142V0	125	22/03/2024	18/06/2024
INE860H14V77	400	20/09/2022	12/12/2022
INE860H14V77	415	21/09/2022	12/12/2022
INE860H14V77	200	27/09/2022	12/12/2022
INE860H14W50	250	19/10/2022	27/12/2022
INE860H14W84	1730	08/04/2022	01/07/2022
INE860H14W92	500	18/04/2022	31/05/2022
INE860H14W92	500	26/04/2022	31/05/2022
INE860H14X00	125	12/05/2022	24/06/2022
INE860H14X00	250	31/05/2022	24/06/2022
INE860H14X18	300	20/05/2022	27/07/2022
INE860H14X18	250	01/06/2022	27/07/2022
INE860H14X26	50	19/05/2022	19/08/2022
INE860H14X34	1025	31/05/2022	26/07/2022
INE860H14X42	325	01/06/2022	27/06/2022
INE860H14X59	250	13/06/2022	13/09/2022
INE860H14X67	350	16/06/2022	12/08/2022
INE860H14X75	500	24/06/2022	02/09/2022
INE860H14X83	830	01/07/2022	29/09/2022
INE860H14X91	500	28/06/2022	26/08/2022
INE860H14Y09	725	26/07/2022	23/09/2022
INE860H14Y17	25	08/08/2022	09/11/2022
INE860H14Y17	300	10/08/2022	09/11/2022
INE860H14Y25	75	08/08/2022	31/10/2022
INE860H14Y33	200	08/08/2022	07/11/2022
INE860H14Y41	200	22/08/2022	21/11/2022
INE860H14Y41	1110	24/08/2022	21/11/2022
INE860H14Y58	100	26/08/2022	25/11/2022
INE860H14Y58	500	01/09/2022	25/11/2022
INE860H14Y58	25	02/09/2022	25/11/2022
INE860H14Y58	200	07/09/2022	25/11/2022
INE860H14Y66	80	02/09/2022	02/12/2022
INE860H14Y66	100	06/09/2022	02/12/2022
INE860H14Y66	150	09/09/2022	02/12/2022
INE860H14Y66	400	16/09/2022	02/12/2022
INE860H14Y66	500	20/09/2022	02/12/2022
INE860H14Y74	150	19/10/2022	12/01/2023
INE860H14Y82	175	02/11/2022	02/05/2023
INE860H14Y82	50	07/11/2022	02/05/2023
INE860H14Y82	500	31/01/2023	02/05/2023
INE860H14Y90	731	07/11/2022	31/01/2023

INE860H14Y90	25	09/11/2022	31/01/2023
INE860H14Y90	1100	18/11/2022	31/01/2023
INE860H14Z08	150	17/11/2022	31/05/2023
INE860H14Z08	500	02/03/2023	31/05/2023
INE860H14Z08	500	03/03/2023	31/05/2023
INE860H14Z16	860	25/11/2022	24/02/2023
INE860H14Z24	100	29/11/2022	27/02/2023
INE860H14Z32	1500	01/12/2022	02/03/2023
INE860H14Z40	25	08/12/2022	07/06/2023
INE860H14Z40	250	13/01/2023	07/06/2023
INE860H14Z40	575	16/01/2023	07/06/2023
INE860H14Z57	1000	21/12/2022	20/03/2023
INE860H14Z57	200	22/12/2022	20/03/2023
INE860H14Z57	50	23/12/2022	20/03/2023
INE860H14Z57	400	29/12/2022	20/03/2023
INE860H14Z65	30	04/01/2023	20/06/2023
INE860H14Z73	230	13/01/2023	13/07/2023
INE860H14Z73	25	16/01/2023	13/07/2023
INE860H14Z81	500	30/01/2023	28/04/2023
INE860H14Z99	110	10/02/2023	10/08/2023
Grand Total	58,150		

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)
	Total	1,03,905.27

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%
	Total	100.00%

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 Crores	3.26%
7.	1 - 5 Crores	11.97%
8.	5 - 25 Crores	18.64%
9.	25 - 100 Crores	21.34%
10.	Above 100 Crores	16.98%
	Total	100.00%

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%
	Total	81.49%

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:

Particulars	(Rs. in crs)
	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

Sl. No.	Particulars	(Rs. in crs)
		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)

Sl. No.	Particulars	(Rs. in crs)
		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	1,03,905.27
Investments	5,025.56	-	3.85	-	751.28	-	22.56	42.68	-	16.45	5,862.38
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	88,890.10
Foreign Currency Assets	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency Liabilities (also included in borrowings above)	-	-	33.39	62.66	-	2.47	-	3,303.52	-	-	3,402.05

1. **Our Company has not provided any loans/advances to associates, entities/person relating to the board, senior management, Promoter except 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	291.29	

- 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 interalia 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 interalia 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.

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 th Floor, 841, Jupiter Mills Compound, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013, Maharashtra, India.
Telephone No.	022 43567100
Website	abfl.adityabirlacapital.com
Email Id	ankur.shah@adityabirlacapital.com
Date of incorporation	August 28, 1991
Company Secretary & Compliance Officer	Mr. Ankur Shah Tel: 022 6225 7615 Email: ankur.shah@adityabirlacapital.com
Chief Financial Officer for this Issue	Mr. Pradeep Agrawal Tel: 022 4356 7100 Email: pradeep.agrawal@adityabirlacapital.com
Debenture Trustee to the Issue	 <p>Vistra ITCL (India) Limited The IL&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: itelcomplianceofficer@vistra.com Website: www.vistraitel.com Contact Person: Jatin Chonani – Compliance Officer SEBI Registration No.: IND000000578</p>
Registrar to the Issue	 <p>Link Intime Pvt Ltd. C-101, 1st Floor, 247 Park, LBS Marg, Vikhroli (West), Mumbai – 400 083, Maharashtra Tel: +91 810 811 4949 Fax: +91-022-49186060 Email: abfl.ncd@linkintime.co.in Website: www.linkintime.co.in Contact Person: Amit Dabhade Compliance Officer: BN Ramakrishnan SEBI Registration No.: INR000004058 CIN: U67190MH1999PTC118368</p>
Credit Rating Agencies to the Issue	 <p>India Ratings & Research Private Ltd Wockhardt Tower, West Wing, Level 4, BKC, Bandra (East) Mumbai 400 051 Ph no: 022-40001700 Fax no: 022-40001701 Contact person: Jinay Gala Email: jinay.gala@indiaratings.co.in Website: www.indiaratings.co.in SEBI Registration No.: IN/CRA/002/1999</p>  <p>ICRA Limited 1802, 18th Floor, Tower 3,</p>

	<p>One Finance Centre, Senapati Bapat Marg, Elphinstone Road, Mumbai Ph No: 022-6179 6300 Fax No: 022-2433 1390 Contact Person: Neha Parikh Email: Neha.Parikh@IcraIndia.Com Website: www.icra.In Sebi Registration No.: In/Cra/008/2015</p>
Auditors of the Issuer	<p>MSKA & Associates Chartered Accountants MSKA & 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: srividyaavidison@mska.in Website: www.mska.co.in</p>
	<p><i>Singhi & Co.</i> Chartered Accountants M/s. Singhi & Co. B2 402B Marathon Innova, Off Ganpatrao Kadam Marg, Lower Parel, Mumbai 400013 Tel: +91 22 6662 5537 Email: mumbai@singhico.com Website: www.singhico.com</p>

2. Expenses of the Issue:

Lead manager(s) fees	N.A.
Underwriting commission	N.A.
Brokerage, selling commission and upload fees	To be determined post completion of e-bidding process based on amount mobilised.
Fees payable to the registrars to the issue	N.A.
Fees payable to the legal Advisors	N.A.
Advertising and marketing expenses	N.A.
Fees payable to the regulators including stock exchanges	As per prescribed regulations
Expenses incurred on printing and distribution of issue stationary	N.A.
Any other fees, commission or payments under whatever nomenclature	N.A.

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)	Further Issuance (II) ABFL NCD SERIES K3 FY 2023-24 (INE860H071X6)	Further Issuance (III) ABFL NCD Series 'K1' FY2023-24 (INE860H071W8)
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	[ICRA] AAA (Stable) from ICRA Ltd. & IND AAA (Stable) from India Ratings	
Base Issue Size	Rs. 150.00 Crore	Rs. 100.00 Crore
Option to retain oversubscription (Amount)	Rs. 350.00 Crore	Rs. 400.00 Crore
Total Issue Size	Rs. 500.00 Crore	Rs. 500.00 Crore
Minimum subscription	100 Debentures of Rs. 1,00,000 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	<p>The management of the Company, in accordance with the policies formulated by it from time to time, will have flexibility (including on-lending, Working Capital, e.t.c.) 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</p>	

Coupon Rate	169 bps spread over Benchmark, Benchmark to be Reset on semi-annually basis i.e., FBIL 6M OIS + 1.69% Initial fixing date: 28 February 2024	8.16% p.a.
Benchmark	FBIL 6 Month OIS (Benchmark rate published on https://www.fbil.org.in/ and same can be referred on Bloomberg using IRSWOF FBIL CURNCY) (rounding to 2 decimal places)	
Coupon Reset	At Semi-Annual Interval as per the below dates: Monday, August 26, 2024 Wednesday, February 26, 2025 Tuesday, August 26, 2025 Thursday, February 26, 2026 Wednesday, August 26, 2026 In case the above dates fall on a holiday, the previous working day shall be considered as effective date for reset	NA
Yield (Original Issuance)	8.64% p.a.	8.16% p.a.
Yield Reissuance YTM – Current Issue (Further Issuance)	To be decided	To be decided
Coupon Payment Frequency	Semi-annually and on Maturity	Annually and on Maturity
Step Up/Step Down Coupon Rate /Coupon Payment Frequency	N.A.	NA
Premium / Discount at which security is issued & the effective yield as a result of such Premium / discount	N.A.	NA
Coupon Payment Dates	Monday, August 26, 2024 Wednesday, February 26, 2025 Tuesday, August 26, 2025 Thursday, February 26, 2026 Wednesday, August 26, 2026 Friday, February 26, 2027	Friday, February 14, 2025 Saturday, February 14, 2026 Sunday, February 14, 2027 Monday, February 14, 2028 Wednesday, February 14, 2029
Coupon Type/Interest Rate Parameter	Floating Coupon	Fixed
Type of Bidding	Price Based	
Bid Book	Open	
Pay-in of Funds	Clearing Corporation / Eserow Bank Account	
Type of allotment	Multiple yield	
Day Count Basis	Actual / Actual	
Interest on Application Money	Not Applicable	
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)	1093 days	1,827 days
Tenor (Further Issuance)	940 days	1,659 days
Redemption Date	Friday, February 26, 2027	Wednesday, February 14, 2029
Outstanding Amount (INR)	Rs. 300 crs	Rs. 530 crs
Redemption Amount	Rs.1,00,000/- (Rupees One Lac only) per Debenture	Rs.1,00,000/- (Rupees One Lac only) per Debenture
Redemption Premium per debenture	NA	

Issue Price (Original Issuance)	Rs.1,00,000/- (Rupees One Lakh only) per Debenture	Rs.1,00,000/- (Rupees One Lac only) per Debenture
Issue price (Further Issuance)	Yet to be decided	Yet to be decided
Accrued Interest	Rs. 3,536.5574 per Debenture	Rs. 3,745.5738 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.1,00,000/- (Rupees One Lac only) per Debenture	
Minimum Application & in multiples of Debt securities thereafter	100 Debenture of Rs.1,00,000 each and in multiples of 1 Debenture thereafter	
1. Issue Opening Date	Tuesday, July 30, 2024	
2. Issue Closing Date		
3. Pay in Date	Wednesday, July 31, 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 Wednesday, July 31, 2024, where T Day is the issue day i.e., Tuesday, July 30, 2024).	
Settlement mode of the Instrument (Designated Bank Accounts of BSE EBP)	<p>1. HDFC BANK: Beneficiary Name: INDIAN CLEARING CORPORATION LIMITED Account Number: ICCLEB IFSC Code: HDFC0000060 Mode: NEFT/RTGS</p> <p>2. ICICI Bank: Beneficiary Name: INDIAN CLEARING CORPORATION LTD Account Number: ICCLEB IFSC Code: ICIC0000106 Mode: NEFT/RTGS</p> <p>3. YES Bank: 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> <p>Depositories (NSDL / CDSL) will/ shall allot such new debt securities under a new temporary ISIN which shall be kept frozen. Upon receipt of listing approval from Stock Exchange(s) for such new debt securities, the debt securities credited in the new temporary ISIN shall be debited</p>	

	and the same shall be credited in the pre-existing ISIN of the existing debt securities, before they become available for trading. Stock Exchange(s) shall inform the listing approval details to the Depositories whenever listing permission is given to debt securities issued on private placement basis.					
Disclosure of Interest/Dividend/redemption dates	Monday, August 26, 2024 Wednesday, February 26, 2025 Tuesday, August 26, 2025 Thursday, February 26, 2026 Wednesday, August 26, 2026 Friday, February 26, 2027	Friday, February 14, 2025 Saturday, February 14, 2026 Sunday, February 14, 2027 Monday, February 14, 2028 Wednesday, February 14, 2029				
Business Day Convention	<p><u>As per Operation framework issued by SEBI on 10 August 2021 (Refer SEBI Circular - SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021, SEBI/HO/DDHS/DDHS Div1/P/CIR/2022/00139 Dated October 10, 2022 and SEBI/HO/DDHS/DDHS Div1/P/CIR/2022/167 Dated November 30, 2022 amended from time to time.) –</u></p> <p>(a) If any interest payment falls due on a holiday, such interest (as calculated up to the day preceding the original date of payment) will be paid on the next working day. Date of subsequent interest payment(s) shall remain unchanged.</p> <p>(b) If payment of redemption proceeds (i.e., principal amount along with last interest payment) falls due on a holiday, such redemption proceeds will be paid on the preceding working day. The amount of interest in such case will be calculated upto the date preceding the actual date of payment of redemption proceeds.</p>					
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, [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.	<p>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.</p> <table border="1"> <tr> <td>Further Issuance (I) ABFL NCD Series “K3” 2023-24</td> <td>1.10 times security cover covering principal and interest.</td> </tr> <tr> <td>Further Issuance (I) ABFL NCD Series “K1” 2023-24</td> <td>1 time security cover covering principal and interest</td> </tr> </table>		Further Issuance (I) ABFL NCD Series “K3” 2023-24	1.10 times security cover covering principal and interest.	Further Issuance (I) ABFL NCD Series “K1” 2023-24	1 time security cover covering principal and interest
Further Issuance (I) ABFL NCD Series “K3” 2023-24	1.10 times security cover covering principal and interest.					
Further Issuance (I) ABFL NCD Series “K1” 2023-24	1 time security cover covering principal and interest					
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	<p>As per Debenture Trust Deed dated March 9, 2023 –</p> <table border="1"> <tr> <td>Further Issuance (I) ABFL NCD Series “K3” 2023-24</td> <td>1.10 times security cover covering principal and interest.</td> </tr> <tr> <td>Further Issuance (I) ABFL NCD Series “K1” 2023-24</td> <td>1 time security cover covering principal and interest</td> </tr> </table>		Further Issuance (I) ABFL NCD Series “K3” 2023-24	1.10 times security cover covering principal and interest.	Further Issuance (I) ABFL NCD Series “K1” 2023-24	1 time security cover covering principal and interest
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Further Issuance (I) ABFL NCD Series “K1” 2023-24	1 time security cover covering principal and interest					
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)	Detailed Conditions for breach of covenants are stated in the Debenture Trust Deed dated March 9, 2023
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. ii) In case of delay in listing of securities issued on privately placement basis beyond the timelines specified above, the issuer; 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). 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.
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	NA

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 for - Further Issuance (II) ABFL NCD SERIES K3 FY 2023-24**

Company	Aditya Birla Finance Ltd
Face Value (per security) (in Rs.)	Rs. 1,00,000/- (Rupees One Lakh only) per Debenture
Deemed Date of Allotment	Wednesday, July 31, 2024
Redemption Date	Friday, February 26, 2027
No. of days (Original Tenor)	1,093 days
No. of days (Further Issuances) (Residual Maturity)	940 days
Coupon Rate/ Yield (%)	169 bps spread over Benchmark, Benchmark to be Reset on semi-annually basis i.e. FBIL 6M OIS + 1.69% Initial fixing date: 28 February 2024
Benchmark	FBIL 6 Month OIS (Benchmark rate published on https://www.fbil.org.in/ and same can be referred on Bloomberg using IRSWOF FBIL CURRENCY) (rounding to 2 decimal places)
Yield (Original Issuance)	8.64% p.a.
Yield (Further Issuance)	Yet to be decided
Redemption (Premium / Discount)	At par
Further Issue price	Yet to be decided
Premium / Discount at which security is issued & the effective yield as a result of such Premium / discount	Yet to be decided
Frequency of Interest payment with specified date	Semi - Annually and on maturity Monday, August 26, 2024, Wednesday, February 26, 2025 Tuesday, August 26, 2025, Thursday, February 26, 2026 Wednesday, August 26, 2026, Friday, February 26, 2027
Day count Convention	Actual / Actual

Illustrative calculation for interest Coupon for 1st interest payment:

	FBIL 6 Month OIS date	FBIL 6M OIS Benchmark	Spread (%)	Coupon Rate (p.a.)
Initial Coupon	Thursday, February 28, 2024	6.77% #	1.69	8.46%
1st Interest Payment	Monday, August 26, 2024			8.46%

OIS yields for setting initial Coupon. Initial Benchmark dated 28 February 2024.

Cash Flows	Date	No. of days in Coupon Period	Amount per Debenture (In Rupees)
Principal Inflow (Principal – To be decided + Accrued Interest – Rs. 3,536.5574)	Wednesday, July 31, 2024	-	To be decided
1 st Coupon	Monday, August 26, 2024	179	4,138
2 nd Coupon	Wednesday, February 26, 2025	184	4,265
3 rd Coupon	Tuesday, August 26, 2025	181	4,195
4 th Coupon	Thursday, February 26, 2026	184	4,265
5 th Coupon	Wednesday, August 26, 2026	181	4,195
6 th Coupon	Friday, February 26, 2027	184	4,265
Principal Outflow	Friday, February 26, 2027		1,00,000

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

Cash Flow – Series - Further Issuance (III) ABFL NCD Series “K1” 2023-24

Company	Aditya Birla Finance Ltd		
Face Value (per security) (in Rs.)	Rs. 1,00,000/- (Rupees One Lac only) per Debenture		
Issue Date / Deemed Date of Allotment:	Wednesday, July 31, 2024		
Redemption Date	Wednesday, February 14, 2029		
No. of days (Original Tenor)	1,827 days		
No. of days (Further Issuances) (Residual Maturity)	1,659 days		
Coupon Rate	8.1600% p.a.		
Yield (Original Issuance)	8.1600% p.a.		
Yield (Further Issuance)	Yet to be decided		
Redemption (Premium / Discount)	At par		
Further Issue price	Yet to be decided		
Premium / Discount at which security is issued & the effective yield as a result of such Premium / discount	Yet to be decided		
Frequency of Interest payment with specified date	Friday, February 14, 2025 Saturday, February 14, 2026 Sunday, February 14, 2027 Monday, February 14, 2028 Wednesday, February 14, 2029		
Day count Convention	Actual / Actual		
Cash Flows	Date	No. of days in Coupon Period	Amount per Debenture (In Rupees)
Principal Inflow (Principal – TBD + Accrued Interest – Rs. 3,745.5738) per debenture	Wednesday, July 31, 2024	-	Yet to be decided
1st Coupon	Friday, February 14, 2025	366	8,160
2nd Coupon	Saturday, February 14, 2026	365	8,160
3rd Coupon	Sunday, February 14, 2027	365	8,160
4th Coupon	Monday, February 14, 2028	365	8,160
5th Coupon	Wednesday, February 14, 2029	366	8,160
Principal Outflow	Wednesday, February 14, 2029		1,00,000

Link of Financials and Reports: -

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

Notes:

- i. The Company reserves the right to change the Series timetable. The Company reserves the right to further issue debentures under aforesaid series / ISIN;
- ii. 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.
- iii. 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~~ pari-passu charge on the assets of the issuer has been obtained from the earlier creditor.
- iv. 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 **July 10, 2024**, from India Ratings & Research Limited assigning the credit rating to the Secured, Rated, Listed, Redeemable Non-Convertible Debentures (“NCDs” or Debentures”).
2. Letter dated **July 24, 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 31st March 2024, 31st March 2023, 31st March 2022 and 31st March 2021.
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 crores 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 16, 2023**, 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: July 26, 2024

SECTION VIII - ANNEXURES

- I. Audited Financial Statements for FY 2023-24, 2022-23, 2021-22 and 2020-21
- II. Credit Rating Letters & Rationale
- III. Consent Letter from the Debenture Trustee
- IV. Annexure A & Annexure B from the Debenture Trustee
- V. Application Form