



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</p> <p>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: srividya vaidison@maska.in Website: www.maska.co.in</p>	<p>Singhi & Co. Chartered Accountants</p> <p>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 L1 FY 2023-24 UP TO RS. ONE HUNDRED AND FIFTY CRORES (BASE ISSUE) WITH A GREENSHOE OPTION OF RS. THREE HUNDRED AND FIFTY CRORES ONLY; & UNDER SERIES FURTHER ISSUANCE (I) ABFL NCD SERIES K1 FY 2023-24 – UP TO RS. ONE HUNDRED AND FIFTY CRORES (BASE ISSUE) WITH A GREENSHOE OPTION OF RS. THREE HUNDRED AND FIFTY 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”)
<p>This key information document dated April 25, 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.</p>
KEY INFORMATION DOCUMENT DATED April 29, 2024
<p>This Key Information Document shall be read in conjunction with the General Information Document having Reference 1/FY 2024-25 dated 1 April 2024, the debenture trust deed(s) and the other transaction Documents and it is agreed between the debenture trustee and the Company that in case of any inconsistency or conflict between this key information document, the general information document and the debenture trust deed, the provisions of the Key Information Document shall prevail and override the provisions of the other transaction documents.</p>
ELECTRONIC BOOK MECHANISM GUIDELINES
<p>The Company is in compliance with the necessary requirements of the Electronic Book Mechanism Guidelines and details pertaining to the uploading the General Information Document/Key Information Document on the Electronic Book Provider platform.</p> <p>The Issue shall be open for bidding and subscribed to in accordance with the guidelines issued by SEBI and BSE pertaining to the procedure of Electronic Book Mechanism set out in the terms specified by the Operational Circular, and the related operational guidelines issued by the concerned Electronic Book Provider, as may be amended, clarified or updated from time to time (collectively, "Electronic Book Mechanism Guidelines").</p>
ISSUER’S ABSOLUTE RESPONSIBILITY
<p>The Issuer, having made all reasonable inquiries, accepts responsibility for and confirms that this information document contains all information with regard to the Issuer and the issue which is material in the context of the issue, that the information contained in the information document is true and correct in all material aspects and is not misleading, that the opinions and intentions expressed herein are honestly stated and that there are no other facts, the omission of which make this document as a whole or any of such information or the expression of any such opinions or intentions misleading.</p>
OUR PROMOTER
<p>Our Promoter is Aditya Birla Capital Limited; Email: abc.secretarial@adityabirlacapital.com; Tel: +91 22 4356 7100. Our Company confirms that the Permanent Account Number and bank account number of the Promoter have been submitted to the Stock Exchanges at the time of filing this Key Information Document.</p>
UNDERTAKING OF THE ISSUER
<p>Investors are advised to read the risk factors carefully before taking an investment decision in this Issue. For taking an investment decision, investors must rely on their own examination of the Issuer and the Offer including the risks involved. The securities have not been recommended or approved by any of the regulatory authority in India, including the Securities and Exchange Board of India (SEBI) nor does SEBI guarantee the accuracy or adequacy of this document. Specific attention of investors is invited to the statement of ‘Risk factors’ given on page number [1] under the Section ‘General Risks’.</p> <p>Aditya Birla Finance Limited having made all reasonable inquiries, accepts responsibility for, and confirms that this Key Information Document contains all information with regard to the Issuer and the Issue, which is material in the context of the Issue, that the Information contained in this Key Information Document is true and correct in all material aspects and is not misleading in any material respect, that the opinions and intentions expressed herein are honestly held and there are no other facts, the omission of which makes this document as a whole or any of such information or the expression of any such opinions or intentions misleading in any material respect.</p> <p>The Issuer has no side letter with any debt securities holder except the one(s) disclosed in the Key Information Document. Any covenants later added shall be disclosed on the stock exchange website where the debt is listed.</p>
GENERAL RISKS
<p>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.</p>
RISKS IN RELATION TO TRADING OF SECURITIES
<p>No assurance can be given regarding an active or sustained trading in the securities of the Company/Issuer nor regarding the price at which the securities will be traded after listing.</p>
CREDIT RATING
<p>India Ratings & Research has assigned a rating of “IND AAA Stable” (for an amount of Rs. 35,906.60 crore) and ICRA Limited has assigned a rating (for the amount of Rs. 30,774.40 crore) of “[ICRA] AAA (Stable)”.</p> <p>Note: The rating is not a recommendation to buy, sell or hold securities and investors should take their own decisions. The rating may be subject to revision or withdrawal at any time by the assigning rating agency on the basis of new information and each rating should be evaluated independently of any other rating. Please refer Annexure II for the press release and rating rationale.</p>
<p>Eligible Investors are as specified under clause “Who Can Apply” in the General Information Document (Page Nos.: 126-128)</p>

The Issue schedule:

Date of opening of the issue	Monday, April 29, 2024	
Date of closing of the issue		
Date of earliest closing of the issue, if any	Not applicable	
Deemed Date of Allotment	Tuesday, April 30, 2024	
Series	Further Issuance (II) ABFL NCD Series 'L1' FY2023-24	Further Issuance (I) ABFL NCD Series 'K1' FY2023-24
Coupon/Dividend Rate	8.3300% p.a.	8.1600% p.a.
Coupon Payment Frequency	Annually and on Maturity	Annually and on Maturity
Yield	8.3000% p.a.	8.1800% p.a.
Redemption Date	Wednesday, May 19, 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	<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 Rs. 1,00,000 up to Rs. One Hundred and Fifty Crores with a green shoe option of Rs. Three Hundred and Fifty Crore under series Further Issuance (II) ABFL NCD Series ‘L1’ FY 2023-24 & One Hundred and Fifty Crores with a green shoe option of Rs. Three Hundred and Fifty Crore under series Further Issuance (I) 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.</p> <ul style="list-style-type: none"> - For Face value of Rs. 1,00,000 under Further Issuance (II) Series “ABFL NCD Series L1 2023-24” – up to Rs. 150 crores (base Issue) with a green shoe option up to Rs. 350 crores - For Face value of Rs. 1,00,000 under Further Issuance (I) Series “ABFL NCD Series K1 2023-24” – up to Rs. 150 crores (base Issue) with a green shoe option up to Rs. 350 crores <p>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.</p>
KID	Key Information Document dated April 25, 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

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 December 31, 2023:

Our Company's total principal amount outstanding for secured term loans from banks and financial institutions as on December 31, 2023 is ₹ 45,914.90 crores. The details of the borrowings are set out below:

r. No.	Name of Lender	Type of Facility	Amount Sanctioned (INR crore)	Amount Outstanding (INR crore)	Final Maturity Date	Repayment schedule	Security	Credit Rating, if applicable	Asset Classification
	Axis Bank	Term Loan	703.10	703.10	30-Sep-27	16 quarterly installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
	Bank of Bahrain & Kuwait B.S.C.	Term Loan	78.00	78.00	27-Jan-26	Bullet Repayment	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
	Bank of Baroda	Term Loan	333.33	333.33	19-Jun-25	18 quarterly installments, 6 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	600.00	600.00	24-Dec-26	5 equal annual installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	1,600.00	1,600.00	30-Jun-27	5 equal annual installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	1,600.00	1,600.00	29-Sep-27	5 equal annual installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	1,000.00	1,000.00	30-Jun-28	5 equal annual installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	1,500.00	750.00	29-Dec-28	5 equal annual installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Bank of India	Term Loan	74.67	74.67	31-Dec-24	8 equal HY installments, 12 months moratorium	Pari-passu charge on receivables of the Company	ICRA - AAA (Stable)/ A1+, India Ratings -

r. No.	Name of Lender	Type of Facility	Amount Sanctioned (INR crore)	Amount Outstanding (INR crore)	Final Maturity Date	Repayment schedule	Security	Credit Rating, if applicable	Asset Classification
							through Security Trustee	AAA (Stable)	
		Term Loan	168.39	168.39	26-Mar-25	8 equal HY installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	499.94	499.94	31-Dec-26	6 equal HY installments, 24 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	699.04	699.04	28-Jun-28	6 equal HY installments, 24 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
	Bank of Maharashtra	Term Loan	229.14	229.14	28-Sep-26	12 equal quarterly installments, 24 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
	Canara Bank	Term Loan	56.25	56.25	27-Sep-24	16 equal quarterly installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	75.00	75.00	23-Oct-24	16 equal quarterly installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	749.66	749.66	10-Mar-28	9 equal HY installments, 6 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	1,799.12	1,799.12	28-Apr-28	10 equal HY installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
	Central Bank of India	Term Loan	88.90	88.90	31-Dec-25	18 equal quarterly installments, 6 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	74.96	74.96	31-Mar-26	18 equal quarterly installments, 6	Pari-passu charge on receivables of the	ICRA - AAA (Stable)/	Standard

r. No.	Name of Lender	Type of Facility	Amount Sanctioned (INR crore)	Amount Outstanding (INR crore)	Final Maturity Date	Repayment schedule	Security	Credit Rating, if applicable	Asset Classification
						months moratorium	Company through Security Trustee	A1+, India Ratings - AAA (Stable)	
		Term Loan	83.30	83.30	30-Apr-26	18 equal quarterly installments, 6 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	149.98	149.98	30-Sep-26	8 equal HY installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	131.23	131.23	28-Feb-27	8 equal HY installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	131.23	131.23	30-Mar-27	8 equal HY installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
	DBS Bank India Ltd.	Term Loan	300.00	300.00	26-Feb-24	Bullet repayment	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
	Deutsche Bank AG	Term Loan	34.03	34.03	20-Dec-24	36 monthly installments, 12 months moratorium	Exclusive charge on specific assets	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	26.15	26.15	20-Dec-24	46 monthly installments, 7 months moratorium	Exclusive charge on specific assets	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	36.27	36.27	20-Dec-24	41 monthly installments, 5 months moratorium	Exclusive charge on specific assets	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	83.15	83.15	20-Sep-25	48 monthly installments	Exclusive charge on specific assets	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard

r. No.	Name of Lender	Type of Facility	Amount Sanctioned (INR crore)	Amount Outstanding (INR crore)	Final Maturity Date	Repayment schedule	Security	Credit Rating, if applicable	Asset Classification
	Emirates NBD Bank (P.J.S.C)	Term Loan	16.67	16.67	26-Mar-24	6 equal HY installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	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)/ A1+, India Ratings - AAA (Stable)	Standard
	HDFC Bank Ltd.	Term Loan	16.67	16.67	14-Jan-24	12 equal quarterly installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	25.00	25.00	29-Jan-24	12 equal quarterly installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	12.50	12.50	26-Mar-24	12 equal quarterly installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	36.36	36.36	20-Aug-24	12 equal quarterly installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	208.33	208.33	28-Jan-25	12 equal quarterly installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	208.33	208.33	15-Mar-25	12 equal quarterly installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	291.67	291.67	21-Jul-25	12 equal quarterly installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	133.33	133.33	21-Nov-25	12 equal quarterly installments	Pari-passu charge on receivables of the Company	ICRA - AAA (Stable)/ A1+, India Ratings -	Standard

r. No.	Name of Lender	Type of Facility	Amount Sanctioned (INR crore)	Amount Outstanding (INR crore)	Final Maturity Date	Repayment schedule	Security	Credit Rating, if applicable	Asset Classification
							through Security Trustee	AAA (Stable)	
		Term Loan	750.00	750.00	27-Jan-26	12 equal quarterly installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	412.50	412.50	03-Mar-26	12 equal quarterly installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	1,970.83	1,970.83	19-Sep-26	12 equal quarterly installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	1,000.00	1,000.00	24-Dec-26	12 equal quarterly installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
	ICICI Bank Ltd.	Term Loan	750.00	750.00	28-Feb-26	5 equal HY installments, 18 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	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)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	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)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	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)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	1,500.00	750.00	07-Aug-27	6 HY installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
	IDBI Bank Ltd.	Term Loan	250.00	250.00	31-Mar-27	Two equal annual	Pari-passu charge on	ICRA - AAA	Standard

r. No.	Name of Lender	Type of Facility	Amount Sanctioned (INR crore)	Amount Outstanding (INR crore)	Final Maturity Date	Repayment schedule	Security	Credit Rating, if applicable	Asset Classification
						installments payable on 48th & 60th month	receivables of the Company through Security Trustee	(Stable)/ A1+, India Ratings - AAA (Stable)	
		Term Loan	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)/ A1+, India Ratings - AAA (Stable)	Standard
	Indian Bank	Term Loan	125.00	125.00	30-Mar-26	8 equal HY installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	375.00	375.00	28-Jul-26	8 equal HY installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	262.50	262.50	23-Mar-27	8 equal HY installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	388.89	388.89	22-Jun-27	18 equal quarterly installments, 6 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	500.00	500.00	26-Sep-27	8 equal HY installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	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)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	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)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	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)/ A1+, India Ratings - AAA (Stable)	Standard

r. No.	Name of Lender	Type of Facility	Amount Sanctioned (INR crore)	Amount Outstanding (INR crore)	Final Maturity Date	Repayment schedule	Security	Credit Rating, if applicable	Asset Classification
		Term Loan	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)/ A1+, India Ratings - AAA (Stable)	Standard
	Indusind Bank Ltd.	Term Loan	133.33	133.33	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)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	133.33	133.33	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)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	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)/ A1+, India Ratings - AAA (Stable)	Standard
	Karnataka Bank Ltd.	Term Loan	99.97	99.97	24-Sep-24	4 equal HY installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
	Kotak Mahindra Bank Ltd.	Term Loan	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)/ A1+, India Ratings - AAA (Stable)	Standard
	MUGB Bank Ltd.	Term Loan	160.00	160.00	30-Sep-24	Bullet repayment	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	400.00	400.00	30-Mar-26	Bullet repayment	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
	Punjab & Sind Bank	Term Loan	499.92	499.92	30-Dec-25	4 equal HY installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	250.00	100.00	31-Dec-27	15 equal QY installments, 3 months moratorium	Pari-passu charge on receivables of the Company	ICRA - AAA (Stable)/ A1+, India Ratings -	Standard

r. No.	Name of Lender	Type of Facility	Amount Sanctioned (INR crore)	Amount Outstanding (INR crore)	Final Maturity Date	Repayment schedule	Security	Credit Rating, if applicable	Asset Classification
							through Security Trustee	AAA (Stable)	
	Punjab National Bank	Term Loan	61.84	61.84	26-Dec-24	4 equal annual installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	349.70	349.70	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)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	833.07	833.07	31-Mar-26	6 equal HY installments, 24 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	199.91	199.91	29-Jun-27	5 equal annual installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	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)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	1,777.35	1,777.35	30-Sep-27	9 equal HY installments, 6 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	1,499.61	1,499.61	20-Mar-28	9 equal HY installments, 6 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	1,499.64	1,499.64	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)/ A1+, India Ratings - AAA (Stable)	Standard
		SIDBI	Term Loan	102.50	102.50	10-Dec-24	19 equal quarterly installments, 5 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)
	Term Loan		53.00	53.00	10-Feb-25	19 equal quarterly installments, 5	Pari-passu charge on receivables of the	ICRA - AAA (Stable)/	Standard

r. No.	Name of Lender	Type of Facility	Amount Sanctioned (INR crore)	Amount Outstanding (INR crore)	Final Maturity Date	Repayment schedule	Security	Credit Rating, if applicable	Asset Classification
						months moratorium	Company through Security Trustee	A1+, India Ratings - AAA (Stable)	
		Term Loan	150.00	150.00	10-Sep-26	10 equal HY installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	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)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	400.00	400.00	10-Sep-27	10 equal HY installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	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)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	1,333.34	1,333.34	10-Dec-27	18 equal quarterly installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	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)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	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)/ A1+, India Ratings - AAA (Stable)	Standard
	South Indian Bank Ltd.	Term Loan	249.99	249.99	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)/ A1+, India Ratings - AAA (Stable)	Standard
	State Bank of India	Term Loan	2,000.00	2,000.00	31-Mar-27	4 equal annual installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard

r. No.	Name of Lender	Type of Facility	Amount Sanctioned (INR crore)	Amount Outstanding (INR crore)	Final Maturity Date	Repayment schedule	Security	Credit Rating, if applicable	Asset Classification
	The Jammu And Kashmir Bank Ltd.	Term Loan	399.98	399.98	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)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	250.00	250.00	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)/ A1+, India Ratings - AAA (Stable)	Standard
	The Karur Vyasa Bank Ltd.	Term Loan	66.65	66.65	31-Dec-25	6 equal HY installments, 6 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
	UCO Bank	Term Loan	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)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	119.92	119.92	30-Mar-26	5 equal annual installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	499.99	499.99	26-Jun-28	5 equal annual installments	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	499.88	499.88	30-Sep-28	16 equal quarterly installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
	Union Bank of India	Term Loan	406.23	406.23	31-Mar-27	16 equal quarterly installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	437.50	437.50	30-Apr-27	16 equal quarterly installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	174.99	174.99	30-Jun-27	16 equal quarterly installments, 12 months moratorium	Pari-passu charge on receivables of the Company	ICRA - AAA (Stable)/ A1+, India Ratings -	Standard

r. No.	Name of Lender	Type of Facility	Amount Sanctioned (INR crore)	Amount Outstanding (INR crore)	Final Maturity Date	Repayment schedule	Security	Credit Rating, if applicable	Asset Classification
							through Security Trustee	AAA (Stable)	
		Term Loan	749.97	749.97	30-Sep-27	16 equal quarterly installments, 12 months moratorium	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	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)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	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)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	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)/ A1+, India Ratings - AAA (Stable)	Standard
		Term Loan	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)/ A1+, India Ratings - AAA (Stable)	Standard
		Total	47,564.90	45,914.90					

* 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 ,December,31 2023 is ₹ 2 2,965.68 Crores. The details of the borrowings are set out below:

Sr. No.	Lenders Name	Type of Facility	Amount Sanctioned (INR crore)	Amount Outstanding (INR crore)	Maturity Date	Repayment schedule	Security	Credit Rating, if applicable	Asset Classification
	International Finance Corporation	External Commercial Borrowing	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)/ A1+, India Ratings - AAA (Stable)	Standard
	Sumitomo Mitsui Banking Corporation, Singapore	External Commercial Borrowing	275.69	275.69	13-Feb-26	3 Years, Bullet Repayment	Pari-passu charge on receivables of the Company through Security Trustee	NA	Standard
	Sumitomo Mitsui Banking Corporation, Singapore	External Commercial Borrowing	244.14	244.14	23-Mar-26	3 Years, Bullet Repayment	Pari-passu charge on receivables of the Company through Security Trustee	NA	Standard
	Export Development Corporation	External Commercial Borrowing	411.65	411.65	23-Mar-26	3 Years, Bullet Repayment	Pari-passu charge on receivables of the Company through Security Trustee	NA	Standard
	Export Development Corporation	External Commercial Borrowing	409.75	409.75	24-Apr-26	3 Years, Bullet Repayment	Pari-passu charge on receivables of the Company through Security Trustee	NA	Standard
	Bank of India, Tokyo	External Commercial Borrowing	416.30	416.30	12-Nov-26	3 Years, Bullet Repayment	Pari-passu charge on receivables of the Company through Security Trustee	NA	Standard
	Bank of India, Tokyo	External Commercial Borrowing	208.15	208.15	12-Nov-26	3 Years, Bullet Repayment	Pari-passu charge on receivables of the Company through Security Trustee	NA	Standard
	Punjab National Bank DIFC, Dubai	External Commercial Borrowing	415.00	-		3 Years, Bullet Repayment	Pari-passu charge on receivables of the Company through Security Trustee	NA	Standard
		TOTAL	3,380.68	2,965.68					

(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 December 31,2023 amounts to ₹ 4,948.74 Crores. The details of the borrowings are set out below:

Sr. No.	Name of Lender	Type Of Facility	Amount Sanctioned (INR crore)	Amount Outstanding (INR crore)	Maturity Date	Repayment Schedule	Security	Credit Rating, if applicable	Asset Classification
1	Axis Bank	Working Capital Demand Loan	200.00	-	-	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
2	Bank of America	Short Term Loan	1,000.00	360.00	25-Jan-24	Repayable on demand	Pari-passu charge on receivables of the	ICRA - AAA (Stable)/ A1+,	Standard

Sr. No	Name of Lender	Type Of Facility	Amount Sanctioned (INR crore)	Amount Outstanding (INR crore)	Maturity Date	Repayment Schedule	Security	Credit Rating, if applicable	Asset Classification
							Company through Security Trustee	India Ratings - AAA (Stable)	
3	Bank of Baroda	Working Capital Demand Loan	300.00	-	-	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
4	DCB Bank	Working Capital Demand Loan	75.00	-	-	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
5	Deutsche Bank AG	Short Term Loan	3,000.00	1,000.00	28-Aug-24	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
				1,000.00	20-Dec-24	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
6	HDFC Bank Ltd.	Cash Credit/ Working Capital Demand Loan	500.00	-	-	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
7	ICICI Bank Ltd	Cash Credit/ Working Capital Demand Loan	150.00	-		Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
7	Indian Bank	Working Capital Demand Loan	350.00	350.00	05-Jan-24	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
8	IndusInd Bank Ltd.	Cash Credit/ Working Capital Demand Loan	300.00	200.00	12-Jan-24	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
9	Karnataka Bank Ltd.	Cash Credit/ Working Capital Demand Loan	50.00	-	-	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
10	Kotak Mahindra Bank Ltd.	Cash Credit/ Working Capital Demand Loan	250.00	-	-	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
11	Mizuho Bank Ltd.	Short Term Loan	175.00	-	-	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
12	MUFG Bank Ltd.	Short Term Loan	160.00	-	-	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
13	Punjab & Sind Bank	Working Capital Demand Loan	75.00	-	-	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
14	Punjab National Bank	Working Capital	275.00	274.94	15-Feb-24	Repayable on demand	Pari-passu charge on receivables of the	ICRA - AAA (Stable)/ A1+,	Standard

Sr. No	Name of Lender	Type Of Facility	Amount Sanctioned (INR crore)	Amount Outstanding (INR crore)	Maturity Date	Repayment Schedule	Security	Credit Rating, if applicable	Asset Classification
		Demand Loan					Company through Security Trustee	India Ratings - AAA (Stable)	
15	Qatar National Bank	Working Capital Demand Loan	45.00	-	-	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
16	Standard Chartered Bank	Cash Credit/ Working Capital Demand Loan	125.00	-	-	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
17	State Bank of India	Working Capital Demand Loan	1,050.00	1,000.00	27-Feb-24	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
19	Union Bank of India	Line of Credit/ Short Term Loan	800.00	799.84	25-Jan-24	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
20	United Overseas Bank	Working Capital Demand Loan	70.00	-	-	Repayable on demand	Pari-passu charge on receivables of the Company through Security Trustee	ICRA - AAA (Stable)/ A1+, India Ratings - AAA (Stable)	Standard
		TOTAL	8,950.00	4,984.78					

**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 December 31, 2023) (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 December 31, 2023:

The total principal amount of outstanding secured non-convertible securities issued by our Company as on , December 31, 2023 is ₹ 18,472.50 Crores, the details of which are set forth below:

(i) Details of Outstanding Secured non-convertible debentures as on , December 31, 2023:

Series of NCS	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	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	03-Nov-15	50% on 01-November-2024 & 50% on 31-October-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	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	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	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	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	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	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	27-Dec-18	21-Dec-28	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above

Series of NCS	ISIN	Tenor	Coupon / XIRR	Amount (Rs. in Cr)	Date of Allotment	Redemption / Maturity Date	Credit Rating	Secured / Unsecured	Security
		(in days)							
9.15% Secured Rated Listed Redeemable Non Convertible Debenture Series ABFL NCD I 2 FY 2018-19.	INE860H07GM3	3,600	9.15% p.a.	38.5	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	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	20-May-19	50% - 19-May-2028 50% - 18-May-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	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	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.	111.6	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.	29.2	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.	98.7	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	20-Jan-20	25% at the end of 7th Yr (20-Jan-2027), 25% at the end of 8th Yr (20-Jan-2028), 25% at the end of 9th Yr (19-Jan-2029) & 25% at the end of 10th Yr (18-Jan-2030)	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
7.69% SECURED RATED LISTED REDEEMABLE NON-CONVERTIBLE	INE860H07HA6	1,823	7.69% p.a.	25	28-Apr-20	25-Apr-25	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above

Series of NCS	ISIN	Tenor	Coupon / XIRR	Amount (Rs. in Cr)	Date of Allotment	Redemption / Maturity Date	Credit Rating	Secured / Unsecured	Security
		(in days)							
DEBENTURE. SERIES ABFL NCD A3 FY 2020-21									
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	23-Dec-20	23-Dec-25	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
7.2400% SECURED RATED LISTED REDEEMABLE NON-CONVERTIBLE DEBENTURE. SERIES ABFL NCD K1 FY 2020-21. MATURITY DATE – 18/02/2031	INE860H07HE8	3,652	7.24% p.a.	25	18-Feb-21	18-Feb-31	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
6.1500% SECURED RATED LISTED REDEEMABLE NON-CONVERTIBLE DEBENTURE. SERIES ABFL NCD L3 FY 2020-21. MATURITY DATE – 28/03/2024	INE860H07HI9	1,093	6.15% p.a.	420	31-Mar-21	28-Mar-24	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
7.2600% SECURED RATED LISTED REDEEMABLE NON CONVERTIBLE DEBENTURES.SERIE S B2.DATE OF MATURITY 30/05/2031	INE860H07HK5	3,651	7.26% p.a	750	31-May-21	25% at the end of 7th Year (31- May-2028)	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
						25% at the end of 8th Year (31- May-2029)			Same as above
						25% at the end of 9th Year (31- May-2030)			Same as above
						25% at the end of 10th Year (30- May-2031)			Same as above
									Same as above
									Same as above
Zero Coupon SECURED RATED LISTED REDEEMABLE NON CONVERTIBLE DEBENTURES.SERIE S C2.DATE OF MATURITY 14/06/2024	INE860H07HM1	1,093	Zero Coupon (5.75% p.a, on XIRR basis)	75	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.SERIE	INE860H07HN9	1,824	6.55% p.a.	500	26-Jul-21	24-Jul-26	IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above

Series of NCS	ISIN	Tenor	Coupon / XIRR	Amount (Rs. in Cr)	Date of Allotment	Redemption / Maturity Date	Credit Rating	Secured / Unsecured	Security
		(in days)							
S D1.DATE OF MATURITY 24/07/2026									
5.8500% SECURED RATED LISTED REDEEMABLE NON CONVERTIBLE DEBENTURES.SERIE S E1.DATE OF MATURITY 02/08/2024	INE860H07HO7	1093	5.85% p.a.	250	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. SERIES G1.DATE OF MATURITY 03/10/2031	INE860H07HP4	3651	7.10% p.a.	50	04-Oct-21	03-Oct-31	IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
6.4500% SECURED RATED LISTED REDEEMABLE NON CONVERTIBLE DEBENTURES. SERIES G2.DATE OF MATURITY 01/10/2026	INE860H07HQ2	1823	6.45% p.a.	115	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	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	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 (Annualized yield)) 2 Less than or equal to 50% of Digital Level 0 %	45.1	04-May-22	03-May-24	IND PP-MLD AAA emr/Stable	Secured	Same as above

Series of NCS	ISIN	Tenor	Coupon / XIRR	Amount (Rs. in Cr)	Date of Allotment	Redemption / Maturity Date	Credit Rating	Secured / Unsecured	Security
		(in days)							
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	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	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	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	01-Jul-22	06-Jun-25	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
8.90% SECURED RATED LISTED REDEEMABLE NON CONVERTIBLE DEBENTURES. FURTHER ISSUANCE (I) SERIES ABFL NCD C4 FY 2018-19. DATE OF MATURITY 26/06/2025	INE860H07FT0	1080	8.90% p.a.	300	12-Jul-22	26-Jun-25	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
Zero Coupon SECURED RATED LISTED REDEEMABLE NON CONVERTIBLE DEBENTURES.SERIE S D1.DATE OF	INE860H07HW0	1095	Zero Coupon (7.80% p.a. on XIRR basis)	325	12-Jul-22	11-Jul-25	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above

Series of NCS	ISIN	Tenor	Coupon / XIRR	Amount (Rs. in Cr)	Date of Allotment	Redemption / Maturity Date	Credit Rating	Secured / Unsecured	Security
		(in days)							
MATURITY 11/07/2025									
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	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	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 %	102.2	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	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	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)	INE860H07FT0	1002	8.90% p.a.	25	28-Sep-22	26-Jun-25	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above

Series of NCS	ISIN	Tenor	Coupon / XIRR	Amount (Rs. in Cr)	Date of Allotment	Redemption / Maturity Date	Credit Rating	Secured / Unsecured	Security
		(in days)							
SERIES ABFL NCD C4 FY 2018-19. DATE OF MATURITY 26/06/2025									
7.9000% SECURED RATED LISTED NON CONVERTIBLE DEBENTURES. ABFL NCD SERIES G1 FY2022-23.DATE OF MATURITY 19/09/2025	INE860H071A4	1071	7.90%	510	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	INE860H071B2	741	7.92% on XIRR basis	50	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	INE860H071C0	1216	7.95%	597	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	INE860H071D8	3653	8.12%	200	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	INE860H071E6	1143	7.93%	305	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) SERIES ABFL NCD C4 FY 2018-19. DATE OF MATURITY 26/06/2025	INE860H071FT0	940	8.9000%	25	29-Nov-22	26-Jun-25	'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 I1 FY2022-23.DATE OF MATURITY 03/12/2027	INE860H071F3	1824	7.95%	50	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.	INE860H071D8	3620	8.12%	400	21-Dec-22	18-Nov-32	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above

Series of NCS	ISIN	Tenor	Coupon / XIRR	Amount (Rs. in Cr)	Date of Allotment	Redemption / Maturity Date	Credit Rating	Secured / Unsecured	Security
		(in days)							
Further Issuance (I) ABFL NCD Series H3 FY 2022-23 .DATE OF MATURITY 18/11/2032									
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	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	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%	301.7	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	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	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	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	15-Mar-23	18-Nov-32	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above

Series of NCS	ISIN	Tenor	Coupon / XIRR	Amount (Rs. in Cr)	Date of Allotment	Redemption / Maturity Date	Credit Rating	Secured / Unsecured	Security
		(in days)							
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%	75.5	21-Mar-23	06-Mar-28	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
8.3000% SECURED RATED LISTED NON CONVERTIBLE DEBENTURES. ABFL NCD SERIES L2 FY2022-23. DATE OF MATURITY 16/09/2026	INE860H07IJ5	1275	8.30%	210	21-Mar-23	16-Sep-26	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
8.0100% SECURED RATED LISTED NON CONVERTIBLE DEBENTURES. ABFL NCD SERIES B1 FY2023-24. DATE OF MATURITY 02/05/2028	INE860H07IK3	1827	8.01%	1000	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	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	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	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 OF MATURITY 24/07/2026	INE860H07HN9	1093	6.55%	225	27-Jul-23	24-Jul-2026	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
8% SECURED RATED LISTED REDEEMABLE NON CONVERTIBLE DEBENTURES	INE860H07IQ0	1096	8.00%	205.31	09-Oct-23	09-Oct-26	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above

Series of NCS	ISIN	Tenor	Coupon / XIRR	Amount (Rs. in Cr)	Date of Allotment	Redemption / Maturity Date	Credit Rating	Secured / Unsecured	Security
		(in days)							
LETTER OF ALLOTMENT SERIES I DATE OF MATURITY 09/10/2026									
SECURED RATED LISTED REDEEMABLE NON CONVERTIBLE DEBENTURES LETTER OF ALLOTMENT SERIES II DATE OF MATURITY 09/10/2026	INE860H071R8	1096	7.99% on XIRR Basis	10.73	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	INE860H071T4	1827	8.05%	234.02	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	INE860H071U2	1827	8.04%	10.80	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	INE860H071P2	3653	7.80%	14.58	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	INE860H071S6	3653	8.10%	1,524.57	09-Oct-23	09-Oct-33	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.	Secured	Same as above
Total			.	18,472.50					

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

(ii) Details of unsecured non convertible securities (sub-debt) as on December 31, 2023

The total principal amount of outstanding unsecured non-convertible securities issued by our Company as subordinated debt as on ,December 31, 2023 is ₹ 2,474 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	INE860H08DJ4	3653	9.75% p.a.	50	12-Dec-14	12-Dec-24	'IND AAA Stable' from India Ratings &

Debtures Series ABFL Sub Debt Series A 2014-15.							[ICRA] AAA (Stable) from ICRA.
9.45% Unsecured Redeemable Non Convertible Debtures Series ABFL Sub Debt Series B 2014-15.	INE860H08DK2	3653	9.45% p.a.	45	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 Debtures Series ABFL Sub Debt A1 FY 2015-16.	INE860H08DL0	3642	9.25% p.a.	25	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 Debtures Series ABFL Sub Debt B1 FY 2015-16.	INE860H08DM8	3650	9.25% p.a.	30	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 Debtures Series ABFL Sub Debt C1 FY 2015-16.	INE860H08DN6	3650	9.25% p.a.	33	25-Aug-15	22-Aug-25	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.
9.10% Unsecured Redeemable Non Convertible Debtures Series ABFL Sub Debt D1 FY 2015-16.	INE860H08DP1	3650	9.10% p.a.	25	08-Mar-16	06-Mar-26	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.
9.10% Unsecured Redeemable Non Convertible Debtures. Series ABFL Sub Debt E1 FY 2015-16.	INE860H08DQ9	3652	9.10% p.a.	8	10-Mar-16	10-Mar-26	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.
9.10% Unsecured Redeemable Non Convertible Debtures. Series ABFL Sub Debt F1 FY 2015-16.	INE860H08DR7	3644	9.10% p.a.	25.5	18-Mar-16	10-Mar-26	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.
9.10% Unsecured Redeemable Non Convertible Subordinate Debtures. Series ABFL Sub Debt SC1 FY 2016-17.	INE860H08DS5	3652	9.10% p.a.	52.5	23-Jun-16	23-Jun-26	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.
8.97% Unsecured Redeemable Non Convertible Subordinate Debtures Series ABFL Sub Debt SD1 FY 2016-17.	INE860H08DT3	3652	8.97% p.a.	100	28-Jul-16	28-Jul-26	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.
8.95% Unsecured Redeemable Non Convertible Subordinate Debtures Series ABFL Sub Debt SD 2 FY 2016-17.	INE860H08DU1	3652	8.95% p.a.	75	28-Jul-16	28-Jul-26	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.
8.90% Unsecured Redeemable Non Convertible Debtures Series ABFL Sub Debt SF1 FY 2016-17.	INE860H08DV9	3652	8.9% p.a.	200	29-Sep-16	29-Sep-26	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.
8.90% Unsecured Redeemable Non Convertible	INE860H08DW7	3651	8.9% p.a.	200	21-Nov-16	20-Nov-26	'IND AAA Stable' from

Debentures Series ABFL Sub Debt SH1 FY 2016-17.							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	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	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	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	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	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	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	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	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	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	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.	INE860H08EI4	3651	8.03% p.a.	160	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.	INE860H08EI4	3586	8.03% p.a.	270	30-Aug-23	24-Jun-33	'IND AAA Stable' from India Ratings & [ICRA] AAA (Stable) from ICRA.
			TOTAL	2,474			

(iii) Details of unsecured perpetual non-convertible securities as on December 31, 2023

The total principal amount of outstanding unsecured perpetual non-convertible securities issued by our Company as on ,December 31, 2023 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	July 21, 2017	Perpetual	[IND] AA+ [ICRA] AA+ Stable	Unsecured	Not Applicable

(iv) Details of unsecured partly paid non convertible securities as on December 31,2023

The total principal amount of outstanding unsecured partly paid non-convertible securities issued by our Company as on December 31,, 2023 is ₹ 203 .0 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	August 06, 2020	August 03, 2035	[ICRA] AAA Stable
			Total	203			

(f) Details of commercial paper issuances as on ,December 31, 2023:

Our Company's total principal amount outstanding for commercial papers as on , December 31,2023 is ₹ 7,210.00 Crores (I. The details of the borrowings are set out below:

S. No.	Series of Commercial Paper	ISIN	Tenor / Period of Maturity	Coupon / XIRR	Amount (Rs. 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
1	ABFL/2022-23/CP148 & CP149	INE860H140H3	365	8.14%	225	- 15 – Mar-2023	- 14 Mar 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
2	ABFL/2023-24/CP007	INE860H140K7	365	7.85%	250	-20 – Apr - 2023	- 19-Apr-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
3	ABFL/2023-24/CP030	INE860H140U6	184	7.38%	150	- 3 Jul - 2023	- 03-Jan-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

S. No.	Series of Commercial Paper	ISIN	Tenor / Period of Maturity	Coupon / XIRR	Amount (Rs. 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
4	ABFL/2023-24/CP032	INE860H140U6	181	7.38%	250	6 Jul 2023	- 03-Jan-, 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
5	ABFL/2023-24/CP041	INE860H140X0	238	7.50%	50	-13 Jul-2023	- 07-Mar-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
6	ABFL/2023-24/CP042	INE860H140X0	237	7.50%	25	-14 Jul, 2023	- 07-Mar-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
7	ABFL/2023-24/CP044	INE860H140H3	241	7.50%	100	-17 Jul, 2023	14-Mar-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
8	ABFL/2023-24/CP045	INE860H140Z5	365	7.61%	25	-24 Jul-, 2023	-23-Jul-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
9	ABFL/2023-24/CP046	INE860H141A6	182	7.35%	200	-26 Jul - 2023	- 24-Jan-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
10	ABFL/2023-24/CP053	INE860H141A6	174	7.35%	25	- 03 – Aug-, 2023	- 24-Jan-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
11	ABFL/2023-	INE860H141F5	201	7.48%	50	- 03 – Aug -, 2023	- 20-Feb-2024	ICRA - A1+ (Stable) &	Unsecured	Not Applicable	Issuing and Paying Agent - HDFC Bank Limited

S. No.	Series of Commercial Paper	ISIN	Tenor / Period of Maturity	Coupon / XIRR	Amount (Rs. 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
	24/CP055							India Ratings - A1+ (Stable)			Credit Rating Agencies – ICRA Limited and India Ratings and Research Private Limited
12	ABFL/2023-24/CP056	INE860H141F5	200	7.48%	25	- 04 – Aug -, 2023	20-Feb-, 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
13	ABFL/2023-24/CP069	INE860H141K5	186	7.60%	200	- 31-Aug-2023	04-Mar-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
14	ABFL/2023-24/CP071	INE860H141M1	164	7.60%	200	- 04-Sept-2023	-15-Feb-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
15	ABFL/2023-24/CP073	INE860H141K5	180	7.60%	150	- 06-Sept-2023	- 04-Mar-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
16	ABFL/2023-24/CP075, CP076 & CP077	INE860H141A6	91	7.68%	180	25-Oct-2023	- 24-Jan-, 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
17	ABFL/2023-24/CP079, CP079(A) & CP080	INE860H141Q2	91	7.70%	150	31-Oct-2023	- 30-Jan-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
18	ABFL/2023-24/CP081-CP084	INE860H141Q2	90	7.70%	490	- 01 – Nov - 2023	- 30-Jan-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

S. No.	Series of Commercial Paper	ISIN	Tenor / Period of Maturity	Coupon / XIRR	Amount (Rs. 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
											Ratings and Research Private Limited
19	ABFL/2023-24/CP085 & CP086	INE860H141R0	91	7.70%	255	- 02-Nov-, 2023	- 01 – Feb -, 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
20	ABFL/2023-24/CP087	INE860H141Q2	89	7.70%	50	- 02 Nov- 2023	-30-Jan- 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
21	ABFL/2023-24/CP088-CP093	INE860H141R0	90	7.70%	630	03-Nov-, 2023	01– Feb- 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
22	ABFL/2023-24/CP094	INE860H141S8	91	7.70%	250	- 09-Nov-, 2023	-08-Feb-, 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
23	ABFL/2023-24/CP095, CP095(A) & CP096	INE860H141M1	91	7.75%	450	-16-Nov-, 2023	-15-Feb- 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
24	ABFL/2023-24/CP097, CP097(A), CP098 & CP099	INE860H141M1	90	7.75%	225	-17-Nov-, 2023	-15-Feb- 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
25	ABFL/2023-24/CP100	INE860H141T6	181	7.83%	25	21-Nov-, 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

S. No.	Series of Commercial Paper	ISIN	Tenor / Period of Maturity	Coupon / XIRR	Amount (Rs. 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
26	ABFL/2023-24/CP101 & CP102	INE860H141F5	91	7.75%	60	-21-Nov-, 2023	-20-Feb-, 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
27	ABFL/2023-24/CP103	INE860H141F5	90	7.75%	25	-22-Nov-, 2023	-20-Feb-, 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
28	ABFL/2023-24/CP104-CP106	INE860H141U4	91	7.85%	1070	-24-Nov-, 2023	-23-Feb-, 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
29	ABFL/2023-24/CP107	INE860H141V2	91	7.85%	500	29-Nov-2023	28-Feb-, 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
30	ABFL/2023-24/CP108	INE860H141W0	109	7.90%	25	-04-Dec-, 2023	- 22-Mar-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
31	ABFL/2023-24/CP109	INE860H141K5	90	7.92%	500	05-Dec-2023	-04-Mar-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
32	ABFL/2023-24/CP110	INE860H141K5	89	7.92%	250	06-Dec-2023	-04-Mar-, 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
33	ABFL/2023-	INE860H140X0	91	7.92%	50	07-Dec-, 2023	07-Mar-2024	ICRA - A1+ (Stable) &	Unsecured	Not Applicable	Issuing and Paying Agent - HDFC Bank Limited

S. No.	Series of Commercial Paper	ISIN	Tenor / Period of Maturity	Coupon / XIRR	Amount (Rs. 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
	24/CP111							India Ratings - A1+ (Stable)			Credit Rating Agencies – ICRA Limited and India Ratings and Research Private Limited
34	ABFL/2023-24/CP112	INE860H140X0	90	7.92%	50	-08-Dec-2023	- 07-Mar-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
35	ABFL/2023-24/CP113	INE860H141X8	189	8.00%	50	08-Dec-2023	- 14-Jun-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
	Total				7,210						

(g) List of top 10 (ten) holders of non-convertible securities in terms of value (on a cumulative basis) as on ,December 31, 2023:

Secured Non-Convertible Securities

Name	Category of holder	Amt In Crs	%
Life Insurance Corporation	Insurance	3,700	20%
State Bank of India	Banks	2,670	14%
Punjab National Bank	Banks	2,420	13%
Bank of Baroda	Banks	1,145	6%
Union Bank of India	Banks	500	3%
ICICI Prudential Mutual Fund	Mutual Funds	500	3%
The Larsen and Toubro Officers and Supervisory Staff Provident Fund	Provident Fund	426	2%
Aditya Birla Sun Life Insurance Company Limited	Insurance	400	2%
Bank of India	Banks	390	2%
Wipro Enterprises Private Ltd	Corporate	347	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	7%
Indian Institute of Science	Corporate	139	6%
Aditya Birla Sun Life Insurance Company Limited	Insurance	130	5%
Shell India Employees Provident Fund Trust	Provident Fund	81	3%
Visakhapatnam Steel Project Employees Provident Fund Trust	Provident Fund	79	3%
HVPLN Employees Pension Fund Trust	Provident Fund	71	3%
Maruti Suzuki India Limited Employees Provident Fund Trust	Provident Fund	71	3%
Britannia Industries Limited	Corporate	62	3%
The Provident Fund Trust for The Employees Of Indian Oil Corporation Ltd (Md)	Provident Fund	51	2%
Niit Technologies Ltd Employees Provident Fund Trust	Provident Fund	43	2%

Perpetual Non-Convertible Securities

Name	Category of holder	Amt In Crs	%
HVPLN Employees Pension Fund Trust	Pension Fund	35	18%
ASEB Employees Pension Fund Investment Trust	Pension Fund	15	8%
Tata Communications Employees Provident Fund Trust	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%
Marico Limited Employees Provident Fund	Provident Fund	5	3%

Tata Coffee Limited Staff Provident Fund	Provident Fund	4	2%
Adecco Employees Provident Fund Trust	Provident Fund	4	2%
TRL KROSA Refractories Limited Provident Fund	Provident Fund	4	2%

Partly Paid Non-Convertible Securities

Name	Category of Holder	Amount (in Crores)	Percentage of Holding
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 December 31, 2023:

Name	Category of Holder	Amount (in Crores)	Percentage of Holding
HDFC Mutual Fund	Mutual Funds	1,250	17%
SBI Mutual Fund	Mutual Funds	1,000	14%
Axis Mutual Fund	Mutual Funds	975	14%
Union Bank of India	Banks	550	8%
Export Import Bank of India	Financial Institution	500	7%
Invesco Mutual Fund	Mutual Funds	400	6%
Small Industries Development Bank of India	Banks	350	5%
Nippon India Mutual Fund	Mutual Funds	250	3%
Canara Robeco Mutual Fund	Mutual Funds	225	3%
HSBC Mutual Fund	Mutual Funds	200	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 December 31, 2023:

Sr. No.	Particulars	Amount as on December 31, 2023
1	Guarantee, Overdraft & Letter of Comfort	73.36
2	Disputed Income tax	40.81
3	Disputed Service Tax	0.70
4	Claims against the company not acknowledged as debts	2.67
	Total	117.53

- (k) Details of inter corporate loans as on December 31, 2023:

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 December 31, 2023 is ₹ 2,999.83 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 December 31, 2023, 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:

Facility	Amount Outstanding (₹ crore)	Repayment Schedule	Security
N.A.	Nil	N.A.	N.A.

As on December 31, 2023, with regard to rest of the borrowing from financial institutions or financial creditors, our Company has no outstanding amounts including in relation to hybrid debt like FCCB, optionally convertible debenture/ preference shares other than as set out in paragraphs (k) and as set out below:

- (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

Sr No.	ISIN No.	Amount (INR Cr)	Date of Issue	Maturity date
1	INE860H14V44	6,000	December 3, 2021	December 10, 2021
2	INE860H14V51	630	December 7, 2021	April 8, 2022
3	INE860H14V69	6,100	December 13, 2021	December 20, 2021
4	INE860H14V77	150	December 16, 2021	December 12, 2022
5	INE860H14V93	1,250	December 27, 2021	March 15, 2022
6	INE860H14W01	200	January 4, 2022	January 3, 2023
7	INE860H14W19	100	January 7, 2022	January 6, 2023
8	INE860H14U94	1,400	February 1, 2022	February 8, 2022
9	INE860H14W27	200	February 14, 2022	February 10, 2023
10	INE860H14W35	600	February 14, 2022	May 10, 2022
11	INE860H14W43	150	February 18, 2022	November 18, 2022
12	INE860H14W50	25	February 18, 2022	December 27, 2022
13	INE860H14W68	550	February 24, 2022	May 20, 2022
14	INE860H14W76	325	March 15, 2022	June 14, 2022
15	INE860H14W84	1,730	April 8, 2022	July 1, 2022
16	INE860H14W92	500	April 18, 2022	May 31, 2022
17	INE860H14W92	500	April 28, 2022	May 31, 2022
18	INE860H14X00	125	May 12, 2022	June 24, 2022
19	INE860H14X26	50	May 19, 2022	August 19, 2022
20	INE860H14X18	300	May 20, 2022	July 27, 2022
21	INE860H14X34	1,025	May 31, 2022	July 26, 2022
22	INE860H14X00	250	May 31, 2022	June 24, 2022
23	INE860H14X18	250	June 1, 2022	July 27, 2022
24	INE860H14X42	325	June 1, 2022	June 27, 2022
25	INE860H14X59	250	June 13, 2022	September 13, 2022
26	INE860H14X67	350	June 16, 2022	August 12, 2022
27	INE860H14X75	500	June 24, 2022	September 2, 2022
28	INE860H14X91	500	June 28, 2022	August 26, 2022
29	INE860H14X83	830	July 1, 2022	September 29, 2022
30	INE860H14Y09	725	July 26, 2022	September 23, 2022

31	INE860H14Y25	75	August 8, 2022	October 31, 2022
32	INE860H14Y33	200	August 8, 2022	November 7, 2022
33	INE860H14Y17	25	August 8, 2022	November 9, 2022
34	INE860H14Y17	200	August 10, 2022	November 9, 2022
35	INE860H14Y17	100	August 10, 2022	November 9, 2022
36	INE860H14Y41	200	August 22, 2022	November 21, 2022
37	INE860H14Y41	1,110	August 24, 2022	November 21, 2022
38	INE860H14Y58	100	August 26, 2022	November 25, 2022
39	INE860H14Y58	500	September 1, 2022	November 25, 2022
40	INE860H14Y66	80	September 2, 2022	December 2, 2022
41	INE860H14Y58	25	September 2, 2022	November 25, 2022
42	INE860H14Y66	100	September 6, 2022	December 2, 2022
43	INE860H14Y58	200	September 7, 2022	November 25, 2022
44	INE860H14Y66	150	September 9, 2022	December 2, 2022
45	INE860H14Y66	400	September 16, 2022	December 2, 2022
46	INE860H14Y66	500	September 20, 2022	December 2, 2022
47	INE860H14V77	400	September 20, 2022	December 12, 2022
48	INE860H14V77	415	September 21, 2022	December 12, 2022
49	INE860H14V77	415	September 27, 2022	December 12, 2022
50	INE860H14Y74	150	October 19, 2022	January 12, 2023
51	INE860H14W50	250	October 19, 2022	December 27, 2022
52	INE860H14Y82	150	November 2, 2022	May 2, 2023
53	INE860H14Y82	25	November 2, 2022	May 2, 2023
54	INE860H14Y82	50	November 7, 2022	May 2, 2023
55	INE860H14Y90	731	November 7, 2022	January 31, 2023
56	INE860H14Y90	25	November 9, 2022	January 31, 2023
57	INE860H14Z08	150	November 17, 2022	May 31, 2023
58	INE860H14Y90	1,000	November 18, 2022	January 31, 2023
59	INE860H14Y90	100	November 18, 2022	January 31, 2023
60	INE860H14Z16	800	November 25, 2022	February 24, 2023
61	INE860H14Z16	50	November 25, 2022	February 24, 2023
62	INE860H14Z16	10	November 25, 2022	February 24, 2023
63	INE860H14Z24	100	November 29, 2022	February 27, 2023
64	INE860H14Z32	1,500	December 1, 2022	March 2, 2023
65	INE860H14Z40	25	December 8, 2022	June 7, 2023
66	INE860H14Z57	1,000	December 21, 2022	March 20, 2023
67	INE860H14Z57	200	December 22, 2022	March 20, 2023
68	INE860H14Z57	50	December 23, 2022	March 20, 2023
69	INE860H14Z57	400	December 29, 2022	March 20, 2023
70	INE860H14Z65	30	January 4, 2023	June 20, 2023
71	INE860H14Z73	230	January 13, 2022	July 13, 2023
72	INE860H14Z40	250	January 13, 2022	June 7, 2023
73	INE860H14Z73	25	January 16, 2022	July 13, 2023
74	INE860H14Z40	575	January 16, 2022	June 7, 2023
75	INE860H14Z81	500	January 30, 2023	April 28, 2023





76	INE860H14Y82	500	January 31, 2023	May 2, 2023
77	INE860H14Z99	110	February 10, 2022	August 10, 2023
78	INE860H140B6	25	February 17, 2022	May 15, 2023
79	INE860H140A8	985	February 17, 2022	May 19, 2023
80	INE860H140D2	225	February 21, 2023	August 21, 2023
81	INE860H140D2	25	February 22, 2023	August 21, 2023
82	INE860H140D2	70	February 23, 2023	August 21, 2023
83	INE860H140C4	100	February 24, 2023	May 26, 2023
84	INE860H140D2	200	February 24, 2023	August 21, 2023
85	INE860H140C4	500	February 27, 2023	May 26, 2023
86	INE860H140E0	200	February 28, 2023	August 25, 2023
87	INE860H14Z08	500	March 2, 2023	May 31, 2023
88	INE860H14Z08	500	March 3, 2023	May 31, 2023
89	INE860H140F7	450	March 3, 2023	June 2, 2023
90	INE860H140G5	100	March 13, 2023	June 12, 2023
91	INE860H140H3	225	March 15, 2023	March 14, 2024
92	INE860H140I1	700	April 6, 2023	June 30, 2023
93	INE860H140J9	650	April 13, 2023	June 27, 2023
94	INE860H140K7	250	April 20, 2023	April 19, 2024
95	INE860H140L5	275	April 28, 2023	July 28, 2023
96	INE860H140L5	50	May 2, 2023	July 28, 2023
97	INE860H140L5	200	May 4, 2023	July 28, 2023
98	INE860H140M3	500	May 10, 2023	July 31, 2023
99	INE860H140M3	500	May 12, 2023	July 31, 2023
100	INE860H140N1	1,075	May 19, 2023	August 18, 2023
101	INE860H140O9	600	May 29, 2023	August 28, 2023
102	INE860H140E0	475	May 26, 2023	August 25, 2023
103	INE860H140P6	450	June 5, 2023	September 4, 2023
104	INE860H140P6	350	June 7, 2023	September 4, 2023
105	INE860H140Q4	300	June 9, 2023	September 8, 2023
106	INE860H140R2	500	June 15, 2023	September 14, 2023
107	INE860H140S0	50	June 22, 2023	December 15, 2023
108	INE860H140T8	500	June 22, 2023	September 21, 2023
109	INE860H140U6	150	July 3, 2023	January 3, 2024
110	INE860H140V4	500	July 5, 2023	September 22, 2023
111	INE860H140U6	250	July 6, 2023	January 3, 2024
112	INE860H140W2	500	July 11, 2023	October 10, 2023
113	INE860H140S0	150	July 13, 2023	December 15, 2023
114	INE860H140X0	50	July 13, 2023	March 7, 2024
115	INE860H140X0	25	July 14, 2023	March 7, 2024
116	INE860H140Y8	250	July 17, 2023	October 16, 2023
117	INE860H140H3	100	July 17, 2023	March 14, 2024
118	INE860H140Z5	25	July 24, 2023	July 23, 2024
119	INE860H141A6	200	July 26, 2023	January 24, 2024
120	INE860H141D0	200	July 27, 2023	October 20, 2023

121	INE860H141E8	300	July 28, 2023	October 27, 2023
122	INE860H141C2	300	July 31, 2023	October 30, 2023
123	INE860H141A6	25	August 3, 2023	January 24, 2024
124	INE860H141F5	50	August 3, 2023	February 20, 2024
125	INE860H141B4	200	August 4, 2023	November 3, 2023
126	INE860H141C2	300	August 4, 2023	October 30, 2023
127	INE860H141F5	25	August 4, 2023	February 20, 2024
128	INE860H141G3	55	August 8, 2023	November 7, 2023
129	INE860H141G3	500	August 11, 2023	November 7, 2023
130	INE860H141H1	500	August 14, 2023	November 10, 2023
131	INE860H141J7	200	August 21, 2023	November 17, 2023
132	INE860H141I9	600	August 25, 2023	November 24, 2023
133	INE860H141I9	500	August 28, 2023	November 24, 2023
134	INE860H140S0	75	August 29, 2023	December 15, 2023
135	INE860H141K5	200	August 31, 2023	March 4, 2024
136	INE860H141L3	500	September 4, 2023	November 29, 2023
137	INE860H141M1	200	September 4, 2023	February 15, 2024
138	INE860H141N9	200	September 4, 2023	December 4, 2023
139	INE860H141K5	150	September 6, 2023	March 4, 2024
140	INE860H141O7	250	September 8, 2023	December 8, 2023
141	INE860H141A6	180	October 25, 2023	January 24, 2024
142	INE860H141P4	1,000	October 27, 2023	December 22, 2023
143	INE860H141Q2	150	October 31, 2023	January 30, 2024
144	INE860H141Q2	490	November 1, 2023	January 30, 2024
145	INE860H1R1R0	255	November 2, 2023	February 1, 2024
146	INE860H141Q2	50	November 2, 2023	January 30, 2024
147	INE860H141R0	630	November 3, 2023	February 1, 2024
148	INE860H141S8	250	November 9, 2024	February 8, 2024
149	INE860H141M1	450	November 16, 2024	February 15, 2024
150	INE860H141M1	225	November 17, 2024	February 15, 2024
151	INE860H141T6	25	November 21, 2023	May 20, 2024
152	INE860H141F5	60	November 21, 2023	February 20, 2024
153	INE860H141F5	25	November 22, 2023	February 20, 2024
154	INE860H141U4	1,070	November 24, 2023	February 23, 2024
155	INE860H141V2	500	November 29, 2023	February 28, 2024
156	INE860H141W0	25	December 4, 2023	March 22, 2024
157	INE860H141K5	500	December 5, 2023	March 4, 2024
158	INE860H141K5	250	December 6, 2023	March 4, 2024
159	INE860H140X0	50	December 7, 2023	March 7, 2024
160	INE860H140X0	50	December 8, 2023	March 7, 2024
161	INE860H141X8	50	December 8, 2023	June 14, 2024

**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.vistraitcl.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, One Finance Centre, Senapati Bapat Marg, Elphinstone Road, Mumbai Ph No: 022-6179 6300 Fax No: 022-2433 1390</p>

	Contact Person: Neha Parikh Email: Neha.Parikh@IcraIndia.Com Website: www.icra.In Sebi Registration No.: In/Cra/008/2015
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: srividyavidison@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 ‘L1’ FY2023-24 (INE860H071Y4)	Further Issuance (I) 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. 150.00 Crore
Option to retain oversubscription (Amount)	Rs. 350.00 Crore	Rs. 350.00 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	The management of the Company, in accordance with the policies formulated by it from time to time, will have flexibility in deploying the proceeds received from the Issue. Pending utilization of the proceeds out of the Issue for the purposes described above, the Company intends to temporarily invest funds in high-quality interest-bearing liquid instruments including money market mutual funds, deposits with banks or temporarily deploy the funds in investment grade interest bearing securities	
Coupon Rate	8.3300% p.a.	8.1600% p.a.
Yield (Original Issuance)	8.3435% p.a.	8.1600% p.a.

Yield Reissuance YTM – Current Issue (Further Issuance)	8.3000% p.a.	8.1800% p.a.
Coupon Payment Frequency	Annually and on Maturity	Annually and on Maturity
Step Up/Step Down Coupon Rate /Coupon Payment Frequency	NA	NA
Premium / Discount at which security is issued & the effective yield as a result of such Premium / discount	Premium of Rs 0.0803/- per Rs. 100.00 i.e., Rs. 80.3 per debenture	Discount of Rs 0.1624/- per Rs. 100.00 i.e., Rs. 162.4 per debenture
Coupon Payment Dates	Tuesday, March 18, 2025 Wednesday, March 18, 2026 Thursday, March 18, 2027 Wednesday, May 19, 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	Fixed	
Type of Bidding	Price Based	
Bid Book	Open	
Pay-in of Funds	Clearing Corporation / Escrow Bank Account	
Type of allotment	Multiple	
Day Count Basis	Actual / Actual	
Interest on Application Money	NA	
Default Interest Rate	2% pa over the coupon rate on the defaulted interest and/or principal redemption amount for the duration of default	
Tenor (Original Issuance)	1,157 days	1,827 days
Tenor (Further Issuance)	1,114 days	1,751 days
Redemption Date	Wednesday, May 19, 2027	Wednesday, February 14, 2029
Outstanding Amount (In Crs.)	1,272	175
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)	Rs. 1,01,061.6425 per debenture	Rs. 1,01,532.0262 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	100 Debenture of Rs.1,00,000 each and in multiples of 1 Debenture thereafter
1. Issue Opening Date	Monday, April 29, 2024	
2. Issue Closing Date		
3. Pay in Date	Tuesday, April 30, 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., Tuesday, April 30, 2024, where T Day is the issue day i.e., Monday, April 29, 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>	
Disclosure of Interest/Dividend/redemption dates	<p>Tuesday, March 18, 2025 Wednesday, March 18, 2026 Thursday, March 18, 2027 Wednesday, May 19, 2027</p>	<p>Friday, February 14, 2025 Saturday, February 14, 2026 Sunday, February 14, 2027 Monday, February 14, 2028 Wednesday, February 14, 2029</p>
Business Day Convention	Actual/Actual	
Record Date	15 days prior to each Coupon Payment / Principal repayment. If the record date is non-business day, then the previous working day will be considered.	
All covenants of the issue (including side letters, accelerated payment clause, etc.)	NIL	
Description regarding Security (where applicable) including type of security (movable/ immovable/tangible etc.), type of charge (pledge/ hypothecation/ mortgage etc.), date of creation of security / likely date of creation of security, minimum security cover, revaluation,	As per Debenture Trust Deed dated March 9, 2023- hypothecation by way of first pari passu charge in favor of the Debenture Trustee over its Receivables, Securities, future moveable assets and Current Assets as may be identified by the Company from time to time.	
Replacement of security, interest to the debenture holder over and above the coupon rate as specified in the Trust Deed and disclosed in the Offer Document/ Information Memorandum.	<p>Further Issuance (II) ABFL NCD Series “L1” 2023-24 – 1 time security cover covering principal and interest.</p> <p>Further Issuance (I) ABFL NCD Series “K1” 2023-24 – 1 time security cover covering principal and interest</p>	
Undertaking on Creation of Security	The Company has provided hypothecation by way of first pari passu charge in favour of the Debenture Trustee over its Receivables, Securities, future moveable assets and Current Assets for its NCD issuances. The said security has been created.	

Security Cover	As per Debenture Trust Deed dated March 9, 2023 – Further Issuance (II) ABFL NCD Series “L1” 2023-24 – 1 time security cover covering principal and interest. 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. And as mentioned in the respective KID.
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 - Please refer to the relevant Key Information Document(s)**

Cash Flow – Series - Further Issuance (II) ABFL NCD Series “L1” 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:	Tuesday, April 30, 2024		
Redemption Date	Wednesday, May 19, 2027		
No. of days (Original Tenor)	1,157 days		
No. of days (Further Issuances) (Residual Maturity)	1,114 days		
Coupon Rate	8.3300% p.a.		
Yield (Original Issuance)	8.3435% p.a.		
Yield (Further Issuance)	8.3000% p.a.		
Redemption (Premium / Discount)	At par		
Further Issue price	Rs. 1,01,061.6425 per debenture		
Premium / Discount at which security is issued & the effective yield as a result of such Premium / discount	Premium of Rs 0.0803/- per Rs. 100.00 i.e., Rs. 80.3 per debenture		
Frequency of Interest payment with specified date	Tuesday, March 18, 2025 Wednesday, March 18, 2026 Thursday, March 18, 2027 Wednesday, May 19, 2027		
Day count Convention	Actual / Actual		
Cash Flows	Date	No. of days in Coupon Period	Amount per Debenture (In Rupees)
Principal Inflow (Principal – 1,00,080.30 + Accrued Interest – Rs. 981.3425) per debenture	Tuesday, April 30, 2024	-	(1,01,061.6425)
1st Coupon	Tuesday, March 18, 2025	365	8,330
2nd Coupon	Wednesday, March 18, 2026	365	8,330
3rd Coupon	Thursday, March 18, 2027	365	8,330
4th Coupon	Wednesday, May 19, 2027	62	1,415
Principal Outflow	Wednesday, May 19, 2027		1,00,000

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

Cash Flow – Series - Further Issuance (I) 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:	Tuesday, April 30, 2024		
Redemption Date	Wednesday, February 14, 2029		
No. of days (Original Tenor)	1,827 days		
No. of days (Further Issuances) (Residual Maturity)	1,751 days		
Coupon Rate	8.1600% p.a.		
Yield (Original Issuance)	8.1600% p.a.		
Yield (Further Issuance)	8.1800% p.a.		
Redemption (Premium / Discount)	At par		
Further Issue price	Rs. 1,01,532.0262 per debenture		
Premium / Discount at which security is issued & the effective yield as a result of such Premium / discount	Discount of Rs 0.1624/- per Rs. 100.00 i.e., Rs. 162.4 per debenture		
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 – 99,837.60 + Accrued Interest – Rs. 1,694,4262) per debenture	Tuesday, April 30, 2024	-	(1,01,532.0262)
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 or 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 **April 4, 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 No **April 8, 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 2021, 31st March 2022 and 31st March 2023
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 **November 7, 2022**, 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 July 31, 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: 29th April 2024

SECTION VII - ANNEXURES

- I. Audited Financial Statements for FY 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