

ADITYA BIRLA FINANCE LIMITED

Public Issue of Secured, Rated, Listed, Redeemable, Non-Convertible Debentures (27th September, 2023 to 12th October, 2023)

Issue Size:

Public Issue by the company of Secured, Rated, Listed, Redeemable, Non-Convertible Debentures of Face Value ₹ 1,000 for an amount of ₹ 1,000 Cr. (Base Issue Size) with an Option to retain oversubscription upto ₹ 1,000 Cr. (Green Shoe Option) aggregating up to 20,000,000 NCDs for an aggregate amount of up to ₹ 2,000 Cr.

ISSUE DETAILS	
Listing on	BSE & NSE
Issuance & Trading mode	Demat
Basis of Allotment	First Come First Serve Basis
Credit Rating	CRISIL AAA/Stable ICRA AAA/Stable
Minimum Application	₹ 10,000/- (10 NCDs)
Registrar to the Issue	Link Intime India Private Limited

Allocation Ratio

Category	Allocation (%)	Issue Size (Amt. in Cr.)	
		Base Issue	Total Issue
QIB Portion	25	250	500
Corporate	25	250	500
HNI	25	250	500
Retail	25	250	500
Total	100	1,000	2,000

SPECIFIC TERMS FOR EACH SERIES OF NCDs

Series	I	II	III*	IV	V	VI
Frequency of Interest Payment	Annual	Cumulative	Annual	Cumulative	Monthly	Annual
Tenor from Deemed Date of Allotment	3 Years	3 Years	5 Years	5 Years	10 Years	10 Years
Minimum Application	₹ 10,000 (10 NCDs) across all series					
Coupon Rate (% p.a. for NCD holders in all Categories)	8.00%	NA	8.05%	NA	7.80%	8.10%
Effective Yield (% p.a. for NCD holders in all Categories)	7.99%	7.99%	8.04%	8.04%	8.08%	8.09%
Amount (₹/NCD) on Maturity for all Categories	₹ 1,000	₹ 1,259.46	₹ 1,000	₹ 1,472.73	₹ 1,000	₹ 1,000
Maturity Date (From Deemed Date of Allotment)	3 Years	3 Years	5 Years	5 Years	10 Years	10 Years
Put and Call Option	NA					
Nature of Indebtedness	Secured, Redeemable, Non-Convertible Debentures					

*The Company shall allocate and allot Series III NCDs wherein the Applicants have not indicated the choice of the relevant NCD Series.

For avoidance of doubt, with respect to Option V for NCDs where interest is to be paid on a monthly basis, relevant interest will be paid on the same date of each month from the Deemed Date of Allotment on the face value of the NCDs. The last interest payment under monthly Series will be made at the time of redemption of the NCDs. Payment of interest would be Subject to applicable tax deducted at source, if any. For further details, see "Statement of Possible Tax Benefits" on page 58 of the Prospectus.

With respect to Option I, Option III and Option VI where interest is to be paid on an annual basis, relevant interest will be paid on each anniversary of the Deemed Date of Allotment on the face value of the NCDs. The last interest payment under Annual options will be made at the time of redemption of the NCDs. Payment of interest would be Subject to applicable tax deducted at source, if any. For further details, see "Statement of Possible Tax Benefits" on page 58 of the Prospectus.

With respect to Option II and IV, the interest is not applicable.

Applicants are advised to ensure that they have obtained the necessary statutory and/or regulatory permissions/consents/approvals in connection with applying for, subscribing to, or seeking Allotment of NCDs pursuant to the Issue. For further details, see "Issue Procedure" and "Terms of the Issue" on page 179 and 156 of the Prospectus respectively. All capitalized terms not specifically defined herein shall have the meaning given to such term in the Prospectus dated September 21, 2023.

For more information, please refer Issue Prospectus: ([SEBI](#) | [Aditya Birla Finance Limited – Prospectus dated September 21, 2023](#))

For more details, Please Contact:

WEALTH MANAGEMENT TEAM

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