



August 14, 2024

National Stock Exchange of India Limited Listing Department, Exchange Plaza, Bandra Kurla Complex, Bandra (E), Mumbai – 400051. **BSE Limited** P J Towers Dalal Street, Mumbai -400001 India

Dear Sirs/Madam,

Sub: Intimation under Regulation 51(2) and Part B of Schedule III of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 – New credit ratings assigned by CRISIL Ratings Limited

Dear Sirs / Madam,

As per the requirements of Reg. 51(2) read with Part B of Schedule III of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we wish to inform you that **CRISIL Ratings** ("CRISIL") vide their letters dated August 14, 2024 (attached), has assigned following credit ratings to the Company:

Facility / Instrument	Rating	Rated Amount
Commercial Paper	CRISIL A1+ (Assigned)	Rs. 11,000 Crore
Non-Convertible Debentures	CRISIL AAA/Stable (Assigned)	Rs. 81,000 Crore
Subordinated Debt	CIRSIL AAA/Stable (Assigned)	Rs. 3,000 Crore
Perpetual Bonds	CRISIL AA+/Stable (Assigned)	Rs. 1,000 Crore
Bank Loan	CRISIL AAA/Stable (Assigned)	Rs. 2,000 Crore

We request you to take the above information on your records.

Thanking you,

Yours faithfully, For **Aditya Birla Finance Limited**

Ankur Shah Company Secretary Membership No.: A17618

Encl.: as above

Corporate Office: Aditya Birla Finance Limited One World Center, Tower 1-C, 18th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai, Maharashtra - 400 013

Tel: +91 22 4356 7100 | Toll-free no.: 1800-270-7000 care.finance@adityabirlacapital.com | https://finance.adityabirlacapital.com **Registered Office:** Indian Rayon Compound, Veraval, Gujarat – 362 266



CIN: U65990GJ1991PLC064603



RL/BIRGLOB/347610/CP/0824/95673 August 14, 2024

Mr. Pradeep Agrawal Chief Financial Officer Aditya Birla Finance Limited 841, 18th Floor, One World Centre, Tower 1, Elphinstone Road, Senapati Bapat Marg, Mumbai City - 400013 9594040584



Dear Mr. Pradeep Agrawal,

Re: CRISIL Rating on the Rs. 11000 Crore Commercial Paper of Aditya Birla Finance Limited

We refer to your request for a rating for the captioned Debt Programme.

CRISIL Ratings has, after due consideration, assigned a CRISIL A1+ (pronounced as CRISIL A one plus rating) rating to the captioned Debt Programme. Securities with this rating are considered to have very strong degree of safety regarding timely payment of financial obligations. Such securities carry lowest credit risk.

For the purpose of issuance of captioned commercial paper programme, this letter is valid for 60 calendar days from the date of the letter. In the event of your company not placing the above programme within this period, or in the event of any change in the size/structure of your proposed issue, the rating shall have to be reviewed and a letter of revalidation shall have to be issued to you. Once the instrument is issued, the above rating is valid (unless revised) throughout the life of the captioned Commercial Paper Programme with a maximum maturity of one year.

As per our Rating Agreement, CRISIL Ratings would disseminate the rating through its publications and other media, and keep the rating under surveillance for the life of the instrument. CRISIL Ratings reserves the right to withdraw or revise the ratings assigned to the captioned instrument at any time, on the basis of new information, or unavailability of information or other circumstances, which CRISIL Ratings believes, may have an impact on the rating. Please visit www.crisilratings.com and search with the name of the rated entity to access the latest rating/s.

Should you require any clarification, please feel free to get in touch with us.

With warm regards,

Yours sincerely,

Subha Su

Subha Sri Narayanan Director - CRISIL Ratings

Nivedita Shibu Director - CRISIL Ratings



Disclaimer: A rating by CRISIL Ratings reflects CRISIL Ratings' current opinion on the likelihood of timely payment of the obligations under the rated instrument, and does not constitute an audit of the rated entity by CRISIL Ratings. Our ratings are based on information provided by the issuer or obtained by CRISIL Ratings from sources it considers reliable. CRISIL Ratings does not guarantee the completeness or accuracy of the information on which the rating is based. A rating by CRISIL Ratings from sources it recommendation to buy / sell or hold the rated instrument; it does not comment on the market price or suitability for a particular investor. CRISIL Ratings has a practice of keeping all its ratings under surveillance and ratings are revised as and when circumstances so warrant. CRISIL Ratings is not responsible for any errors and especially states that it has no financial liability whatsoever to the subscribers / users / transmitters / distributors of its ratings. CRISIL Ratings' criteria are available without charge to the public on the web site, <u>www.crisilratings.com</u>. CRISIL Ratings or its associates may have other commercial transactions with the company/entity. For the latest rating information on any instrument of any company rated by CRISIL Ratings, please visit <u>www.crisilratings.com</u> or contact Customer Service Helpdesk at CRISILratingdesk@crisil.com or at 1800-267-1301

CRISIL Ratings Limited



RL/BIRGLOB/347610/NCD/0824/95678/168550909 August 14, 2024

Mr. Pradeep Agrawal Chief Financial Officer Aditya Birla Finance Limited 841, 18th Floor, One World Centre, Tower 1, Elphinstone Road, Senapati Bapat Marg, Mumbai City - 400013 9594040584



Dear Mr. Pradeep Agrawal,

Re: CRISIL Rating on the Rs. 81000 Crore Non Convertible Debentures of Aditya Birla Finance Limited

We refer to your request for a rating for the captioned Debt instrument.

CRISIL Ratings has, after due consideration, assigned a CRISIL AAA/Stable (pronounced as CRISIL triple A rating with Stable outlook) rating to the captioned Debt instrument. Securities with this rating are considered to have the highest degree of safety regarding timely servicing of financial obligations. Such securities carry lowest credit risk.

Further, in view of your decision to accept the CRISIL Ratings, we request you to apprise us of the instrument details (in the enclosed format) as soon as it has been placed. In the event of your company not making the issue within a period of 180 days from the above date, or in the event of any change in the size or structure of your proposed issue, a fresh letter of revalidation from CRISIL Ratings will be necessary.

As per our Rating Agreement, CRISIL Ratings would disseminate the rating along with outlook through its publications and other media, and keep the rating along with outlook under surveillance for the life of the instrument. CRISIL Ratings reserves the right to withdraw, or revise the rating / outlook assigned to the captioned instrument at any time, on the basis of new information, or unavailability of information, or other circumstances which CRISIL Ratings believes may have an impact on the rating. Please visit www.crisilratings.com and search with the name of the rated entity to access the latest rating/s.

As per SEBI circular (reference number: CIR/IMD/DF/17/2013; dated October 22, 2013) on centralized database for corporate bonds/debentures, you are required to provide international securities identification number (ISIN; along with the reference number and the date of the rating letter) of all bond/debenture issuances made against this rating letter to us. The circular also requires you to share this information with us within 2 days after the allotment of the ISIN. We request you to mail us all the necessary and relevant information at debtissue@crisil.com. This will enable CRISIL Ratings to verify and confirm to the depositories, including NSDL and CDSL, the ISIN details of debt rated by us, as required by SEBI. Feel free to contact us at debtissue@crisil.com for any clarification you may need.

Should you require any clarification, please feel free to get in touch with us.

With warm regards,

Yours sincerely,

Subra Sul

Subha Sri Narayanan Director - CRISIL Ratings

Nivedita Shibu Director - CRISIL Ratings



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CRISIL Ratings Limited



Details of the Rs.81000 Crore Non Convertible Debentures of **Aditya Birla Finance Limited**

	1st tranche		2nd tranche		3rd tranche	
Instrument Series:						
Amount Placed:	S2		2		0	10
Maturity Period:	3		5		0	10
Put or Call Options (if any):			ŝ		Ŕ	k
Coupon Rate:	ő		Ś		ć	
Interest Payment Dates:			8		8	
Principal Repayment Details:	Date	Amount	Date	Amount	Date	Amount
Investors:	6		o		0	
Trustees:			Č		8	-

In case there is an offer document for the captioned Debt issue, please send us a copy of it.

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RL/BIRGLOB/347610/SUBDEBT/0824/95674/168550924 August 14, 2024

Mr. Pradeep Agrawal Chief Financial Officer Aditya Birla Finance Limited 841, 18th Floor, One World Centre, Tower 1, Elphinstone Road, Senapati Bapat Marg, Mumbai City - 400013 9594040584



Dear Mr. Pradeep Agrawal,

Re: CRISIL Rating on the Rs. 3000 Crore Subordinated Debt of Aditya Birla Finance Limited

We refer to your request for a rating for the captioned Debt instrument.

CRISIL Ratings has, after due consideration, assigned a CRISIL AAA/Stable (pronounced as CRISIL triple A rating with Stable outlook) rating to the captioned Debt instrument. Securities with this rating are considered to have the highest degree of safety regarding timely servicing of financial obligations. Such securities carry lowest credit risk.

Further, in view of your decision to accept the CRISIL Ratings, we request you to apprise us of the instrument details (in the enclosed format) as soon as it has been placed. In the event of your company not making the issue within a period of 180 days from the above date, or in the event of any change in the size or structure of your proposed issue, a fresh letter of revalidation from CRISIL Ratings will be necessary.

As per our Rating Agreement, CRISIL Ratings would disseminate the rating along with outlook through its publications and other media, and keep the rating along with outlook under surveillance for the life of the instrument. CRISIL Ratings reserves the right to withdraw, or revise the rating / outlook assigned to the captioned instrument at any time, on the basis of new information, or unavailability of information, or other circumstances which CRISIL Ratings believes may have an impact on the rating. Please visit www.crisilratings.com and search with the name of the rated entity to access the latest rating/s.

As per SEBI circular (reference number: CIR/IMD/DF/17/2013; dated October 22, 2013) on centralized database for corporate bonds/debentures, you are required to provide international securities identification number (ISIN; along with the reference number and the date of the rating letter) of all bond/debenture issuances made against this rating letter to us. The circular also requires you to share this information with us within 2 days after the allotment of the ISIN. We request you to mail us all the necessary and relevant information at debtissue@crisil.com. This will enable CRISIL Ratings to verify and confirm to the depositories, including NSDL and CDSL, the ISIN details of debt rated by us, as required by SEBI. Feel free to contact us at debtissue@crisil.com for any clarification you may need.

Should you require any clarification, please feel free to get in touch with us.

With warm regards,

Yours sincerely,

Subra Sul

Subha Sri Narayanan Director - CRISIL Ratings

Nivedita Shibu Director - CRISIL Ratings



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CRISIL Ratings Limited



	1st tranche		2nd tranche		3rd tranche	
Instrument Series:						
Amount Placed:	2 <u>2</u>		<u>.</u>		¢	
Maturity Period:	2		2		5	
Put or Call Options (if any):	3		5		>	
Coupon Rate:	35					
Interest Payment Dates:	άζ.		8			
Principal Repayment Details:	Date	Amount	Date	Amount	Date	Amount
Investors:	, ,		2		8	
Trustees:	20		2		5	

Details of the Rs.3000 Crore Subordinated Debt of Aditya Birla Finance Limited

In case there is an offer document for the captioned Debt issue, please send us a copy of it.

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RL/BIRGLOB/347610/PBOND/0824/95677/168550919 August 14, 2024

Mr. Pradeep Agrawal Chief Financial Officer Aditya Birla Finance Limited 841, 18th Floor, One World Centre, Tower 1, Elphinstone Road, Senapati Bapat Marg, Mumbai City - 400013 9594040584



Dear Mr. Pradeep Agrawal,

Re: CRISIL Rating on the Rs. 1000 Crore Perpetual Bonds of Aditya Birla Finance Limited

We refer to your request for a rating for the captioned Debt instrument.

CRISIL Ratings has, after due consideration, assigned a CRISIL AA+/Stable (pronounced as CRISIL double A plus rating with Stable outlook) rating to the captioned Debt instrument. Securities with this rating are considered to have high degree of safety regarding timely servicing of financial obligations. Such securities carry very low credit risk.

Further, in view of your decision to accept the CRISIL Ratings, we request you to apprise us of the instrument details (in the enclosed format) as soon as it has been placed. In the event of your company not making the issue within a period of 180 days from the above date, or in the event of any change in the size or structure of your proposed issue, a fresh letter of revalidation from CRISIL Ratings will be necessary.

As per our Rating Agreement, CRISIL Ratings would disseminate the rating along with outlook through its publications and other media, and keep the rating along with outlook under surveillance for the life of the instrument. CRISIL Ratings reserves the right to withdraw, or revise the rating / outlook assigned to the captioned instrument at any time, on the basis of new information, or unavailability of information, or other circumstances which CRISIL Ratings believes may have an impact on the rating. Please visit www.crisilratings.com and search with the name of the rated entity to access the latest rating/s.

As per SEBI circular (reference number: CIR/IMD/DF/17/2013; dated October 22, 2013) on centralized database for corporate bonds/debentures, you are required to provide international securities identification number (ISIN; along with the reference number and the date of the rating letter) of all bond/debenture issuances made against this rating letter to us. The circular also requires you to share this information with us within 2 days after the allotment of the ISIN. We request you to mail us all the necessary and relevant information at debtissue@crisil.com. This will enable CRISIL Ratings to verify and confirm to the depositories, including NSDL and CDSL, the ISIN details of debt rated by us, as required by SEBI. Feel free to contact us at debtissue@crisil.com for any clarification you may need.

Should you require any clarification, please feel free to get in touch with us.

With warm regards,

Yours sincerely,

Subra Sul

Subha Sri Narayanan Director - CRISIL Ratings

Nivedita Shibu Director - CRISIL Ratings



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CRISIL Ratings Limited



	1st tranche		2nd tranche		3rd tranche	
Instrument Series:						
Amount Placed:			<u>.</u>		2 2	
Maturity Period:	2		2		0	
Put or Call Options (if any):	б		5		0	
Coupon Rate:	5					
Interest Payment Dates:	÷		Č.		8	
Principal Repayment Details:	Date	Amount	Date	Amount	Date	Amount
Investors:			r			
Trustees:	5		2		<u></u>	

Details of the Rs.1000 Crore Perpetual Bonds of Aditya Birla Finance Limited

In case there is an offer document for the captioned Debt issue, please send us a copy of it.

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RL/BIRGLOB/347610/BLR/0824/95672 August 14, 2024

Mr. Pradeep Agrawal Chief Financial Officer Aditya Birla Finance Limited 841, 18th Floor, One World Centre, Tower 1, Elphinstone Road, Senapati Bapat Marg, Mumbai City - 400013 9594040584



Dear Mr. Pradeep Agrawal,

Re: Assignment of CRISIL Ratings to the bank facilities of Aditya Birla Finance Limited

All ratings assigned by CRISIL Ratings are kept under continuous surveillance and review.

Please find in the table below the ratings outstanding for the debt instruments/facilities of the company, and the rating actions by CRISIL Ratings on the ratings as on date.

Total Bank Loan Facilities Rated	Rs.2000 Crore
Long Term Rating	CRISIL AAA/Stable (Assigned)
(D 1 : 1 (: 1 (

(Bank-wise details as per Annexure 1)

As per our Rating Agreement, CRISIL Ratings would disseminate the ratings, along with the outlook, through its publications and other media, and keep the ratings, along with the outlook, under surveillance over the life of the instrument/facility. CRISIL Ratings reserves the right to withdraw, or revise the ratings, along with the outlook, at any time, on the basis of new information, or unavailability of information, or other circumstances which CRISIL Ratings believes may have an impact on the ratings. Please visit www.crisilratings.com and search with the name of the rated entity to access the latest rating/s.

In the event of the company not availing the proposed facilities within a period of 180 days from the date of this letter, a fresh letter of revalidation from CRISIL Ratings will be necessary.

Should you require any clarification, please feel free to get in touch with us.

With warm regards,

Yours sincerely,

Subra Sul

Subha Sri Narayanan Director - CRISIL Ratings

Nivedita Shibu Director - CRISIL Ratings



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CRISIL Ratings Limited



S.No.	Bank Facility	Bank	Amount (Rs. in Crore)	Outstanding Rating	
1	Proposed Long Term Bank Loan Facility		2000	CRISIL AAA/Stable	
	Total		2000		

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