

**ADITYA BIRLA FINANCE LIMITED**  
Website : [www.abfl.adityabirlacapital.com](http://www.abfl.adityabirlacapital.com)

Regd office: Indian Rayon Compound, Veraval, Gujarat, 362266  
Corporate office: One Indiabulls Centre, Tower 1, 18th Floor, Elphinstone Road, Mumbai 400 013  
Tel.: 91-22-43567100 Fax: 91-22-43567265  
CIN : U65990GJ1991PLC064603

Annexure B : Details under Regulation 52(4) of the SEBI (LODR) Regulations, 2015 and as per SEBI circular no. SEBI/HO/DDHS/CIR/P/2018/144 as per para 4, of November 26, 2018.

(a) Instrument	Outstanding borrowing of the Company as on 31st March, 2020 (₹ in Crores)*	Credit Rating Agency	Rating / Highest rating during FY
Commercial Papers	Short Term instrument not to be reported	ICRA Limited India Ratings & Research Private Limited	[ICRA] A1+ IND A1+
Non Convertible Debentures	15,629.30	ICRA Limited India Ratings & Research Private Limited	[ICRA] AAA Stable IND AAA Stable
Principal Protected Market Linked Debentures		India Ratings & Research Private Limited	IND PP-MLD AAA emr Stable
Subordinate Debts	1,889.67	CARE Limited	CARE AAA Stable
		ICRA Limited India Ratings & Research Private Limited	[ICRA] AAA Stable IND AAA Stable
Perpetual Debt	211.09	ICRA Limited India Ratings & Research Private Limited	[ICRA] AA+ (hyb) Stable IND AA+ Stable
Public Issue of NCDs	-	ICRA Limited India Ratings & Research Private Limited	[ICRA] AAA Stable IND AAA Stable
Bank Term Loans	18,621.87	ICRA Limited	[ICRA] AAA Stable / [ICRA] A1+ / [ICRA] AAA
		India Ratings & Research Private Limited	IND AAA Stable
Working Capital Demand Loans	Short Term instrument not to be reported	ICRA Limited	[ICRA] AAA Stable / [ICRA] A1+ / [ICRA] AAA
		India Ratings & Research Private Limited	IND AAA Stable
Cash Credit	Short Term instrument not to be reported	ICRA Limited	[ICRA] AAA Stable / [ICRA] A1+ / [ICRA] AAA
		India Ratings & Research Private Limited	IND AAA Stable
0.10% Compulsory Convertible Debentures (CCD) (Unlisted)	33.93	Not Applicable	Not Applicable
Name of Stock Exchange in which the fine shall be paid, in case of shortfall in the required borrowing under the framework	BSE Limited		

\* Outstanding borrowing figure includes accrued interest of NCD, CCD, Sub-debt, Perpetual Debt and Term loan for an amount of ₹ 1,328.30 crores

(b) Key Ratio	31 March, 2020	31 March, 2019
Debt Equity Ratio	5.37	6.09
Net worth (₹ In Crores)	8,078.15	7,287.20

- (c) No complaint was received from debenture holders during the year ended 31 March, 2020 and no complaint was pending at the end of 31 March, 2020.
- (d) Previous due date for redemption of Non-Convertible Debentures (NCDs) and payment of interest on NCDs was 27 March, 2020 and 31 March, 2020, respectively. Both the payments were made on their respective due dates as per the terms of issue of NCDs.
- (e) Redemptions and Interest payments of NCDs has been paid on the respective due dates and there has been no delay thereof.
- (f) We confirm that Aditya Birla Finance Limited is a Large Corporate as per the applicability criteria given under the SEBI circular SEBI/HO/DDHS/CIR/P/2018/144 dated November 26, 2018.
- (g) On redemption of the unlisted 8% Redeemable Cumulative Preference Shares Capital Redemption Reserve of ₹ 10 Crore has been created.
- (h) Debenture Redemption Reserve is not applicable to the Company.
- (i) There is no Material deviation in the use of the proceeds from the issue of Non-Convertible Debentures.
- (j) The Company at all times maintains 100% cover sufficient to discharge its liabilities for the NCDs issued, by way of pari passu charge over its immovable property and on all current & future loan assets and monies receivable thereunder.

**Annexure C : Annual Disclosure on Incremental Borrowings for the Financial Year 2019-20 Pursuant to SEBI Circular on Large Corporate**

Particulars	(₹ in crores)
Incremental borrowing done in FY #	
(a)	10,214.50
Mandatory borrowing to be done through issuance of debt securities (b) = (25% of a)	
	2,553.63
Actual borrowings done through debt securities in FY (c)	4,095.50
Shortfall in the mandatory borrowing through debt securities, if any (d) = (b) - (c) { If the calculated value is zero or negative, write "nil" }	NIL
Reasons for Short fall, if any, in mandatory borrowings through debt securities	N.A.

# Incremental borrowing includes Non-Convertible Debenture (Face Value), Subordinate Debt (Face Value) and Term Loans (Principal amount)