



36 YEARS
OF WEALTH CREATION

Aditya Birla Finance Limited
Public Issue of Secured, redeemable, non-convertible Debentures

TERM SHEET

Aditya Birla Finance Limited is registered with the RBI as a non-deposit taking systemically important non-banking financial company ("NBFC-ND-SI"). The Company was incorporated in 1991 and obtained a certificate of registration in 2011 to carry on the business of non-banking financial institution without accepting public deposits under Section 45IA of the RBI Act, 1934. They have been categorized as an 'Upper Layer' NBFC under the scale based regulatory framework for NBFCs introduced by the RBI, with effect from September 30, 2022. They offer end-to-end lending, financing and wealth services to retail, HNI, ultra HNI, micro, small and medium enterprises ("MSME"), small and medium enterprises ("SME") and corporate customers.

Issuer	Aditya Birla Finance Limited					
Issue size	Public issue by the Company of secured redeemable non-convertible debentures of face value of Rs.1,000 each ("NCDs") for an amount up to Rs.1000 Crs ("Base Issue Size") with a green shoe option of Rs. Rs. 1000 Crs aggregating up to Rs 2000 Crs					
Issue Opening Date	Wednesday, September 27, 2023					
Issue Closing Date**	Thursday, October 12, 2023*					
Face Value	1,000 per NCD					
Minimum application	Rs. 10,000 (10 NCD) collectively across all Options					
Listing	The NCDs are proposed to be listed on BSE within 6 Working Days from the respective Tranche Issue Closing Date.					
Issuance mode of the instrument	Dematerialized form					
Registrar	Link Intime India Private Limited					
Credit Rating	IND AAA Outlook Stable by India Ratings and [ICRA]AAA (Stable) by ICRA					
Basis of allotment	First come First serve					
Allocation Ratio	QIB: 25%, Corporate: 25%, HNI:25% and Retail Individual : 25%,					
Series	I*	II	III	IV	V	VI
Frequency of Interest Payment	Annually	Cumulative	Annually	Cumulative	Monthly	Annually
Tenor	3 years	3 years	5 years	5 years	10 years	10 years
Coupon (% per annum) for NCD Holders in all Categories of Investors	8.00%	NA	8.05%	NA	7.80%	8.10%
Effective Yield (% per annum) for NCD Holders in all Categories of Investors	7.99%	7.99%	8.04%	8.04%	8.08%	8.09%
Amount (Rs. / NCD) on Maturity for all Categories	Rs.1000	Rs. 1,259.71	Rs.1000	Rs. 1,472.73	Rs 1000	Rs 1497.40
Put/Call Option	Not Applicable					

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

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.

Application forms will be available on www.rfinance.com

Get in touch with us:

✉ ipo@rrfcl.com

Phone : 011-44441111, 9350316010

Web : www.rfinance.com