

Aditya Birla Finance Limited					
Security: Secured by first ranking pari-passu charge over the receivables of the Company held by a common security trustee acting on behalf of all lenders					
Classification: All loans below are classified as standard					
Rating Agency		ICRA			India Ratings
Rating Assigned		Short Term [ICRA] A1 + Long Term [ICRA] AAA			IND AAA Outlook Stable

Term Loans & ECB as on December 31, 2022

Lender's Name	Disbursement Date	Amount Sanctioned (INR crore)	Amount Outstanding (INR crore)	Maturity Date	Repayment schedule
Bank of Bahrain & Kuwait B.S.C.	Yet to be drawn	78.00	-		Bullet Repayment
Bank of Baroda	06-Jun-18	200.00	200.00	06-Jun-23	Bullet Repayment
	20-Aug-18	50.00	50.00	18-Aug-23	5 equal annual installments
	03-Sep-18	100.00	100.00	18-Aug-23	5 equal annual installments
	26-Sep-18	150.00	150.00	18-Aug-23	5 equal annual installments
	31-Oct-18	200.00	200.00	31-Oct-23	20 equal quarterly installments
	05-Nov-18	200.00	200.00	31-Oct-23	20 equal quarterly installments
	19-Jun-20	277.78	277.78	19-Jun-25	18 quarterly installments, 6 months moratorium
	28-Aug-20	277.78	277.78	19-Jun-25	18 quarterly installments, 6 months moratorium
	24-Dec-21	200.00	200.00	24-Dec-26	5 equal annual installments
	31-Dec-21	120.00	120.00	24-Dec-26	5 equal annual installments
	24-Mar-22	240.00	240.00	24-Dec-26	5 equal annual installments
	29-Jun-22	240.00	240.00	24-Dec-26	5 equal annual installments
	30-Jun-22	500.00	500.00	30-Jun-27	5 equal annual installments
	28-Jul-22	300.00	300.00	30-Jun-27	5 equal annual installments
	01-Sep-22	700.00	700.00	30-Jun-27	5 equal annual installments
	27-Sep-22	500.00	500.00	30-Jun-27	5 equal annual installments
	29-Sep-22	500.00	500.00	29-Sep-27	5 equal annual installments
	30-Nov-22	500.00	500.00	29-Sep-27	5 equal annual installments
	12-Dec-22	1,000.00	1,000.00	29-Sep-27	5 equal annual installments
Bank of India	31-Dec-19	149.73	149.73	31-Dec-24	8 equal HY installments, 12 months moratorium
	26-Mar-20	280.92	280.92	26-Mar-25	8 equal HY installments, 12 months moratorium
	31-Dec-21	199.95	199.95	31-Dec-26	6 equal HY installments, 24 months moratorium
	21-Mar-22	300.00	300.00	31-Dec-26	6 equal HY installments, 24 months moratorium
Bank of Maharashtra	29-Sep-21	99.99	99.99	29-Sep-26	12 equal quarterly installments, 24 months moratorium
	20-Dec-21	150.00	150.00	29-Sep-26	12 equal quarterly installments, 24 months moratorium
Canara Bank	19-Mar-18	500.00	500.00	17-Mar-23	Bullet Repayment
	26-Mar-19	156.25	156.25	26-Mar-24	16 equal quarterly installments, 12 months moratorium
	28-Mar-19	187.41	187.41	26-Mar-24	8 equal HY installments, 12 months moratorium
	27-Sep-19	131.25	131.25	27-Sep-24	16 equal quarterly installments, 12 months moratorium
	24-Oct-19	150.00	150.00	24-Oct-24	16 equal quarterly installments, 12 months moratorium
Central Bank of India	24-Dec-20	133.37	133.37	31-Dec-25	18 equal quarterly installments, 6 months moratorium
	26-Mar-21	108.32	108.32	31-Mar-26	18 equal quarterly installments, 6 months moratorium
	15-Apr-21	116.65	116.65	30-Apr-26	18 equal quarterly installments, 6 months moratorium
	30-Sep-21	199.99	199.99	30-Sep-26	8 equal HY installments, 12 months moratorium
	22-Feb-22	149.99	149.99	28-Feb-27	8 equal HY installments, 12 months moratorium
	28-Mar-22	149.99	149.99	30-Mar-27	8 equal HY installments, 12 months moratorium
DBS Bank India Ltd.	26-Feb-21	300.00	300.00	26-Feb-24	Bullet repayment
Deutsche Bank AG	23-Dec-20	85.53	85.53	20-Dec-24	36 monthly installments, 12 months moratorium
	15-Jan-21	72.06	72.06	20-Dec-24	46 monthly installments, 7 months moratorium
	19-Mar-21	89.61	89.61	20-Dec-24	41 monthly installments, 5 months moratorium
	27-Sep-21	148.46	148.46	20-Sep-25	48 monthly installments
Emirates NBD Bank (P.J.S.C)	26-Mar-21	50.00	50.00	26-Mar-24	6 equal HY installments

Lender's Name	Disbursement Date	Amount Sanctioned (INR crore)	Amount Outstanding (INR crore)	Maturity Date	Repayment schedule
HDFC Bank Ltd.	26-Apr-19	50.00	50.00	26-Apr-23	8 equal HY installments
	27-Jun-19	31.25	31.25	27-Jun-23	8 equal HY installments
	31-Jul-19	125.00	125.00	31-Jul-23	8 equal HY installments
	28-Aug-19	62.50	62.50	28-Aug-23	8 equal HY installments
	31-Dec-20	66.67	66.67	31-Dec-23	12 equal quarterly installments
	14-Jan-21	83.33	83.33	14-Jan-24	12 equal quarterly installments
	29-Jan-21	125.00	125.00	29-Jan-24	12 equal quarterly installments
	26-Mar-21	62.50	62.50	26-Mar-24	12 equal quarterly installments
	20-Aug-21	86.36	86.36	20-Aug-24	12 equal quarterly installments
	28-Jan-22	375.00	375.00	28-Jan-25	12 equal quarterly installments
	15-Mar-22	375.00	375.00	15-Mar-25	12 equal quarterly installments
	21-Jul-22	458.33	458.33	21-Jul-25	12 equal quarterly installments
	21-Nov-22	200.00	200.00	21-Nov-25	12 equal quarterly installments
	Yet to be drawn	1,000.00	-		
ICICI Bank Ltd.	28-Feb-22	500.00	500.00	28-Feb-26	5 equal HY installments, 18 months moratorium
	09-Mar-22	250.00	250.00	28-Feb-26	5 equal HY installments, 18 months moratorium
	23-Dec-22	250.00	250.00	22-Dec-26	6 HY installments, 12 months moratorium
	30-Dec-22	750.00	750.00	29-Dec-26	6 HY installments, 12 months moratorium
IDBI Bank Ltd.	27-Oct-22	250.00	250.00	31-Mar-27	Two equal yearly installments at the end of 48th month and 60th month
Indian Bank	30-Mar-21	175.00	175.00	30-Mar-26	8 equal HY installments, 12 months moratorium
	28-Jul-21	500.00	500.00	28-Jul-26	8 equal HY installments, 12 months moratorium
	24-Mar-22	300.00	300.00	24-Mar-27	8 equal HY installments, 12 months moratorium
	22-Jun-22	500.00	500.00	22-Jun-27	18 equal quarterly installments, 6 months moratorium
	26-Sep-22	500.00	500.00	26-Sep-27	8 equal HY installments, 12 months moratorium
	28-Oct-22	500.00	500.00	25-Oct-27	8 equal HY installments, 12 months moratorium
	27-Dec-22	250.00	250.00	26-Dec-27	8 equal HY installments, 12 months moratorium
	Yet to be drawn	750.00	-		
Indusind Bank Ltd.	26-Feb-21	200.00	200.00	26-Aug-24	3 equal HY installments payable on 30th, 36th & 42nd month
	30-Mar-21	200.00	200.00	30-Sep-24	3 equal HY installments payable on 30th, 36th & 42nd month
	08-Feb-22	300.00	300.00	07-Aug-25	3 equal HY installments payable on 30th, 36th & 42nd month
Karnataka Bank	24-Sep-21	200.00	200.00	24-Sep-24	4 equal HY installments, 12 months moratorium
Kotak Mahindra Bank Ltd.	23-Sep-21	150.00	150.00	23-Sep-25	4 equal annual installments
Mizuho Bank Ltd.	14-Feb-22	250.00	250.00	14-Feb-25	Bullet repayment
MUFG Bank Ltd.	26-Mar-21	110.00	110.00	26-Mar-24	Bullet repayment
	30-Sep-21	160.00	160.00	30-Sep-24	Bullet repayment
Punjab & Sind Bank	30-Dec-22	200.00	200.00	30-Dec-25	4 equal HY installments, 12 months moratorium
	Yet to be drawn	300.00	-		
Punjab National Bank	29-May-18	124.77	124.77	29-May-23	2 equal annual installments payable on 48th and 60th month
	27-Dec-18	124.57	124.57	27-Dec-23	Bullet Repayment
	27-Dec-19	124.34	124.34	26-Dec-24	4 equal annual installments, 12 months moratorium
	27-Mar-20	349.71	349.71	27-Mar-25	2 equal annual installments at the end of 48th and 60th month
	31-Mar-21	499.76	499.76	31-Mar-26	6 equal HY installments, 24 months moratorium
	26-Jul-21	500.00	500.00	31-Mar-26	6 equal HY installments, 24 months moratorium
	29-Jun-22	249.94	249.94	29-Jun-27	5 equal annual installments
	29-Jul-22	249.98	249.98	28-Jul-27	5 equal annual installments
	30-Sep-22	499.62	499.62	30-Sep-27	9 equal HY installments, 6 months moratorium
	24-Nov-22	500.00	500.00	30-Sep-27	9 equal HY installments, 6 months moratorium

Lender's Name	Disbursement Date	Amount Sanctioned (INR crore)	Amount Outstanding (INR crore)	Maturity Date	Repayment schedule
	16-Dec-22	250.00	250.00	30-Sep-27	9 equal HY installments, 6 months moratorium
	17-Dec-22	250.00	250.00	30-Sep-27	9 equal HY installments, 6 months moratorium
	30-Dec-22	250.00	250.00	30-Sep-27	9 equal HY installments, 6 months moratorium
	31-Dec-22	250.00	250.00	30-Sep-27	9 equal HY installments, 6 months moratorium
SIDBI	14-Jan-20	208.50	208.50	10-Dec-24	19 equal quarterly installments, 5 months moratorium
	23-Mar-20	95.00	95.00	10-Feb-25	19 equal quarterly installments, 5 months moratorium
	31-Mar-21	200.00	200.00	10-Sep-26	10 equal HY installments, 12 months moratorium
	25-Jun-21	400.00	400.00	10-Dec-26	10 equal HY installments, 12 months moratorium
	29-Mar-22	500.00	500.00	10-Sep-27	10 equal HY installments, 12 months moratorium
	10-May-22	500.00	500.00	10-Nov-27	10 equal HY installments, 12 months moratorium
	28-Sep-22	1,500.00	1,500.00	10-Dec-27	18 equal quarterly installments, 12 months moratorium
	23-Dec-22	700.00	700.00	10-Jun-28	10 equal HY installments, 12 months moratorium
South Indian Bank Ltd.	28-Sep-22	250.00	250.00	28-Sep-27	2 equal annual installments payable on 48th month and 60th month
State Bank of India	31-Mar-22	1,000.00	1,000.00	31-Mar-27	4 equal annual installments, 12 months moratorium
	09-Jun-22	1,000.00	1,000.00	31-Mar-27	4 equal annual installments, 12 months moratorium
Sumitomo Mitsui Banking Corporation	Yet to be drawn	300.00	-		
The Jammu And Kashmir Bank Ltd.	22-Feb-18	99.59	99.59	22-Feb-23	Bullet Repayment
The Karur Vyasa Bank Ltd.	29-Jun-22	200.00	200.00	31-Dec-25	6 equal HY installments, 6 months moratorium
UCO Bank	24-Dec-20	119.94	119.94	24-Dec-25	5 equal annual installments
	30-Mar-21	79.98	79.98	30-Mar-26	5 equal annual installments
	28-Sep-21	79.95	79.95	30-Mar-26	5 equal annual installments
Union Bank of India	28-Mar-22	499.92	499.92	31-Mar-27	16 equal quarterly instalments, 12 months moratorium
	29-Apr-22	500.00	500.00	30-Apr-27	16 equal quarterly instalments, 12 months moratorium
	30-Jun-22	200.00	200.00	30-Jun-27	16 equal quarterly instalments, 12 months moratorium
	30-Sep-22	400.00	400.00	30-Sep-27	16 equal quarterly instalments, 12 months moratorium
	30-Sep-22	400.00	400.00	30-Sep-27	16 equal quarterly instalments, 12 months moratorium
	Yet to be drawn	1,000.00	-		
Total		35,344.55	31,916.55		

Details of External Commercial

Borrowings (ECB):

Lender's Name	Disbursement Date	Amount Sanctioned (INR crore)	Amount Outstanding (INR crore)	Maturity Date	Repayment schedule
International Finance Corporation	01-Oct-18	1,000.00	1,000.00	01-Oct-25	7 Years, Bullet Repayment
Sumitomo Mitsui Banking Corporation, Singapore	13-Feb-20	285.44	285.44	13-Feb-23	3 Years, Bullet Repayment
Sumitomo Mitsui Banking Corporation, Singapore	18-Mar-20	148.52	148.52	18-Mar-23	3 Years, Bullet Repayment
Sumitomo Mitsui Banking Corporation, Singapore	18-Mar-20	74.26	74.26	18-Mar-23	3 Years, Bullet Repayment
Total		1,508.22	1,508.22		

Aditya Birla Finance Ltd

Nature of Facility : Cash Credit / WCDL		Outstanding as on		December 31, 2022	
Security: Secured by first ranking pari-passu charge over the receivables of the Company held by a common security trustee acting on behalf of all lenders					
Classification: All loans below are classified as standard					
Rating Agency		ICRA			India Ratings
Rating Assigned		Short Term [ICRA] A1 + Long Term [ICRA] AAA			IND AAA Outlook Stable
Sr. No.	Lender's Name	Facility	Amount Sanctioned (INR crore)	Amount Outstanding (INR crore)	Repayment Schedule
1	Axis Bank	WCDL	200.00	-	Repayable on demand
2	Bank of America	CC/WCDL	600.00	-	Repayable on demand
3	Bank of Baroda	CC/WCDL	300.00	300.00	Repayable on demand
4	Canara Bank	WCDL	200.00	-	Cash Credit facility is repayable on
5	DCB Bank	WCDL	75.00	75.00	Repayable on demand
6	HDFC Bank Ltd.	CC/WCDL	500.00	-	30 Days / As Mutually Agreed specifically
7	Indian Bank	CC/WCDL	350.00	350.00	Repayable on demand
8	IndusInd Bank Ltd	CC/WCDL	300.00	200.00	Working Capital Demand Loan repayable
9	Karnataka Bank	CC/WCDL	50.00	49.97	Repayable on demand
10	Kotak Mahindra Bank Ltd	CC / WCDL	250.00	-	Repayable on Demand and Working
11	Mizuho Bank Ltd.	WCDL	175.00	175.00	Repayable on demand
12	MUFG Bank Ltd.	STL	160.00	-	Repayable on demand
13	Punjab & Sind Bank	CC / WCDL	75.00	-	Repayable on demand
14	Punjab National Bank	CC / WCDL	275.00	249.95	Repayable on demand
15	Qatar National Bank	WCDL	45.00	-	Repayable on demand
16	Standard Chartered Bank	CC / WCDL	125.00	-	Repayable on demand
17	State Bank of India	CC / WCDL	1,050.00	1,050.00	Repayable on demand
18	Union Bank of India	STL/ LOC	800.00	800.00	Bullet repayment
19	United Overseas Bank	WCDL	70.00	-	Repayable on demand
20	DCB Bank	WCDL	50.00	-	Repayable on demand
	Total		5,650.00	3,249.92	
Working Capital					
Sr. No.	Lender's Name	Facility	Maturity Date	Amount Outstanding	
1	State Bank of India	WCDL	04-Jan-23	630.00	
2	DCB Bank	WCDL	05-Jan-23	75.00	
3	Bank of Baroda	WCDL	05-Jan-23	300.00	
4	Indusind Bank	WCDL	06-Jan-23	100.00	
5	Indian Bank	WCDL	10-Jan-23	350.00	
6	Indusind Bank	WCDL	13-Jan-23	100.00	
7	Punjab National Bank	WCDL	07-Feb-23	249.95	
8	State Bank of India	WCDL	10-Mar-23	420.00	
9	Mizuho Bank	STL	14-Mar-23	175.00	
10	Union Bank of India	STL/ LOC	28-Mar-23	800.00	
11	Karnataka Bank	WCDL	30-Mar-23	49.97	
	Total			3,249.92	