

This is an advertisement for information purposes only.



ADITYA BIRLA FINANCE LIMITED

Our Company was incorporated as 'Town Finance & Investments Private Limited' as a private limited company under the Companies Act, 1956, pursuant to a certificate of incorporation dated August 28, 1991 issued by the Additional Registrar of Companies, Maharashtra. Subsequently, our Company was converted from a private limited company into a public limited company and the name of our Company was changed to 'Town Finance & Investments Limited' pursuant to a fresh certificate of incorporation dated March 17, 1994 issued by the Registrar of Companies, Maharashtra at Mumbai. Subsequently, the name of our Company was changed to 'Aditya Birla Finance Limited' pursuant to a fresh certificate of incorporation dated December 21, 2009 issued by the Registrar of Companies, Maharashtra at Mumbai. On March 30, 2011, a certificate of registration of Company Law Board for the change of state was issued by the Deputy Registrar of Companies, Gujarat at Ahmedabad ("RoC") consequent to which the state of our Registered Office was changed from Maharashtra to Gujarat. Our Company obtained a certificate of registration bearing number 13.01163 dated February 12, 1999 issued by the RBI to carry on the business of non-banking financial institution without accepting public deposits under Section 45IA of the RBI Act, 1934. Subsequent to the change of name of our Company from BGFL Finance & Investments Limited to 'Birla Global Finance Company Limited' a fresh certificate of registration bearing number 13.01163 was issued by the RBI. On the change of registered office from Maharashtra to Gujarat, our Company has obtained a fresh certificate of registration bearing number N-01.00500 dated August 9, 2011 issued by the RBI to carry on the business of non-banking financial institution without accepting public deposits under Section 45IA of the RBI Act, 1934. For further details, see "History and Other Corporate Matters" beginning on page 107 of the Draft Prospectus.

Corporate Identity Number: U65990GJ1991PLC064603; PAN: AABCBS769M

Registered Office: Indian Rayon Compound, Veraval - 362 266, Gujarat, India

Corporate Office: One World Centre, Tower 1, 18th Floor, 841, Jupiter Mills Compound, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013, Maharashtra, India. Tel: 022 4356 7100; Website: www.adityabirlafinance.com; Email: abfl.dm@adityabirlacapital.com

Compliance Officer for the Issue and Company Secretary: Ankur Shah; Tel: 022 6225 7615; Email: ankur.shah@adityabirlacapital.com; Chief Financial Officer: Pradeep Agrawal; Tel: 022 4356 7000; Email: pradeep.agrawal@adityabirlacapital.com

OUR PROMOTER

Our Promoter is Aditya Birla Capital Limited; Email: abc.secretarial@adityabirlacapital.com; Tel: +91 22 4356 7000. For further details, see "Our Promoter" beginning on page 122 of the Draft Prospectus.

THE ISSUE

PUBLIC ISSUE BY OUR COMPANY OF SECURED, RATED, LISTED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹1,000 EACH ("NCDs") FOR AN AMOUNT UP TO ₹1,000 CRORES ("BASE ISSUE SIZE") WITH AN OPTION TO RETAIN OVERSUBSCRIPTION UP TO ₹1,000 CRORES ("GREEN SHOE OPTION"), AGGREGATING UP TO 2,00,00,000 NCDs FOR AN AGGREGATE AMOUNT OF UP TO ₹2,000 CRORES ("ISSUE SIZE" OR "ISSUE LIMIT") (HEREINAFTER REFERRED TO AS THE "ISSUE") THROUGH THE DRAFT PROSPECTUS AND THE PROSPECTUS (COLLECTIVELY, THE "ISSUE DOCUMENTS"). THIS ISSUE IS BEING MADE PURSUANT TO THE PROVISIONS OF THE SEBI NCS REGULATIONS, THE COMPANIES ACT, 2013 AND RULES MADE THEREUNDER, EACH AS AMENDED AND THE SEBI MASTER CIRCULAR.

CREDIT RATING: IND AAA Outlook Stable by India Ratings & Research Private Limited and [ICRA]AAA (Stable) by ICRA Limited

The NCDs proposed to be issued pursuant to this Issue have been rated IND AAA Outlook Stable by India Ratings & Research Private Limited for an amount of up to ₹5,000 crores by way of its letter dated August 30, 2023 and rated [ICRA] AAA (Stable) by ICRA Limited for an amount of up to ₹5,000 crores by way of its letter dated July 28, 2023 (and revalidation letter dated August 25, 2023). Ratings issued by India Ratings & Research Private Limited and ICRA Limited are valid as on the date of the Draft Prospectus and will continue to be valid for the life of the instrument unless withdrawn or reviewed. Instruments with this rating are considered to have adequate degree of safety regarding timely servicing of financial obligations. Such instruments carry low credit risk. The rating provided by India Ratings & Research Private Limited and ICRA Limited may be suspended, withdrawn or revised at any time by the assigning rating agency and should be evaluated independently of any other rating. These ratings are not a recommendation to buy, sell or hold securities and investors should take their own decisions. For the rationale, revalidated letters and press release for these ratings, see "General Information", "Annexure B" and "Annexure C" of the Draft Prospectus, beginning on page 35, 287 and 288 respectively.

ADDENDUM TO THE DRAFT PROSPECTUS DATED SEPTEMBER 7, 2023 ("ADDENDUM")

Please note that, subsequent to the filing of the Draft Prospectus dated September 7, 2023 ("Draft Prospectus") with the Stock Exchanges and SEBI, JM Financial Limited and Nuvama Wealth Management Limited (formerly known as Edelweiss Securities Limited), have been appointed as the Lead Managers along with Trust Investment Advisors Private Limited and A.K. Capital Services Limited for the proposed public issue by Aditya Birla Finance Limited ("Company" or "Issuer") of secured, rated, listed, redeemable, non-convertible debentures of face value of ₹1,000 each ("NCDs") for an amount up to ₹1,000 crores ("Base Issue Size") with an option to retain oversubscription up to ₹1,000 crores ("Green Shoe Option"), aggregating up to 2,00,00,000 NCDs for an aggregate amount of up to ₹2,000 crores ("Issue Size" or "Issue Limit").

Pursuant to the said appointment, all the references to "Lead Managers" in the Draft Prospectus shall mean to include JMFL and Nuvama along with AK Capital and Trust Investments, and all references to the words "Lead Manager" shall be construed accordingly. Further, the investors should note the following updated disclosures on the Cover Page and the sections titled "Definitions and Abbreviations", "General Information", "Issue Related Information", "Other Regulatory and Statutory Disclosures" and "Material Contracts and Documents for Inspection" beginning on pages 1, 35, 154, 217 and 283, respectively of the Draft Prospectus.

1. Cover Page

Details of the Lead Managers appearing on the cover page is updated as follows:

LEAD MANAGERS TO THE ISSUE			
Trust Investment Advisors Private Limited 109/110, Balarama, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051, Maharashtra, India. Tel: +91 22 4084 5000 Fax: +91 22 4084 5066 Email: projectaarambh.trust@trustgroup.in Investor Grievance Email: customercare@trustgroup.in Website: www.trustgroup.in Contact Person: Hani Jalan Compliance Officer: Brimohan Bohra SEBI Registration Number: INM000011120 CIN: U67190MH2006PTC162464	A. K. Capital Services Limited* 603, 6th Floor, Windsor, Off CST Road, Kalina, Santacruz East, Mumbai - 400 098, Maharashtra, India Tel: +91 22 6754 6500, Facsimile: +91 22 6610 0594 Email: abfl.ncd2023@akgroup.co.in Investor Grievance Email: investor.grievance@akgroup.co.in Website: www.akgroup.co.in Contact Person: Aanchal Waghe/ Chaitali Chopdekar Compliance Officer: Tejas Davda SEBI Registration No.: INM000010411 CIN: L74899MH1993PLC274881	JM Financial Limited 7 th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400 025. Tel: +91 22 6630 3030 Fax: +91 22 6630 3330 E-mail: abfl.ncd2023@jmfml.com Investor Grievance e-mail: grievance.ibd@jmfml.com Website: www.jmfml.com Contact Person: Prachee Dhuri Compliance officer: Sunny Shah SEBI Registration Number: INM000010361 CIN: L67120MH1986PLC038784	Nuvama Wealth Management Limited (formerly known as Edelweiss Securities Limited) 8th Floor, Wing A, Building No 3, Inspire BKC, G Block, Bandra Kurla Complex, Bandra East, Mumbai - 400 051. Tel: +91 22 4009 4400; Fax: NA E-mail: abfl.ncds@nuvama.com Investor Grievance Email: customerservice.mb@nuvama.com Website: www.nuvama.com Contact Person: Salli Dave Compliance Officer: Ms. Bhavana Kapadia SEBI Registration Number : INM000013004; CIN: U67110MH1993PLC344634

*A.K. Capital Services Limited is deemed to be our associate as per the Securities and Exchange Board of India (Merchant Bankers) Regulations, 1992, as amended ("SEBI Merchant Bankers Regulations"). Further, in compliance with the provisions of Regulation 21A and explanation to Regulation 21A of the SEBI Merchant Bankers Regulations, A.K. Capital Services Limited would be involved only in marketing of the Issue and as per Regulation 25 (3) of SEBI NCS Regulations shall not issue a due diligence certificate.

1. Definitions

(a) Under the heading titled "Issue Related terms" on page 3 of the Draft Prospectus, the following definitions are added:

JMFL	JM Financial Limited
Nuvama	Nuvama Wealth Management Limited (formerly known as Edelweiss Securities Limited)

(b) Under the heading titled "Issue Related terms" on page 3 of the Draft Prospectus, the following definitions shall stand modified as follows:

Issue Agreement	Agreement dated September 7, 2023 entered into by our Company, AK Capital and Trust Investments read with the Amendment agreement to the Issue Agreement dated September 16, 2023 to the Issue Agreement entered into by and among our Company and the Lead Managers.
Lead Managers	Trust Investment Advisors Private Limited, A. K. Capital Services Limited, JM Financial Limited and Nuvama Wealth Management Limited (formerly known as Edelweiss Securities Limited)
Registrar Agreement	Agreement dated September 5, 2023 entered into between our Company and the Registrar to the Issue, in relation to the responsibilities and obligations of the Registrar to the Issue pertaining to this Issue, read with the Amendment Agreement to the Registrar Agreement dated September 16, 2023

3. General Information

(a) Under the heading titled "Lead Managers" on page 36 of the Draft Prospectus, the following details are added:

	JM Financial Limited 7 th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400 025, Maharashtra, India Tel: +91 22 6630 3030; Fax: +91 22 6630 3330; Email: abfl.ncd2023@jmfml.com Investor Grievance Email: grievance.ibd@jmfml.com; Website: www.jmfml.com Contact Person: Prachee Dhuri; Compliance Officer: Sunny Shah SEBI Registration Number: INM000010361; CIN: L67120MH1986PLC038784
	Nuvama Wealth Management Limited (formerly known as Edelweiss Securities Limited) 8 th Floor, Wing A, Building No 3, Inspire BKC, G Block, Bandra Kurla Complex, Bandra East, Mumbai - 400 051. Tel: +91 22 4009 4400; Fax: NA; E-mail: abfl.ncds@nuvama.com; Investor Grievance Email: customerservice.mb@nuvama.com; Website: www.nuvama.com; Contact Person: Salli Dave; Compliance Officer: Ms. Bhavana Kapadia SEBI Registration Number : INM000013004; CIN: U67110MH1993PLC344634

(b) Under the heading titled "Responsibilities of the Lead Managers" on page 42 of the Draft Prospectus, the following changes are updated as follows:

Other than the activities listed under serial number 9 and 10 which are the responsibility of all the Lead Managers, the responsibility for all other activities is updated to be of Trust Investments, JMFL and Nuvama.

Trust Investments continues to be the coordinator for the activities listed under serial number 1, 2, 3 and 4, the coordinator for activities listed under serial number 5, 6, 7, 8, 11 and 12 is updated as JMFL, the coordinator for the activities listed under serial number 9 and 10 remains as Trust Investments and AK Capital as the joint coordinators and the coordinator for activities listed under serial number 13, 14, 15, 16, 17 and 18 is updated as Nuvama.

4. Statement of Possible Tax Benefits

Under the heading titled "Restriction of Use" on page 58 of the Draft Prospectus is updated as under:

This certificate is issued at the request of the Company for the purpose of inclusion in the draft prospectus / the prospectus (together, the "Issue Documents"), in connections with its proposed Issue and should not be used by anyone else or for any other purpose. This certificate may be relied on by Lead Managers, namely Trust Investment Advisors Private Limited, A.K. Capital Services Limited, JM Financial Limited and Nuvama Wealth Management Limited (formerly known as Edelweiss Securities Limited), their affiliates and legal counsel in relation to the Issue.

5. Issue Related Information

(a) Under the heading titled "Common Terms of NCDs" under the section "Issue Structure" on page 171 of the Draft Prospectus, the term "Lead Managers" is updated as follows:

Information required under Section 30 of Companies Act, 2013:

CONTENTS OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AS REGARD TO ITS OBJECTS: For information on the main objects of our company, see "History and Certain Corporate Matters" on page number 107 of the Draft Prospectus and clause III of the Memorandum of Association of our company. The Memorandum of Association is a document for inspection in relation to the Issue. For further details, see the section titled "Material Contracts and Documents for Inspection" on page 283 of the Draft Prospectus.

LIABILITY OF MEMBERS: Limited by Shares

AMOUNT OF SHARE CAPITAL OF THE COMPANY AS AT JUNE 30, 2023: The Authorised Share Capital of the Company is ₹22,80,00,00,000 constituting of ₹12,70,00,00,000 divided into 127,00,00,000 equity shares of face value of ₹10 each, ₹10,00,00,00,000 divided into 100,00,00,000 preference shares of face value of ₹10 each and ₹10,00,00,000 divided into 1,00,00,00,000 8% compulsorily convertible cumulative preference shares of ₹10 each. Further, the Issued, Subscribed and Paid-up share capital of the Company is ₹ 6,62,10,08,220 divided into 66,21,00,822 equity shares of ₹10 each and For more information, see "Capital Structure" on Page 44 of the Draft Prospectus.

NAMES OF THE SIGNATORIES AT THE TIME OF SIGNING OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AND THE NUMBER OF SHARES SUBSCRIBED FOR BY THEM AT THE TIME OF SIGNING THE MEMORANDUM OF ASSOCIATION: Girish Bhutra and Mohini Bhutra are the signatories of the Memorandum of Association of the Company and the number of equity shares subscribed by them at the time of signing of Memorandum of Association: 100 Equity Shares of face value of ₹10 each, respectively, at the time of incorporation of the Company.

LISTING: The NCDs offered through the Draft Prospectus along with the Prospectus are proposed to be listed on BSE and NSE. For the purposes of this Issue, BSE shall be the Designated Stock Exchange.

GENERAL RISKS: Investment in non-convertible securities is risky and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in this offering. For taking an investment decision, investors must rely on their examination of the Issue including the risks involved in it. Specific attention of investors is invited to statement of risk factors contained under "Risk Factors" and "Material Developments" on page 13 and 152 respectively of the Draft Prospectus. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the non-convertible securities or investor's decision to purchase such securities. The Draft Prospectus has not been and will not be approved by any regulatory authority in India, including the Securities and Exchange Board of India ("SEBI"), the Reserve Bank of India ("RBI"), RoC or any stock exchange in India nor do they guarantee the accuracy or adequacy of the Draft Prospectus.

Lead Managers	Trust Investment Advisors Private Limited, A. K. Capital Services Limited*, JM Financial Limited and Nuvama Wealth Management Limited (formerly known as Edelweiss Securities Limited) *A.K. Capital Services Limited is deemed to be our associate as per the SEBI Merchant Bankers Regulations. Further, in compliance with the provisions of Regulation 21A and explanation to Regulation 21A of the SEBI Merchant Bankers Regulations, A.K. Capital Services Limited would be involved only in marketing of the Issue and as per Regulation 25 (3) of SEBI NCS Regulations shall not issue a due diligence certificate.
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(b) Under the heading titled "How to apply?" - Availability of this Draft Prospectus, the Prospectus, Abridged Prospectus and Application Forms." on page 178 of the Draft Prospectus, the website details are updated as under:

for download on the website of BSE at www.bseindia.com, on the website of NSE at www.nseindia.com and the websites of the Lead Managers at www.trustgroup.in, www.akgroup.co.in, www.jmfml.com and www.nuvama.com.

6. Other Regulatory and statutory disclosures

(a) Under the heading titled "Disclaimer Clause of SEBI" on page 217 of the Draft Prospectus, the disclosure is updated as follows:

Disclaimer Clause of SEBI

IT IS TO BE DISTINCTLY UNDERSTOOD THAT FILING OF THE OFFER DOCUMENT TO THE SECURITIES AND EXCHANGE BOARD OF INDIA (SEBI) SHOULD NOT IN ANY WAY BE DEEMED OR CONSTRUED THAT THE SAME HAS BEEN CLEARED OR APPROVED BY SEBI. SEBI DOES NOT TAKE ANY RESPONSIBILITY EITHER FOR THE FINANCIAL SOUNDNESS OF ANY SCHEME OR THE PROJECT FOR WHICH THE ISSUE IS PROPOSED TO BE MADE OR FOR THE CORRECTNESS OF THE STATEMENTS MADE OR OPINIONS EXPRESSED IN THE OFFER DOCUMENT. THE LEAD MANAGERS HAVE CERTIFIED THAT THE DISCLOSURES MADE IN THE OFFER DOCUMENT ARE GENERALLY ADEQUATE AND ARE IN CONFORMITY WITH THE REGULATIONS. THIS REQUIREMENT IS TO FACILITATE INVESTORS TO TAKE AN INFORMED DECISION FOR MAKING INVESTMENT IN THE PROPOSED ISSUE.

IT SHOULD ALSO BE CLEARLY UNDERSTOOD THAT WHILE THE ISSUER IS PRIMARILY RESPONSIBLE FOR CORRECTNESS, ADEQUACY AND DISCLOSURE OF ALL RELEVANT INFORMATION IN THE OFFER DOCUMENT, THE LEAD MERCHANT BANKER IS EXPECTED TO EXERCISE DUE DILIGENCE TO ENSURE THAT THE ISSUER DISCHARGES ITS RESPONSIBILITY ADEQUATELY IN THIS BEHALF AND TOWARDS THIS PURPOSE, THE LEAD MERCHANT BANKERS, TRUST INVESTMENT ADVISORS PRIVATE LIMITED, JM FINANCIAL LIMITED AND NUVAMA WEALTH MANAGEMENT LIMITED (FORMERLY KNOWN AS EDELWEISS SECURITIES LIMITED) CONFIRM THAT COMMENTS RECEIVED ON THE DRAFT PROSPECTUS WILL BE SUITABLY ADDRESSED BEFORE FILING THE PROSPECTUS, AND TO THIS EFFECT, TRUST INVESTMENT ADVISORS PRIVATE LIMITED, JM FINANCIAL LIMITED AND NUVAMA WEALTH MANAGEMENT LIMITED (FORMERLY KNOWN AS EDELWEISS SECURITIES LIMITED) HAVE FURNISHED TO SEBI A DUE DILIGENCE CERTIFICATE DATED [•], WHICH READS AS FOLLOWS:

(b) Under the heading titled "Track record of past public issues handled by the Lead Managers", the following details are added:

Name of Lead Managers	Website
JM Financial Limited	www.jmfml.com
Nuvama Wealth Management Limited (formerly known as Edelweiss Securities Limited)	www.nuvama.com

7. Material Contracts and Documents for Inspection

Under the heading titled "Material Contracts" on page 283 of the Draft Prospectus, the following points listed under serial number 1 and 2 are updated as under:

- Issue Agreement dated September 7, 2023 entered into by our Company, AK Capital and Trust Investments read with the amendment agreement dated September 16, 2023 to the Issue Agreement entered into by and among our Company and the Lead Managers.
- Registrar Agreement dated September 5, 2023 entered into between our Company and the Registrar to the Issue, in relation to the responsibilities and obligations of the Registrar to the Issue pertaining to this Issue, read with the amendment agreement dated September 16, 2023 to the Registrar Agreement

Under the heading titled "Material Documents", the following entry is updated as under:

Due diligence certificate dated September [•], 2023 filed by the Trust Investments, JMFL and Nuvama with SEBI.

With effect from the date hereof, this Addendum shall form an integral part of the Draft Prospectus and shall be read in conjunction with the Draft Prospectus. Further, each reference of "this Draft Prospectus" in the Draft Prospectus shall be deemed to include the reference to this Addendum, to the extent contextually applicable.

DISCLAIMER CLAUSE OF BSE: It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the Draft Offer Document has been cleared or approved by BSE Limited nor does it certify the correctness or completeness of any of the contents of the Draft Prospectus. The investors are advised to refer to the Draft Prospectus for the full text of the Disclaimer clause of the BSE Limited.

DISCLAIMER CLAUSE OF NSE: It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Draft Prospectus has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Draft Prospectus. The investors are advised to refer to the Draft Prospectus for the full text of the Disclaimer clause of the NSE.

DISCLAIMER CLAUSE OF RBI: The Company is having a valid certificate of registration dated August 9, 2011 issued by the Reserve Bank of India under Section 45 IA of the Reserve Bank of India Act, 1934. However, the RBI does not accept any responsibility or guarantee about the present position as to the financial soundness of the Company or for the correctness of any of the statements or representations made or opinions expressed by the Company and for the repayment of deposits / discharge of liabilities by the Company.

DISCLAIMER CLAUSE OF ICRA: All information contained in the press release has been obtained by ICRA from sources believed by it to be accurate and reliable. Although reasonable care has been taken to ensure that the information therein is true, such information is provided 'as is' without any warranty of any kind, and ICRA in particular, makes no representation or warranty, express or implied, as to the accuracy, timeliness or completeness of any such information. All information contained therein must be construed solely as statements of opinion, and ICRA shall not be liable for any losses incurred by users from any use of the press release or its contents. Also, ICRA may provide other permissible services to the Company at arms-length basis.

DISCLAIMER CLAUSE OF INDIA RATINGS: Users of IRRPL ratings should understand that neither an enhanced factual investigation nor any third-party verification can ensure that all of the information India Ratings relies on in connection with a rating will be accurate and complete. Ultimately, the issuer and its advisers are responsible for the accuracy of the information they provide to India Ratings and to the market in offering documents and other reports. For detailed disclaimer of India Ratings, please see page 39 of the Draft Prospectus.

AVAILABILITY OF OFFER DOCUMENT: Investors are advised to refer to the Draft Prospectus and the Risk Factors contained therein, before applying in the Issue. Full copy of the Draft Prospectus will be available on the website of the Issuer at www.adityabirlafinance.com, of the Lead Managers at www.trustgroup.in, www.akgroup.co.in, www.jmfml.com and www.nuvama.com, of BSE at www.bseindia.com, NSE at www.nseindia.com and of SEBI at www.sebi.gov.in

Note: All Capitalised terms used herein and not specifically defined shall have the same meaning as ascribed to them in the Draft Prospectus.

For further details please refer the Draft Prospectus dated September 7, 2023.

LEAD MANAGERS TO THE ISSUE				REGISTRAR TO THE ISSUE	DEBENTURE TRUSTEE**
Trust Investment Advisors Private Limited 109/110, Balarama, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051, Maharashtra, India Tel: +91 22 4084 5000 Fax: +91 22 4084 5066 Email: projectaarambh.trust@trustgroup.in Investor Grievance Email: customercare@trustgroup.in Website: www.trustgroup.in Contact Person: Hani Jalan Compliance Officer: Brimohan Bohra SEBI Registration Number: INM000011120 CIN: U67190MH2006PTC162464	A. K. Capital Services Limited* 603, 6th Floor, Windsor, Off CST Road, Kalina, Santacruz East, Mumbai - 400 098, Maharashtra, India Tel: +91 22 6754 6500 Facsimile: +91 22 6610 0594 Email: abfl.ncd2023@akgroup.co.in Investor Grievance Email: investor.grievance@akgroup.co.in Website: www.akgroup.co.in Contact Person: Aanchal Waghe/ Chaitali Chopdekar Compliance Officer: Tejas Davda SEBI Registration No.: INM000010411 CIN: L74899MH1993PLC274881	JM Financial Limited 7 th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400 025 Tel: +91 22 6630 3030 Fax: +91 22 6630 3330 E-mail: abfl.ncd2023@jmfml.com Investor Grievance e-mail: grievance.ibd@jmfml.com Website: www.jmfml.com Contact Person: Prachee Dhuri Compliance officer: Sunny Shah SEBI Registration Number: INM000010361 CIN: L67120MH1986PLC038784	Nuvama Wealth Management Limited (formerly known as Edelweiss Securities Limited) 8 th Floor, Wing A, Building No 3, Inspire BKC, G Block, Bandra Kurla Complex, Bandra East, Mumbai - 400 051. Tel: +91 22 4009 4400; Fax: NA E-mail: abfl.ncds@nuvama.com Investor Grievance Email: customerservice.mb@nuvama.com Website: www.nuvama.com Contact Person: Salli Dave Compliance Officer: Ms. Bhavana Kapadia SEBI Registration Number : INM000013004 CIN: U67110MH1993PLC344634	Link Intime India Private Limited C-101, 1 st Floor, 247 Park, LBS Marg, Vikhroli (West), Mumbai - 400 083, Maharashtra Tel: +91 810 811 4949 Fax: +91-022-49186060 Email: abfl.ncd@linkintime.co.in Investor Grievance Email: abfl.ncd@linkintime.co.in Website: www.linkintime.co.in Contact Person: Sumeet Deshpande Compliance Officer: BN Ramakrishnan SEBI Registration No.: INR000004058 CIN: U67190MH1999PTC118368	Vistra ITCL (India) Limited** The IL&FS Financial Centre, Plot C-22, G-Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051 Tel: +91 22 26593333 Fax: +91 22 26532997 Email: itclcomplianceofficer@vistra.com Investor Grievance Email: itclcomplianceofficer@vistra.com Website: www.vistratcl.com Contact Person: Jatin Chonani - Compliance Officer SEBI Registration No.: IND000000578

*A.K. Capital Services Limited is deemed to be our associate as per the SEBI Merchant Bankers Regulations. Further, in compliance with the provisions of Regulation 21A and explanation to Regulation 21A of the SEBI Merchant Bankers Regulations, A.K. Capital Services Limited would be involved only in marketing of the Issue and as per Regulation 25 (3) of SEBI NCS Regulations shall not issue a due diligence certificate.

** Vistra ITCL (India) Limited pursuant to Regulation 8 of the SEBI NCS Regulations and by way of letter dated September 5, 2023 has given its consent for its appointment as Debenture Trustee to the Issue and for its name to be included in the Draft Prospectus, the Prospectus and in all the subsequent periodical communications sent to the holders of the Debentures issued pursuant to this Issue. A copy of the Prospectus shall be filed with the RoC, in terms of Section 26 of the Companies Act, 2013, along with the certified copies of all requisite documents. For further details, see "Material Contracts and Documents for Inspection" beginning on page 283 of the Draft Prospectus.

Note: All the capitalised terms not specifically defined herein shall have the same meaning as ascribed to them in the Draft Prospectus.

For Aditya Birla Finance Limited

Sd/-

Ankur Shah

Company Secretary

ACS 17616

Place: Mumbai
Date: September 16, 2023

DISCLAIMER OF THE ISSUER: Aditya Birla Finance Limited, is proposing, subject to market conditions and other considerations, to make a public issue of secured redeemable non-convertible debentures and has filed a Draft Prospectus dated September 7, 2023 with the BSE Limited ("BSE"), the National Stock Exchange of India and forwarded to Securities and Exchange Board of India ("SEBI") for record purposes. The Draft Prospectus is available on the websites of SEBI at www.sebi.gov.in, BSE at www.bseindia.com, NSE at www.nseindia.com, Company at www.adityabirlafinance.com and of the Lead Managers at www.trustgroup.in, www.akgroup.co.in, www.jmfml.com and www.nuvama.com. Since JM Financial Limited and Nuvama Wealth Management Limited (formerly known as Edelweiss Securities Limited) have been appointed with effect from September 16, 2023, the Draft Prospectus has been uploaded on their respective websites, i.e. www.jmfml.com and www.nuvama.com, respectively on September 16, 2023. Investors should note that investment in NCDs involves a high degree of risk and for details relating to the same, please refer to the Draft Prospectus dated September 7, 2023, including the section "Risk Factors" beginning on page 13 thereof. The Issuer accepts no responsibility for statements made otherwise than in the draft prospectus or in any advertisement or any other material issued by or at the instance of our Company and that anyone placing reliance on any other source of information would be doing so at their own risk.