Letter of Offer

PART I

Issuer Details	AXIS FINANCE LIMITED		
Name and Address of Issuer	Ground Floor, Axis House, C-2, Wadia International Centre, P.B. Marg, Worli, Mumbai- 400025		
Business Segment / Activity	NBFC (SEGMENT INCLUDES WHOLESALE, MSME, RETAIL, INSURANCE)		
Chief Executive (Managing Director / President / CEO / CFO / Equivalent Official in the hierarchy as per Constitution of the Issuer entity)	**Name**	**Designation**	
	Mr. Sai Giridhar	MD & CEO	
	Mr. Amith Iyer	CFO & Head- Treasury	
Group Affiliation (If Any)	AXIS BANK LIMITED		

PART II

Issue Details	AFL/CP/005/2026-27			
ISIN	INE891K14QB0			
Proposed Date of Issue	03 June 2026			
Amount (Rs.)	3,00,00,00,000.00			
Tenor and Date of Maturity	31 July 2026			
Proposed to be Listed / Unlisted	Proposed to be Listed (Exchange – BSE)			
End Use of CP / NCD proposed (specific details)	To be used for onward lending and maturities.			
Market Conventions	FIMMDA Conventions			
Credit Rating Details for the Proposed Issue	Credit Rating – 1		Credit Rating – 2 (obtained if any)	
Credit Rating Issuer	India Ratings & Research Private Limited		CRISIL Ratings Limited	
Rating	IND A1+		CRISIL A1+	
Date of Rating	11 May 2026		11 May 2026	
Validity of Issuance	60 Days		60 Days	
Validity period for rating	One Year		One Year	
For Amount (Rs.)	Rs. 7000 Crores		Rs. 7000 Crores	
Conditions (If Any)	Rs. 6000 crores for CP Issuance	Rs. 1000 crores for CP Issuance	Rs. 6000 crores for CP Issuance	Rs. 1000 crores for CP Programme

		application on proprietary account		for proprietary IPO Investment
Long term credit rating obtained by the Issuer	AAA		AAA	
Unaccepted Credit Rating assigned to the Issuer	Nil		Nil	
Issuing and Paying Agent Details (Name and address)	Axis Bank Limited Corporate Office, 4th Floor, Axis House, P.B. Marg, Worli Mumbai 25			

Debenture Trustee Details (Name and Address) (In case of NCD)	NA	
Credit Enhancement Details (If any)	NA	
Description of Instrument	NA	
Amount (Rs. In Lacs)	NA	
In Favor of	ISSUER OF CP / NCD / HOLDER OF CP / NCD	
Name and Address of the Guarantor	NA	
Net worth of the Guarantor (Rs. In Lacs)	NA	
Extent of The Guarantee Offered by the Guarantor for the Issue	NA	
Conditions under which the guarantee will be invoked	NA	
Trustee Details (Name and Address)	NA	
Whether guarantor is a group entity	No	
If yes,		
Names of Companies to which Guarantor has issued similar guarantees,		
Name	**Extent of Guarantee**	**Conditions Under Which the guarantee will be invoked**
1 NIL	NIL	NIL
2		
3		

PART III

A. Issuer Financial Details

CP / NCD Borrowing	CP
Date of Board Resolution	18 April 2024 and 14 January 2026 (For amendment in Authorized signatory list)
1. Limit approved by Board	Rs. 70,000 Crores
2. Limit as per CRA	Rs. 7000 Crores
3.Limit approved by Regulator concerned (if applicable)	N.A.

B. Details of CP / NCD and other Debt Instruments outstanding as on date of Letter of Offer CP / NCD / other Debt Instruments (Including Liabilities not redeemed on due date)

Details of CPs

ISIN	ISSUE DATE	Amount Issued (Rs in Crs)	MATURITY DATE	Amount o/s (Rs. In Crs)	IPA	CRA	Rating	Rated Amount (Rs in Crs)
INE891K14OP5	14-Feb-25	50	16-May-25	-	Axis Bank Ltd	Crisil	A1+	6,000.00
INE891K14OQ3	20-Feb-25	50	22-May-25	-	Axis Bank Ltd	Crisil	A1+	6,000.00
INE891K14OR1	21-Feb-25	75	23-May-25	-	Axis Bank Ltd	Crisil	A1+	6,000.00
INE891K14OS9	07-Mar-25	50	18-Feb-26	-	Axis Bank Ltd	Crisil	A1+	6,000.00
INE891K14OT7	07-Mar-25	300	06-Mar-26	-	Axis Bank Ltd	Crisil	A1+	6,000.00
INE891K14OU5	10-Mar-25	100	06-Jun-25	-	Axis Bank Ltd	Crisil	A1+	6,000.00
INE891K14OV3	10-Mar-25	100	26-May-25	-	Axis Bank Ltd	Crisil	A1+	6,000.00
INE891K14OW1	28-Mar-25	100	06-Feb-26	-	Axis Bank Ltd	Crisil	A1+	6,000.00
INE891K14OX9	09-May-25	100	01-Jul-25	-	Axis Bank Ltd	Crisil	A1+	6,000.00
INE891K14OY7	14-May-25	75	13-Aug-25	-	Axis Bank Ltd	Crisil	A1+	6,000.00
INE891K14OY7	15-May-25	5	13-Aug-25	-	Axis Bank Ltd	Crisil	A1+	6,000.00
INE891K14OY7	15-May-25	125	13-Aug-25	-	Axis Bank Ltd	Crisil	A1+	6,000.00
INE891K14PA4	19-May-25	225	18-May-26	-	Axis Bank Ltd	Crisil	A1+	6,000.00
INE891K14OZ4	20-May-25	200	19-Aug-25	-	Axis Bank Ltd	Crisil	A1+	6,000.00
INE891K14PB2	29-May-25	185	25-Aug-25	-	Axis Bank Ltd	Crisil	A1+	6,000.00
INE891K14PC0	06-Jun-25	150	15-Jan-26	-	Axis Bank Ltd	Crisil	A1+	6,000.00
INE891K14PD8	26-Jun-25	150	11-Jul-25	-	Axis Bank Ltd	Crisil	A1+	6,000.00
INE891K14PF3	25-Jul-25	100	17-Oct-25	-	Axis Bank Ltd	Crisil	A1+	6,000.00
INE891K14PE6	25-Jul-25	100	30-Oct-25	-	Axis Bank Ltd	Crisil	A1+	6,000.00
INE891K14PG1	30-Jul-25	50	29-Oct-25	-	Axis Bank Ltd	Crisil	A1+	6,000.00
INE891K14PE6	06-Aug-25	10	30-Oct-25	-	Axis Bank Ltd	Crisil	A1+	6,000.00
INE891K14PH9	21-Aug-25	125	20-Nov-25	-	Axis Bank Ltd	Crisil	A1+	6,000.00
INE891K14PH9	22-Aug-25	100	20-Nov-25	-	Axis Bank Ltd	Crisil	A1+	6,000.00
INE891K14PI7	22-Aug-25	50	21-Nov-25	-	Axis Bank Ltd	Crisil	A1+	6,000.00

ISIN	ISSUE DATE	Amount Issued (Rs in Crs)	MATURITY DATE	Amount o/s (Rs. In Crs)	IPA	CRA	Rating	Rated Amount (Rs in Crs)
INE891K14PJ5	29-Aug-25	100	25-Nov-25	-	Axis Bank Ltd	Crisil	A1+	6,000.00
INE891K14PK3	02-Sep-25	150	22-Sep-25	-	Axis Bank Ltd	Crisil	A1+	6,000.00
INE891K14PM9	02-Sep-25	150	23-Sep-25	-	Axis Bank Ltd	Crisil	A1+	6,000.00
INE891K14PL1	02-Sep-25	110	25-Sep-25	-	Axis Bank Ltd	Crisil	A1+	6,000.00
INE891K14PJ5	12-Sep-25	100	25-Nov-25	-	Axis Bank Ltd	Crisil	A1+	6,000.00
INE891K14PN7	12-Sep-25	200	12-Dec-25	-	Axis Bank Ltd	Crisil	A1+	6,000.00
INE891K14OI0	22-Sep-25	150	08-Oct-25	-	Axis Bank Ltd	Crisil	A1+	6,000.00
INE891K14PC0	22-Sep-25	250	15-Jan-26	-	Axis Bank Ltd	Crisil	A1+	6,000.00
INE891K14OW1	04-Nov-25	75	06-Feb-26	-	Axis Bank Ltd	Crisil	A1+	6,000.00
INE891K14PO5	04-Nov-25	150	03-Feb-26	-	Axis Bank Ltd	Crisil	A1+	6,000.00
INE891K14OW1	13-Nov-25	100	06-Feb-26	-	Axis Bank Ltd	Crisil	A1+	6,000.00
INE891K14PN7	04-Dec-25	250	12-Dec-25	-	Axis Bank Ltd	Crisil	A1+	6,000.00
INE891K14PP2	12-Dec-25	200	08-Jan-26	-	Axis Bank Ltd	Crisil	A1+	6,000.00
INE891K14PQ0	17-Dec-25	150	23-Oct-26	150	Axis Bank Ltd	Crisil	A1+	6,000.00
INE891K14PQ0	18-Dec-25	25	23-Oct-26	25	Axis Bank Ltd	Crisil	A1+	6,000.00
INE891K14PQ0	24-Dec-25	25	23-Oct-26	25	Axis Bank Ltd	Crisil	A1+	7,000.00
INE891K14PQ0	29-Dec-25	25	23-Oct-26	25	Axis Bank Ltd	Crisil	A1+	7,000.00
INE891K14PR8	30-Jan-26	100	24-Apr-26	-	Axis Bank Ltd	Crisil	A1+	7,000.00
INE891K14PS6	30-Jan-26	100	24-Jul-26	100	Axis Bank Ltd	Crisil	A1+	7,000.00
INE891K14PT4	12-Feb-26	25	12-Feb-27	25	Axis Bank Ltd	Crisil	A1+	7,000.00
INE891K14PU2	24-Feb-26	100	26-May-26	-	Axis Bank Ltd	Crisil	A1+	7,000.00
INE891K14PW8	25-Feb-26	250	25-Jan-27	250	Axis Bank Ltd	Crisil	A1+	7,000.00
INE891K14PX6	25-Feb-26	25	21-Sep-26	25	Axis Bank Ltd	Crisil	A1+	7,000.00
INE891K14PV0	27-Feb-26	250	29-Jan-27	250	Axis Bank Ltd	Crisil	A1+	7,000.00
INE891K14PR8	27-Mar-26	125	24-Apr-26	-	Axis Bank Ltd	Crisil	A1+	7,000.00
INE891K14PY4	16-Apr-26	150	01-Jul-26	150	Axis Bank Ltd	Crisil	A1+	7,000.00
INE891K14PZ1	15-May-26	200	11-Aug-26	200	Axis Bank Ltd	Crisil	A1+	7,000.00
INE891K14QA2	01-Jun-26	30	18-Sep-26	30	Axis Bank Ltd	Crisil	A1+	7,000.00
INE891K14QA2	03-Jun-26	15	18-Sep-26	15	Axis Bank Ltd	Crisil	A1+	7,000.00
INE891K14QB0	03-Jun-26	300	31-Jul-26	300	Axis Bank Ltd	Crisil	A1+	7,000.00
			Total	**1,570**				

Details Of Other Debt Instruments Outstanding :

Sr. no	ISIN	Issue Date	Amt Issued (Rs. In Crores)	Maturity Date	Amount o/s (Rs. In crores)	Debenture Trustee (in case of NCD)	CRA	Rating	Rated Amount
1	INE891K08034	05-Aug-16	200.00	05-Aug-26	200.00	Catalyst Trusteeship Limited	CRISIL Ratings & India Ratings	AAA Stable	200.00
2	INE891K08042	11-May-17	200.00	11-May-27	200.00	Catalyst Trusteeship Limited	CRISIL Ratings & India Ratings	AAA Stable	200.00
3	INE891K08059	14-Sep-17	100.00	14-Sep-27	100.00	Catalyst Trusteeship Limited	CRISIL Ratings & India Ratings	AAA Stable	100.00
4	INE891K08067	15-Feb-21	70.00	14-Feb-31	70.00	Catalyst Trusteeship Limited	CRISIL Ratings & India Ratings	AAA Stable	70.00
5	INE891K08075	10-Jun-21	100.00	10-Jun-31	100.00	Catalyst Trusteeship Limited	CRISIL Ratings & India Ratings	AAA Stable	100.00
6	INE891K07671	28-Jun-21	124.00	26-Jun-31	124.00	Catalyst Trusteeship Limited	CRISIL Ratings & India Ratings	AAA Stable	124.00
7	INE891K08083	25-Aug-21	150.00	Perpetual	150.00	Catalyst Trusteeship Limited	CRISIL Ratings & Brickworks Ratings	AAA Stable	150.00
8	INE891K07705	22-Sep-21	170.00	22-Sep-26	170.00	Catalyst Trusteeship Limited	CRISIL Ratings & India Ratings	AAA Stable	170.00
9	INE891K07721	18-Nov-21	400.00	18-Nov-26	400.00	Catalyst Trusteeship Limited	CRISIL Ratings & India Ratings	AAA Stable	400.00
10	INE891K08091	06-Dec-21	75.00	05-Dec-31	75.00	Catalyst Trusteeship Limited	CRISIL Ratings & India Ratings	AAA Stable	75.00
11	INE891K08117	31-Dec-21	50.00	Perpetual	50.00	Catalyst Trusteeship Limited	CRISIL Ratings & Brickworks Ratings	AAA Stable	50.00
12	INE891K08125	30-Aug-22	100.00	Perpetual	100.00	Catalyst Trusteeship Limited	CRISIL Ratings & Brickworks Ratings	AAA Stable	100.00
13	INE891K07812	08-Sep-22	100.00	08-Sep-27	100.00	Catalyst Trusteeship Limited	CRISIL Ratings & India Ratings	AAA Stable	100.00
14	INE891K08133	26-Sep-22	100.00	24-Sep-32	100.00	Catalyst Trusteeship Limited	CRISIL Ratings & India Ratings	AAA Stable	100.00
15	INE891K08141	28-Nov-22	200.00	26-Nov-32	200.00	Catalyst Trusteeship Limited	CRISIL Ratings & India Ratings	AAA Stable	200.00
16	INE891K08158	26-Dec-22	125.00	Perpetual	125.00	Catalyst Trusteeship Limited	CRISIL Ratings & Care Ratings	AAA Stable	125.00
17	INE891K07820	23-Feb-23	263.00	23-Feb-28	263.00	Catalyst Trusteeship Limited	India Ratings & Care Ratings	AAA Stable	263.00
18	INE891K07846	03-May-23	300.00	03-Aug-26	300.00	Catalyst Trusteeship Limited	India Ratings & Care Ratings	AAA Stable	300.00
19	INE891K07853	26-May-23	500.00	26-May-28	500.00	Catalyst Trusteeship Limited	CRISIL Ratings & Care Ratings	AAA Stable	500.00
20	INE891K07861	30-Jun-23	350.00	30-Jun-26	350.00	Catalyst Trusteeship Limited	CRISIL Ratings & Care Ratings	AAA Stable	350.00

Sr. no	ISIN	Issue Date	Amt Issued (Rs. In Crores)	Maturity Date	Amount o/s (Rs. In crores)	Debenture Trustee (in case of NCD)	CRA	Rating	Rated Amount
21	INE891K07879	13-Sep-23	150.00	11-Dec-26	150.00	Catalyst Trusteeship Limited	India Ratings & Care Ratings	AAA Stable	150.00
22	INE891K07887	22-Sep-23	375.00	22-Jul-26	375.00	Catalyst Trusteeship Limited	India Ratings & CRISIL Ratings	AAA Stable	375.00
23	INE891K08166	30-Oct-23	200.00	28-Oct-33	200.00	Catalyst Trusteeship Limited	India Ratings & CRISIL Ratings	AAA Stable	200.00
24	INE891K07895	17-Nov-23	200.00	17-Nov-28	200.00	Catalyst Trusteeship Limited	India Ratings & CRISIL Ratings	AAA Stable	200.00
25	INE891K07721	17-Nov-23	300.00	18-Nov-26	309.84	Catalyst Trusteeship Limited	CRISIL Ratings & India Ratings	AAA Stable	309.84
26	INE891K08166	12-Dec-23	250.00	28-Oct-33	250.27	Catalyst Trusteeship Limited	India Ratings & CRISIL Ratings	AAA Stable	250.27
27	INE891K07903	29-Dec-23	300.00	26-Feb-27	300.00	Catalyst Trusteeship Limited	India Ratings & CRISIL Ratings	AAA Stable	300.00
28	INE891K08174	11-Jan-24	250.00	11-Jan-34	250.00	Catalyst Trusteeship Limited	CRISIL Ratings & Care Ratings	AAA Stable	250.00
29	INE891K07929	29-Jan-24	310.00	29-Jan-29	310.00	Catalyst Trusteeship Limited	India Ratings & Care Ratings	AAA Stable	310.00
30	INE891K07937	21-Feb-24	184.00	21-Feb-29	184.00	Catalyst Trusteeship Limited	India Ratings & Care Ratings	AAA Stable	184.00
31	INE891K07903	28-Feb-24	300.00	26-Feb-27	299.60	Catalyst Trusteeship Limited	India Ratings & CRISIL Ratings	AAA Stable	299.60
32	INE891K07952	07-Mar-24	800.00	07-May-27	800.00	Catalyst Trusteeship Limited	India Ratings & Care Ratings	AAA Stable	800.00
33	INE891K08174	19-Mar-24	125.00	11-Jan-34	127.07	Catalyst Trusteeship Limited	CRISIL Ratings & Care Ratings	AAA Stable	127.07
34	INE891K08182	26-Mar-24	65.00	Perpetual	65.00	Catalyst Trusteeship Limited	CRISIL Ratings & Care Ratings	AAA Stable	65.00
35	INE891K07978	19-Apr-24	400.00	19-Aug-27	400.00	Catalyst Trusteeship Limited	India Ratings & Care Ratings	AAA Stable	400.00
36	INE891K07986	22-May-24	219.50	22-May-29	219.50	Catalyst Trusteeship Limited	India Ratings & Care Ratings	AAA Stable	219.50
37	INE891K07978	22-May-24	400.00	19-Aug-27	403.40	Catalyst Trusteeship Limited	India Ratings & Care Ratings	AAA Stable	403.40
38	INE891K08190	04-Jun-24	100.00	Perpetual	100.00	Catalyst Trusteeship Limited	CRISIL Ratings & Care Ratings	AAA Stable	100.00
39	INE891K08208	24-Jun-24	200.00	23-Jun-34	200.00	Catalyst Trusteeship Limited	CRISIL Ratings & Care Ratings	AAA Stable	200.00
40	INE891K07937	23-Jul-24	100.00	21-Feb-29	103.45	Catalyst Trusteeship Limited	India Ratings & Care Ratings	AAA Stable	103.45
41	INE891K07994	09-Aug-24	266.70	25-Apr-28	266.70	Catalyst Trusteeship Limited	CRISIL Ratings & India Ratings	AAA Stable	266.70

Sr. no	ISIN	Issue Date	Amt Issued (Rs. In Crores)	Maturity Date	Amount o/s (Rs. In crores)	Debenture Trustee (in case of NCD)	CRA	Rating	Rated Amount
42	INE891K07986	26-Aug-24	135.00	22-May-29	138.36	Catalyst Trusteeship Limited	India Ratings & Care Ratings	AAA Stable	138.36
43	INE891K08208	13-Sep-24	250.00	23-Jun-34	255.56	Catalyst Trusteeship Limited	CRISIL Ratings & Care Ratings	AAA Stable	255.56
44	INE891K07903	29-Nov-24	25.00	26-Feb-27	26.75	Catalyst Trusteeship Limited	India Ratings & CRISIL Ratings	AAA Stable	26.75
45	INE891K07AA0	29-Nov-24	250.00	28-Jan-28	250.00	Catalyst Trusteeship Limited	CRISIL Ratings & India Ratings	AAA Stable	250.00
46	INE891K07AC6	19-Dec-24	50.00	19-Nov-27	50.00	Catalyst Trusteeship Limited	CRISIL Ratings & Care Ratings	AAA Stable	50.00
47	INE891K07AB8	19-Dec-24	140.00	19-Dec-29	140.00	Catalyst Trusteeship Limited	CRISIL Ratings & Care Ratings	AAA Stable	140.00
48	INE891K07AD4	19-Dec-24	150.00	19-Dec-34	150.00	Catalyst Trusteeship Limited	CRISIL Ratings & Care Ratings	AAA Stable	150.00
49	INE891K08216	27-Dec-24	50.00	Perpetual	50.00	Catalyst Trusteeship Limited	CRISIL Ratings & Care Ratings	AAA Stable	50.00
50	INE891K08208	16-Jan-25	150.00	23-Jun-34	158.27	Catalyst Trusteeship Limited	CRISIL Ratings & Care Ratings	AAA Stable	158.27
51	INE891K07AE2	27-Mar-25	535.00	27-Mar-30	535.01	Catalyst Trusteeship Limited	CRISIL Ratings & Care Ratings	AAA Stable	535.01
52	INE891K07AE2	11-Apr-25	200.50	27-Mar-30	202.94	Catalyst Trusteeship Limited	CRISIL Ratings & Care Ratings	AAA Stable	202.94
53	INE891K07AF9	11-Apr-25	465.00	12-Jun-28	465.00	Catalyst Trusteeship Limited	CRISIL Ratings & Care Ratings	AAA Stable	465.00
54	INE891K07AG7	23-May-25	1000.00	23-Aug-28	1000.03	Catalyst Trusteeship Limited	CRISIL Ratings & Care Ratings	AAA Stable	1000.03
55	INE891K07AF9	27-Jun-25	275.00	12-Jun-28	278.99	Catalyst Trusteeship Limited	CRISIL Ratings & Care Ratings	AAA Stable	278.99
56	INE891K08224	08-Aug-25	100.00	08-Aug-35	100.00	Catalyst Trusteeship Limited	CRISIL Ratings & India Ratings	AAA Stable	100.00
57	INE891K07AH5	30-Sep-25	475.00	25-Oct-27	475.00	Catalyst Trusteeship Limited	CRISIL Ratings & India Ratings	AAA Stable	475.00
58	INE891K07AI3	24-Oct-25	500.00	24-Oct-28	500.00	Catalyst Trusteeship Limited	India Ratings & Care Ratings	AAA Stable	500.00
59	INE891K08224	31-Oct-25	200.00	08-Aug-35	204.59	Catalyst Trusteeship Limited	CRISIL Ratings & India Ratings	AAA Stable	204.59
60	INE891K07AJ1	21-Nov-25	75.00	21-Nov-30	75.00	Catalyst Trusteeship Limited	CRISIL Ratings & Care Ratings	AAA Stable	75.00
61	INE891K08232	13-Jan-26	150.00	Perpetual	150.00	Catalyst Trusteeship Limited	CRISIL Ratings & Care Ratings	AAA Stable	150.00
62	INE891K07AK9	10-Mar-26	435.00	10-Mar-36	435.00	Catalyst Trusteeship Limited	CRISIL Ratings & Care Ratings	AAA Stable	435.00

Sr. no	ISIN	Issue Date	Amt Issued (Rs. In Crores)	Maturity Date	Amount o/s (Rs. In crores)	Debenture Trustee (in case of NCD)	CRA	Rating	Rated Amount
63	INE891K07AL7	17-Apr-26	315.00	17-Apr-29	315.00	Catalyst Trusteeship Limited	CRISIL Ratings & Care Ratings	AAA Stable	315.00
64	INE891K07AL7	26-May-26	200.00	17-Apr-29	199.16	Catalyst Trusteeship Limited	CRISIL Ratings & Care Ratings	AAA Stable	199.16
		TOTAL	**15297.70**		**15345.48**				

C. Fund-based facilities from banks/Financial institutions, if any

Sr.No	Name of the Bank	Nature of Facility	O/S Amount/Limit (Rs. In crores)	Asset Classification
1	State Bank of India	Line of Credit	1820.51/4575.38	Standard
2	HDFC Bank	Line of Credit	1973.75/2716.25	Standard
3	Axis Bank	Line of Credit	847.63/3742.12	Standard
4	ICICI Bank	Line of Credit	218.75/2300	Standard
5	HSBC Bank	Line of Credit	2016.41/2609.7	Standard
6	Federal Bank	Line of Credit	181.19/750	Standard
7	Bank of Baroda	Line of Credit	1138.73/1222.08	Standard
8	Punjab & Sindh Bank	Line of Credit	341.94/500	Standard
9	Mizuho Bank	Line of Credit	1250/1250	Standard
10	Canara Bank	Line of Credit	4524.57/5150	Standard
11	Union Bank	Line of Credit	1445.29/2777.13	Standard
12	IDBI Bank	Line of Credit	437.49/700	Standard
13	Indian Bank	Line of Credit	498.85/1500	Standard
14	SIDBI	Line of Credit	3066.24/3182	Standard
15	Punjab National Bank	Line of Credit	864.98/1455.42	Standard
16	Bank of India	Line of Credit	1118.54/1224.95	Standard
17	UCO Bank	Line of Credit	0/500	Standard
18	The South Indian Bank Limited	Line of Credit	150/200	Standard
19	NABARD	Line of Credit	2159.9/2200	Standard
	Total		**24054.77/38555.03**	

D. Shareholding Details of Promoters / Details of share Pledged (As on 31.03.2026)

Sr. No.	Category	Pre-Issue		Post Issue	
		No. of shares held	% of share holding	No. of shares held	% of share holding
A	Promoters' holding				

Sr. No.	Category	Pre-Issue		Post Issue	
		No. of shares held	% of share holding	No. of shares held	% of share holding
1	Indian	-	-	-	-
	Individual	65*	Negligible	65*	Negligible
	Bodies Corporate	69,35,70,474	100.00	69,35,70,474	100
	Sub-total	69,35,70,539	100.00	69,35,70,539	100
2	Foreign promoters	-	-	-	-
	Sub-total (A)	69,35,70,539	100.00	69,35,70,539	100
B	Non-promoters' holding	-	-	-	-
1	Institutional investors	-	-	-	-
2	Non-institutional Investors	-	-	-	-
	Private Corporate Bodies	-	-	-	-
	Directors and relatives	-	-	-	-
	Indian Public	-	-	-	-
	Others (Including Non- resident Indians (NRIs)	-	-	-	-
	Sub-total(B)	-	-	-	-
Grant Total		**69,35,70,539**	**100.00**	**69,35,70,539**	**100.00**

E. Financial Summary

(Including Net worth / Equity / Investment in subsidiaries / Affiliates)

Particulars	FY 25-26 (In Crores)	FY 24-25 (In Crores)	FY 23-24 (In Crores)
Equity	693.57	693.57	627.06
Net worth	6,153.91	5,304.07	4,068.65
Investment in Subsidiaries/Affiliates	Nil	Nil	Nil
Total Debt Outstanding -Short Term (< 1 Year) -Other Debt	41,745.58	33,875.34	27,943.09
Gross Income	5,046.18	4,100.64	3,154.13
Operating Profit (PBITD)	3,985.56	3330.58	2,644.67
Gross Profit (PBTD)	1,118.31	897.49	814.94
Net Profit (Post Tax)	812.00	652.47	597.2

Particulars	FY 25-26 (In Crores)	FY 24-25 (In Crores)	FY 23-24 (In Crores)
Audit Qualifications (If Any)	NIL	NIL	NIL

Note: If the Issuer has not been in existence for three years, the information of the Issuer for the period such information is available shall be disclosed.

F. Details of Statutory auditor and changes thereof in the last three financial years

Name	Address	Date of Appointment
M/s G.M. Kapadia & Co., Chartered Accountants	1007, Raheja Chambers, 213, Free Press Journal Marg, Nariman Point, Mumbai – 400 021	June 19, 2024
M/s Khandelwal Jain & Co., Chartered Accountants	6-B&C, PIL Court, 6th Floor, 111, M. Karve Road, Churchgate, Mumbai- 400 020	June 24, 2025

Details of change in Auditors during current year and last three financial years:

2025–26				
Name	**Address**	**Date of Appointment**	**Date of Resignation**	**Date of Cessation**
B.K. Khare & Co., Chartered Accountants	706/708, Sharda Chambers, New Marine Lines, Mumbai – 400 020	June 6, 2022	-	June 24, 2025
M/s Khandelwal Jain & Co., Chartered Accountants	6-B&C, PIL Court, 6th Floor, 111, M. Karve Road, Churchgate, Mumbai- 400 020	June 24, 2025	-	-

2024–25				
Name	**Address**	**Date of Appointment**	**Date of Resignation**	**Date of Cessation**
G.M. Kapadia & Co., Chartered Accountants	1007, Raheja Chambers, 213, Free Press Journal Marg, Nariman Point, Mumbai – 400 021	June 19, 2024	-	-
Singhi & Co., Chartered Accountants	B2 402B, Marathon Innova, 4th Floor, Off Ganpatrao Kadam Marg, Lower Parel, Mumbai – 400 013	November 12, 2021	-	June 19, 2024
2023–24				

Nil				
2022–23				
B.K. Khare & Co., Chartered Accountants	706/708, Sharda Chambers, New Marine Lines, Mumbai – 400 020	June 6, 2022	-	-

G. Details of default in repayment of CP, NCD or any other debt instrument and other financial indebtedness including corporate guarantee issued in the past five financial years including in the current financial year.

(i) There was an operational delay of 1 day in repayment of an instalment (Rs. 0.06 billion) to one of the lender (Bank) as on December 30, 2024, which was immediately remediated on December 31, 2024. Due to this, on January 06, 2025, India Ratings and Research Private Limited had downgraded the Issuer's long-term bank loans and short-term bank loans rating to 'IND-D'. However, on the same day, the rating was reassigned to 'IND AAA'/Stable and 'IND A1+' to Issuer's long term bank loans and short-term bank loans respectively. The Company had a current account in a bank with a balance of Rs. 4.72 billion on the due date of the payment. India Ratings and Research Private Limited has noted that the liquidity position of the Company, remained commensurate to the rating levels.

(ii) The ratings have been reassigned in line with the agency's default recognition criteria and post-default curing period policy as the reasons for the delay in debt servicing has been addressed and the Company had resources in the form of bank balance of Rs. 4.72 billion on December 30, 2024 (EOD) which was significantly in excess of the amount required to fulfil the debt obligations. Also, the Company has taken measures to ensure non-recurrence of such instances.

(iii) The Company had a technical delay of 1 day in payment of interest to one of the lender (Bank) of the Company in the FY 2024, which was immediately remediated.

Details of any other material event / development having implications for the financials / credit quality resulting in material liability, corporate restructuring event or such other matters affecting the issue or investor's decision. Nil

A. Material Litigation if any: Nil

(All ongoing and outstanding material litigation irrespective of age to be reported)

B. Regulatory Strictures, if any: Nil

(Regulatory strictures issued during the past five Financial Years to be reported. Also,

any regulatory structure which continue to be applicable is to be disclosed)

C. An Issuer which is either an NBFC or an HFC shall disclose the residual maturity profile of its assets and liabilities in the following format:

Balances as on 31.03.2026 (Rs. In Lakhs)

Particulars	1 day to 7 days	8 days to 14 days	15 days to 30/31 days	Over 1 month upto 2 months	Over 2 month upto 3 months	Over 3 month & upto 6 months	Over 6 month & upto 1 years	Over 1 year and upto 3 years	Over 3 years & upto 5 years	Over 5 years	Total
Advances	35,178.89	3,197.91	25,295.19	52,951.85	69,909.42	3,32,010.09	5,50,362.81	14,01,588.23	5,14,094.30	6,90,687.68	36,75,276.37
Investments	10,637.78	-	-	60,761.80	869.00	2,124.20	2,040.38	49,536.00	12,710.00	14,733.90	1,53,413.06
Borrowings3	3,276.30	12,538.86	77,560.76	1,02,489.68	77,814.72	2,01,562.00	4,63,748.81	15,19,342.41	6,39,312.21	2,89,888.55	33,87,534.30
Foreign currency asset	-	-	-	-	-	-	-	-	-	-	-
Foreign currency Liabilities	-	-	-	-	-	-	-	1,72,732.78	-	-	1,72,732.78

For Axis Finance Limited

Gaurav Agarwal

Digitally signed by Gaurav Agarwal
Date: 2026.06.02 16:54:44 +05'30'

Authorized Signatory of the Issuer

Date: *02 June 2026*

Original / authenticated copy of any document related to above information will be made available to the investors on request.