

## 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<br>(Managing Director / President / CEO / CFO / Equivalent Official in the hierarchy as per Constitution of the Issuer entity) | <b>Name</b>                                                                                 | <b>Designation</b>   |  |
|                                                                                                                                                | Mr. Sai Giridhar                                                                            | MD & CEO             |  |
|                                                                                                                                                | Mr. Amith Iyer                                                                              | CFO & Head- Treasury |  |
| Group Affiliation (If Any)                                                                                                                     | AXIS BANK LIMITED                                                                           |                      |  |

### PART II

|                                                 |                                               |                                        |
|-------------------------------------------------|-----------------------------------------------|----------------------------------------|
| Issue Details                                   | AFL/CP/021/2025-26                            |                                        |
| ISIN                                            | INE891K14PN7                                  |                                        |
| Proposed Date of Issue                          | 12 September 2025                             |                                        |
| Amount (Rs.)                                    | 200,00,00,000.00                              |                                        |
| Tenor and Date of Maturity                      | 12 December 2025                              |                                        |
| 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<br>(obtained if any) |
| Credit Rating Issuer                            | India Ratings                                 | CRISIL                                 |
| Rating                                          | A1+ by India Ratings                          | CRISIL A1+                             |
| Date of Rating                                  | 20 August 2025                                | 21 August 2025                         |
| Validity of Issuance                            | 60 Days                                       | 60 Days                                |
| Validity period for rating                      | One Year                                      | One Year                               |
| For Amount (Rs.)                                | Rs. 6000 Crores                               | Rs. 6000 Crores                        |
| Conditions (If Any)                             | Nil                                           | Nil                                    |
| Long term credit rating obtained by the Issuer  | AAA                                           | AAA                                    |

Regd. Office  
 Axis Finance Limited, 'Axis House', Ground Floor, C-2, Wadia International Centre,  
 Pandurang Budhkar Marg, Worli, Mumbai - 400 025  
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 CIN : U65921MH1995PLC212675



**AXIS FINANCE**

|                                                     |                                                                                             |     |
|-----------------------------------------------------|---------------------------------------------------------------------------------------------|-----|
| Unaccepted Credit Rating assigned to the Issuer     | Nil                                                                                         | Nil |
| Issuing and Paying Agent Details (Name and Address) | Axis Bank Limited<br>Corporate Office, 4th Floor, Axis House, P.B. Marg, Worli<br>Mumbai 25 |     |

|                                                                      |                                                                                                     |                                                                     |
|----------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|---------------------------------------------------------------------|
| Debenture Trustee Details<br>(Name and Address)<br>(In case of NCD)  | CATALYST TRUSTEESHIP LTD<br>CATALYST TRUSTEESHIP LTD, WINDSOR, C.S.T<br>ROAD, KALINA, SANTACRUZ (E) |                                                                     |
|                                                                      |                                                                                                     |                                                                     |
| Credit Enhancement Details<br>(If any)                               | NA                                                                                                  |                                                                     |
| Description of Instrument                                            | NA                                                                                                  |                                                                     |
| Amount (Rs. In Lacs)                                                 | NA                                                                                                  |                                                                     |
| In Favor of                                                          | ISSUER OF CP / NCD /<br>HOLDER OF CP / NCD                                                          |                                                                     |
| Name and Address of the Guarantor                                    | NA                                                                                                  |                                                                     |
| Net worth of the Guarantor<br>(Rs. In Lacs)                          | NA                                                                                                  |                                                                     |
| Extent of The Guarantee Offered by the<br>Guarantor for the Issue    | NA                                                                                                  |                                                                     |
|                                                                      |                                                                                                     |                                                                     |
| Conditions under which the guarantee will<br>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, |                                                                                                     |                                                                     |
| <b>Name</b>                                                          | <b>Extent of Guarantee</b>                                                                          | <b>Conditions Under<br/>Which the guarantee<br/>will be invoked</b> |
| 1 NIL                                                                | NIL                                                                                                 | NIL                                                                 |
| 2                                                                    |                                                                                                     |                                                                     |
| 3                                                                    |                                                                                                     |                                                                     |



## PART III

### A. Issuer Financial Details

|                                                          |                   |
|----------------------------------------------------------|-------------------|
| CP / NCD Borrowing                                       | CP                |
| Date of Board Resolution                                 | 16 July 2020      |
| 1. Limit approved by Board                               | Rs. 10,000 Crores |
| 2. Limit as per CRA                                      | Rs. 6000 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 issued during the last 15 months

| ISIN         | ISSUE DATE | Amount (Rs in Crs) | MATURITY DATE | Amount o/s (Rs. In Crs) | IPA           | CRA    | Rating | Rated Amount (Rs in Crs) |
|--------------|------------|--------------------|---------------|-------------------------|---------------|--------|--------|--------------------------|
| INE891K14NM4 | 07-May-24  | 25                 | 16-Jul-24     | -                       | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
| INE891K14NO0 | 09-May-24  | 50                 | 10-Jan-25     | -                       | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
| INE891K14NP7 | 10-May-24  | 50                 | 06-Aug-24     | -                       | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
| INE891K14NO0 | 13-May-24  | 75                 | 10-Jan-25     | -                       | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
| INE891K14NQ5 | 16-May-24  | 300                | 14-Aug-24     | -                       | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
| INE891K14NR3 | 28-May-24  | 300                | 27-Aug-24     | -                       | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
| INE891K14NS1 | 12-Jun-24  | 95                 | 25-Jul-24     | -                       | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
| INE891K14NT9 | 12-Jun-24  | 100                | 15-Jul-24     | -                       | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
| INE891K14NU7 | 18-Jun-24  | 70                 | 15-Oct-24     | -                       | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
| INE891K14NV5 | 19-Jun-24  | 150                | 21-Oct-24     | -                       | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
| INE891K14NS1 | 19-Jun-24  | 50                 | 25-Jul-24     | -                       | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
| INE891K14NW3 | 20-Jun-24  | 150                | 08-Oct-24     | -                       | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
| INE891K14NX1 | 27-Jun-24  | 75                 | 10-Jul-24     | -                       | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
| INE891K14NY9 | 27-Jun-24  | 75                 | 29-Jul-24     | -                       | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
| INE891K14NZ6 | 28-Jun-24  | 25                 | 14-Nov-24     | -                       | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
| INE891K14OA7 | 28-Jun-24  | 100                | 18-Nov-24     | -                       | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
| INE891K14OB5 | 30-Jul-24  | 100                | 29-Oct-24     | -                       | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
| INE891K14OB5 | 31-Jul-24  | 150                | 29-Oct-24     | -                       | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
| INE891K14NZ6 | 16-Aug-24  | 200                | 14-Nov-24     | -                       | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
| INE891K14OC3 | 19-Aug-24  | 75                 | 13-Nov-24     | -                       | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
| INE891K14OD1 | 27-Aug-24  | 100                | 26-Nov-24     | -                       | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
| INE891K14OD1 | 28-Aug-24  | 80                 | 26-Nov-24     | -                       | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
| INE891K14OE9 | 02-Sep-24  | 200                | 02-Sep-25     | -                       | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |

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**AXIS FINANCE**

| ISIN         | ISSUE DATE | Amount (Rs in Crs) | MATURITY DATE | Amount o/s (Rs. In Crs) | IPA           | CRA    | Rating | Rated Amount (Rs in Crs) |
|--------------|------------|--------------------|---------------|-------------------------|---------------|--------|--------|--------------------------|
| INE891K14OF6 | 03-Sep-24  | 35                 | 03-Sep-25     | -                       | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
| INE891K14OG4 | 06-Sep-24  | 150                | 26-Sep-24     | -                       | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
| INE891K14OH2 | 10-Sep-24  | 100.00             | 27-Sep-24     | -                       | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
| INE891K14OI0 | 11-Oct-24  | 200                | 08-Oct-25     | 200                     | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
| INE891K14OJ8 | 14-Nov-24  | 200                | 13-May-25     | -                       | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
| INE891K14NI2 | 27-Nov-24  | 50                 | 20-Feb-25     | -                       | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
| INE891K14OK6 | 13-Dec-24  | 150                | 27-Dec-24     | -                       | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
| INE891K14OL4 | 20-Dec-24  | 150                | 15-Jan-25     | -                       | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
| INE891K14NO0 | 31-Dec-24  | 150                | 10-Jan-25     | -                       | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
| INE891K14OM2 | 30-Jan-25  | 100                | 29-Apr-25     | -                       | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
| INE891K14ON0 | 30-Jan-25  | 150                | 30-Apr-25     | -                       | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
| INE891K14OO8 | 31-Jan-25  | 100                | 25-Apr-25     | -                       | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
| 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     | 50                      | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
| INE891K14OT7 | 07-Mar-25  | 300                | 06-Mar-26     | 300                     | 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     | 100                     | 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     | 225                     | 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     | 150                     | 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     | 100                     | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
| INE891K14PE6 | 25-Jul-25  | 100                | 30-Oct-25     | 100                     | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
| INE891K14PG1 | 30-Jul-25  | 50                 | 29-Oct-25     | 50                      | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
| INE891K14PE6 | 06-Aug-25  | 10                 | 30-Oct-25     | 10                      | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
| INE891K14PH9 | 21-Aug-25  | 125                | 20-Nov-25     | 125                     | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
| INE891K14PH9 | 22-Aug-25  | 100                | 20-Nov-25     | 100                     | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
| INE891K14PI7 | 22-Aug-25  | 50                 | 21-Nov-25     | 50                      | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
| INE891K14PJ5 | 29-Aug-25  | 100                | 25-Nov-25     | 100                     | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
| INE891K14PK3 | 02-Sep-25  | 150                | 22-Sep-25     | 150                     | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
| INE891K14PM9 | 02-Sep-25  | 150                | 23-Sep-25     | 150                     | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
| INE891K14PL1 | 02-Sep-25  | 110                | 25-Sep-25     | 110                     | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |

**Regd. Office**

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**AXIS FINANCE**

| ISIN         | ISSUE DATE | Amount (Rs in Crs) | MATURITY DATE | Amount o/s (Rs. In Crs) | IPA           | CRA    | Rating | Rated Amount (Rs in Crs) |
|--------------|------------|--------------------|---------------|-------------------------|---------------|--------|--------|--------------------------|
| INE891K14PJ5 | 12-Sep-25  | 100                | 25-Nov-25     | 100                     | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
| INE891K14PN7 | 12-Sep-25  | 200                | 12-Dec-25     | 200                     | Axis Bank Ltd | Crisil | A1+    | 6,000.00                 |
|              |            |                    | <b>Total</b>  | <b>2,370</b>            |               |        |        |                          |

#### Details Of Other Debt Instruments Outstanding :

| Sr.no | ISIN         | Date of Issuance | Amt Issued (Rs. In Crores) | Maturity Date | Amount o/s (Rs. In crores) |
|-------|--------------|------------------|----------------------------|---------------|----------------------------|
| 1     | INE891K08034 | 05-Aug-16        | 200.00                     | 05-Aug-26     | 200.00                     |
| 2     | INE891K08042 | 11-May-17        | 200.00                     | 11-May-27     | 200.00                     |
| 3     | INE891K08059 | 14-Sep-17        | 100.00                     | 14-Sep-27     | 100.00                     |
| 4     | INE891K08067 | 15-Feb-21        | 70.00                      | 14-Feb-31     | 70.00                      |
| 5     | INE891K08075 | 10-Jun-21        | 100.00                     | 10-Jun-31     | 100.00                     |
| 6     | INE891K07671 | 28-Jun-21        | 124.00                     | 26-Jun-31     | 124.00                     |
| 7     | INE891K08083 | 25-Aug-21        | 150.00                     | Perpetual     | 150.00                     |
| 8     | INE891K07705 | 22-Sep-21        | 170.00                     | 22-Sep-26     | 170.00                     |
| 9     | INE891K07713 | 29-Sep-21        | 125.00                     | 29-Sep-25     | 125.00                     |
| 10    | INE891K07721 | 18-Nov-21        | 400.00                     | 18-Nov-26     | 400.00                     |
| 11    | INE891K08091 | 06-Dec-21        | 75.00                      | 05-Dec-31     | 75.00                      |
| 12    | INE891K08117 | 31-Dec-21        | 50.00                      | Perpetual     | 50.00                      |
| 13    | INE891K07762 | 30-Mar-22        | 250.00                     | 30-Mar-26     | 250.00                     |
| 14    | INE891K07804 | 25-Aug-22        | 300.00                     | 24-Oct-25     | 300.00                     |
| 15    | INE891K08125 | 30-Aug-22        | 100.00                     | Perpetual     | 100.00                     |
| 16    | INE891K07812 | 08-Sep-22        | 100.00                     | 08-Sep-27     | 100.00                     |
| 17    | INE891K08133 | 26-Sep-22        | 100.00                     | 24-Sep-32     | 100.00                     |
| 18    | INE891K07762 | 17-Nov-22        | 200.00                     | 30-Mar-26     | 201.63                     |
| 19    | INE891K08141 | 28-Nov-22        | 200.00                     | 26-Nov-32     | 200.00                     |
| 20    | INE891K08158 | 26-Dec-22        | 125.00                     | Perpetual     | 125.00                     |
| 21    | INE891K07820 | 23-Feb-23        | 263.00                     | 23-Feb-28     | 263.00                     |
| 22    | INE891K07838 | 20-Mar-23        | 385.00                     | 20-May-26     | 385.00                     |
| 23    | INE891K07846 | 03-May-23        | 300.00                     | 03-Aug-26     | 300.00                     |
| 24    | INE891K07853 | 26-May-23        | 500.00                     | 26-May-28     | 500.00                     |
| 25    | INE891K07861 | 30-Jun-23        | 350.00                     | 30-Jun-26     | 350.00                     |
| 26    | INE891K07879 | 13-Sep-23        | 150.00                     | 11-Dec-26     | 150.00                     |
| 27    | INE891K07887 | 22-Sep-23        | 375.00                     | 22-Jul-26     | 375.00                     |
| 28    | INE891K08166 | 30-Oct-23        | 200.00                     | 28-Oct-33     | 200.00                     |
| 29    | INE891K07895 | 17-Nov-23        | 200.00                     | 17-Nov-28     | 200.00                     |
| 30    | INE891K07721 | 17-Nov-23        | 300.00                     | 18-Nov-26     | 309.84                     |
| 31    | INE891K08166 | 12-Dec-23        | 250.00                     | 28-Oct-33     | 250.27                     |

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| Sr.no | ISIN         | Date of Issuance | Amt Issued (Rs. In Crores) | Maturity Date | Amount o/s (Rs. In crores) |
|-------|--------------|------------------|----------------------------|---------------|----------------------------|
| 32    | INE891K07903 | 29-Dec-23        | 300.00                     | 26-Feb-27     | 300.00                     |
| 33    | INE891K07911 | 29-Dec-23        | 495.00                     | 26-Dec-25     | 495.00                     |
| 34    | INE891K08174 | 11-Jan-24        | 250.00                     | 11-Jan-34     | 250.00                     |
| 35    | INE891K07929 | 29-Jan-24        | 310.00                     | 29-Jan-29     | 310.00                     |
| 36    | INE891K07937 | 21-Feb-24        | 184.00                     | 21-Feb-29     | 184.00                     |
| 37    | INE891K07945 | 28-Feb-24        | 300.00                     | 27-Feb-26     | 300.00                     |
| 38    | INE891K07903 | 28-Feb-24        | 300.00                     | 26-Feb-27     | 299.60                     |
| 39    | INE891K07960 | 07-Mar-24        | 50.00                      | 06-Mar-26     | 50.00                      |
| 40    | INE891K07952 | 07-Mar-24        | 800.00                     | 07-May-27     | 800.00                     |
| 41    | INE891K08174 | 19-Mar-24        | 125.00                     | 11-Jan-34     | 127.07                     |
| 42    | INE891K08182 | 26-Mar-24        | 65.00                      | Perpetual     | 65.00                      |
| 43    | INE891K07978 | 19-Apr-24        | 400.00                     | 19-Aug-27     | 400.00                     |
| 44    | INE891K07986 | 22-May-24        | 219.50                     | 22-May-29     | 219.50                     |
| 45    | INE891K07978 | 22-May-24        | 400.00                     | 19-Aug-27     | 403.40                     |
| 46    | INE891K08190 | 04-Jun-24        | 100.00                     | Perpetual     | 100.00                     |
| 47    | INE891K08208 | 24-Jun-24        | 200.00                     | 23-Jun-34     | 200.00                     |
| 48    | INE891K07937 | 23-Jul-24        | 100.00                     | 21-Feb-29     | 103.45                     |
| 49    | INE891K07994 | 09-Aug-24        | 266.70                     | 25-Apr-28     | 266.70                     |
| 50    | INE891K07986 | 26-Aug-24        | 135.00                     | 22-May-29     | 138.36                     |
| 51    | INE891K08208 | 13-Sep-24        | 250.00                     | 23-Jun-34     | 255.56                     |
| 52    | INE891K07903 | 29-Nov-24        | 25.00                      | 26-Feb-27     | 26.75                      |
| 53    | INE891K07AA0 | 29-Nov-24        | 250.00                     | 28-Jan-28     | 250.00                     |
| 54    | INE891K07AC6 | 19-Dec-24        | 50.00                      | 19-Nov-27     | 50.00                      |
| 55    | INE891K07AB8 | 19-Dec-24        | 140.00                     | 19-Dec-29     | 140.00                     |
| 56    | INE891K07AD4 | 19-Dec-24        | 150.00                     | 19-Dec-34     | 150.00                     |
| 57    | INE891K08216 | 27-Dec-24        | 50.00                      | Perpetual     | 50.00                      |
| 58    | INE891K08208 | 16-Jan-25        | 150.00                     | 23-Jun-34     | 158.27                     |
| 59    | INE891K07AE2 | 27-Mar-25        | 535.00                     | 27-Mar-30     | 535.01                     |
| 60    | INE891K07AE2 | 11-Apr-25        | 200.50                     | 27-Mar-30     | 202.94                     |
| 61    | INE891K07AF9 | 11-Apr-25        | 465.00                     | 12-Jun-28     | 465.00                     |
| 62    | INE891K07AG7 | 23-May-25        | 1000.00                    | 23-Aug-28     | 1000.03                    |
| 63    | INE891K07AF9 | 27-Jun-25        | 275.00                     | 12-Jun-28     | 278.99                     |
| 64    | INE891K08224 | 08-Aug-25        | 100.00                     | 08-Aug-35     | 100.00                     |
|       |              | <b>TOTAL</b>     | <b>15052.70</b>            |               | <b>15098.36</b>            |

### 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     | 2253.48/4457.62                  | Standard             |
| 2     | HDFC Bank           | Line of Credit     | 949.38/3477.58                   | Standard             |
| 3     | Axis Bank           | Line of Credit     | 612.54/3201.49                   | Standard             |
| 4     | ICICI Bank          | Line of Credit     | 109.79/2300                      | Standard             |
| 5     | HSBC Bank           | Line of Credit     | 2285.95/3762.2                   | Standard             |

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CIN : U65921MH1995PLC212675



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| Sr.No | Name of the Bank              | Nature of Facility | O/S Amount/Limit (Rs. In crores) | Asset Classification |
|-------|-------------------------------|--------------------|----------------------------------|----------------------|
| 6     | Federal Bank                  | Line of Credit     | 290.58/750                       | Standard             |
| 7     | Bank of Baroda                | Line of Credit     | 733.29/1777.75                   | Standard             |
| 8     | Punjab & Sindh Bank           | Line of Credit     | 420.93/799.76                    | Standard             |
| 9     | Mizuho Bank                   | Line of Credit     | 1250/1250                        | Standard             |
| 10    | Canara Bank                   | Line of Credit     | 3346.47/4250                     | Standard             |
| 11    | Union Bank                    | Line of Credit     | 1897.66/2777.07                  | Standard             |
| 12    | IDBI Bank                     | Line of Credit     | 312.5/500                        | Standard             |
| 13    | Indian Bank                   | Line of Credit     | 636.65/983.32                    | Standard             |
| 14    | SIDBI                         | Line of Credit     | 2222.31/2440                     | Standard             |
| 15    | Punjab National Bank          | Line of Credit     | 199.99/950                       | Standard             |
| 16    | Bank of India                 | Line of Credit     | 756.2/1000                       | Standard             |
| 17    | UCO Bank                      | Line of Credit     | 155.46/500                       | Standard             |
| 18    | The South Indian Bank Limited | Line of Credit     | 200/200                          | Standard             |
|       | <b>Total</b>                  |                    | <b>18633.18/35376.79</b>         |                      |

#### D. Shareholding Details of Promoters / Details of share Pledged (As on 30.06.2025)

| Sr. No. | Category                                       | Pre Issue           |                    | Post Issue          |                    |
|---------|------------------------------------------------|---------------------|--------------------|---------------------|--------------------|
|         |                                                | No. of shares held  | % of share holding | No. of shares held  | % of share holding |
| A       | Promoters' 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)                                   | -                   | -                  | -                   | -                  |
|         | <b>Grant Total</b>                             | <b>69,35,70,539</b> | <b>100.00</b>      | <b>69,35,70,539</b> | <b>100.00</b>      |

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## E. Financial Summary

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

| Particulars                                                  | Q1 - FY 25-26<br>(In Crores) | FY 24-25 (In<br>Crores) | FY 23-24<br>(In Crores) | FY 22-23<br>(In Crores) |
|--------------------------------------------------------------|------------------------------|-------------------------|-------------------------|-------------------------|
| Equity                                                       | 693.57                       | 693.57                  | 627.06                  | 590.81                  |
| Net worth                                                    | 5,476.73                     | 5,304.07                | 4,068.65                | 3171.57                 |
| Investment in Subsidiaries/Affiliates                        | Nil                          | Nil                     | Nil                     | Nil                     |
| Total Debt Outstanding -Short Term (< 1 Year)<br>-Other Debt | 36,676.34                    | 33,875.34               | 27,943.09               | 20,001.84               |
| Gross Income                                                 | 1,174.05                     | 4,100.64                | 3,154.13                | 2,326.58                |
| Operating Profit (PBITD)                                     | 937.49                       | 3,333.23                | 2,644.67                | 1,985.37                |
| Gross Profit (PBTID)                                         | 246.65                       | 897.49                  | 814.94                  | 788.98                  |
| Net Profit (Post Tax)                                        | 178.78                       | 652.47                  | 597.2                   | 579.1                   |
| Audit Qualifications (If Any)                                | NIL                          | 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, 6 <sup>th</sup> 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, 6 <sup>th</sup> Floor, 111, M. Karve Road, Churchgate, Mumbai- 400 020 | June 24, 2025       | -                   | -                 |

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**AXIS FINANCE**



| 2024-25                                      |                                                                                                                   |                      |                     |                   |
|----------------------------------------------|-------------------------------------------------------------------------------------------------------------------|----------------------|---------------------|-------------------|
| Name                                         | Address                                                                                                           | Date of Appointment  | Date of Resignation | Date of Cessation |
| G.M. Kapadia & Co.,<br>Chartered Accountants | 1007, Raheja Chambers,<br>213, Free Press Journal Marg, Nariman<br>Point,<br>Mumbai – 400 021                     | June 19, 2024        | -                   | -                 |
| Singhi & Co.,<br>Chartered Accountants       | B2 402B, Marathon Innova, 4 <sup>th</sup> Floor,<br>Off Ganpatrao Kadam Marg, Lower<br>Parel,<br>Mumbai – 400 013 | November 12,<br>2021 | -                   | June 19,<br>2024  |
| 2023-24                                      |                                                                                                                   |                      |                     |                   |
| Nil                                          |                                                                                                                   |                      |                     |                   |
| 2022-23                                      |                                                                                                                   |                      |                     |                   |
| B.K. Khare & Co.,<br>Chartered Accountants   | 706/708, Sharda Chambers,<br>New<br>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. Nil**

**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 30.06.2025 (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    | 35,40<br>0.51   | 13,73<br>4.41     | 19,3<br>08.62         | 62,2<br>31.85              | 96,5<br>47.70              | 323,6<br>29.12               | 571,4<br>45.35              | 1,481,0<br>60.11             | 506,6<br>14.07              | 809,3<br>58.72 | 3,919,3<br>30.46 |
| Investments | 9,55<br>9.61    | -                 | 1,2<br>55.20          | 67,7<br>38.56              | 1,1<br>50.25               | 1,1<br>50.25                 | 24,7<br>26.93               | 50,7<br>92.00                | 16,2<br>22.00               | 13,8<br>23.04  | 186,4<br>17.84   |
| Borrowings  | 10,10<br>7.60   | 42,69<br>5.81     | 38,7<br>70.18         | 118,0<br>48.91             | 100,2<br>20.76             | 226,8<br>56.80               | 509,2<br>13.95              | 1,695,0<br>07.86             | 629,9<br>01.48              | 296,8<br>11.05 | 3,667,6<br>34.40 |

**For Axis Finance Limited**

**Authorized Signatory of the Issuer**

**Date:** 12 September 2025

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

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