

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/027/2025-26	
ISIN	INE891K14PN7	
Proposed Date of Issue	04 December 2025	
Amount (Rs.)	2,50,00,00,000.00	
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 (obtained if any)
Credit Rating Issuer	India Ratings	CRISIL
Rating	A1+ by India Ratings	CRISIL A1+
Date of Rating	21 November 2025	21 November 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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Email : info@axisfinance.in | Website : www.axisfinance.in
CIN : U65921MH1995PLC212675



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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)	CATALYST TRUSTEESHIP LTD CATALYST TRUSTEESHIP LTD, WINDSOR, C.S.T ROAD, KALINA, SANTACRUZ (E)	
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	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)
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
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	-	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

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ISIN	ISSUE DATE	Amount (Rs in Crs)	MATURITY DATE	Amount o/s (Rs. In Crs)	IPA	CRA	Rating	Rated Amount (Rs in Crs)
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	-	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
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	200	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	250	Axis Bank Ltd	Crisil	A1+	6,000.00
INE891K14OW1	04-Nov-25	75	06-Feb-26	75	Axis Bank Ltd	Crisil	A1+	6,000.00
INE891K14PO5	04-Nov-25	150	03-Feb-26	150	Axis Bank Ltd	Crisil	A1+	6,000.00
INE891K14OW1	13-Nov-25	100	06-Feb-26	100	Axis Bank Ltd	Crisil	A1+	6,000.00
INE891K14PN7	04-Dec-25	250	12-Dec-25	250	Axis Bank Ltd	Crisil	A1+	6,000.00
			Total	1,850				

Details Of Other Debt Instruments Outstanding :

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AXIS FINANCE

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	INE891K07721	18-Nov-21	400.00	18-Nov-26	400.00
10	INE891K08091	06-Dec-21	75.00	05-Dec-31	75.00
11	INE891K08117	31-Dec-21	50.00	Perpetual	50.00
12	INE891K07762	30-Mar-22	250.00	30-Mar-26	250.00
13	INE891K08125	30-Aug-22	100.00	Perpetual	100.00
14	INE891K07812	08-Sep-22	100.00	08-Sep-27	100.00
15	INE891K08133	26-Sep-22	100.00	24-Sep-32	100.00
16	INE891K07762	17-Nov-22	200.00	30-Mar-26	201.63
17	INE891K08141	28-Nov-22	200.00	26-Nov-32	200.00
18	INE891K08158	26-Dec-22	125.00	Perpetual	125.00
19	INE891K07820	23-Feb-23	263.00	23-Feb-28	263.00
20	INE891K07838	20-Mar-23	385.00	20-May-26	385.00
21	INE891K07846	03-May-23	300.00	03-Aug-26	300.00
22	INE891K07853	26-May-23	500.00	26-May-28	500.00
23	INE891K07861	30-Jun-23	350.00	30-Jun-26	350.00
24	INE891K07879	13-Sep-23	150.00	11-Dec-26	150.00
25	INE891K07887	22-Sep-23	375.00	22-Jul-26	375.00
26	INE891K08166	30-Oct-23	200.00	28-Oct-33	200.00
27	INE891K07895	17-Nov-23	200.00	17-Nov-28	200.00
28	INE891K07721	17-Nov-23	300.00	18-Nov-26	309.84
29	INE891K08166	12-Dec-23	250.00	28-Oct-33	250.27
30	INE891K07903	29-Dec-23	300.00	26-Feb-27	300.00
31	INE891K07911	29-Dec-23	495.00	26-Dec-25	495.00
32	INE891K08174	11-Jan-24	250.00	11-Jan-34	250.00
33	INE891K07929	29-Jan-24	310.00	29-Jan-29	310.00
34	INE891K07937	21-Feb-24	184.00	21-Feb-29	184.00
35	INE891K07945	28-Feb-24	300.00	27-Feb-26	300.00
36	INE891K07903	28-Feb-24	300.00	26-Feb-27	299.60
37	INE891K07960	07-Mar-24	50.00	06-Mar-26	50.00
38	INE891K07952	07-Mar-24	800.00	07-May-27	800.00
39	INE891K08174	19-Mar-24	125.00	11-Jan-34	127.07
40	INE891K08182	26-Mar-24	65.00	Perpetual	65.00
41	INE891K07978	19-Apr-24	400.00	19-Aug-27	400.00
42	INE891K07986	22-May-24	219.50	22-May-29	219.50
43	INE891K07978	22-May-24	400.00	19-Aug-27	403.40
44	INE891K08190	04-Jun-24	100.00	Perpetual	100.00
45	INE891K08208	24-Jun-24	200.00	23-Jun-34	200.00

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AXIS FINANCE

Sr.no	ISIN	Date of Issuance	Amt Issued (Rs. In Crores)	Maturity Date	Amount o/s (Rs. In crores)
46	INE891K07937	23-Jul-24	100.00	21-Feb-29	103.45
47	INE891K07994	09-Aug-24	266.70	25-Apr-28	266.70
48	INE891K07986	26-Aug-24	135.00	22-May-29	138.36
49	INE891K08208	13-Sep-24	250.00	23-Jun-34	255.56
50	INE891K07903	29-Nov-24	25.00	26-Feb-27	26.75
51	INE891K07AA0	29-Nov-24	250.00	28-Jan-28	250.00
52	INE891K07AC6	19-Dec-24	50.00	19-Nov-27	50.00
53	INE891K07AB8	19-Dec-24	140.00	19-Dec-29	140.00
54	INE891K07AD4	19-Dec-24	150.00	19-Dec-34	150.00
55	INE891K08216	27-Dec-24	50.00	Perpetual	50.00
56	INE891K08208	16-Jan-25	150.00	23-Jun-34	158.27
57	INE891K07AE2	27-Mar-25	535.00	27-Mar-30	535.01
58	INE891K07AE2	11-Apr-25	200.50	27-Mar-30	202.94
59	INE891K07AF9	11-Apr-25	465.00	12-Jun-28	465.00
60	INE891K07AG7	23-May-25	1000.00	23-Aug-28	1000.03
61	INE891K07AF9	27-Jun-25	275.00	12-Jun-28	278.99
62	INE891K08224	08-Aug-25	100.00	08-Aug-35	100.00
63	INE891K07AH5	30-Sep-25	475.00	25-Oct-27	475.00
64	INE891K07AI3	24-Oct-25	500.00	24-Oct-28	500.00
65	INE891K08224	31-Oct-25	200.00	08-Aug-35	204.59
66	INE891K07AJ1	21-Nov-25	75.00	21-Nov-30	75.00
		TOTAL	15877.70		15927.95

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	2075.84/5532.92	Standard
2	HDFC Bank	Line of Credit	1415/5568.93	Standard
3	Axis Bank	Line of Credit	585.35/3265.7	Standard
4	ICICI Bank	Line of Credit	81.25/2300	Standard
5	HSBC Bank	Line of Credit	2242.2/2609.7	Standard
6	Federal Bank	Line of Credit	262.44/750	Standard
7	Bank of Baroda	Line of Credit	805.51/1472.33	Standard
8	Punjab & Sindh Bank	Line of Credit	394.6/500	Standard
9	Mizuho Bank	Line of Credit	1000/1250	Standard
10	Canara Bank	Line of Credit	3280.84/4250	Standard
11	Union Bank	Line of Credit	1842.1/2777.13	Standard
12	IDBI Bank	Line of Credit	300/500	Standard
13	Indian Bank	Line of Credit	610.54/1500	Standard
14	SIDBI	Line of Credit	2722.31/3182	Standard
15	Punjab National Bank	Line of Credit	689.99/1200	Standard

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Sr.No	Name of the Bank	Nature of Facility	O/S Amount/Limit (Rs. In crores)	Asset Classification
16	Bank of India	Line of Credit	724.95/787.45	Standard
17	UCO Bank	Line of Credit	144.35/500	Standard
18	The South Indian Bank Limited	Line of Credit	200/200	Standard
	Total		19377.27/38146.16	

D. Shareholding Details of Promoters / Details of share Pledged (As on 30.09.2025)

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)	-	-	-	-
	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	Q2 - FY 25-26 (In Crores)	FY 24-25 (In Crores)	FY 23-24 (In Crores)	FY 22-23 (In Crores)
Equity	693.57	693.57	627.06	590.81

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Particulars	Q2 - FY 25-26 (In Crores)	FY 24-25 (In Crores)	FY 23-24 (In Crores)	FY 22-23 (In Crores)
Net worth	5,713.06	5,304.07	4,068.65	3171.57
Investment in Subsidiaries/Affiliates	Nil	Nil	Nil	Nil
Total Debt Outstanding -Short Term (< 1 Year) -Other Debt	37,590.74	33,875.34	27,943.09	20,001.84
Gross Income	2447.01	4,100.64	3,154.13	2,326.58
Operating Profit (PBITD)	1,963.77	3,333.23	2,644.67	1,985.37
Gross Profit (PBSD)	562.23	897.49	814.94	788.98
Net Profit (Post Tax)	407.54	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 th 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 th 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, 4 th 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. 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 30.09.2025 (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
Deposit	-	-	-	-	-	-	-	-	-	-	0

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AXIS FINANCE

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	41,798.36	4,095.95	8,756.56	78,283.26	85,080.71	3,45,614.60	5,99,281.54	15,46,771.02	4,85,749.56	8,68,907.17	40,64,338.73
Investments	1,955.25	-	-	60,318.56	468.75	1,096.35	22,794.81	44,515.58	13,148.42	14,497.67	1,58,795.39
Borrowings	151.11	34,470.81	71,446.41	95,650.28	1,40,868.26	3,04,369.72	4,95,974.92	15,50,788.21	5,32,556.71	3,08,562.63	35,34,839.06
Foreign Currency Assets (FCA)	0	0	0	0	0	0	0	0	0	0	0.00
Foreign Currency Liabilities (FCL)	0	0	1265.317582	811.5921205	177.1421918	0	0	221981.25	0	0	2,24,235.30

For Axis Finance Limited

Authorized Signatory of the Issuer

Date: 03 December 2025

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

Regd. Office

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