



**LETTER OF OFFER**

**PART I**

|  |  |               |             |                  |
|--|--|---------------|-------------|------------------|
| PROPOSED DATE OF ISSUE   | December 11, 2024                                | Tenor 91 Days | DUE DATE    | March 12, 2025 ✓ |
| CREDIT RATING  | "A1+" ✓  |               | RECORD DATE | March 11, 2025 ✓ |
| ❖DATE OF RATING  | December 02, 2024 and November 25, 2024 -        |               | ISSUED BY   | CRISIL & ICRA ✓  |
| ❖VALIDITY FOR ISSUANCE   | January 30, 2025 & February 24, 2025             |               |             |                  |
| ❖VALIDITY PERIOD OF RATING   | January 30, 2026 & February 24, 2026 ✓           |               |             |                  |
| ❖FOR AMOUNT  | Rs. 8,000 crores ✓                               |               |             |                  |
| ❖CONDITIONS(if any)  | -----  |               |             |                  |
| ❖EXACT PURPOSE OF ISSUE OF CP  | Refer Sr.No. 4.4 of Key Information Document     |               |             |                  |
| ❖CREDIT SUPPORT (if any)   | -----  |               |             |                  |
| ❖DESCRIPTION OF INSTRUMENT   | Commercial Papers                                |               |             |                  |
| ❖AMOUNT  | Rs 5,00,00,00,000 ✓                              |               |             |                  |
| ❖ISSUED BY   | TATA CAPITAL HOUSING FINANCE LIMITED             |               |             |                  |
| ❖IN FAVOUR OF  | INVESTORS IN COMMERCIAL PAPER                    |               |             |                  |
| ❖NETWORTH OF GUARANTOR CO.   | N.A.   |               |             |                  |
| ❖CONDITIONS IF ANY   | -----  |               |             |                  |
| ❖DETAILS OF CURRENT TRANCHE  | Refer Sr.No. 4.1 of Key Information Document     |               |             |                  |
| Name and Address of the Trustee  | : N.A.   |               |             |                  |
| LISTING  | : Proposed to be Listed                          |               |             |                  |
| ISSUING AND PAYING AGENT   | : HDFC BANK LTD                                  |               |             |                  |
| MARKET CONVENTIONS   | : FIMMDA CONVENTIONS                             |               |             |                  |
| CP BORROWING LIMIT   | : Rs. 8,000 crores ✓                             |               |             |                  |
| SUPPORTING BOARD RESOLUTION  | : Dtd : May 02, 2024 ✓                           |               |             |                  |
| TOTAL CP outstanding (as on date)  | : Rs. 3400 Crore ✓                               |               |             |                  |
| Details of CPs issued last 2 years *   | : Refer Sr.No. 4.3 of Key Information Document   |               |             |                  |
| Details of CPs and Other Debt Instruments O/S  | : Refer Annexure `A`                             |               |             |                  |
| Bank Fund based facilities from Banks/FI   | : Refer Annexure `B`                             |               |             |                  |
| Material Litigations and Regulatory Strictures, if any   | : Refer Sr.No. 5.2 of Key Information Document   |               |             |                  |
| Details of Default of CPs and Other Borrowings, including Technical /delay in Redemption during Past Three years   | : Refer Sr.No. 5.1 of Key Information Document   |               |             |                  |
| Shareholding of the issuer's promoters and the details of the shares pledged by the promoters, if any  | : Refer Sr.No. 8.1.g of Key Information Document |               |             |                  |
| Long term credit rating, if any, obtained by the issuer  | : Refer Sr.No. 6.2 of Key Information Document   |               |             |                  |
| Unaccepted credit ratings, if any, assigned to the issuer  | : Refer Sr.No. 6.3 of Key Information Document   |               |             |                  |
| Any material event/development having implications on the financials/credit quality resulting in material liabilities, corporate restructuring event which may affect the issue or the investor's decision to invest in the Commercial Papers. | : Refer Sr.No. 5.3 of Key Information Document   |               |             |                  |
| Details of statutory auditor and changes thereof in the last three financial years   | : Refer Sr.No. 8.1.m of Key Information Document |               |             |                  |
| An issuer which is either an NBFC or an HFC shall disclose the residual maturity profile of its assets and liabilities   | : Refer Sr.No. 8.3 of Key Information Document   |               |             |                  |

\* Issuer's liability under the CP will continue beyond due date, in case the CP is not redeemed on due date, even if the CP is in demat

**TATA CAPITAL HOUSING FINANCE LIMITED**

Corporate Identity Number U67190MH2008PLC187552

11th Floor Tower A Peninsula Business Park Ganpatrao Kadam Marg Lower Parel Mumbai 400 013

Toll Free 1860 267 6060 Web www.tatacapital.com customercare@tatacapital.com

Registered Office 11th Floor Tower A Peninsula Business Park Ganpatrao Kadam Marg Lower Parel Mumbai 400 013



NAME AND ADDRESS OF ISSUER

TATA Capital Housing Finance Limited. (Reg. Office Address)  
Tower A, 11th Floor, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel,  
Mumbai 400 013. Tel. : 6606 9000 Fax : 6656 2698

LINE OF BUSINESS

Managing Director

GROUP AFFILIATION (if any)

FINANCIAL SUMMARY

HFC

Mr. Sarosh Amaria

Wholly Owned Subsidiary of TATA Capital Ltd

|  | As<br>on 30/09/2024<br>(Rs. Crores) | Audited as<br>on 31/03/2024<br>(Rs. Crores) | Audited as<br>on 31/03/2023<br>(Rs. Crores) | Audited as<br>on 31/03/2022<br>(Rs. Crores) |
|--|-------------------------------------|---|---|---|
| ❖EQUITY                                | 596.15                              | 596.15                                      | 570.75                                      | 547.56                                      |
| ❖NET WORTH                             | 7,256.79                            | 6,507.78                                    | 4,729.59                                    | 3,489.33                                    |
| ❖INVESTMENT IN SUBSIDIARIES/AFFILIATES |                                     |   | -   | -   |
| ❖TOTAL DEBT OUTSTANDING                |                                     |   |   |   |
| -SHORT TERM (< 1 YEAR)                 | 14,216.30                           | 14,302.45                                   | 9,506.48                                    | 10,044.73                                   |
| -OTHER DEBT                            | 39,766.32                           | 32,968.53                                   | 25,526.02                                   | 17,172.89                                   |
| ❖GROSS INCOME                          | 3,248.23                            | 5,189.20                                    | 3,818.33                                    | 2,856.90                                    |
| ❖OPERATING PROFIT (PBTD)               | 2,953.85                            | 4,518.65                                    | 3,180.38                                    | 2,310.67                                    |
| ❖GROSS PROFIT (PBD)                    | 1,006.92                            | 1,583.52                                    | 1,128.84                                    | 778.48                                      |
| ❖NET PROFIT (POST TAX)                 | 733.03                              | 1,147.67                                    | 820.85                                      | 568.53                                      |
| AUDIT QUALIFICATIONS (if any)          | : ----                              |   |   |   |

For TATA Capital Housing Finance Limited

  
Authorised Signatories  
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## TATA CAPITAL HOUSING FINANCE LIMITED

Corporate Identity Number U67190MH2008PLC187552

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Registered Office 11th Floor Tower A Peninsula Business Park Ganpatrao Kadam Marg Lower Parel Mumbai 400 013

**TATA CAPITAL HOUSING FINANCE LIMITED**  
**CPs and Other debt instruments outstanding as on 10 Dec 2024**  
**Commercial Paper**

Annexure A

| ISIN         | Issue Date | Amount Issued<br>(Rs.) | Maturity Date | Amount O/S<br>(Rs.)    | IPA       | CRA           | Rating | Rated<br>Amount<br>(Rs. in Cr.) |
|--------------|------------|------------------------|---------------|------------------------|-----------|---------------|--------|---------------------------------|
| INE033L14MW2 | 15-Jan-24  | 2,50,00,00,000         | 14-Jan-25     | 2,50,00,00,000         | HDFC Bank | CRISIL & ICRA | A1+    | 8,000                           |
| INE033L14MW2 | 15-Jan-24  | 2,50,00,00,000         | 14-Jan-25     | 2,50,00,00,000         | HDFC Bank | CRISIL & ICRA | A1+    | 8,000                           |
| INE033L14MX0 | 31-Jan-24  | 1,50,00,00,000         | 30-Jan-25     | 1,50,00,00,000         | HDFC Bank | CRISIL & ICRA | A1+    | 8,000                           |
| INE033L14MX0 | 31-Jan-24  | 1,00,00,00,000         | 30-Jan-25     | 1,00,00,00,000         | HDFC Bank | CRISIL & ICRA | A1+    | 8,000                           |
| INE033L14MX0 | 31-Jan-24  | 2,00,00,00,000         | 30-Jan-25     | 2,00,00,00,000         | HDFC Bank | CRISIL & ICRA | A1+    | 8,000                           |
| INE033L14MX0 | 31-Jan-24  | 50,00,00,000           | 30-Jan-25     | 50,00,00,000           | HDFC Bank | CRISIL & ICRA | A1+    | 8,000                           |
| INE033L14MX0 | 31-Jan-24  | 50,00,00,000           | 30-Jan-25     | 50,00,00,000           | HDFC Bank | CRISIL & ICRA | A1+    | 8,000                           |
| INE033L14MX0 | 31-Jan-24  | 50,00,00,000           | 30-Jan-25     | 50,00,00,000           | HDFC Bank | CRISIL & ICRA | A1+    | 8,000                           |
| INE033L14MX0 | 31-Jan-24  | 50,00,00,000           | 30-Jan-25     | 50,00,00,000           | HDFC Bank | CRISIL & ICRA | A1+    | 8,000                           |
| INE033L14MX0 | 31-Jan-24  | 50,00,00,000           | 30-Jan-25     | 50,00,00,000           | HDFC Bank | CRISIL & ICRA | A1+    | 8,000                           |
| INE033L14MX0 | 31-Jan-24  | 2,00,00,00,000         | 30-Jan-25     | 2,00,00,00,000         | HDFC Bank | CRISIL & ICRA | A1+    | 8,000                           |
| INE033L14MX0 | 31-Jan-24  | 1,00,00,00,000         | 30-Jan-25     | 1,00,00,00,000         | HDFC Bank | CRISIL & ICRA | A1+    | 8,000                           |
| INE033L14MY8 | 21-Feb-24  | 1,00,00,00,000         | 20-Feb-25     | 1,00,00,00,000         | HDFC Bank | CRISIL & ICRA | A1+    | 8,000                           |
| INE033L14MY8 | 21-Feb-24  | 1,50,00,00,000         | 20-Feb-25     | 1,50,00,00,000         | HDFC Bank | CRISIL & ICRA | A1+    | 8,000                           |
| INE033L14MY8 | 21-Feb-24  | 2,50,00,00,000         | 20-Feb-25     | 2,50,00,00,000         | HDFC Bank | CRISIL & ICRA | A1+    | 8,000                           |
| INE033L14NA6 | 09-May-24  | 3,00,00,00,000         | 26-Mar-25     | 3,00,00,00,000         | HDFC Bank | CRISIL & ICRA | A1+    | 8,000                           |
| INE033L14NE8 | 24-Jun-24  | 3,00,00,00,000         | 23-Jun-25     | 3,00,00,00,000         | HDFC Bank | CRISIL & ICRA | A1+    | 8,000                           |
| INE033L14NK5 | 7-Oct-24   | 1,00,00,00,000         | 26-Sep-25     | 1,00,00,00,000         | HDFC Bank | CRISIL & ICRA | A1+    | 8,000                           |
| INE033L14NL3 | 11-Oct-24  | 1,00,00,00,000         | 10-Oct-25     | 1,00,00,00,000         | HDFC Bank | CRISIL & ICRA | A1+    | 8,000                           |
| INE033L14NL3 | 11-Oct-24  | 1,00,00,00,000         | 10-Oct-25     | 1,00,00,00,000         | HDFC Bank | CRISIL & ICRA | A1+    | 8,000                           |
| INE033L14NL3 | 11-Oct-24  | 1,00,00,00,000         | 10-Oct-25     | 1,00,00,00,000         | HDFC Bank | CRISIL & ICRA | A1+    | 8,000                           |
| INE033L14NL3 | 11-Oct-24  | 1,00,00,00,000         | 10-Oct-25     | 1,00,00,00,000         | HDFC Bank | CRISIL & ICRA | A1+    | 8,000                           |
| INE033L14NM1 | 8-Nov-24   | 2,00,00,00,000         | 7-Feb-25      | 2,00,00,00,000         | HDFC Bank | CRISIL & ICRA | A1+    | 8,000                           |
| INE033L14NM1 | 8-Nov-24   | 1,00,00,00,000         | 7-Feb-25      | 1,00,00,00,000         | HDFC Bank | CRISIL & ICRA | A1+    | 8,000                           |
| <b>Total</b> |            | <b>34,00,00,00,000</b> |               | <b>34,00,00,00,000</b> |           |               |        |                                 |

**Secured NCD**

| ISIN         | Issue Date | Amount Issued<br>(Rs.) | Maturity Date | Amount O/S<br>(Rs.) |
|--------------|------------|------------------------|---------------|---------------------|
| INE033L07AZ4 | 23-01-2015 | 1,50,00,00,000         | 23-01-2025    | 1,50,00,00,000      |
| INE033L07CW7 | 16-06-2015 | 20,00,00,000           | 16-06-2025    | 20,00,00,000        |
| INE033L07DU9 | 31-08-2015 | 20,00,00,000           | 29-08-2025    | 20,00,00,000        |
| INE033L07DW5 | 08-10-2015 | 7,50,00,000            | 08-10-2025    | 7,50,00,000         |
| INE033L07EC5 | 06-11-2015 | 35,00,00,000           | 06-11-2025    | 35,00,00,000        |
| INE033L07EM4 | 30-03-2016 | 15,00,00,000           | 30-03-2026    | 15,00,00,000        |
| INE033L07EY9 | 30-06-2016 | 10,00,00,000           | 30-06-2026    | 10,00,00,000        |
| INE033L07GJ5 | 18-11-2019 | 10,00,00,00,000        | 16-11-2029    | 10,00,00,00,000     |
| INE033L07HC8 | 19-01-2021 | 85,00,00,000           | 19-01-2026    | 85,00,00,000        |
| INE033L07HF1 | 15-06-2021 | 1,70,00,00,000         | 15-06-2026    | 1,70,00,00,000      |
| INE033L07HK1 | 09-11-2021 | 3,03,00,00,000         | 07-11-2031    | 3,03,00,00,000      |
| INE033L07HM7 | 17-12-2021 | 1,50,00,00,000         | 17-12-2024    | 1,50,00,00,000      |
| INE033L07HO3 | 16-02-2022 | 5,00,00,00,000         | 16-02-2032    | 5,00,00,00,000      |
| INE033L07HQ8 | 18-05-2022 | 1,78,00,00,000         | 18-05-2027    | 1,78,00,00,000      |
| INE033L07HR6 | 27-06-2022 | 81,10,00,000           | 25-06-2032    | 81,10,00,000        |
| INE033L07HQ8 | 13-07-2022 | 4,00,00,00,000         | 18-05-2027    | 4,00,00,00,000      |
| INE033L07HR6 | 13-07-2022 | 26,50,00,000           | 25-06-2032    | 26,50,00,000        |
| INE033L07HT2 | 05-08-2022 | 2,92,00,00,000         | 05-08-2025    | 2,92,00,00,000      |
| INE033L07HU0 | 05-08-2022 | 2,00,00,00,000         | 05-08-2027    | 2,00,00,00,000      |
| INE033L07HR6 | 26-08-2022 | 40,00,00,000           | 25-06-2032    | 40,00,00,000        |
| INE033L07HW6 | 13-09-2022 | 7,22,00,00,000         | 13-09-2032    | 7,22,00,00,000      |
| INE033L07HX4 | 19-10-2022 | 10,00,00,00,000        | 17-10-2031    | 10,00,00,00,000     |
| INE033L07HV8 | 03-11-2022 | 8,00,00,00,000         | 03-11-2025    | 8,00,00,00,000      |
| INE033L07HY2 | 03-11-2022 | 2,70,00,00,000         | 03-11-2027    | 2,70,00,00,000      |
| INE033L07HY2 | 16-11-2022 | 4,30,00,00,000         | 03-11-2027    | 4,30,00,00,000      |
| INE033L07HF1 | 24-01-2023 | 8,00,00,00,000         | 15-06-2026    | 8,00,00,00,000      |
| INE033L07HZ9 | 08-02-2023 | 3,00,00,00,000         | 08-05-2026    | 3,00,00,00,000      |
| INE033L07HF1 | 20-02-2023 | 1,50,00,00,000         | 15-06-2026    | 1,50,00,00,000      |
| INE033L07HX4 | 29-03-2023 | 5,00,00,00,000         | 17-10-2031    | 5,00,00,00,000      |
| INE033L07HQ8 | 18-05-2023 | 5,00,00,00,000         | 18-05-2027    | 5,00,00,00,000      |
| INE033L07HZ9 | 18-05-2023 | 5,00,00,00,000         | 08-05-2026    | 5,00,00,00,000      |
| INE033L07IC6 | 10-07-2023 | 2,50,00,00,000         | 18-09-2026    | 2,50,00,00,000      |
| INE033L07IB8 | 13-12-2023 | 8,98,00,00,000         | 13-12-2028    | 8,98,00,00,000      |
| INE033L07ID4 | 21-12-2023 | 5,00,00,00,000         | 19-03-2027    | 5,00,00,00,000      |
| INE033L07ID4 | 24-01-2024 | 3,00,00,00,000         | 19-03-2027    | 3,00,00,00,000      |
| INE033L07IE2 | 21-02-2024 | 9,01,00,00,000         | 19-02-2027    | 9,01,00,00,000      |
| INE033L07HQ8 | 27-02-2024 | 4,00,00,00,000         | 18-05-2027    | 4,00,00,00,000      |
| INE033L07IG7 | 22-03-2024 | 10,00,00,00,000        | 22-03-2034    | 10,00,00,00,000     |
| INE033L07HU0 | 27-05-2024 | 8,50,00,00,000         | 05-08-2027    | 8,50,00,00,000      |
| INE033L07HU0 | 18-06-2024 | 6,00,00,00,000         | 05-08-2027    | 6,00,00,00,000      |



|              |            |                          |            |                          |
|--------------|------------|--------------------------|------------|--------------------------|
| INE033L07IH5 | 18-06-2024 | 5,50,00,00,000           | 18-06-2029 | 5,50,00,00,000           |
| INE033L07IH3 | 08-07-2024 | 5,80,00,00,000           | 07-07-2034 | 5,80,00,00,000           |
| INE033L07IC6 | 16-07-2024 | 1,50,00,00,000           | 18-09-2026 | 1,50,00,00,000           |
| INE033L07HY2 | 16-07-2024 | 1,90,00,00,000           | 03-11-2027 | 1,90,00,00,000           |
| INE033L07IC6 | 30-07-2024 | 4,00,00,00,000           | 18-09-2026 | 4,00,00,00,000           |
| INE033L07HY2 | 30-07-2024 | 5,00,00,00,000           | 03-11-2027 | 5,00,00,00,000           |
| INE033L07IH5 | 07-08-2024 | 7,50,00,00,000           | 18-06-2029 | 7,50,00,00,000           |
| INE033L07IH3 | 07-08-2024 | 2,70,00,00,000           | 07-07-2034 | 2,70,00,00,000           |
| INE033L07HU0 | 22-08-2024 | 1,60,00,00,000           | 05-08-2027 | 1,60,00,00,000           |
| INE033L07U1  | 23-09-2024 | 10,00,00,00,000          | 21-09-2029 | 10,00,00,00,000          |
| INE033L07IH3 | 30-09-2024 | 2,50,00,00,000           | 07-07-2034 | 2,50,00,00,000           |
| INE033L07IK9 | 16-10-2024 | 11,76,00,00,000          | 14-01-2028 | 11,76,00,00,000          |
|              |            |                          |            |                          |
|              |            | <b>2,13,30,10,00,000</b> |            | <b>2,13,30,10,00,000</b> |

#### Unlisted Secured NCD

| ISIN         | Issue Date | Amount Issued (Rs.)    | Maturity Date | Amount O/S (Rs.)       |
|--------------|------------|------------------------|---------------|------------------------|
| INE033L07IA0 | 27-12-2022 | 11,25,00,00,000        | 27-12-2027    | 11,25,00,00,000        |
|              |            | <b>11,25,00,00,000</b> |               | <b>11,25,00,00,000</b> |

#### Public NCDs Summary

| ISIN         | Issue Date | Amount Issued (Rs.)   | Maturity Date | Amount O/S (Rs.)      |
|--------------|------------|-----------------------|---------------|-----------------------|
| INE033L07GN7 | 14-01-2020 | 5,18,92,000           | 14-01-2025    | 5,18,92,000           |
| INE033L07GO5 | 14-01-2020 | 54,14,71,000          | 14-01-2025    | 54,14,71,000          |
| INE033L07GP2 | 14-01-2020 | 33,59,25,000          | 14-01-2025    | 33,59,25,000          |
| INE033L07GQ0 | 14-01-2020 | 2,34,80,32,000        | 14-01-2025    | 2,34,80,32,000        |
| INE033L07GR8 | 14-01-2020 | 1,20,25,000           | 14-01-2028    | 1,20,25,000           |
| INE033L07GS6 | 14-01-2020 | 38,27,76,000          | 14-01-2028    | 38,27,76,000          |
| INE033L07GT4 | 14-01-2020 | 11,79,00,000          | 14-01-2028    | 11,79,00,000          |
| INE033L07GU2 | 14-01-2020 | 90,56,97,000          | 14-01-2028    | 90,56,97,000          |
|              |            | <b>4,69,57,18,000</b> |               | <b>4,69,57,18,000</b> |

#### Public NCDs Summary

| ISIN         | Issue Date | Amount Issued (Rs.) | Maturity Date | Amount O/S (Rs.)    |
|--------------|------------|---------------------|---------------|---------------------|
| INE033L08270 | 14-01-2020 | 78,04,02,000        | 14-01-2030    | 78,04,02,000        |
|              |            | <b>78,04,02,000</b> |               | <b>78,04,02,000</b> |

#### Sub-Debt NCD

| ISIN         | Issue Date | Amount Issued (Rs.)    | Maturity Date | Amount O/S (Rs.)       |
|--------------|------------|------------------------|---------------|------------------------|
| INE033L08189 | 28-04-2015 | 40,00,00,000           | 28-04-2025    | 40,00,00,000           |
| INE033L08197 | 22-07-2015 | 35,00,00,000           | 22-07-2025    | 35,00,00,000           |
| INE033L08205 | 16-09-2015 | 10,00,00,000           | 16-09-2025    | 10,00,00,000           |
| INE033L08213 | 21-09-2015 | 15,00,00,000           | 19-09-2025    | 15,00,00,000           |
| INE033L08221 | 04-11-2015 | 30,00,00,000           | 04-11-2025    | 30,00,00,000           |
| INE033L08239 | 15-12-2015 | 25,00,00,000           | 15-12-2025    | 25,00,00,000           |
| INE033L08247 | 17-12-2015 | 25,00,00,000           | 17-12-2025    | 25,00,00,000           |
| INE033L08254 | 15-03-2016 | 20,00,00,000           | 13-03-2026    | 20,00,00,000           |
| INE033L08262 | 04-08-2016 | 2,00,00,00,000         | 04-08-2026    | 2,00,00,00,000         |
| INE033L08288 | 11-01-2021 | 50,00,00,000           | 10-01-2031    | 50,00,00,000           |
| INE033L08296 | 19-04-2021 | 1,50,00,00,000         | 18-04-2031    | 1,50,00,00,000         |
| INE033L08304 | 14-03-2022 | 25,00,00,000           | 12-03-2032    | 25,00,00,000           |
| INE033L08304 | 29-03-2022 | 1,46,00,00,000         | 12-03-2032    | 1,46,00,00,000         |
| INE033L08312 | 19-08-2022 | 1,29,00,00,000         | 19-08-2032    | 1,29,00,00,000         |
| INE033L08312 | 15-03-2024 | 3,00,00,00,000         | 19-08-2032    | 3,00,00,00,000         |
|              |            | <b>12,00,00,00,000</b> |               | <b>12,00,00,00,000</b> |

#### Bank Fund based facilities from banks as on 30 Nov 2024

#### Annexure B

(Rs in Crores)

| Name of the Bank              | Nature of facility | Sanctioned Amount | O/s Amount | Asset classification |
|-------------------------------|--------------------|-------------------|------------|----------------------|
| Indian Bank (eAllahabad Bank) | Working Capital    | 250               | -          | Standard             |
| Axis Bank Ltd.                | Working Capital    | 350               | -          | Standard             |
| Bank of Baroda                | Working Capital    | 950               | 595        | Standard             |
| Bank of India                 | Working Capital    | 100               | -          | Standard             |
| HDFC Bank                     | Working Capital    | 50                | -          | Standard             |
| HSBC                          | Working Capital    | 100               | -          | Standard             |
| ICICI Bank Limited            | Working Capital    | 1,200             | -          | Standard             |
| Punjab and Sind Bank          | Working Capital    | 50                | -          | Standard             |
| Punjab National Bank          | Working Capital    | 100               | -          | Standard             |
| Union Bank Of India           | Working Capital    | 200               | -          | Standard             |
| DBS Bank Limited              | Working Capital    | 200               | -          | Standard             |



|  |  |                 |               |               |          |
|--|--|-----------------|---------------|---------------|----------|
| UCO Bank                                 |  | Working Capital | 50            | -             | Standard |
| BNP PARIBAS*                             |  | Working Capital | 300           | -             | Standard |
| Karnataka Bank Limited                   |  | Working Capital | 50            | -             | Standard |
| Industrial and Commercial Bank           |  | Working Capital | 80            | 80            | Standard |
| Indian Bank (eAllahabad Bank)            |  | Term Loan       | 220           | 220           | Standard |
| Bank of Baroda                           |  | Term Loan       | 2,763         | 2,763         | Standard |
| Bank of India                            |  | Term Loan       | 1,300         | 1,300         | Standard |
| Canara Bank                              |  | Term Loan       | 1,828         | 1,828         | Standard |
| HDFC Bank                                |  | Term Loan       | 3,403         | 3,403         | Standard |
| ICICI Bank Limited                       |  | Term Loan       | 825           | 150           | Standard |
| IDBI Bank Ltd.                           |  | Term Loan       | 225           | 225           | Standard |
| Punjab National Bank                     |  | Term Loan       | 1,050         | 1,050         | Standard |
| State Bank of India                      |  | Term Loan       | 2,500         | 2,500         | Standard |
| Union Bank Of India                      |  | Term Loan       | 1,263         | 763           | Standard |
| Jammu & Kashmir Bank Ltd.                |  | Term Loan       | 400           | 400           | Standard |
| UCO Bank                                 |  | Term Loan       | 351           | 351           | Standard |
| KARNATAKA BANK LIMITED                   |  | Term Loan       | 100           | 100           | Standard |
| Small Industries Development Bank of Ind |  | Term Loan       | 996           | 696           | Standard |
| National Housing Bank                    |  | Term Loan       | 8,690         | 8,690         | Standard |
| ECB Loans                                |  | ECB             | 1,200         | 1,200         | Standard |
| <b>Total Term Loan</b>                   |  |                 | <b>31,143</b> | <b>26,313</b> |          |

\* Rs. 300 Crs utilised in the form of CP

