

**LETTER OF OFFER**

**PART I**

PROPOSED DATE OF ISSUE

February 12, 2025 Tenor 91 Days DUE DATE May 14, 2025  
RECORD DATE May 13, 2025  
ISSUED BY CRISIL & ICRA

CREDIT RATING

“A1+”  
January 31, 2025 and February 11, 2025  
March 31, 2025 & May 10, 2025  
March 31, 2026 & May 10, 2026  
Rs. 8,000 crores

- ❖ DATE OF RATING
- ❖ VALIDITY FOR ISSUANCE
- ❖ VALIDITY PERIOD OF RATING
- ❖ FOR AMOUNT
- ❖ CONDITIONS (if any)
- ❖ EXACT PURPOSE OF ISSUE OF CP

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The funds raised through this Issue, after meeting the expenditures of and related to the Issue, will be used for various financing activities, including lending (i) to repay our existing loans; (ii) working capital management; and (iii) business operations, including for our capital expenditure.

The ‘Main Objects’ clause of the Memorandum of the Issuer permits the Issuer to undertake the activities for which the proceeds of the Commercial Papers are being raised through the present Issue and also the activities which the Issuer has been carrying on till date.

- ❖ CREDIT SUPPORT (if any)
- ❖ DESCRIPTION OF INSTRUMENT
- ❖ AMOUNT
- ❖ ISSUED BY
- ❖ IN FAVOUR OF
- ❖ NETWORTH OF GUARANTOR CO.
- ❖ CONDITIONS IF ANY
- ❖ DETAILS OF CURRENT TRANCHE

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Commercial Papers  
Rs 5,00,00,00,000  
TATA CAPITAL HOUSING FINANCE LIMITED  
INVESTORS IN COMMERCIAL PAPER  
N.A.  
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ISIN	INE033L14NR0
Amount of issue in Face Value (Rs.)	5,00,00,00,000
Date of Issue	February 12, 2025
Date of Maturity	May 14, 2025
Face Value (Rs.)	5,00,000.00
Issue Price (Rs.)	4,90,858.50
Credit Rating Agency/ies	CRISIL & ICRA
Credit ratings	CRISIL A1+ & ICRA A1+
Date of credit rating	January 31, 2025 and February 11, 2025
Validity of credit rating	March 31, 2026 & May 10, 2026
Details of issuing and paying agent	HDFC Bank Limited
Other Conditions If any	-

- 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. 3100 Crore
- Details of CPs issued last 2 years \* : Refer Sr.No. 1 of Annexure C
- 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. 2 of Annexure C
- Details of Default of CPs and Other Borrowings, including : Nil
- Technical /delay in Redemption during Past Three years
- Shareholding of the issuer's promoters and the details : Refer Sr.No. 5 of Annexure C
- of the shares pledged by the promoters, if any
- Long term credit rating, if any, obtained by the issuer : Refer Sr.No. 4 of Annexure C
- Unaccepted credit ratings, if any, assigned to the issuer : None

**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 1660 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



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. 3 of Annexure C

Details of statutory auditor and changes thereof in the last three financial years : Refer Sr.No. 6 of Annexure C

An issuer which is either an NBFC or an HFC shall disclose the residual maturity profile of its assets and liabilities : Refer Sr.No. 7 of Annexure C

\* 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

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  
HFC

LINE OF BUSINESS

Managing Director

Mr. Sarosh Amaria

GROUP AFFILIATION (if any)

Wholly Owned Subsidiary of TATA Capital Ltd

FINANCIAL SUMMARY

	As on 30/09/2024 (Rs. Crores)	Audited as on 31/03/2024 (Rs. Crores)	Audited as on 31/03/2023 (Rs. Crores)	Audited as on 31/03/2022 (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 (PBITD)	2,953.85	4,518.65	3,180.38	2,310.67
❖GROSS PROFIT (PBTD)	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

3

## 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

**TATA CAPITAL HOUSING FINANCE LIMITED**

**CPs and Other debt instruments outstanding as on 12 Feb 2025**

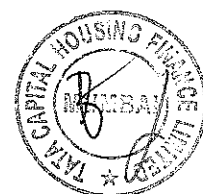
**Annexure A**

**Commercial Paper**

ISIN	Issue Date	Amount Issued (Rs.)	Maturity Date	Amount O/S (Rs.)	IPA	CRA	Rating	Rated Amount (Rs. in Cr.)
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
INE033L14NN9	11-Dec-24	2,50,00,00,000	12-Mar-25	2,50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14NN9	11-Dec-24	2,50,00,00,000	12-Mar-25	2,50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14NO7	14-Jan-25	3,00,00,00,000	28-Mar-25	3,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14NP4	17-Jan-25	1,50,00,00,000	16-Jan-26	1,50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14NP4	17-Jan-25	1,50,00,00,000	16-Jan-26	1,50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14NP4	17-Jan-25	50,00,00,000	16-Jan-25	50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14NP4	17-Jan-25	1,00,00,00,000	16-Jan-26	1,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14NP4	17-Jan-25	50,00,00,000	16-Jan-26	50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14NQ2	23-Jan-25	2,00,00,00,000	23-Jan-26	2,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
<b>Total</b>		<b>31,00,00,00,000</b>		<b>31,00,00,00,000</b>				

**Secured NCD**

ISIN	Issue Date	Amount Issued (Rs.)	Maturity Date	Amount O/S (Rs.)
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
INE033L07HQ3	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
INE033L07I13	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
INE033L07I13	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
INE033L07IU1	23-09-2024	10,00,00,00,000	21-09-2029	10,00,00,00,000
INE033L07II3	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
INE033L07IL7	26-12-2024	5,00,00,00,000	24-07-2028	5,00,00,00,000
INE033L07IM5	14-01-2025	9,05,00,00,000	14-01-2030	9,05,00,00,000
		2,24,35,10,00,000		2,24,35,10,00,000

**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
		11,25,00,00,000		11,25,00,00,000

**Public NCDs Summary**

ISIN	Issue Date	Amount Issued (Rs.)	Maturity Date	Amount O/S (Rs.)
INE033L07GR8	14-01-2020	1,20,25,000	14-01-2028	1,20,25,000
INE033L07G56	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
		1,41,83,98,000		1,41,83,98,000

**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
		78,04,02,000		78,04,02,000

**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
		12,00,00,00,000		12,00,00,00,000

**Bank Fund based facilities from banks as on 31 Dec 2024**

**Annexure B**

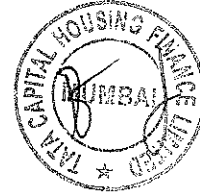
(Rs in Crores)

Name of the Bank	Nature of facility	Sanctioned Amount	O/s Amount	Asset classification
Indian Bank (eAllahabad Bank)	Working Capital	250	250	Standard
Axis Bank Ltd.	Working Capital	350	-	Standard
Bank of Baroda	Working Capital	950	-	Standard
Bank of India	Working Capital	100	-	Standard
HDFC Bank	Working Capital	50	-	Standard
HSBC	Working Capital	100	-	Standard
ICICI Bank Limited	Working Capital	450	-	Standard
Punjab and Sind Bank	Working Capital	50	-	Standard
Punjab National Bank	Working Capital	100	-	Standard
Union Bank Of India	Working Capital	200	200	Standard
DBS Bank Limited	Working Capital	200	50	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	180	180	Standard
Bank of Baroda	Term Loan	3,113	3,113	Standard
Bank of India	Term Loan	1,281	1,281	Standard
Canara Bank	Term Loan	1,766	1,766	Standard
HDFC Bank	Term Loan	3,113	3,113	Standard
ICICI Bank Limited	Term Loan	1,500	475	Standard
IDBI Bank Ltd.	Term Loan	225	225	Standard



Punjab National Bank		Term Loan	1,467	1,067	Standard
State Bank of India		Term Loan	3,718	3,218	Standard
Union Bank Of India		Term Loan	1,206	1,206	Standard
Jammu & Kashmir Bank Ltd.		Term Loan	700	700	Standard
UCO Bank		Term Loan	302	302	Standard
KARNATAKA BANK LIMITED		Term Loan	100	100	Standard
Small Industries Development Bank of Ind		Term Loan	670	670	Standard
National Housing Bank		Term Loan	20,700	9,507	Standard
ECB Loans		ECB	3,442	1,649	Standard
<b>Total Term Loan</b>			<b>46,762</b>	<b>29,151</b>	

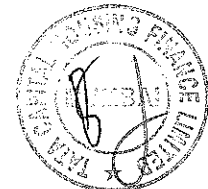
\* Rs. 300 Crs utilised in the form of CP



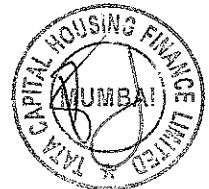
## 1. Details of commercial papers issued during the last 2 years

Annexure C

Sr No	ISIN	Start Date	Due Date	Sum of Limit availed (in Cr)	ROI	Issuing and Paying Agent	Ratings
1	INE033L14MH3	08-03-2023	07-03-2024	200	8.10	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
2	INE033L14MH3	08-03-2023	07-03-2024	100	8.10	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
3	INE033L14MH3	08-03-2023	07-03-2024	75	8.10	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
4	INE033L14MI1	13-03-2023	12-03-2024	150	8.10	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
5	INE033L14MI1	13-03-2023	12-03-2024	100	8.10	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
6	INE033L14MI1	13-03-2023	12-03-2024	11	8.10	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
7	INE033L14MI1	13-03-2023	12-03-2024	14	8.10	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
8	INE033L14MJ9	18-04-2023	26-03-2024	300	7.68	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
9	INE033L14MK7	18-04-2023	28-03-2024	70	7.68	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
10	INE033L14MK7	18-04-2023	28-03-2024	70	7.68	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
11	INE033L14MK7	18-04-2023	28-03-2024	70	7.68	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
12	INE033L14ML5	17-05-2023	16-05-2024	200	7.75	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
13	INE033L14ML5	17-05-2023	16-05-2024	50	7.70	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
14	INE033L14ML5	17-05-2023	16-05-2024	100	7.70	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
15	INE033L14ML5	17-05-2023	16-05-2024	125	7.70	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
16	INE033L14ML5	17-05-2023	16-05-2024	15	7.70	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
17	INE033L14ML5	17-05-2023	16-05-2024	10	7.70	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
18	INE033L14MM3	27-06-2023	26-06-2024	500	7.52	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
19	INE033L14MJ9	17-07-2023	26-03-2024	200	7.30	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
20	INE033L14MN1	19-07-2023	18-07-2024	65	7.46	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
21	INE033L14MN1	19-07-2023	18-07-2024	35	7.46	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
22	INE033L14MO9	23-08-2023	22-11-2023	300	7.15	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
23	INE033L14MP6	05-09-2023	05-12-2023	200	7.05	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
24	INE033L14MQ4	15-09-2023	15-12-2023	75	7.15	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
25	INE033L14MQ4	15-09-2023	15-12-2023	25	7.15	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
26	INE033L14MQ4	15-09-2023	15-12-2023	75	7.15	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
27	INE033L14MQ4	15-09-2023	15-12-2023	300	7.15	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
28	INE033L14MR2	20-10-2023	19-01-2024	400	7.22	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
29	INE033L14MR2	20-10-2023	19-01-2024	100	7.22	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
30	INE033L14MS0	30-10-2023	29-01-2024	200	7.32	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
31	INE033L14MT8	06-11-2023	05-02-2024	200	7.30	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
32	INE033L14MU6	09-11-2023	08-02-2024	200	7.30	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
33	INE033L14MV4	28-11-2023	27-02-2024	300	7.40	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
34	INE033L14MV4	28-11-2023	27-02-2024	200	7.40	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
35	INE033L14MW2	15-01-2024	14-01-2025	250	8.00	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
36	INE033L14MW2	15-01-2024	14-01-2025	250	8.00	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
37	INE033L14MX0	31-01-2024	30-01-2025	150	8.05	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
38	INE033L14MX0	31-01-2024	30-01-2025	100	8.05	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
39	INE033L14MX0	31-01-2024	30-01-2025	200	8.05	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
40	INE033L14MX0	31-01-2024	30-01-2025	50	8.05	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
41	INE033L14MX0	31-01-2024	30-01-2025	50	8.05	HDFC Bank Ltd	CRISIL A1+, ICRA A1+



Sr No	ISIN	Start Date	Due Date	Sum of Limit availed (in Cr)	ROI	Issuing and Paying Agent	Ratings
42	INE033L14MX0	31-01-2024	30-01-2025	50	8.05	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
43	INE033L14MX0	31-01-2024	30-01-2025	50	8.05	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
44	INE033L14MX0	31-01-2024	30-01-2025	50	8.05	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
45	INE033L14MX0	31-01-2024	30-01-2025	200	8.05	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
46	INE033L14MX0	31-01-2024	30-01-2025	100	8.05	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
47	INE033L14ML5	15-02-2024	16-05-2024	500	7.98	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
48	INE033L14MY8	21-02-2024	20-02-2025	100	7.98	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
49	INE033L14MY8	21-02-2024	20-02-2025	150	7.98	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
50	INE033L14MY8	21-02-2024	20-02-2025	250	7.98	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
51	INE033L14MZ5	28-02-2024	29-05-2024	200	7.79	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
52	INE033L14MZ5	28-02-2024	29-05-2024	100	7.79	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
53	INE033L14MZ5	28-02-2024	29-05-2024	100	7.79	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
54	INE033L14MN1	18-04-2024	18-07-2024	200	7.30	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
55	INE033L14NA6	09-05-2024	26-03-2025	300	7.65	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
56	INE033L14NB4	22-05-2024	21-08-2024	500	7.30	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
57	INE033L14NC2	05-06-2024	04-09-2024	100	7.20	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
58	INE033L14NC2	05-06-2024	04-09-2024	100	7.20	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
59	INE033L14ND0	13-06-2024	12-09-2024	250	7.15	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
60	INE033L14NE8	24-06-2024	23-06-2025	300	7.75	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
61	INE033L14NF5	05-07-2024	25-09-2024	300	7.11	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
62	INE033L14NG3	05-07-2024	27-09-2024	200	7.08	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
63	INE033L14NH1	21-08-2024	20-11-2024	200	7.27	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
64	INE033L14NH1	21-08-2024	20-11-2024	200	7.27	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
65	INE033L14NH1	21-08-2024	20-11-2024	100	7.27	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
66	INE033L14NI9	04-09-2024	04-12-2024	100	7.28	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
67	INE033L14NJ7	09-09-2024	09-12-2024	400	7.28	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
68	INE033L14NK5	07-10-2024	26-09-2025	100	7.70	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
69	INE033L14NL3	11-10-2024	10-10-2025	100	7.62	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
70	INE033L14NL3	11-10-2024	10-10-2025	100	7.62	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
71	INE033L14NL3	11-10-2024	10-10-2025	100	7.62	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
72	INE033L14NL3	11-10-2024	10-10-2025	100	7.62	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
73	INE033L14NM1	08-11-2024	07-02-2025	200	7.20	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
74	INE033L14NM1	08-11-2024	07-02-2025	100	7.20	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
75	INE033L14NN9	11-12-2024	12-03-2025	250	7.20	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
76	INE033L14NN9	11-12-2024	12-03-2025	250	7.20	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
77	INE033L14NO7	14-01-2025	28-03-2025	300	7.39	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
78	INE033L14NP4	17-01-2025	16-01-2026	150	7.75	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
79	INE033L14NP4	17-01-2025	16-01-2026	150	7.75	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
80	INE033L14NP4	17-01-2025	16-01-2026	50	7.75	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
81	INE033L14NP4	17-01-2025	16-01-2026	100	7.75	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
82	INE033L14NP4	17-01-2025	16-01-2026	50	7.75	HDFC Bank Ltd	CRISIL A1+, ICRA A1+



## 2. Ongoing and/ or outstanding material litigation and regulatory strictures, if any.

Please refer to Section 14 (*Outstanding Litigations and Other Confirmations*) of the General Information Document

### 2.1 Litigation Details:

In addition to the Litigation details mentioned in section 14 of the General Information Documents below mentioned are the changes in the details.

(a) Civil Litigations by the Issuer:

#### (i) Ajnara India Ltd. (North- Delhi NCR)

In the year 2018, TCHFL granted loan of Rs. 1,50,00,00,000/- (Rupees One Fifty Crores only) to M/s Ajnara India Ltd (AIL) along with Mr. Vinod Kumar Gupta, Mr. Ashok Kumar Gupta, Mr. Pramod Kumar Gupta (Co-borrowers). The said loan was secured by way of mortgage of Project land, situated in Gautam Buddha Nagar, Uttar Pradesh. The outstanding amount is Rs. 77.53 Cr. In the year 2022, due to default made by the borrower in completion of the project and handing over of the possession, multiple homebuyers of another real estate project namely, "Ajnara Ambrosia" (not funded by TCHFL) filed an application under Section 7 of the IBC before the Hon'ble NCLT, Delhi. Vide order dated 22.09.2022, Hon'ble NCLT admitted a petition against borrower - Ajnara India Limited (AIL) and appointed Mr. Amarpal as IRP. During CIRP (Corporate Insolvency Resolution Process), TCHFL has filed form "C"(Claim) as per the provisions of IBC-2016 for Rs. 81.63 Crs. The IRP has provisionally admitted a claim of Rs. 77.53 Crs.

Against the impugned order, the suspended director of AIL had filed an Appeal before Hon'ble NCLAT praying to set aside the order passed by the Hon'ble NCLT and various other prayers. Initially, vide order dated 17.10.2022, Hon'ble NCLAT, had restricted the IRP to only one project i.e. "Ajnara Ambrosia" and further directed IRP to not constitute the Committee of Creditors ("COC"), However later on vide the order dated 11.1.2023, Hon'ble NCLAT had modified the order dated 17.10.2022 and directed the IRP to supervise all projects of the borrower. In the said appeal, we have also filed misc. applications before the Hon'ble NCLAT Delhi in the appeal filed by the corporate debtor for seeking various directions including forensic audit of the funds misappropriated. Since the Corporate debtor wished to complete the project and had also submitted plan of revival of the company, Hon'ble NCLAT, considering stakes of various homebuyers, vide order dated 29.02.2024 had instructed to IRP to propose project wise meeting and finally joint meeting with every stakeholder to discuss the issues regarding plan of corporate debtor, interim funding if any required, and other issue. The meeting was conducted by the IRP and he has also filed a report before the Hon'ble NCLAT and matter is fixed for arguments.

We have also filed a complaint before the Economic Offences Wing ("EOW") and also registered a FIR against the directors for selling off the mortgaged units illegally and siphoning off the amounts received from the sale consideration of the units.

#### (ii) M/s. GRJ Distributors & Developers Private Limited (GDDPL)- (North- Bhiwadi Rajasthan)

Loan facilities to the tune of Rs. 47.00 cr. were granted to M/s. GRJ Distributors & Developers Private Limited (GDDPL) along with M/s. Star City Buildhome Private Limited. (Coborrowers) and 1.Mr. Ajay Singal, 2.Mr. Sanjay Singal, 3.Mr. Ajay Kumar Gupta ,4.Mr. Ashish Gupta, 5.Mr. Ankit Gupta.(Guarantors). The said loan was secured by way of mortgage of the Project land situated at Bhiwadi Rajasthan. The outstanding amount is Rs. 63.84 Cr. Due to default made by the borrower in completion of the project and handing over of the possession, multiple homebuyers of project "Avalon Regal Court" had filed petition under section 7 of IBC before Hon'ble NCLT for initiation of CIRP proceedings. Vide order dated 03.06.2022, Hon'ble High Court had admitted the petition and appointed Mr. Gaurav Katiyar as IRP. During CIRP proceeding, we have filed claim form "C"(Claim) as per the provisions of IBC-2016 for Rs. 93.69 Crs. The IRP has provisionally admitted a claim of Rs. 63.84 Crs. Against the order of Hon'ble NCLT, suspended director moved before the Hon'ble NCLAT and vide order dated 13.06.2022 the Hon'ble NCLAT has stayed the order of the Hon'ble NCLT. During proceeding, suspended director had drawn a resolution plan with consent of home buyers. Hon'ble NCLAT considering stake of creditors, vide order dated 27.02.2024 had asked IRP to place before it details of the meeting and voting on the plan submitted



by suspended director. The voting on resolution plan was held and resolution plan was passed by COC which was approved by the Hon'ble NCLAT on 18.03.2024. GDDPL is carrying on the construction of the Project and has made payment of 1<sup>st</sup> tranche as per approved resolution plan and has not made any further payment.

When the account got classified NPA, we have initiated SARFAESI proceedings and taken physical possession of the secured assets as per the provisions of SARFAESI Act. At present, moratorium has been applied due to commencement of CIRP proceedings.

**(iii) SKP Corp Private Limited (Project Sky Pavillion) – Amit Group- Pune.**

The loan account of SKP Corp stands settled and closed.

**(iv) KBC Global Limited (Formerly known as Karda Constructions Limited)- West- Nashik**

M/S KBC Global Limited (borrower) along with Mr. Naresh Jaggumal Karda, Mr. Manohar Jaggumal Karda, Mrs. Disha Naresh Karda, Mr. Prem Jaggumal Karda, M/S Bhakti Enterprises (co-borrowers) have availed loans to the tune of Rs. 80.00 Cr. for constructing multiple projects at Nashik (hereinafter referred to as "Projects"). For securing the loan, borrowers had mortgaged the land of the Projects, lien on the units was created and M/s Karda Buildcon Private Limited had guaranteed the loan. The outstanding amount is Rs. 17.50 Cr. After classification of the loan account as NPA, demand notice under section 13(2) of the SARFAESI Act was duly served upon the borrowers, however the borrower failed to abide by the demand raised in the said notice; accordingly we have obtained orders for taking physical possession of the secured assets under Section 14 of SARFAESI Act and settlement talks are ongoing. We have also filed a complaint before the Economic Offences Wing ("EOW") against the directors for selling off the mortgaged units illegally and siphoning off the amounts received from the sale consideration of the units. Section 9 petition before the Hon'ble High Court as also complaint under section 138 of the Negotiable Instruments Act, 18814 have also been filed.

**3. Any material event/ development having implications on the financials/ credit quality including any material regulatory proceedings against the Issuer/ promoter/director, tax litigations resulting in material liabilities, corporate restructuring event which may affect the issue or the investor's decision to invest/ continue to invest in the Commercial Papers.**

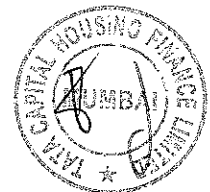
**Litigations against the Issuer, Promoter, Director:** Please refer to Section 14 (*Outstanding Litigations and Other Confirmations*) of the General Information Document Section and Sr.No. 2.1 of this Document above.

Further, our Directors may, from time to time, become party to civil or criminal litigations, which are pending before various forums and are at different stages, by virtue of their past and current directorships and/or employment in companies other than our Company or the Tata Capital Group, or in their individual capacity. However, our Company believes that the outcome of such litigations will not have a material adverse effect on the position of our Company or this Issue in any manner whatsoever.

**4. Long term credit rating, if any, obtained by the Issuer**

During the year under review, the rating agencies re-affirmed / issued ratings to the Company, as under:

Nature of securities	Rating Agency	Rating
Secured NCDs, Subordinated NCDs and Bank loan facilities	CRISIL Ratings Limited	CRISIL AAA / Stable
Secured NCDs Market Linked Debentures	CRISIL Ratings Limited	CRISIL PPMLD AAA / Stable
Subordinated NCDs, Secured NCDs and Bank loan facilities	ICRA Limited	[ICRA] AAA (Stable)
Secured NCDs and Bank loan facilities	INDIA Ratings and Research Private Limited	IND AAA/ Stable



5. Shareholding pattern of the company as at the latest quarter end – December 31, 2024, as per the format specified under the listing regulations:

Table I - Summary Statement holding of specified securities

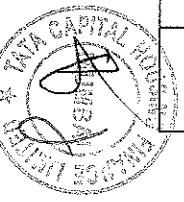
Cat	Category of shareholder (II)	Nos. of shares held (III)	No. of fully paid up equity shares held (IV)	No. of Partly paid-up equity shares held (V)	No. of shares underlying Depository Receipts (VI)	Total nos. shares held (VII) = (IV)+(V)+(VI)	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities (IX)			No. of Shares Underlying convertible securities (including Warrants) (X)	Shareholding, as a % assuming full conversion of convertible securities (as a diluted share capital) (XI) = (VII)+(X) As a % of (A+B+C2)	Number of Locked in shares (XII)	Number of Shares pledged or otherwise encumbered (XIII)	Number of equity shares held in dematerialized form (XIV)
								No. of Voting Rights Class eg: X	Class eg: Y	Total					
(A)	Promoter & Group	7*	59,61,45,835	-	-	59,61,45,835	100	59,61,45,835	0	59,61,45,835	100	0	0	59,61,45,835	
(B)	Public	0	0	0	0	0	0	0	0	0	0	0	0	0	
(C)	Non Promoter-Non Public	0	0	0	0	0	0	0	0	0	0	0	0	0	
(C1)	Shares underlying DRs	0	0	0	0	0	NA	0	0	0	0	0	0	0	
(C2)	Shares held by Employee Trusts	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Total	7	59,61,45,835	-	-	59,61,45,835	100	59,61,45,835	0	59,61,45,835	100	0	0	59,61,45,835	

\*Includes shareholders holding shares jointly with Tata Capital Limited



Table II - Statement showing shareholding pattern of the Promoter and Promoter Group

1)	Category and name of the shareholders	Entity type i.e. promoter or OR promoter group entity (except promoter)	PAN	No. of shareholders	No. of fully paid-up equity shares held	Partly paid-up equity shares held	No. of shares underlying Depository Receipts	Total no. of shares held	Share holding % calculated as per SCRR, 1957	Number of voting rights held in each class of securities			Total as a % of Total voting rights	No. of shares underlying outstanding convertible securities (as a percentage of diluted share capital)	Shareholding as a % assuming full conversion of convertible securities (as a percentage of diluted share capital)	No. of locked shares	No. of shares pledged or otherwise encumbered			No. of equity shares held in dematerialized form	
										No. of Class X	Class Y	Total					As a % of total shares held	No.	As a % of total shares held		
(a)	Indian Individuals/Hindu undivided Family	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(b)	Central Government/State Government(s)	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(c)	Financial Institutions/Banks	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(d)	Any Other (specify)																				
	Body Corporate	Promoter	AADC P9147P	7	59,61,45,835	0	0	59,61,45,835	100	59,61,45,835	0	59,61,45,835	100	0	100	0	0	0	0	0	59,61,45,835
	Sub-Total (AXI)			7	59,61,45,835	0	0	59,61,45,835	100	59,61,45,835	0	59,61,45,835	100	0	100	0	0	0	0	0	59,61,45,835
2)	Foreign																				
(a)	Individuals (Non-Resident Individuals/Foreign	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0



Category and name of the shareholder's	Entity type i.e.	PAN	No. of shares held	No. of fully paid-up equity shares held	Partly paid-up equity shares held	No. of shares underlying Depository Receipts	Total no. of shares held	Shareholding % calculated as per SCRR, 1957	Number of voting rights held in each class of securities			Total as a % of Total voting rights	No. of shares underlying outstanding convertible securities (as a percentage of diluted share capital)	Shareholding as a % assuming full conversion of convertible securities (as a percentage of diluted share capital)	No. of shares pledged or otherwise encumbered			No. of equity shares held in dematerialized form
									Class X	Class Y	Total				No. of locked shares	As a % of total shares held	No.	
(b) Government individuals)	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(c) Institutions	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(d) Foreign Portfolio Investors	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(e) Any Other (specify)	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Sub-total (A)(2)	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Shareholding of Promoter and Promoter Group (A) = (A)(1)+(A)(2)			7	59,61,45,835	0	0	59,61,45,835	100	59,61,45,835	0	59,61,45,835	100	0	100	0	0	0	59,61,45,835

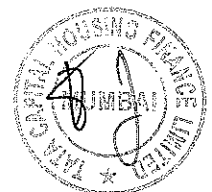


6. Following details regarding the auditors of the Issuer:

Name of the Auditor	Address	Date of Appointment
M/s. Kirtane & Pandit LLP, Chartered Accountants	601, 6th Floor, Earth Vintage, Senapati Bapat Marg, Dadar West, Mumbai – 400 028	June 27, 2024 (Appointed for a period of three years from the conclusion of 16 <sup>th</sup> AGM till the conclusion of 19 <sup>th</sup> AGM)
M/s. G D Apte & Co., Chartered Accountants	Nilkanth Business Park, D Wing, Office No. 509, 5th Floor, Nathani Road, Vidyavihar (West), Mumbai – 400 086	June 27, 2024 (Appointed for a period of three years from the conclusion of 16 <sup>th</sup> AGM till the conclusion of 19 <sup>th</sup> AGM)

(m) Details of change in auditor for preceding three financial years and quarter ended December 31, 2024:

Name of the Auditor	Address	Date of Appointment	Date of cessation, if applicable	Date of Resignation if applicable	Remarks
B S R & Co. LLP Regd No. 101248W/W – 100022	14 <sup>th</sup> Floor, Central Wing B Wing and North C Wing, Nesco IT Park 4, Nesco Center, Western Express Highway, Goregaon (East), Mumbai – 400 063	August 21, 2017			Appointment
Deloitte Haskins & Sells LLP Regd No. 117366W/W – 100018	Indiabulls Finance Centre, Tower 3, 32 <sup>nd</sup> Floor, Elphinstone Mill Compound, Senapati Bapat Marg, Elphinstone (West), Mumbai 400 013		August 21, 2017		Retirement
B S R & Co. LLP Regd No. 101248W/W – 100022	14 <sup>th</sup> Floor, Central Wing B Wing and North C Wing, Nesco IT Park 4, Nesco Center, Western Express Highway, Goregaon (East), Mumbai – 400 063			November 12, 2021	Resignation
M/s. CNK & Associates LLP, Chartered Accountants Regd No. 101961W/W-100036	Narain Chambers, 5th Floor, M.G.Road, Vile Parle East, Mumbai 400 057 Registration No: 101961W/W-100036	November 12, 2021			Appointment
M/s. T R Chadha & Co LLP, Chartered Accountants Regd No. 006711N/N-500028	E 2001-02, 20th Floor, Lotus Corporate Park, Off. Western Express Highway, Ram Mandir Station Road, Goregaon East, Mumbai 400063	November 12, 2021			Appointment
M/s. CNK & Associates LLP, Chartered Accountants Regd No. 101961W/W-100036	Narain Chambers, 5th Floor, M.G.Road, Vile Parle East, Mumbai 400 057 Registration No: 101961W/W-100036	November 12, 2021	June 27, 2024		Cessation pursuant to completion of tenure
M/s. T R Chadha & Co LLP, Chartered Accountants Regd No. 006711N/N-500028	E 2001-02, 20th Floor, Lotus Corporate Park, Off. Western Express Highway, Ram Mandir Station Road, Goregaon East, Mumbai 400063	November 12, 2021	June 27, 2024		Cessation pursuant to completion of tenure



Name of the Auditor	Address	Date of Appointment	Date of cessation, if applicable	Date of Resignation if applicable	Remarks
M/s. Kirtane & Pandit LLP, Chartered Accountants Regd No - 105215 W/W100057	601, 6th Floor, Earth Vintage, Senapati Bapat Marg, Dadar West, Mumbai - 400 028	June 27, 2024			Appointed for a period of 3 years from the conclusion of 16 <sup>th</sup> AGM till the conclusion of 19 <sup>th</sup> AGM
M/s. G D Apte & Co., Chartered Accountants Regd No- 100515 W	Nilkanth Business Park, D Wing, Office No. 509, 5th Floor, Nathani Road, Vidyavihar (West), Mumbai - 400 086	June 27, 2024			Appointed for a period of 3 years from the conclusion of 16 <sup>th</sup> AGM till the conclusion of 19 <sup>th</sup> AGM

**7. Residual maturity profile of assets and liabilities (in line with the RBI format):**

Residual maturity profile of assets and liabilities as on March 31, 2024

(₹ in Crores)

	Up to 30/31 Days	>1 month - 2 months	>2 month - 3 months	>3 month - 6 months	>6 month - 1 Year	>1 Years - 3 Years	>3 Years - 5 Years	> 5 Years	Total
Deposit	-	-	-	-	-	-	-	-	-
Advances/ Inflows	6,741	1,770	1,154	2,307	5,089	6,311	5,021	31,053	59,446
Investments	962	-	-	-	-	7	-	-	969
Borrowings/ Outflow	1,497	3,932	3,181	3,790	6,588	19,202	10,892	13,166	62,247
Foreign Currency Assets	-	-	-	-	-	-	-	-	-
Foreign Liabilities Currency	1	4	-	-	-	831	-	-	836

