

**LETTER OF OFFER**
**Issue of Commercial Paper (CP) & Non-Convertible Debentures (NCD) of original or initial maturity up to one year**
**PART I**

Issuer Details	LIC Housing Finance Limited
Name and Address of Issuer	Maker Tower "F", 13th Floor, Cuffe Parade, Mumbai-400 005
Business Segment / Activity	Housing Finance Company
Managing Director & Chief Executive Officer	Mr. T. Adhikari
Chief Financial officer	Mr. Sudipto Sil
Group Affiliation (If Any)	Nil

**PART II**

Issue Details	LIC Housing Finance Limited	
ISIN	INE115A14FL7	
Proposed Date of Issue	20 <sup>th</sup> March, 2025	
Amount (Rs.)	Rs. 1000,00,00,000/-	
Tenor	363 Days	
Date of Maturity	18 <sup>th</sup> March, 2026	
Proposed to be Listed	NSE	
End Use of CP (specific details)	The proceeds from the issue of Commercial Paper will be utilized for working capital requirements.	
Market Conventions	FIMMDA Conventions	
Credit Rating Details for the Proposed Issue	Credit Rating :- 1	Credit Rating :- 2
Credit Rating Issuer	ICRA Limited	CRISIL Limited
Rating	ICRA A1+	CRISIL A1+
Date of Rating	24 <sup>th</sup> February, 2025	13 <sup>th</sup> March, 2025
Validity of Issuance	3 Months	60 Days
Validity period for rating	12 months	1 Year
For Amount (Rs.)	Rs.17500 Crs	Rs.17500 Crs
Conditions (If Any)	None	None
Long term credit rating obtained by the Issuer		
Unaccepted Credit Rating assigned to the Issuer	None	None
Issuing and Paying Agent Details (Name and Address)	HDFC Bank, Lodha - i Think techno campus, Office Floor-4, Opp Crompton Greaves Ltd, Next to Kanjurmarg railway station, Kanjurmarg East, Mumbai - 400042.	

**CIN No. :** L65922MH1989PLC052257

**Corporate Office :** LIC Housing Finance Ltd., 131 Maker Tower "F" Premises, 13th Floor, Cuffe Parade, Mumbai 400 005  
 Tel :+ 91 22 2217 8600 Fax:+91 22 2217 8777 Email :lichousing@lichousing.com

**Registered Office:** LIC Housing Finance Ltd. Bombay Life Bldg., 2nd flr., 45/47, Veer Nariman Rd, Fort, Mumbai - 400 001.  
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Credit Enhancement Details (If any)	None	
Description of Instrument	Commercial Paper	
Amount (Rs. In Crs.)	Rs. 1000 Crs.	
In Favor of		
Name and Address of the Guarantor	-	
Net worth of the Guarantor (Rs. In Lacs)	-	
Extent of The Guarantee Offered by the Guarantor for the Issue	-	
Conditions under which the guarantee will be invoked	-	
Trustee Details (Name and Address)	-	
Whether guarantor is a group entity	No	
Names of Companies to which Guarantor has issued similar guarantees,		
Name	Extent of Guarantee	Conditions Under Which the guarantee will be invoked
Not Applicable		

### PART III

#### A. Issuer Financial Details

CP Borrowing Outstanding	Rs. 11135 Crs.
CP Borrowing Limit & Date of Board Resolution	Rs. 40000 Crs (As per BR dated 05 <sup>th</sup> April, 2024)
1. Limit approved by Board	Rs. 40000 Crs
2. Limit as per CRA	Rs. 17500 Crs.
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 CP OUTSTANDING DURING THE LAST 15 MONTHS\*:

ISIN	ISSUE DATE	AMOUNT	MATURITY DATE	AMOUNT O/S	IPA	RATING
INE115A14FK9	12-03-2025	18,57,80,40,000.00	11-03-2026	20,00,00,00,000.00	HDFC BANK	ICRA A1+ & CRISIL A1+
INE115A14FJ1	25-02-2025	11,62,75,50,000.00	18-02-2026	12,50,00,00,000.00	HDFC BANK	
INE115A14FI3	24-01-2025	13,93,06,35,000.00	21-01-2026	15,00,00,00,000.00	HDFC BANK	
INE115A14FH5	17-01-2025	12,09,44,25,000.00	26-06-2025	12,50,00,00,000.00	HDFC BANK	
INE115A14FG7	26-12-2024	4,70,90,40,000.00	13-10-2025	5,00,00,00,000.00	HDFC BANK	
INE115A14FF9	20-12-2024	14,20,09,50,000.00	11-09-2025	15,00,00,00,000.00	HDFC BANK	
INE115A14FE2	18-12-2024	7,75,74,08,850.00	17-12-2025	8,35,00,00,000.00	HDFC BANK	
INE115A14FD4	12-09-2024	9,82,27,10,000.00	11-12-2024	-	HDFC BANK	
INE115A14FC6	30-08-2024	9,82,17,30,000.00	29-11-2024	-	HDFC BANK	

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INE115A14FB8	30-08-2024	2,95,23,36,000.00	19-11-2024	-	HDFC BANK
INE115A14FA0	21-06-2024	12,15,59,88,000.00	14-05-2025	13,00,00,00,000.00	HDFC BANK
INE115A14EZ0	12-06-2024	14,74,04,85,000.00	11-09-2024	-	HDFC BANK
INE115A14ES5	28-03-2024	4,70,55,05,000.00	13-01-2025	-	HDFC BANK
INE115A14EY3	27-03-2024	13,93,32,15,000.00	18-03-2025	-	HDFC BANK
INE115A14EX5	22-03-2024	9,28,08,50,000.00	21-03-2025	10,00,00,00,000.00	HDFC BANK
INE115A14EW7	07-03-2024	5,86,15,08,000.00	27-06-2024	-	HDFC BANK
INE115A14EV9	05-03-2024	12,28,80,36,750.00	04-03-2025	-	HDFC BANK
INE115A14EU1	01-03-2024	17,17,81,92,500.00	28-05-2024	-	HDFC BANK
INE115A14ET3	28-02-2024	14,85,31,84,000.00	21-02-2025	-	HDFC BANK
INE115A14ES5	18-01-2024	5,33,13,31,000.00	13-01-2025	-	HDFC BANK
INE115A14ER7	29-12-2023	16,74,57,14,000.00	12-03-2024	-	HDFC BANK
INE115A14EP1	26-12-2023	3,37,17,46,000.00	21-06-2024	-	HDFC BANK
INE115A14EQ9	19-12-2023	8,57,20,95,250.00	17-12-2024	-	HDFC BANK
INE115A14EP1	15-12-2023	3,70,05,39,150.00	21-06-2024	-	HDFC BANK
INE115A14EO4	31-08-2023	4,24,55,74,500.00	20-06-2024	-	HDFC BANK
INE115A14EN6	04-08-2023	10,27,93,79,000.00	12-07-2024	-	HDFC BANK

\*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.

#### DETAILS OF OTHER DEBT INSTRUMENTS OUTSTANDING

ISIN No.	Issuance Date	Amount Issued (in crores)	Maturity Date	Amt. Outstanding (in crores)
INE115A07GY2	31-Mar-15	1000	31-Mar-25	1000
INE115A07HG7	29-May-15	1000	29-May-25	1000
INE115A07HH5	04-Jun-15	205	04-Jun-25	205
INE115A07HP8	20-Jul-15	195	18-Jul-25	195
INE115A07HT0	03-Aug-15	300	01-Aug-25	300
INE115A07HU8	17-Aug-15	500	14-Aug-25	500
INE115A07HX2	31-Aug-15	300	29-Aug-25	300
INE115A07HW4	31-Aug-15	200	29-Aug-25	200
INE115A07IC4	08-Oct-15	210	08-Oct-25	210
INE115A07IF7	23-Oct-15	381	23-Oct-25	381
INE115A07IH3	13-Nov-15	1000	13-Nov-25	1000
INE115A07IN1	14-Dec-15	1000	12-Dec-25	1000
INE115A07IR2	28-Jan-16	750	28-Jan-26	750
INE115A07IS0	02-Feb-16	750	02-Feb-26	750
INE115A07IW2	26-Feb-16	500	26-Feb-26	500
INE115A07IX0	03-Mar-16	1000	03-Mar-26	1000
INE115A07JI9	27-Apr-16	300	27-Apr-26	300

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INE115A07JM1	23-May-16	510	22-May-26	510
INE115A07JP4	10-Jun-16	495	10-Jun-26	495
INE115A07JQ2	15-Jun-16	357	15-Jun-26	357
INE115A07JS8	29-Jun-16	500	29-Jun-26	500
INE115A07JT6	29-Jun-16	348.8	29-Jun-26	348.8
INE115A07JW0	12-Jul-16	472.4	10-Jul-26	472.4
INE115A07KE6	18-Aug-16	200	18-Aug-26	200
INE115A07KM9	26-Sep-16	500	25-Sep-26	500
INE115A07KS6	25-Oct-16	1000	23-Oct-26	1000
INE115A07KY4	16-Dec-16	1000	16-Dec-26	1000
INE115A07LO3	27-Mar-17	600	26-Mar-27	600
INE115A07LU0	17-May-17	700	17-May-27	700
INE115A07MC6	14-Jun-17	500	14-Jun-27	500
INE115A07MQ6	23-Nov-17	530	23-Nov-27	530
INE115A07MW4	29-Jan-18	1477	29-Jan-28	1477
INE115A07ND2	10-Oct-18	912	10-Oct-28	912
INE115A07NH3	24-Oct-18	630.5	24-Sep-28	630.5
INE115A07NL5	19-Nov-18	274.9	17-Nov-28	274.9
INE115A07NP6	10-Dec-18	1606	08-Dec-28	1606
INE115A07NR2	24-Dec-18	1522.4	24-Dec-25	1522.4
INE115A07NU6	28-Jan-19	1365	25-Jan-29	1365
INE115A07OB4	25-Mar-19	3400	23-Mar-29	3400
INE115A07OF5	12-Jul-19	2500	12-Jul-29	2500
INE115A07OR0	28-Jan-20	1120	28-Jan-30	1120
INE115A07OY6	11-Dec-20	500	11-Sep-25	500
INE115A07PF2	19-May-21	550	19-May-26	550
INE115A07OY6	31-May-21	990	11-Sep-25	990
INE115A07PH8	04-Jun-21	320	04-Jun-28	320
INE115A07PI6	03-Sep-21	1500	03-Sep-26	1500
INE115A07PK2	20-Sep-21	550	20-May-25	550
INE115A07PL0	24-Sep-21	975	24-Sep-31	975
INE115A07PM8	01-Oct-21	675	25-Apr-25	675
INE115A07PH8	12-Nov-21	420	04-Jun-28	420
INE115A07PK2	23-Nov-21	1120	20-May-25	1120
INE115A07PN6	30-Nov-21	1000	30-Nov-26	1000
INE115A07PP1	30-Nov-21	750	28-Nov-31	750
INE115A07PP1	07-Dec-21	250	28-Nov-31	250
INE115A07PQ9	14-Dec-21	2400	12-Mar-25	2400

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INE115A07PP1	27-Dec-21	657	28-Nov-31	657
INE115A07PR7	15-Feb-22	500	15-Feb-27	500
INE115A07PR7	23-Feb-22	300	15-Feb-27	300
INE115A07PM8	23-Feb-22	725	25-Apr-25	725
INE115A07PT3	23-Mar-22	1275	23-Mar-32	1275
INE115A07PU1	23-Mar-22	1100	20-Jun-25	1100
INE115A07PV9	23-Jun-22	1000	23-Jun-27	1000
INE115A07PW7	30-Jun-22	500	30-Jul-25	500
INE115A07PP1	08-Jul-22	1350	28-Nov-31	1350
INE115A07PV9	15-Jul-22	1500	23-Jun-27	1500
INE115A07PW7	15-Jul-22	2500	30-Jul-25	2500
INE115A07PY3	18-Aug-22	1500	18-Aug-32	1500
INE115A07PZ0	18-Aug-22	1500	18-Aug-25	1500
INE115A07PY3	25-Aug-22	2000	18-Aug-32	2000
INE115A07QA1	18-Nov-22	1500	18-Nov-32	1500
INE115A07QB9	29-Nov-22	1175.5	12-Feb-26	1175.5
INE115A07MQ6	06-Dec-22	2500	23-Nov-27	2500
INE115A07QB9	13-Dec-22	571	12-Feb-26	571
INE115A07QB9	16-Dec-22	500	12-Feb-26	500
INE115A07QA1	16-Dec-22	300	18-Nov-32	300
INE115A07QC7	22-Dec-22	500	22-Dec-27	500
INE115A07QD5	22-Dec-22	625	28-Nov-25	625
INE115A07QE3	07-Feb-23	800	14-Jan-26	800
INE115A07QF0	21-Feb-23	1150	21-Feb-33	1150
INE115A07QG8	09-Mar-23	303	25-Mar-26	303
INE115A07MW4	16-Mar-23	2011	29-Jan-28	2011
INE115A07QD5	16-Mar-23	855	28-Nov-25	855
INE115A07QH6	23-Mar-23	1055	23-Mar-33	1055
INE115A07QH6	31-Mar-23	300	23-Mar-33	300
INE115A07QG8	31-Mar-23	450	25-Mar-26	450
INE115A07QE3	24-Apr-23	1000	14-Jan-26	1000
INE115A07QC7	28-Apr-23	1730	22-Dec-27	1730
INE115A07QI4	09-May-23	1105	09-May-33	1105
INE115A07QJ2	16-May-23	1040	16-May-28	1040
INE115A07QK0	16-May-23	4960	15-Apr-33	4960
INE115A07QJ2	01-Jun-23	1500	16-May-28	1500
INE115A07QD5	06-Jun-23	1000	28-Nov-25	1000
INE115A07QL8	26-Jul-23	1250	26-Jul-33	1250

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INE115A07PU1	28-Aug-23	1784	20-Jun-25	1784
INE115A07QM6	08-Sep-23	941	11-Aug-28	941
INE115A07PF2	13-Sep-23	500	19-May-26	500
INE115A07QI4	10-Nov-23	2000	09-May-33	2000
INE115A07NU6	31-Jan-24	1000	25-Jan-29	1000
INE115A07QN4	06-Feb-24	1300	06-Feb-34	1300
INE115A07NP6	09-Feb-24	501	08-Dec-28	501
INE115A07QN4	21-Feb-24	1642.3	06-Feb-34	1642.3
INE115A07QN4	26-Feb-24	800	06-Feb-34	800
INE115A07QO2	01-Mar-24	1005	11-May-27	1005
INE115A07QO2	11-Mar-24	1190	11-May-27	1190
INE115A07QN4	15-Mar-24	503	06-Feb-34	503
INE115A07QO2	15-Mar-24	505	11-May-27	505
INE115A07QP9	22-Mar-24	3470	22-Mar-34	3470
INE115A07PN6	28-Mar-24	1780	30-Nov-26	1780
INE115A07QQ7	14-May-24	2105	14-May-29	2105
INE115A07QR5	29-May-24	1004	29-May-34	1004
INE115A07QS3	14-Jun-24	2570	14-Jul-27	2570
INE115A07QQ7	24-Jun-24	1510	14-May-29	1510
INE115A07QT1	12-Jul-24	750	20-Aug-26	750
INE115A07OF5	23-Jul-24	752	12-Jul-29	752
INE115A07QT1	23-Jul-24	500	20-Aug-26	500
INE115A07QR5	30-Jul-24	751	29-May-34	751
INE115A07QU9	23-Aug-24	1050	23-Aug-29	1050
INE115A07QV7	29-Aug-24	1500	29-Aug-34	1500
INE115A07QW5	29-Aug-24	710	11-Feb-28	710
INE115A07QU9	05-Sep-24	2500	23-Aug-29	2500
INE115A07QX3	19-Sep-24	1625	19-Aug-31	1625
INE115A07QV7	27-Sep-24	1730	29-Aug-34	1730
INE115A07QY1	18-Oct-24	1300	18-Oct-29	1300
INE115A07QW5	23-Oct-24	1500	11-Feb-28	1500
INE115A07QY1	25-Nov-24	1000	18-Oct-29	1000
INE115A07QZ8	29-Nov-24	1315	22-Oct-27	1315
INE115A07QR5	05-Dec-24	1050	29-May-34	1050
INE115A07RA9	12-Dec-24	1275	11-Dec-26	1275
INE115A07PR7	19-Dec-24	300	15-Feb-27	605
INE115A07QY1	31-Dec-24	1635	18-Oct-29	1635
INE115A07RB7	21-Jan-25	1245	19-Jan-35	1245

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INE115A07RC5	29-Jan-25	2745	11-Dec-29	2745
INE115A07QW5	13-Feb-25	1003	11-Feb-28	1003
INE115A07RD3	21-Feb-25	1000	21-Feb-30	1000
INE115A07QZ8	04-Mar-25	700	22-Oct-27	700
INE115A07RD3	12-Mar-25	1225.40	21-Feb-30	1225.40
INE115A07RE1	18-Mar-25	1000	18-Mart-27	1000
INE115A08369	21-Dec-20	1000	21-Dec-30	1000
INE115A08377	19-Mar-21	500	19-Mar-31	500
INE115A08377	31-Mar-21	300	19-Mar-31	300

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

NAME OF THE BANK	NATURE OF FACILITY	O/S AMOUNT/ LIMIT	ASSET CLASSIFICATION
Indian Bank (erstwhile Allahabad Bank TL)	Term Loan	100,00,00,000	Standard
Bank of Baroda TL	Term Loan	5857,12,00,000	Standard
Bank of Baroda LOC	Line of Credit	4650,00,00,000	Standard
Bank of India TL	Term Loan	2540,00,00,000	Standard
Bank of India LOC	Line of Credit	1091,00,00,000	Standard
Bank of India Repo	Line of Credit	4000,00,00,000	Standard
Canara Bank TL	Term Loan	8375,00,00,000	Standard
Canara Bank LOC	Line of Credit	1000,00,00,000	Standard
Union Bank (erstwhile Corporation Bank TL)	Term Loan	70,00,00,000	Standard
DBS Bank Limited	Term Loan	80,00,00,000	Standard
The Federal Bank Ltd.TL	Term Loan	120,00,00,000	Standard
HDFC Bank TL	Term Loan	118,08,75,00,000	Standard
HSBC LIMITED TL	Term Loan	133,33,33,333	Standard
IDBI Bank Term Loan	Term Loan	950,00,00,000	Standard
Indian Bank TL	Term Loan	958,33,33,333	Standard
Indian Bank LOC	Line of Credit	3500,00,00,000	Standard
Karnataka Bank TL	Term Loan	240,00,00,000	Standard
Punjab National Bank TL	Term Loan	16,465,00,00,000	Standard
Punjab National Bank LOC	Line of Credit	600,00,00,000	Standard
Punjab & Sind Bank	Term Loan	600,00,00,000	Standard
State Bank of India TL	Term Loan	68,75,00,00,000	Standard
State Bank of India (LOC)	Line of Credit	25,00,00,00,000	Standard
UCO Term Loan	Term Loan	3,33,33,33,333	Standard
Union Bank of India TL	Term Loan	92,92,85,71,429	Standard
Union Bank of India LOC	Line of Credit	37,50,00,00,000	Standard

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## D. SHAREHOLDING PATTERN AS ON DECEMBER 31, 2024

S. No.	Category	No of shares in Demat	No of shares in Physical	Total No of Equity Shares	Total shareholding as %-age of total no. of equity shares
1	Promoter FI	248842495	0	248842495	45.2389%
2	Alternate Invst Funds - III	2162847	0	2300391	0.3932%
3	Body Corporate - Ltd Liability Partnership	793556	0	994592	0.1443%
4	Central Government	30	0	121951	0
5	Clearing Members	4623	0	1500	0.0008%
6	Escrow Account	0	1500	4500	0.0003%
7	Foreign Financial Institutions	0	4500	106308529	0.0008%
8	FPI (Corporate) - I	103455446	0	14435132	18.8079%
9	FPI (Corporate) - II	13341606	0	1827854	2.4255%
10	Hindu Undivided Family	1803513	3500	500	0.3285%
11	Insurance Companies	23562828	0	23251020	4.2837%
12	Investor Education and Protection Fund	1366949	0	1298972	0.2485%
13	Mutual Funds	91967418	0	86999631	16.7194%
14	Nationalised Banks	263462	0	263462	0.0479%
15	NBFCs registered with RBI	1000	0	2030	0.0002%
16	Non-Nationalised Banks	20000	0	50000	0.0036%
17	Non-Resident (Non Repatriable)	1184309	0	1187918	0.2153%
18	Non-Resident Indians	1495623	500	1627724	0.272%
19	Other Bodies Corporate	5945100	17500	5842741	1.084%
20	Public	51927091	1813386	54621528	9.7699%
21	Trusts	83218	1000	80530	0.0153%
	<b>TOTAL :</b>	<b>54,82,21,114</b>	<b>18,41,886</b>	<b>55,00,63,000</b>	<b>100.00</b>

## E. Financial Summary

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

Particulars	As on 31 <sup>st</sup> Dec-24	FY 2023-2024	FY 2022-2023	FY 2021-2022
Equity	34,955.60	31,394.63	27,100.34	24,671.84
Net worth	32,639.53	29,226.51	24,674.98	22,832.77
Investment in Subsidiaries	18.29	18.29	18.29	18.29
Total Debt outstanding - short term (<1 year) - other debt	84783.95 (Except Deposits)	81,168.59	1,12,057.35	32,439
Gross Income	20,772.85	27,234.64	22,674.20	19,953.02
PBT	5,086.24	6,053.92	3,557.00	2,778.15

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Registered Office: LIC Housing Finance Ltd. Bombay Life Bldg., 2nd flr., 45/47, Veer Nariman Rd, Fort, Mumbai - 400 001.  
 Tel: +91 22 2204 9682 /9799 /0006 Fax: +91 22 2204 9682. E-mail: lichousing@lichousing.com

<b>PAT</b>	4,061.06	4,765.41	2,891.03	2,287.28
<b>Audit qualification (if any)</b>	<b>N.A.</b>	<b>N.A.</b>	<b>N.A.</b>	<b>N.A.</b>

*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. Auditors of the Company

Details of Auditors of the Company

<b>Name</b>	<b>Address</b>	<b>Auditor since</b>
M/s. Khandelwal Jain & Co.	M/s. Khandelwal Jain & Co. Chartered Accountants, Firm Registration No.: 105049W Chartered Accountants, 6-B&C, PIL Court, 6th Floor, 111, Maharshi Karve Road, Churchgate, Mumbai - 400 020.	29.09.2022 (Appointed in 33 <sup>rd</sup> Annual General Meeting)
M/s. SGO & Co. LLP	M/s. SGO & Co. LLP., Chartered Accountants Firm Registration No.: 112081W/W100184 4A Kaledonia - Mackstar 2nd Floor Sahar Road, Near Station, Andheri (East) Mumbai - 400 069.	29.09.2022 (Appointed in 33 <sup>rd</sup> Annual General Meeting)

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

<b>Name</b>	<b>Address</b>	<b>Date of Appointment / Resignation</b>	<b>Auditor of the Company Since (In case of registration)</b>	<b>Remarks</b>
MP Chitale & Co	Hamam House, Ambalal Doshi Marg, Fort, Mumbai - 400 001	28.08.2019 (Appointed in 30th AGM).	NA	Mandatory Auditor's rotation after 3 years
Gokhale and Sathe	308/309, Udyog Mandir No.1, Bhagoji Keer Marg, Mahim, Mumbai 400016	28.08.2019 (Appointed in 30th AGM)	NA	Mandatory Auditor's rotation after 3 years

**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**

**H. Details of any other material event/ development having implications for the financial / credit quality resulting in material liabilities, corporate restructuring event such other matters affecting the issue or investors decision . Nil**

**I. Material litigation, if any :- Nil**

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**J. Regulatory strictures, if any :- Nil**

**K. Any issuer which is either an NBFC or an HFC shall disclose the residual maturity profile of its assets and liabilities as follows :-**

**Maturity pattern of certain items of assets and liabilities is as under: [₹ in Crs]**

Particulars	1day to 7 days	7 days to 14 days	15 days to 30-31 days (one month)	Over 1 month to 2 months	Over 2 Months upto 3 Months	Over 3 Months upto 6 Months	Over 6 months to 1 Yrs	Over 1 Year to 3 Yrs	Over 3 Year to 5 Yrs	Over 5 to 7 yrs	Over 7 to 10 years	Over 10 years	Total
<b>Liabilities</b>													
Deposits	27.86	70.74	552.10	809.03	646.30	2195.14	2467.41	2104.97	1043.63	0.00	0.00	0.00	9917.18
Borrowings from banks	0.00	62.50	330.00	688.35	2868.41	5065.23	27078.67	38947.92	16095.26	4621.05	379.21	0.00	96136.60
Market Borrowing **	0.00	0.00	350.00	4229.00	3340.00	8640.00	24590.00	46410.10	32528.40	5420.00	21662.30	0.00	147169.80
Foreign Currency Liabilities													
<b>Assets</b>													
Advances*	637.45	1782.61	311.00	3098.80	3353.41	12925.54	24225.61	27240.21	26850.31	25890.69	40779.79	107898.93	274994.35
Investments**	2210.00	0.00	1592.00	0.00	116.00	0.00	111.18	35.93	374.50	266.56	848.28	794.91	6349.36
Foreign Currency Assets													

\* Net of NPA.

\*\* Net of Investment diminutions, G-Sec taken at face value and includes investment in liquid/overnight scheme of mutual fund for cash management.

\*\*\* Commercial Paper & Zero Coupon Bond taken at face value.

Authorized Signatory of the Issuer

**Name: Sudipto Sil**  
**Designation: CFO**  
**Date: 19.03.2005**

**Name: Varsha Hardasani**  
**Designation: CS**

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