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ISSUE OF COMMERCIAL PAPER (CP) LETTER OF OFFER

PART I

- PROPOSED DATE OF ISSUE — March 12, 2025
- CREDIT RATING FOR CP — IND A1 (India Ratings and Research) & CARE A1(Care Ratings)
- DATE OF RATING — 10 Feb 2025 and 11 Feb 2025
- VALIDITY OF ISSUANCE — 60 days and 2 months
- VALIDITY PERIOD OF RATING — 1 Year & 1 Year
- TENOR — 180 Days
- FOR AMOUNT — Rs. 1000 Cr
- CONDITIONS (if any) — N.A.
- EXACT PURPOSE OF ISSUE OF CP — Working Capital Requirements
- CREDIT SUPPORT (if any) — NIL
- ISSUED BY — Navi Finserv Ltd
- DESCRIPTION OF INSTRUMENT — Commercial Paper
- AMOUNT — Rs. 25 Cr
- ISSUED BY — Navi Finserv Ltd
- IN FAVOUR OF — In Favour of CP Holders
- NETWORTH OF GUARANTOR COMPANY
- NAMES OF THE COMPANIES TO WHICH GUARANTOR HAS ISSUED SIMILAR GUARANTEE — Nil
- EXTENT OF THE GUARANTEE OFFERED BY THE GUARANTOR COMPANY — Nil
- CONDITIONS UNDER WHICH THE GUARANTER WILL BE INVOKED
- DETAILS FOR CURRENT TRANCHE

ISIN CODE	Amount (INR Crs)	MATURITY DATE	CURRENT CREDIT RATING	VALIDITYs PERIOD OF RATING	CRA 1	CRA 2
INE342T14CQ3	Rs 25 Cr	September 08, 2025	A1	1 Year	India Rating and Research	Care Ratings

- NAME AND ADDRESS OF TRUSTEE — Nil
- LISTING- PROPOSED TO BE LISTED/UNLISTED — Unlisted
- ISSUING AND PAYING AGENT

HDFC Bank Ltd
Ground Floor, Jehangir Building,
M G Road, Fort,
Mumbai Maharashtra 400001

- CP BORROWING LIMIT Rs. 1000 Cr.
- SUPPORTING BOARD RESOLUTION 28 May 2024 & 06 March, 2025
- TOTAL CP OUTSTANDING Rs. 281.45
- DETAILS OF CP ISSUED DURING THE LAST 15 MONTHS

Sl. No	Face Value (Rs in Cr)	Start Date	Due Date
1	7	05-Sep-23	05-Dec-23
2	25	15-Sep-23	13-Dec-23
3	20	20-Sep-23	02-Jan-24
4	5	26-Sep-23	26-Mar-24
5	20	27-Sep-23	28-Dec-23
6	20	29-Sep-23	22-Mar-24
7	25	04-Oct-23	01-Feb-24
8	15	05-Oct-23	02-Feb-24
9	27	06-Oct-23	05-Jan-24
10	15	11-Oct-23	21-Mar-24
11	0.65	11-Oct-23	10-Jan-24
12	10	20-Oct-23	19-Jan-24
13	40	26-Oct-23	27-Mar-24
14	25	27-Oct-23	29-Jan-24
15	25	30-Oct-23	30-Jan-24
16	30	31-Oct-23	28-Feb-24
17	15	17-Nov-23	15-May-24
18	10	17-Nov-23	19-Mar-24
19	5	12-Dec-23	18-Mar-24
20	27	14-Dec-23	14-Mar-24
21	25	27-Dec-23	05-Apr-24
22	10	27-Dec-23	25-Mar-24
23	20	28-Dec-23	03-Apr-24
24	9.5	29-Dec-23	04-Apr-24
25	25	05-Jan-24	15-Apr-24
26	10	10-Jan-24	10-Apr-24
27	10	19-Jan-24	22-Apr-24
28	25	29-Jan-24	29-Apr-24
29	40	06-Feb-24	07-May-24
30	40	19-Mar-24	30-Dec-24
31	10	19-Mar-24	30-Dec-24
32	10	27-Mar-24	26-Jun-24
33	27	05-Apr-24	15-Jul-24
34	43	10-Apr-24	22-Jul-24
35	75	16-Apr-24	16-Jul-24

36	40	16-Apr-24	25-Jul-24
37	10	16-Apr-24	25-Jul-24
38	12	22-Apr-24	23-Jul-24
39	10	02-May-24	03-Nov-24
40	12	07-May-24	06-Aug-24
41	40.70	07-May-24	23-Sep-24
42	16	08-May-24	05-Nov-24
43	5.25	14-May-24	12-Nov-24
44	10.00	16-May-24	12-Dec-24
45	5.00	24-May-24	26-Aug-24
46	10	28-May-24	30-Aug-24
47	10	03-Jun-24	02-Sep-24
48	5	07-Jun-24	09-Sep-24
49	24.50	19-Jun-24	18-Sep-24
50	25	24-Jun-24	26-Sep-24
51	10.00	26-Jun-24	25-Sep-24
52	10.50	26-Jun-24	24-Sep-24
53	27.00	05-Jul-24	07-Oct-24
54	35.00	12-Jul-24	14-Oct-24
55	10.00	16-Jul-24	15-Oct-24
56	40.00	18-Jul-24	22-Oct-24
57	10.00	23-Jul-24	23-Oct-24
58	65.00	24-Jul-24	06-Nov-24
59	5.00	25-Jul-24	27-Dec-24
60	10.00	30-Jul-24	29-Oct-24
61	75.00	31-Jul-24	28-Mar-25
62	12.00	02-Aug-24	31-Oct-24
63	25.00	05-Aug-24	13-Nov-24
64	25.00	05-Aug-24	31-Mar-25
65	35.00	26-Aug-24	23-Dec-24
66	5.00	30-Aug-24	29-Jan-25
67	12.00	02-Sep-24	30-Jan-25
68	25.00	13-Sep-24	12-Mar-25
69	10.00	19-Sep-24	14-Feb-25
70	17.40	20-Sep-24	24-Dec-24
71	10.00	25-Sep-24	02-Jan-25
72	19.45	04-Oct-24	3-Apr-25
73	5.70	04-Oct-24	6-Jan-25
74	25.00	04-Oct-24	26-Dec-24
75	20.00	07-Oct-24	31-Dec-24

76	27.00	11-Oct-24	11-Mar-25
77	8.00	11-Oct-24	09-Jan-25
78	20	15-Oct-24	14-Jan-25
79	10	16-Oct-24	15-Jan-25
80	25	6-Dec-24	4-Jun-25
81	25	13-Dec-24	24-Mar-25
82	5	13-Dec-24	25-Mar-25
83	20	17-Dec-24	27-Mar-25
84	10	24-Dec-24	26-Mar-25
85	10	02-Jan-25	07-Apr-25
86	12	30-Jan-25	29-Jul-25
87	5	31-Jan-25	05-May-25
88	25	04-Feb-25	04-Aug-25

- DETAILS OF OTHER DEBT INSTRUMENTS, BANK FUND BASED FACILITIES FROM BANKS/FINANCIAL INSTITUTIONS, IF ANY OUTSTANDING AS OF 31 Mar 2024

Lender Name	Instrument Type	Sanctioned Date	Maturity Date	Sanctioned Amount (INR Cr)	Disbursed Amount (INR Cr)	POS (INR Cr) Mar-24
Multiple Corporates	CP	1/5/2024	4/15/2024	24.38	24.38	24.38
Multiple Corporates	CP	1/10/2024	4/10/2024	9.77	9.77	9.77
Multiple Corporates	CP	1/19/2024	4/22/2024	9.77	9.77	9.77
Multiple Corporates	CP	1/29/2024	4/29/2024	24.44	24.44	24.44
Multiple Corporates	CP	2/6/2024	5/7/2024	39.10	39.10	39.10
Multiple Corporates	CP	3/15/2024	7/18/2024	38.77	38.77	38.77
Multiple Corporates	CP	3/19/2024	12/30/2024	9.32	9.32	9.32
Multiple Corporates	CP	3/27/2024	6/26/2024	9.77	9.77	9.77
Multiple Corporates	CP	11/17/2023	5/15/2024	14.30	14.30	14.30
Multiple Corporates	CP	12/22/2023	6/24/2024	9.55	9.55	9.55
Multiple Corporates	CP	12/27/2023	4/5/2024	24.38	24.38	24.38
Multiple Corporates	CP	12/28/2023	4/3/2024	19.52	19.52	19.52
Multiple Corporates	CP	12/29/2023	4/4/2024	9.27	9.27	9.27
Vivriti Short Term Bond Fund	MLD	9/26/2022	9/30/2024	45.00	42.87	42.87

Multiple Corporates	MLD	11/30/2022	5/30/2024	100.00	100.00	100.00
Multiple Corporates	MLD	1/21/2021	7/31/2024	50.00	50.00	50.00
Edge Credit Opportunities Fund I	NCD	12/6/2022	7/31/2025	35.00	35.00	35.00
SK Finance Limited	NCD	5/29/2023	11/29/2024	75.00	75.00	75.00
Multiple Corporates	NCD	12/11/2023	12/31/2026	100.00	100.00	100.00
Vivriti Short Term Bond Fund	NCD	1/18/2022	12/31/2024	35.00	35.00	11.67
UNIFI AIF	NCD	8/24/2022	9/30/2024	30.00	30.00	12.00
Multiple Corporates	NCD	6/2/2022	9/8/2024	37.63	37.63	37.63
Multiple Individuals	NCD	6/2/2022	9/6/2024	25.25	25.25	25.25
Public Issue	NCD	6/30/2023	1/18/2025	192.92	192.92	192.92
Public Issue	NCD	6/30/2023	10/18/2025	97.25	97.25	97.25
Public Issue	NCD	6/30/2023	10/18/2025	73.18	73.18	73.18
Public Issue	NCD	6/30/2023	7/18/2026	67.50	67.50	67.50
Public Issue	NCD	6/30/2023	7/18/2026	50.79	50.79	50.79
Public Issue	NCD	2/9/2024	9/13/2025	221.29	221.29	221.29
Public Issue	NCD	2/9/2024	6/13/2026	95.14	95.14	95.14
Public Issue	NCD	2/9/2024	6/13/2026	64.02	64.02	64.02
Public Issue	NCD	2/9/2024	3/13/2027	94.29	94.29	94.29
Public Issue	NCD	2/9/2024	3/13/2027	49.80	49.80	49.80
ICICI Bank Ltd	PTC	12/19/2022	8/15/2025	92.20	92.20	15.27
Citi Bank	PTC	8/4/2023	6/17/2025	163.66	163.66	72.03
Multiple Corporates	PTC	10/26/2023	4/18/2026	50.00	50.00	32.43
HDFC Bank Ltd	PTC	12/29/2023	10/18/2025	49.19	49.19	36.73
HDFC Bank Ltd	PTC	9/8/2023	6/18/2025	52.28	52.28	24.39
ICICI Bank Ltd	PTC	6/27/2023	2/18/2026	210.66	210.66	119.31
ICICI Bank Ltd	PTC	9/27/2023	7/18/2025	162.15	162.15	90.99
IDFC First Bank	PTC	12/26/2023	6/17/2026	98.84	98.84	74.22
Kotak Mahindra Bank Ltd	PTC	12/20/2023	12/19/2025	49.90	49.90	35.58

L&T Finance Ltd	PTC	10/31/2023	7/18/2026	85.56	85.56	57.64
ICICI Bank Ltd	PTC	1/16/2023	4/18/2025	203.57	203.57	49.17
Federal Bank Ltd	PTC	11/29/2023	11/18/2025	50.24	50.24	35.68
ICICI Bank Ltd	PTC	3/8/2023	5/19/2025	151.90	151.90	49.84
Citi Bank	PTC	3/20/2024	10/17/2025	152.11	152.11	152.11
DBS Bank India	PTC	1/29/2024	1/15/2026	107.21	107.21	92.02
DCB Bank Ltd	PTC	2/29/2024	11/18/2026	81.95	81.95	78.90
Godrej Finance Ltd	PTC	2/16/2024	7/18/2026	91.03	91.03	84.37
L&T Finance Ltd	PTC	3/21/2024	12/18/2026	91.90	91.90	91.90
Godrej Finance Ltd	PTC	12/19/2022	11/15/2024	50.00	50.00	4.33
L&T Finance Ltd	PTC	11/28/2022	8/15/2025	72.97	72.97	15.07
Godrej Finance Ltd	PTC	10/31/2022	10/15/2024	75.00	75.00	6.25
Federal Bank Ltd	PTC	11/28/2022	4/17/2025	79.97	79.97	9.06
DCB Bank Ltd	PTC	10/31/2022	11/15/2025	90.09	90.09	17.10
Kotak Mahindra Bank Ltd	PTC	12/28/2022	11/17/2024	56.05	56.05	7.73
Federal Bank Ltd	PTC	6/2/2023	8/16/2026	76.45	76.45	38.73
DCB Bank Ltd	PTC	9/30/2023	12/18/2026	78.95	78.95	49.31
Multiple Corporates	PTC	5/31/2023	10/15/2025	73.47	73.47	33.86
L&T Finance Ltd	PTC	3/21/2023	5/19/2026	82.31	82.31	37.92
L&T Finance Ltd	PTC	5/31/2023	10/19/2026	57.04	57.04	32.02
DCB Bank Ltd	PTC	4/21/2023	1/15/2027	144.64	144.64	74.06
Tata Capital Financial Services Ltd	PTC	2/16/2023	1/25/2025	99.71	99.71	20.23
Godrej Housing Finance	PTC	4/21/2023	10/16/2025	49.98	49.98	23.06
Godrej Housing Finance	PTC	2/16/2023	8/15/2024	53.38	53.38	7.61
DCB Bank Ltd	PTC	7/29/2022	4/18/2025	72.24	72.24	6.88
Federal Bank Ltd	PTC	6/28/2022	7/17/2024	49.96	49.96	0.38
Multiple Corporates	PTC	10/30/2023	6/25/2025	100.39	100.39	100.39
IDFC First Bank	Sub-Debt	12/16/2017	12/27/2024	10.00	10.00	10.00

Aditya Birla Finance Ltd	Term Loan	3/3/2023	9/30/2024	25.00	25.00	7.36
AU Small Finance Bank Ltd	Term Loan	5/29/2023	6/18/2024	74.00	74.00	18.50
AU Small Finance Bank Ltd	Term Loan	1/25/2024	5/18/2025	40.00	40.00	37.33
Axis Bank Ltd	Term Loan	5/31/2022	5/31/2024	35.00	35.00	3.68
Axis Bank Ltd	Term Loan	11/18/2022	5/31/2025	50.00	50.00	27.12
Axis Bank Ltd	Term Loan	10/26/2023	3/31/2026	75.00	75.00	75.00
Bandhan Bank ltd	Term Loan	6/27/2023	9/1/2025	75.00	75.00	56.25
Bandhan Bank ltd	Term Loan	6/27/2023	9/1/2024	10.00	10.00	10.00
Bank of Maharashtra	Term Loan	9/21/2023	9/30/2026	100.00	100.00	90.91
Canara Bank Ltd	Term Loan	12/30/2021	12/31/2024	50.00	50.00	10.94
Canara Bank Ltd	Term Loan	8/23/2023	7/31/2026	75.00	75.00	60.42
Canara Bank Ltd	Term Loan	3/21/2024	2/28/2027	50.00	50.00	50.00
Capsave Finance Pvt. Ltd	Term Loan	3/21/2024	2/28/2025	20.00	20.00	20.00
Cholamandalam Investment and Finance Co Ltd	Term Loan	8/10/2022	8/22/2024	15.00	15.00	4.18
Credit Saison Finance Pvt Ltd	Term Loan	8/1/2022	11/15/2024	50.00	35.00	11.67
Credit Saison Finance Pvt Ltd	Term Loan	8/1/2022	11/15/2024	-	15.00	5.00
Credit Saison Finance Pvt Ltd	Term Loan	10/26/2022	1/15/2025	27.00	27.00	12.00
Credit Saison Finance Pvt Ltd	Term Loan	2/27/2023	5/15/2025	15.00	15.00	8.33
Credit Saison Finance Pvt Ltd	Term Loan	9/21/2023	12/25/2025	20.00	15.00	11.67
Credit Saison Finance Pvt Ltd	Term Loan	9/21/2023	12/15/2025	-	5.00	3.89
Credit Saison Finance Pvt Ltd	Term Loan	2/29/2024	5/15/2026	47.00	42.00	42.00
Credit Saison Finance Pvt Ltd	Term Loan	2/29/2024	6/15/2026	-	5.00	5.00
CSB Bank Ltd	Term Loan	6/1/2022	5/31/2025	28.00	28.00	10.89
Federal Bank Ltd	Term Loan	8/8/2023	8/21/2025	50.00	50.00	35.42
Federal Bank Ltd	Term Loan	1/29/2024	1/31/2026	25.00	25.00	22.92
HDFC Bank Ltd	Term Loan	2/22/2022	4/29/2024	-	25.00	1.04
HDFC Bank Ltd	Term Loan	2/22/2022	7/22/2024	-	22.00	3.67
HDFC Bank Ltd	Term Loan	2/22/2022	9/29/2024	-	3.00	0.75

HDFC Bank Ltd	Term Loan	10/29/2022	10/31/2024	150.00	75.00	25.00
HDFC Bank Ltd	Term Loan	10/29/2022	1/25/2025	-	75.00	31.25
HDFC Bank Ltd	Term Loan	6/27/2023	5/31/2025	150.00	75.00	46.88
HDFC Bank Ltd	Term Loan	6/27/2023	8/30/2025	-	75.00	53.13
Hero FinCorp Ltd	Term Loan	6/28/2022	7/3/2024	100.00	100.00	11.24
Hero FinCorp Ltd	Term Loan	3/8/2024	4/3/2026	65.00	65.00	65.00
Hinduja Leyland Finance Ltd	Term Loan	12/28/2022	6/29/2025	22.00	22.00	11.72
Hinduja Leyland Finance Ltd	Term Loan	3/27/2023	3/28/2025	50.00	50.00	26.38
Hinduja Leyland Finance Ltd	Term Loan	9/21/2023	9/22/2025	40.00	40.00	30.80
Hinduja Leyland Finance Ltd	Term Loan	3/26/2024	6/28/2026	45.00	45.00	45.00
HSBC Ltd	Term Loan	12/21/2022	12/29/2024	40.00	40.00	15.02
HSBC Ltd	Term Loan	1/10/2024	12/31/2025	75.00	75.00	68.75
ICICI Bank Ltd	Term Loan	11/28/2023	11/30/2024	90.00	90.00	60.00
IDFC First Bank	Term Loan	11/26/2021	12/3/2024	100.00	25.00	7.50
IDFC First Bank	Term Loan	11/26/2021	12/13/2024	-	75.00	22.50
IDFC First Bank	Term Loan	8/18/2022	8/20/2025	100.00	100.00	56.67
IDFC First Bank	Term Loan	11/27/2023	11/29/2026	140.00	140.00	140.00
IndusInd Bank Limited	Term Loan	2/29/2024	8/31/2025	60.00	60.00	60.00
IndusInd Bank Limited	Term Loan	9/29/2022	6/26/2024	25.00	25.00	25.00
Indian Overseas Bank	Term Loan	3/29/2022	2/28/2027	25.00	25.00	16.20
Indian Overseas Bank	Term Loan	2/26/2024	2/28/2027	50.00	50.00	50.00
JANA SMALL FINANCE BANK LIMITED	Term Loan	9/27/2022	10/3/2024	75.00	75.00	21.88
JM Financial	Term Loan	12/21/2023	6/27/2025	200.00	200.00	169.03
JM Financial	Term Loan	1/4/2024	7/28/2025	50.00	50.00	44.89
Kotak Mahindra Bank Ltd	Term Loan	11/16/2023	5/22/2025	50.00	50.00	38.89
Karur Vysya Bank	Term Loan	3/30/2023	3/31/2025	30.00	30.00	16.36
Mahindra & Mahindra Finance Ltd	Term Loan	6/27/2022	7/14/2024	100.00	50.00	9.10
Mahindra & Mahindra Finance Ltd	Term Loan	6/27/2022	10/18/2024	-	50.00	15.74

Manappuram Finance Ltd	Term Loan	9/30/2022	9/30/2025	35.00	35.00	18.93
Manappuram Finance Ltd	Term Loan	3/29/2023	3/31/2026	25.00	25.00	17.58
MAS Financial Services	Term Loan	11/11/2022	5/11/2024	30.00	30.00	3.33
MAS Financial Services	Term Loan	2/6/2023	8/9/2024	25.00	25.00	6.94
MAS Financial Services	Term Loan	4/20/2023	12/25/2024	25.00	25.00	12.50
MAS Financial Services	Term Loan	8/29/2023	1/31/2025	30.00	30.00	18.33
MAS Financial Services	Term Loan	3/23/2024	9/30/2025	25.00	15.00	15.00
Piramal Enterprises Limited	Term Loan	3/10/2023	3/17/2025	50.00	50.00	25.00
Poonawalla Fincorp Limited	Term Loan	9/26/2023	8/31/2026	50.00	50.00	43.90
Poonawalla Fincorp Limited	Term Loan	3/19/2024	4/5/2027	55.00	55.00	55.00
State Bank of India	Term Loan	8/29/2022	8/31/2027	250.00	250.00	194.44
State Bank of India	Term Loan	9/15/2023	8/31/2027	250.00	250.00	233.33
State Bank of Mauritius	Term Loan	3/20/2024	3/20/2026	30.00	30.00	30.00
Shriram Housing Finance Ltd	Term Loan	9/26/2022	9/5/2025	25.00	25.00	14.39
Ujjivan Small Finance Bank	Term Loan	12/15/2022	6/28/2024	25.00	25.00	4.17
Utkarsh Small Finance Bank	Term Loan	8/29/2022	8/30/2024	21.00	21.00	4.38
Utkarsh Small Finance Bank	Term Loan	6/14/2023	12/1/2024	25.00	25.00	12.50
YES Bank Ltd	Term Loan	4/13/2022	4/28/2024	50.00	25.00	1.04
YES Bank Ltd	Term Loan	4/13/2022	7/29/2024	-	25.00	4.17
YES Bank Ltd	Term Loan	2/15/2023	2/28/2024	63.50	63.50	29.10
YES Bank Ltd	Term Loan	2/21/2024	2/27/2026	105.00	105.00	100.63

**** Issuer's liability under the CP will continue beyond due date in case the CP is not redeemed on due date.***

NAME AND ADDRESS OF ISSUER: **Navi Finserv Ltd**

LINE OF BUSINESS: **NBFC**

CHIEF EXECUTIVE / MANAGER/DIRECTOR: **Mr. Sachin Bansal – Managing Director and CEO**

GROUP AFFILIATION (if any): **Navi Technologies Ltd**

FINANCIAL SUMMARY	Rs. Cr

Particular	**31-03-2024 (IND AS)**	**31-03-2023 (IND AS)**	**31-03-2022 (IND AS)**
Equity Share Capital	285.24	285.24	178.57
Net-worth	2,933.64	2191.92	1185.26
Investment in Subsidiary and Associates	Nil	988.84	326.14
Total Debt Outstanding	6,533.94	5762.63	2787.98
Gross Income	2,614.22	1377.05	457.12
Profit Before Tax	863.79	197.91	-88.64
Profit After Tax	668.82	171.99	-66.91

AUDIT QUALIFICATIONS (if any) – NA
MATERIAL LITIGATION, (if any) - NA
REGULATORY STRICTURES, (if any) - NA
DETAILS OF DEFAULT OF CPS, INCLUDING TECHNICAL - NA
DETAILS OF DEFAULT OF CPS, INCLUDING TECHNICAL - NA
ANY OTHER BORROWING DURING LAST THREE YEARS

AUTHORISED SIGNATORY OF THE ISSUER

Navi Finserv Limited Bangalore

DATE: March 11, 2025
ORIGINAL / AUTHENTICATED COPY OF ANY DOCUMENT RELATED TO ABOVE INFORMATION WILL BE MADE AVAILABLE TO THE INVESTORS ON REQUEST

ANNEX 1 – Letter of Offer

1. Shareholding of the issuer's promoters and the details of the shares pledged by the promoters, if any –

Name of shareholder	% Holding
Navi Technologies Limited	99.99%
Others	0.01%

2. Long Term credit rating, if any, obtained by the issuer -

Rating Agency	Instrument	Rating as on Date
Crisil	Long-term debt	CRISIL A/ Stable
Crisil	Short-term debt	CRISIL A1
Crisil	Non - Convertible Debentures	CRISIL A/ Stable
India Ratings	Long-term debt	IND A (Stable)
India Ratings	Non - Convertible Debentures	IND A (Stable)
India Ratings	Principal protected market linked debentures	IND PP-MLD Aemr/Stable

3. Unaccepted credit ratings, if any, assigned to the issuer – **NA**

4. Any material event/development having implications for 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 CP/NCD – **NA**

5. Details of statutory auditor and changes thereof in the last three financial years –

Except as disclosed below, there has been no changes in the statutory auditors of our Company during the last three financial years and current financial year:

Name of the Auditor	Address	Date of Appointment	Date of cessation if applicable	Date of Resignation if applicable
Price Waterhouse LLP	5th Floor, Tower D, The Millenia, 1&2 Murphy Road, Ulsoor, Bengaluru 560008, Karnataka, India	September 30, 2022	-	-
Walker Chandiok & Co LLP	11th Floor, Tower II, One Financial Centre, S B Marg, Prabhadevi (W), Mumbai 400 013, Maharashtra, India	September 30, 2019	September 30, 2022*	-

* *Tenure of the previous statutory auditors elapsed pursuant to RBI guidelines on appointment of Statutory Auditors.*

6. 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 –

Figures in INR Million

As at 31 March 2024

Particulars	Upto 7 days	8 days upto 14 days	15 days upto 1 month	Over 1 month upto 2 months	Over 2 months upto 3 months	Over 3 months & upto 6 months	Over 6 months & upto 1 year	Over 1 year & upto 3 years	Over 3 years & upto 5 years	Over 5 years	Total
Liabilities											
Borrowings	745.28	138.38	2,802.45	5,000.64	3,236.27	12,870.34	15,092.13	23,931.16	624.28	-	**64,440.93**
Assets											
Loans	1,586.54	1,295.14	3,744.66	4,661.00	4,317.20	11,167.38	15,307.93	25,276.16	5,476.14	7,534.86	**80,367.00**
Investments	4,873.52	-	-	-	-	-	-	-	-	-	**4,873.52**

KUSHAGRA GUPTA

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