



Muthoot Finance Limited

Registered Office :
2nd floor, Muthoot Chambers,
Opp. Saritha Theatre Complex,
Banerji Road, Ernakulam - 682 018
Kerala, India.
CIN : L65910KL1997PLC 011300

Phone : +91 484 239 6478, 239 4712
Fax : +91 484 239 6506, 239 7399
mails@muthootgroup.com
www.muthootgroup.com

ISSUE OF COMMERCIAL PAPER

LETTER OF OFFER

PART I

PROPOSED DATE OF ISSUE: 07/02/2025

CREDIT RATING FOR CP:

	CRA-1	CRA-2
CREDIT RATING FOR CP	CRISIL A1+	[ICRA] A1+
ISSUED BY	CRISIL LTD	ICRA LTD
DATE OF RATING	28/01/2025	06/02/2025
VALIDITY FOR ISSUANCE	60 days from 28/01/2025	90 days from 06/02/2025
VALIDITY PERIOD FOR RATING	12 months	12 months
FOR AMOUNT	Rs.7000 Crores	Rs.7000 Crores

CONDITIONS (If any)

: NIL

CREDIT SUPPORT (If any)

: NOT APPLICABLE

EXACT PURPOSE OF ISSUE OF CP

: THE FUNDS RAISED THROUGH THIS ISSUE WILL BE UTILISED FOR OUR VARIOUS FINANCING ACTIVITIES INCLUDING LENDING AND INVESTMENTS, TO REPAY OUR EXISTING LIABILITIES OR LOANS AND TOWARDS OUR BUSINESS OPERATIONS INCLUDING WORKING CAPITAL REQUIREMENTS

DESCRIPTION OF INSTRUMENT

: 8.03% Yield to Maturity

AMOUNT

: Rs.250 Crores

ISSUED BY

: MUTHOOT FINANCE LIMITED

IN FAVOUR OF

: ISSUER OF CP/HOLDERS OF CP

DETAILS OF CREDIT ENHANCEMENT INCLUDING BACKSTOP FACILITIES PROVIDED BY THE GROUP ENTITY

(A) NET WORTH OF THE GUARANTOR COMPANY: NA

(B) NAMES OF COMPANIES TO WHICH GUARANTOR HAS ISSUED SIMILAR GUARANTEE: NA

(C) EXTENT OF THE GUARANTEE OFFERED BY THE GUARANTOR COMPANY: NA

(D) CONDITIONS UNDER WHICH THE GUARANTEE WILL BE INVOKED: NA

DETAILS OF CURRENT TRANCHE

:

ISIN	AMOUNT	MATURITY DATE	CURRENT CREDIT RATING	VALIDITY PERIOD OF RATING	CRA
INE414G14UE5	Rs.250 Crores	06/02/2026	CRISIL A1+ [ICRA] A1+	12 MONTHS	CRISIL LTD & ICRA LTD

For MUTHOOT FINANCE LIMITED



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LISTING : PROPOSED TO BE LISTED

ISSUING AND PAYING AGENT : HDFC BANK LIMITED
1st FLOOR, S.L.PLAZA, PALARIVATTOM, KOCHI-682025

MARKET CONVENTIONS : FIMMDA CONVENTIONS

CP BORROWING LIMIT : Rs.7000 Crores

SUPPORTING BOARD RESOLUTION FOR CP BORROWING : FINANCE COMMITTEE RESOLUTION

RESOLUTION DATED : Dated 27.01.2025

TOTAL CP OUTSTANDING (AS ON DATE) : Rs.4900 crores

DETAILS OF CPs ISSUED DURING THE LAST 15 MONTHS: AS PER ANNEXURE-1

*** 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 de-mat.**

DETAILS OF OTHER LISTED DEBT INSTRUMENTS OUTSTANDING : AS PER ANNEXURE -2

BANK FUND BASED FACILITIES FROM BANKS/FINANCIAL INSTITUTIONS, IF ANY : AS PER ANNEXURE -3

NAME AND ADDRESS OF ISSUER : MUTHOOT FINANCE LIMITED, 2ND FLOOR,
MUTHOOT CHAMBERS, OPP. SARITHA THEATRE COMPLEX,
BANERJI ROAD, KOCHI- 682018.

LINE OF BUSINESS : LENDING

CHIEF EXECUTIVE : MR.GEORGE ALEXANDER MUTHOOT
(MANAGING DIRECTOR)

GROUP AFFILIATION (If any) : MUTHOOT FINANCE LIMITED AND ITS SUBSIDIARIES

For MUTHOOT FINANCE LIMITED


Authorised Signatory

Muthoot Finance Limited

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FINANCIAL SUMMARY

FIGURES "Rs. in Lakhs"

	6 M ENDED 30.09.2024	YEAR ENDED 31.03.2024	YEAR ENDED 31.03.2023	YEAR ENDED 31.03.2022
EQUITY	40146	40146	40145	40135
NET WORTH	2568377	2429029	2106193	1834457
INVESTMENT IN SUBSIDIARIES / AFFILIATES	180580	174369	98108	97002
TOTAL DEBT OUTSTANDING*				
-SHORT TERM(<=1 YEAR)	3295664	3227487	3226652	2823938
-OTHER DEBT	3942977	2653920	1749673	2163070
GROSS INCOME	783633	1269404	1054375	1109839
OPERATING PROFIT (PBITD)	613550	1016917	842388	919903
GROSS PROFIT (PBTD)	323390	551441	472474	536327
NET PROFIT (POST TAX)	232983	404966	347353	395431

*Taken on principal value

AUDIT QUALIFICATIONS (If any) : NIL

MATERIAL LITIGATION, IF ANY : AS PER ANNEXURE -4

REGULATORY STRICTURES, IF ANY

DETAILS OF DEFAULT OF CPs, INCLUDING
TECHNICAL DELAY IN REDEMPTION DURING PAST
FIVE YEARS : NIL

DETAILS OF DEFAULT AND DELAY IN REDEMPTION
OF ANY OTHER BORROWINGS DURING LAST
FIVE YEARS : NIL

AUTHORISED SIGNATORY OF THE ISSUER : MRS. SHILPA JOSE
CHIEF MANAGER - FINANCE

DATE : 05/02/2025

ORIGINAL/AUTHENTICATED COPY OF ANY DOCUMENT RELATED TO ABOVE INFORMATION WILL BE
MADE AVAILABLE TO THE INVESTORS ON REQUEST.

For MUTHOOT FINANCE LIMITED


Authorised Signatory

Annex

LETTER OF OFFER

1. SHAREHOLDING OF THE ISSUER'S PROMOTERS AND THE DETAILS OF THE SHARES PLEDGED BY THE PROMOTERS, IF ANY:

Sl No.	Name	No. of Equity Shares (face value of ₹ 10 each) as on 30.09.2024	As % of total number of shares	No. of Shares pledged
1	GEORGE JACOB MUTHOOT	43,630,900	10.87%	NIL
2	GEORGE THOMAS MUTHOOT	43,630,900	10.87%	NIL
3	GEORGE ALEXANDER MUTHOOT	23,630,900	5.89%	NIL

2. LONG TERM CREDIT RATING, IF ANY, OBTAINED BY THE ISSUER :

	CRA-1	CRA-2
SUBORDINATED DEBT	CRISIL AA+/Stable	ICRA AA+(Stable)
NON CONVERTIBLE DEBENTURE	CRISIL AA+/Stable	ICRA AA+(Stable)
BANK LOANS		ICRA AA+(Stable)

3. UNACCEPTED CREDIT RATINGS, IF ANY, ASSIGNED TO THE ISSUER : NIL

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 : NIL

5. DETAILS OF STATUTORY AUDITOR AND CHANGES THEREOF IN THE LAST THREE FINANCIAL YEARS

DETAILS OF THE STATUTORY AUDITOR:

Name	Address	Date of appointment	Remarks
M/s. Krishnamoorthy & Krishnamoorthy Chartered Accountants	39/3217, Paliam Road, Kochi - 680016	September 30, 2024	Appointed as Joint Statutory Auditor on September 30, 2024 in compliance with the Guidelines for Appointment of Statutory Central Auditors (SCAs)/Statutory Auditors (SAs) of Commercial Banks (excluding RRBs), UCBs and NBFCs (including HFCs) (the "Guidelines"/"Circular").
M/s PSDY & Associates Chartered Accountants	38/516, 1 st Floor, Tripti Lane, Metro Pillar 770, SA Road, Kochi - 682016	September 30, 2024	

For MUTHOOT FINANCE LIMITED


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DETAILS OF THE CHANGE IN STATUTORY AUDITORS IN LAST THREE FINANCIAL YEARS INCLUDING ANY CHANGE IN THE CURRENT YEAR:

Name	Address	Date of appointment/ resignation / Retirement	Date of cessation (in case of resignation)	Remarks
FY 2022-23				
NIL				
FY 2023-24				
NIL				
FY 2024-25				
M/s Elias George & Co. Chartered Accountants	38/1968A, EGC House, HIG Avenue, Gandhi Nagar, Kochi 682020	September 30, 2024	Not Applicable	Retired, with effect from September 30, 2024, on Completion of 3rd term, in compliance with the Guidelines for Appointment of Statutory Central Auditors (SCAs)/Statutory Auditors (SAs) of Commercial Banks (excluding RRBs), UCBs and NBFCs (including HFCs) (the "Guidelines"/ "Circular").
M/s Babu A. Kallivayalil & Co. Chartered Accountants	II Floor, Manchu Complex, P T Usha Road, Kochi-682 011	September 30, 2024	Not Applicable	Retired, with effect from September 30, 2024, on Completion of 3rd term, in compliance with the Guidelines for Appointment of Statutory Central Auditors (SCAs)/Statutory Auditors (SAs) of Commercial Banks (excluding RRBs), UCBs and NBFCs (including HFCs) (the "Guidelines"/ "Circular").
M/s. Krishnamoorthy & Krishnamoorthy Chartered Accountants	39/3217, Paliam Road, Kochi - 680016	September 30, 2024	Not Applicable	Appointed as Joint Statutory Auditor on September 30, 2024 in compliance with the Guidelines for Appointment of Statutory Central Auditors (SCAs)/Statutory Auditors (SAs) of Commercial Banks (excluding RRBs), UCBs and NBFCs (including HFCs) (the "Guidelines"/ "Circular").
M/s PSDY & Associates Chartered Accountants	38/516, 1 st Floor, Tripti Lane, Metro Pillar 770, SA Road, Kochi -682016	September 30, 2024	Not Applicable	Appointed as Joint Statutory Auditor on September 30, 2024 in compliance with the Guidelines for Appointment of Statutory Central Auditors (SCAs)/Statutory Auditors (SAs) of Commercial Banks (excluding RRBs), UCBs and NBFCs (including HFCs) (the "Guidelines"/ "Circular").

6. AN ISSUER WHICH IS EITHER AN NBFC OR AN HFC SHALL DISCLOSE THE RESIDUAL MATURITY PROFILE OF ITS ASSETS AND LIABILITIES: AS PER ANNEXURE -5

For MUTHOOT FINANCE LIMITED

Authorised Signatory

Annexure -1

COMMERCIAL PAPER ISSUED DURING LAST 15 MONTHS

Sl. No.	ISIN	Date of Issue	Amount issued (Rs in crs)	Date of Maturity	Amount outstanding (Rs in crs)	Name of IPA	Credit rating agency	Credit rating	Rated Amount (Rs in crs)
1	INE414G14TK4	28/05/2024	500.00	23/08/2024	-	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
2	INE414G14TL2	07/06/2024	500.00	06/09/2024	-	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
3	INE414G14TQ1	22/07/2024	200.00	15/10/2024	-	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
4	INE414G14TP3	14/06/2024	225.00	21/10/2024	-	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
5	INE414G14TM0	10/06/2024	200.00	28/10/2024	-	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
6	INE414G14TM0	12/06/2024	75.00	28/10/2024	-	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
7	INE414G14T18	25/04/2024	250.00	25/11/2024	-	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
8	INE414G14TN8	10/06/2024	250.00	27/11/2024	-	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
9	INE414G14TJ6	25/04/2024	450.00	23/12/2024	-	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
10	INE414G14TO6	11/06/2024	200.00	20/01/2025	-	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
11	INE414G14TH0	19/04/2024	300.00	28/01/2025	-	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
12	INE414G14TC1	01/03/2024	100.00	25/02/2025	100.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
13	INE414G14TC1	07/03/2024	150.00	25/02/2025	150.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
14	INE414G14TC1	13/06/2024	50.00	25/02/2025	50.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
15	INE414G14TE7	07/03/2024	250.00	03/03/2025	250.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
16	INE414G14TD9	12/03/2024	250.00	10/03/2025	250.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
17	INE414G14TF4	18/03/2024	250.00	13/03/2025	250.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
18	INE414G14TG2	19/03/2024	250.00	18/03/2025	250.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
19	INE414G14TT5	06/08/2024	500.00	27/05/2025	500.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
20	INE414G14TR9	06/08/2024	500.00	10/06/2025	500.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
21	INE414G14TS7	06/08/2024	100.00	22/07/2025	100.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
22	INE414G14TX7	11/12/2024	250.00	18/11/2025	250.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
23	INE414G14TW9	11/12/2024	250.00	21/11/2025	250.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
24	INE414G14TY5	12/12/2024	250.00	01/12/2025	250.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
25	INE414G14TV1	11/12/2024	250.00	09/12/2025	250.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
26	INE414G14TU3	11/12/2024	250.00	11/12/2025	250.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
27	INE414G14UB1	17/01/2025	200.00	12/01/2026	200.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
28	INE414G14UD7	17/01/2025	250.00	15/01/2026	250.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
29	INE414G14UC9	17/01/2025	300.00	16/01/2026	300.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
30	INE414G14UA3	21/01/2025	225.00	20/01/2026	225.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
31	INE414G14TZ2	23/01/2025	275.00	22/01/2026	275.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
	Total		8,050.00		4,900.00				





Sl. No.	ISIN	Amounts outstanding (Rs in crs)	Date of Issue	Date of Maturity	Debenture Trustee
1	INE414G071M7**	52.80	October 4, 2023	October 4, 2025	IDBI Trusteeship Services Limited
2	INE414G071K1/ INE414G071N5/ INE414G071P0**	436.64	October 4, 2023	October 4, 2026	IDBI Trusteeship Services Limited
3	INE414G071L9/ INE414G071O3/ INE414G071J3**	210.56	October 4, 2023	October 4, 2028	IDBI Trusteeship Services Limited
4	INE414G071U0**	48.34	January 25, 2024	January 25, 2026	IDBI Trusteeship Services Limited
5	INE414G071V8/ INE414G071Y2/ INE414G071W6**	281.06	January 25, 2024	January 25, 2027	IDBI Trusteeship Services Limited
6	INE414G071Z9/ INE414G071X4**	151.04	January 25, 2024	January 25, 2029	IDBI Trusteeship Services Limited
7	INE414G071D9*	32.24	June 14, 2019	December 14, 2026	IDBI Trusteeship Services Limited
8	INE414G071G0/ INE414G071G5/ INE414G071G7**	226.95	May 5, 2022	May 5, 2025	IDBI Trusteeship Services Limited
9	INE414G071G8/ INE414G071G3**	90.19	May 5, 2022	May 5, 2027	IDBI Trusteeship Services Limited
10	INE414G071G5**	28.23	May 5, 2022	June 5, 2027	IDBI Trusteeship Services Limited
11	INE414G071G1**	8.62	May 5, 2022	May 5, 2029	IDBI Trusteeship Services Limited
12	INE414G071G9**	23.72	May 5, 2022	May 5, 2032	IDBI Trusteeship Services Limited
13	INE414G071G3/ INE414G071G9/ INE414G071G2**	162.91	June 23, 2022	June 23, 2025	IDBI Trusteeship Services Limited
14	INE414G071G07/ INE414G071G1/ INE414G071G02**	66.67	June 23, 2022	June 23, 2027	IDBI Trusteeship Services Limited
15	INE414G071G4**	35.60	June 23, 2022	June 23, 2029	IDBI Trusteeship Services Limited
16	INE414G071H4**	98.05	November 3, 2022	November 3, 2025	IDBI Trusteeship Services Limited
17	INE414G071G2/ INE414G071G6/ INE414G071G3**	99.75	November 3, 2022	November 3, 2027	IDBI Trusteeship Services Limited
18	INE414G071G8**	28.98	November 3, 2022	November 3, 2025	IDBI Trusteeship Services Limited
19	INE414G071H2/ INE414G071H8/ INE414G071H3**	72.54	December 23, 2022	December 23, 2025	IDBI Trusteeship Services Limited
20	INE414G071H9/ INE414G071H6/ INE414G071H1**	64.37	December 23, 2022	December 23, 2027	IDBI Trusteeship Services Limited
21	INE414G071C7*	43.20	November 1, 2019	May 1, 2027	IDBI Trusteeship Services Limited
22	INE414G071E8*	44.60	December 27, 2019	June 27, 2027	IDBI Trusteeship Services Limited
23	INE414G071E0/ INE414G071G5/ INE414G071F1*	142.55	November 5, 2020	November 5, 2025	IDBI Trusteeship Services Limited
24	INE414G071F3/ INE414G071K7/ INE414G071F0**	143.37	January 11, 2021	January 11, 2026	IDBI Trusteeship Services Limited
25	INE414G071F4**	229.05	April 20, 2021	April 20, 2031	IDBI Trusteeship Services Limited
26	INE414G071R2/ INE414G071F6/ INE414G071X0*	463.75	April 20, 2021	April 20, 2026	IDBI Trusteeship Services Limited
27	INE414G071H1/ INE414G071R8/ INE414G071P2**	149.57	March 10, 2023	April 10, 2026	IDBI Trusteeship Services Limited
28	INE414G071A2**	21.04	May 3, 2023	June 3, 2025	IDBI Trusteeship Services Limited
29	INE414G071B0/ INE414G071Y4/ INE414G071D6**	85.49	May 3, 2023	June 3, 2026	IDBI Trusteeship Services Limited
30	INE414G071Z1/ INE414G071C8/ INE414G071E4**	72.05	May 3, 2023	June 3, 2028	IDBI Trusteeship Services Limited



*** Above debentures are rated "[ICRA] AA+/Stable" by ICRA Limited
 ** Above debentures are rated "[ICRA] AA+/Stable" by ICRA Limited
 * Above debentures are rated "CRISIL AA+/Stable" by CRISIL Limited and "[ICRA] AA+/Stable" by ICRA Limited

				Total	22,800.33
31	INE414G07HM9/ INE414G07H05**	74.07	March 10, 2023	April 10, 2028	IDBI Trusteeship Services Limited
32	INE414G07HN7**	34.01	March 10, 2023	April 10, 2025	IDBI Trusteeship Services Limited
33	INE414G07FY8*	215.00	May 31, 2021	May 30, 2031	IDBI Trusteeship Services Limited
34	INE414G07JIS*	110.00	July 27, 2023	August 28, 2028	IDBI Trusteeship Services Limited
35	INE414G07JH7*	768.00	July 27, 2023	July 27, 2028	IDBI Trusteeship Services Limited
36	INE414G07JFI *	700.00	April 24, 2023	April 24, 2028	IDBI Trusteeship Services Limited
37	INE414G07JG9*	302.50	May 3, 2023	July 31, 2026	IDBI Trusteeship Services Limited
38	INE414G07HS6*	160.00	February 24, 2023	May 25, 2026	IDBI Trusteeship Services Limited
39	INE414G07HK3*	1,000.00	January 19, 2023	January 29, 2026	IDBI Trusteeship Services Limited
40	INE414G07JH7*	195.00	December 22, 2022	January 6, 2026	IDBI Trusteeship Services Limited
41	INE414G07GS8*	240.00	September 16, 2022	September 30, 2025	IDBI Trusteeship Services Limited
42	INE414G07HT4*	440.00	February 24, 2023	August 25, 2025	IDBI Trusteeship Services Limited
43	INE414G07ET1*	125.00	June 18, 2020	June 18, 2025	IDBI Trusteeship Services Limited
44	INE414G07GA6*	500.00	February 17, 2022	February 27, 2025	IDBI Trusteeship Services Limited
45	INE414G07JIS4*	1,000.00	December 7, 2023	December 7, 2026	IDBI Trusteeship Services Limited
46	INE414G07JIR6*	1,000.00	December 20, 2023	December 20, 2028	IDBI Trusteeship Services Limited
47	INE414G07JIC6*	190.00	March 26, 2024	March 23, 2027	IDBI Trusteeship Services Limited
48	INE414G07JIB8*	660.00	March 26, 2024	June 17, 2027	IDBI Trusteeship Services Limited
49	INE414G07JIE2*	420.00	May 3, 2024	May 3, 2029	IDBI Trusteeship Services Limited
50	INE414G07JD4*	190.00	May 3, 2024	May 3, 2027	IDBI Trusteeship Services Limited
51	INE414G07JF9*	860.00	May 14, 2024	July 14, 2027	IDBI Trusteeship Services Limited
52	INE414G07JG7*	1,500.00	June 3, 2024	June 1, 2029	IDBI Trusteeship Services Limited
53	INE414G07JH5*	451.00	July 18, 2024	January 18, 2027	IDBI Trusteeship Services Limited
54	INE414G07JA0*	790.00	January 30, 2024	January 30, 2029	IDBI Trusteeship Services Limited
55	INE414G07JIA0*	200.00	August 7, 2024	October 7, 2027	IDBI Trusteeship Services Limited
56	INE414G07JIB3**	1,035.00	September 10, 2024	October 7, 2027	IDBI Trusteeship Services Limited
57	INE414G07JJI1**	1,100.00	October 4, 2024	October 4, 2029	IDBI Trusteeship Services Limited
58	INE414G07JK9*	255.50	January 16, 2025	January 16, 2030	IDBI Trusteeship Services Limited
59	INE414G07JL7*	2,075.00	January 31, 2025	January 31, 2028	IDBI Trusteeship Services Limited
60	INE414G08348*	18.72	April 24, 2017	April 24, 2025	IDBI Trusteeship Services Limited
61	INE414G07GC2***	216.80	March 24, 2022	May 23, 2025	IDBI Trusteeship Services Limited
62	INE414G07GT6***	500.00	September 20, 2022	November 20, 2025	IDBI Trusteeship Services Limited
63	INE414G07HJ5***	103.30	January 11, 2023	March 11, 2026	IDBI Trusteeship Services Limited
64	INE414G07HU2**	500.00	March 15, 2023	December 15, 2025	IDBI Trusteeship Services Limited
65	INE414G07HV0**	5.00	March 15, 2023	March 15, 2027	IDBI Trusteeship Services Limited
66	INE414G07HW8**	250.00	March 23, 2023	March 23, 2026	IDBI Trusteeship Services Limited
67	INE414G07HX6**	2.50	March 23, 2023	September 23, 2027	IDBI Trusteeship Services Limited
68	INE414G07HX6**	22,800.33			

Annexure -3
WORKING CAPITAL LIMITS AS ON 30/09/2024

(Rs in crs)

SL NO.	BANK/FI	NATURE OF FACILITY	LIMIT	ASSET CLASSIFICATION
1	AXIS BANK	STL/CC/TL	5700	STANDARD
2	BANDHAN BANK	TL	600	STANDARD
3	BAJAJ FINANCE LIMITED	STL/TL	375	STANDARD
4	BANK OF BARODA	STL/CC/TL	3700	STANDARD
5	BANK OF INDIA	TL	800	STANDARD
6	BANK OF MAHARASHTRA	TL	1250	STANDARD
7	CANARA BANK	TL	2250	STANDARD
8	CENTRAL BANK OF INDIA	STL/CC/TL	1100	STANDARD
9	CITI BANK	STL	500	STANDARD
10	DBS BANK INDIA LTD	STL	800	STANDARD
11	DHANLAXMI BANK	STL/CC	60	STANDARD
12	FEDERAL BANK LTD	STL/CC/TL	1465	STANDARD
13	HDFC BANK	STL/CC/TL	8000	STANDARD
14	HSBC BANK	TL	900	STANDARD
15	ICICI BANK	STL	2000	STANDARD
16	IDBI BANK	STL/CC/TL	525	STANDARD
17	INDIAN BANK	STL/TL	2600	STANDARD
18	INDIAN OVERSEAS BANK	TL	500	STANDARD
19	INDUSIND BANK	STL/CC	2004	STANDARD
20	KOTAK MAHINDRA BANK	STL/CC	650	STANDARD
21	PUNJAB AND SIND BANK	STL/CC/TL	450	STANDARD
22	PUNJAB NATIONAL BANK	STL/CC/TL	4900	STANDARD
23	RBL BANK	TL	450	STANDARD
24	SOUTH INDIAN BANK	STL/CC/TL	700	STANDARD
25	STATE BANK OF INDIA	STL/CC/TL/CEL	8848	STANDARD
26	SUMITOMO MITSUI BANKING CORPORATION	STL/TL	600	STANDARD
27	UCO BANK LTD	STL/CC/TL	1573.10	STANDARD
28	UNION BANK OF INDIA	STL/CC/TL	3000	STANDARD
29	YES BANK	STL/TL	1000	STANDARD
		TOTAL	57300.10	

Annexure -4

MATERIAL LITIGATION as on 31.03.2024

Claims against the company not acknowledged as debt	Rs. in crs
<p>Service Tax demand for the period from 2007-08 to 2011-12 as per Order No.COC-EXCUS-000-COM-035-14-15 DT.19.12.2014, pending in appeal with CESTAT, Bangalore.</p> <p>(Commissioner of Central Excise, Customs and Service Tax, Kochi, as per order mentioned above, has raised a demand of Rs. 153crs as service tax payable on securitisation transactions with banks for the period from 2007 to 2012, along with interest U/s.75, Penalty U/s.76, Penalty U/s.77 and Penalty U/s.78 (Total liability including tax, interest and penalty under various sections if confirmed is estimated approximately at Rs. 490crs till date of demand). Pending disposal of appeal , no provision has been made by the company during the year.)</p>	499



Annexure 5

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

(₹ in millions)

As at 31.03.2024	1 to 7 days	8 to 14 days	15 days to 30/31 days	Over 1 month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 year	over 3 to 5years	Over 5years	Non sensitive to ALM **	Total
Liabilities												
Deposits	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Borrowings (excluding external commercial borrowings-senior secured notes)	3,900.00	9,232.42	13,461.05	31,567.90	47,965.55	76,578.76	140,043.04	175,058.72	85,213.34	5,119.92	- 309.93	587,830.78
Foreign Currency Liabilities (external commercial borrowing-senior secured notes including interest accrued but not due)												
Assets												
Advances*	38921.17	38211.88	87463.64	123545.01	97513.23	182965.95	163713.12	14591.65	23763.85	36.02	-711.02	770014.5
Investments				2.37	22.44	6.72				21622.18		21653.71
Foreign Currency assets										1029.55		1029.55

*Contracted tenor of gold loan is maximum of 12 months. However, on account of high incidence of prepayment before contracted maturity, the above maturity profile has been prepared by the management on the basis of historical pattern of repayments. In case of loans other than gold loan, the maturity profile is based on contracted maturity.

**represents adjustments on account of EIR/ECL.

