

**ISSUE OF COMMERCIAL PAPER**

**LETTER OF OFFER**

**PART I**

PROPOSED DATE OF ISSUE: 20/02/2025 ✓

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

: 8.15% Yield to Maturity ✓

AMOUNT

: Rs.300 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
INE414G14UH8 ✓	Rs.300 Crores ✓	10/02/2026 ✓	CRISIL A1+ ✓ [ICRA] A1+ ✓	12 MONTHS ✓	CRISIL LTD & ICRA LTD ✓

For MUTHOOT FINANCE LIMITED



Authorised Signatory



**Muthoot Finance Limited**

Registered Office :  
2<sup>nd</sup> 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



LISTING : PROPOSED TO BE LISTED

ISSUING AND PAYING AGENT : HDFC BANK LIMITED  
1<sup>st</sup> 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.5250 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, 2<sup>ND</sup> 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

**FINANCIAL SUMMARY**

FIGURES "Rs. in Lakhs"

	9 M ENDED 31.12.2024	YEAR ENDED 31.03.2024	YEAR ENDED 31.03.2023	YEAR ENDED 31.03.2022
EQUITY	40146	40146	40145	40135
NET WORTH	2700109	2429029	2106193	1834457
INVESTMENT IN SUBSIDIARIES / AFFILIATES	230580	174369	98108	97002
TOTAL DEBT OUTSTANDING*				
-SHORT TERM(<=1 YEAR)	3400630	3227487	3226652	2823938
-OTHER DEBT	4465767	2653920	1749673	2163070
GROSS INCOME	1226748	1269404	1054375	1109839
OPERATING PROFIT (PBITD)	965353	1016917	842388	919903
GROSS PROFIT (PBSD)	510435	551441	472474	536327
NET PROFIT (POST TAX)	369292	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

: MR. AKHIL M  
SENIOR MANAGER - FINANCE

DATE

: 17/02/2025

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

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**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 31.12.2024	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 <sup>st</sup> Floor, Tripti Lane, Metro Pillar 770, SA Road, Kochi - 682016	September 30, 2024	

**For MUTHOOT FINANCE LIMITED**

**Authorised Signatory**

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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
<b>FY 2022-23</b>				
NIL				
<b>FY 2023-24</b>				
NIL				
<b>FY 2024-25</b>				
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	
M/s. Krishnamoorthy & Krishnamoorthy Chartered Accountants	39/3217,Paliyam Road, Kochi - 680016	September 30, 2024	Not Applicable	
M/s PSDY & Associates Chartered Accountants	38/516, 1 <sup>st</sup> Floor, Tripti Lane, Metro Pillar 770, SA Road, Kochi -682016	September 30, 2024	Not Applicable	

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



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	INE14G14TK4	28-05-2024	500.00	23-08-2024	-	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
2	INE14G14TL2	07-06-2024	500.00	06-09-2024	-	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
3	INE14G14TQ1	22-07-2024	200.00	15-10-2024	-	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
4	INE14G14TP3	14-06-2024	225.00	21-10-2024	-	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
5	INE14G14TM0	10-06-2024	200.00	28-10-2024	-	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
6	INE14G14TM0	12-06-2024	75.00	28-10-2024	-	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
7	INE14G14T8	25-04-2024	250.00	25-11-2024	-	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
8	INE14G14TN8	10-06-2024	250.00	27-11-2024	-	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
9	INE14G14TJ6	25-04-2024	450.00	23-12-2024	-	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
10	INE14G14TO6	11-06-2024	200.00	20-01-2025	-	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
11	INE14G14TH0	19-04-2024	300.00	28-01-2025	-	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
12	INE14G14TC1	01-03-2024	100.00	25-02-2025	100.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
13	INE14G14TC1	07-03-2024	150.00	25-02-2025	150.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
14	INE14G14TC1	13-06-2024	50.00	25-02-2025	50.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
15	INE14G14TE7	07-03-2024	250.00	03-03-2025	250.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
16	INE14G14TD9	12-03-2024	250.00	10-03-2025	250.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
17	INE14G14TF4	18-03-2024	250.00	13-03-2025	250.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
18	INE14G14TG2	19-03-2024	250.00	18-03-2025	250.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
19	INE14G14T5	06-08-2024	500.00	27-05-2025	500.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
20	INE14G14TR9	06-08-2024	500.00	10-06-2025	500.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
21	INE14G14TS7	06-08-2024	100.00	22-07-2025	100.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
22	INE14G14TX7	11-12-2024	250.00	18-11-2025	250.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
23	INE14G14TW9	11-12-2024	250.00	21-11-2025	250.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
24	INE14G14TY5	12-12-2024	250.00	01-12-2025	250.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
25	INE14G14TV1	11-12-2024	250.00	09-12-2025	250.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
26	INE14G14TU3	11-12-2024	250.00	11-12-2025	250.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
27	INE14G14UB1	17-01-2025	200.00	12-01-2026	200.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
28	INE14G14UD7	17-01-2025	250.00	15-01-2026	250.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
29	INE14G14UC9	17-01-2025	300.00	16-01-2026	300.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
30	INE14G14UA3	21-01-2025	225.00	20-01-2026	225.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
31	INE14G14TZ2	23-01-2025	275.00	22-01-2026	275.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
32	INE14G14UE5	07-02-2025	250.00	06-02-2026	250.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
33	INE14G14UF2	07-02-2025	100.00	04-02-2026	100.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	7000
Total			8,400.00		5,250.00				

COMMERCIAL PAPER ISSUED DURING LAST 15 MONTHS



Sl. No.	ISIN	Amounts outstanding (Rs in crs)	Date of Issue	Date of Maturity	Debenture Trustee
1	INE414G07M7**	52.80	October 4, 2023	October 4, 2025	IDBI Trusteeship Services Limited
2	INE414G07NK1/ INE414G07IP0**	436.64	October 4, 2023	October 4, 2026	IDBI Trusteeship Services Limited
3	INE414G07L9/ INE414G07IO3/ INE414G07J3**	210.56	October 4, 2023	October 4, 2028	IDBI Trusteeship Services Limited
4	INE414G07IU0**	48.34	January 25, 2024	January 25, 2026	IDBI Trusteeship Services Limited
5	INE414G07IV8/ INE414G07IV2/ INE414G07IW6**	281.06	January 25, 2024	January 25, 2027	IDBI Trusteeship Services Limited
6	INE414G07IX4**	151.04	January 25, 2024	January 25, 2029	IDBI Trusteeship Services Limited
7	INE414G07ID9**	32.24	June 14, 2019	December 14, 2026	IDBI Trusteeship Services Limited
8	INE414G07GD0/ INE414G07GF5/ INE414G07GJ7**	226.95	May 5, 2022	May 5, 2025	IDBI Trusteeship Services Limited
9	INE414G07GE8/ INE414G07GG3**	90.19	May 5, 2022	May 5, 2027	IDBI Trusteeship Services Limited
10	INE414G07GK5**	28.23	May 5, 2022	June 5, 2027	IDBI Trusteeship Services Limited
11	INE414G07GH1**	8.62	May 5, 2022	May 5, 2029	IDBI Trusteeship Services Limited
12	INE414G07GI9**	23.72	May 5, 2022	May 5, 2032	IDBI Trusteeship Services Limited
13	INE414G07GL3/ INE414G07GN9/ INE414G07GO2**	162.91	June 23, 2022	June 23, 2025	IDBI Trusteeship Services Limited
14	INE414G07GM1/ INE414G07GO7/ INE414G07GR0**	66.67	June 23, 2022	June 23, 2027	IDBI Trusteeship Services Limited
15	INE414G07GP**	35.60	June 23, 2022	June 23, 2029	IDBI Trusteeship Services Limited
16	INE414G07GU4/ INE414G07HA4**	98.05	November 3, 2022	November 3, 2025	IDBI Trusteeship Services Limited
17	INE414G07GV2/ INE414G07GY6/ INE414G07GZ3**	99.75	November 3, 2022	November 3, 2027	IDBI Trusteeship Services Limited
18	INE414G07GX8**	28.98	November 3, 2022	November 3, 2025	IDBI Trusteeship Services Limited
19	INE414G07HB2/ INE414G07HD8/ INE414G07HF3**	72.54	December 23, 2022	December 23, 2025	IDBI Trusteeship Services Limited
20	INE414G07HH9/ INE414G07HE6/ INE414G07HG1**	64.37	December 23, 2022	December 23, 2027	IDBI Trusteeship Services Limited
21	INE414G07HEC*	43.20	November 1, 2019	May 1, 2027	IDBI Trusteeship Services Limited
22	INE414G07EG8*	44.60	December 27, 2019	June 27, 2027	IDBI Trusteeship Services Limited
23	INE414G07FE0/ INE414G07FG5/ INE414G07FH1*	142.55	November 5, 2020	November 5, 2025	IDBI Trusteeship Services Limited
24	INE414G07FK7/ INE414G07FM3/ INE414G07FO9*	143.37	January 11, 2021	January 11, 2026	IDBI Trusteeship Services Limited
25	INE414G07FV4*	229.05	April 20, 2021	April 20, 2031	IDBI Trusteeship Services Limited
26	INE414G07FR2/ INE414G07FU6/ INE414G07FX0*	463.75	April 20, 2021	April 20, 2026	IDBI Trusteeship Services Limited
27	INE414G07HR8/ INE414G07HL1/ INE414G07HP2**	149.57	March 10, 2023	April 10, 2026	IDBI Trusteeship Services Limited
28	INE414G07IA2**	21.04	May 3, 2023	June 3, 2025	IDBI Trusteeship Services Limited
29	INE414G07HY4/ INE414G07ID6**	85.49	May 3, 2023	June 3, 2026	IDBI Trusteeship Services Limited
30	INE414G07HZ1/ INE414G07IC8/ INE414G07IE4**	72.05	May 3, 2023	June 3, 2028	IDBI Trusteeship Services Limited



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 Above debentures are rated "CRISIL AA+/Stable" by ICRA Limited  
 Above debentures are rated "[ICRA] AA+/Stable" by ICRA Limited  
 Above debentures are rated "CRISIL PP MLD AA+/Stable" by CRISIL Limited

INE414G07HM9/	INE414G07HQ0/	74.07	March 10, 2023	April 10, 2028	IDBI Trusteeship Services Limited
INE414G07HN7**	INE414G07FY8*	34.01	March 10, 2023	April 10, 2025	IDBI Trusteeship Services Limited
INE414G07HS6*	INE414G07IG9*	215.00	May 31, 2021	May 30, 2031	IDBI Trusteeship Services Limited
INE414G07HK3*	INE414G07HF1*	110.00	July 27, 2023	August 28, 2028	IDBI Trusteeship Services Limited
INE414G07HT7*	INE414G07IH7*	700.00	April 24, 2023	April 24, 2028	IDBI Trusteeship Services Limited
INE414G07HS6*	INE414G07IG9*	768.00	July 27, 2023	July 27, 2028	IDBI Trusteeship Services Limited
INE414G07HS6*	INE414G07IG9*	302.50	May 3, 2023	July 31, 2026	IDBI Trusteeship Services Limited
INE414G07HK3*	INE414G07HF1*	1,000.00	January 19, 2023	January 29, 2026	IDBI Trusteeship Services Limited
INE414G07HT7*	INE414G07HM9/	195.00	December 22, 2022	January 6, 2026	IDBI Trusteeship Services Limited
INE414G07GS8*	INE414G07HT4*	240.00	September 16, 2022	September 30, 2025	IDBI Trusteeship Services Limited
INE414G07HT4*	INE414G07HT4*	440.00	February 24, 2023	August 25, 2025	IDBI Trusteeship Services Limited
INE414G07FT1*	INE414G07FT1*	125.00	June 18, 2020	June 18, 2025	IDBI Trusteeship Services Limited
INE414G07GA6*	INE414G07GA6*	500.00	February 17, 2022	February 27, 2025	IDBI Trusteeship Services Limited
INE414G07IQ8*	INE414G07IQ8*	1,000.00	December 7, 2023	December 7, 2026	IDBI Trusteeship Services Limited
INE414G07IS4*	INE414G07IS4*	1,000.00	December 20, 2023	December 20, 2028	IDBI Trusteeship Services Limited
INE414G07IR6*	INE414G07IR6*	1,000.00	December 20, 2023	May 20, 2027	IDBI Trusteeship Services Limited
INE414G07JC6*	INE414G07JC6*	190.00	March 26, 2024	March 23, 2027	IDBI Trusteeship Services Limited
INE414G07JB8*	INE414G07JB8*	660.00	March 26, 2024	June 17, 2027	IDBI Trusteeship Services Limited
INE414G07JE2*	INE414G07JE2*	420.00	May 3, 2024	May 3, 2029	IDBI Trusteeship Services Limited
INE414G07JD4*	INE414G07JD4*	190.00	May 3, 2024	May 3, 2027	IDBI Trusteeship Services Limited
INE414G07JF9*	INE414G07JF9*	860.00	May 14, 2024	July 14, 2027	IDBI Trusteeship Services Limited
INE414G07JG7*	INE414G07JG7*	1,500.00	June 3, 2024	June 1, 2029	IDBI Trusteeship Services Limited
INE414G07JH5*	INE414G07JH5*	451.00	July 18, 2024	January 18, 2027	IDBI Trusteeship Services Limited
INE414G07JA0*	INE414G07JA0*	790.00	January 30, 2024	January 30, 2029	IDBI Trusteeship Services Limited
INE414G07JI3**	INE414G07JI3**	200.00	August 7, 2024	October 7, 2027	IDBI Trusteeship Services Limited
INE414G07JI3**	INE414G07JI3**	1,035.00	September 10, 2024	October 7, 2027	IDBI Trusteeship Services Limited
INE414G07JJ1**	INE414G07JJ1**	1,100.00	October 4, 2024	October 4, 2029	IDBI Trusteeship Services Limited
INE414G07JK9*	INE414G07JK9*	255.50	January 16, 2025	January 16, 2030	IDBI Trusteeship Services Limited
INE414G07JL7*	INE414G07JL7*	2,075.00	January 31, 2025	January 31, 2028	IDBI Trusteeship Services Limited
INE414G07JL7*	INE414G07JL7*	18.72	April 24, 2017	April 24, 2025	IDBI Trusteeship Services Limited
INE414G07GC2***	INE414G07GC2***	216.80	March 24, 2022	May 23, 2025	IDBI Trusteeship Services Limited
INE414G07GT6***	INE414G07GT6***	500.00	September 20, 2022	November 20, 2025	IDBI Trusteeship Services Limited
INE414G07HJ5***	INE414G07HJ5***	103.30	January 11, 2023	March 11, 2026	IDBI Trusteeship Services Limited
INE414G07HU2**	INE414G07HU2**	500.00	March 15, 2023	December 15, 2025	IDBI Trusteeship Services Limited
INE414G07HW8**	INE414G07HW8**	250.00	March 23, 2023	March 23, 2026	IDBI Trusteeship Services Limited
INE414G07HX6**	INE414G07HX6**	2.50	March 23, 2023	September 23, 2027	IDBI Trusteeship Services Limited
<b>Total</b>		<b>22,800.33</b>			

**Annexure -3**  
**WORKING CAPITAL LIMITS AS ON 31/12/2024**

(Rs in crs)

SL NO.	BANK/FI	NATURE OF FACILITY	LIMIT	ASSET CLASSIFICATION
1	AXIS BANK	STL/CC/TL	5700	STANDARD
2	BANDHAN BANK LTD	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	1300	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	TL	800	STANDARD
11	DHANLAXMI BANK	STL/CC	60	STANDARD
12	FEDERAL BANK LTD	STL/CC/TL	1465	STANDARD
13	HDFC BANK	STL/CC/TL	8750	STANDARD
14	HSBC BANK	TL	1200	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	650	STANDARD
22	PUNJAB NATIONAL BANK	STL/CC/TL	5400	STANDARD
23	RBL BANK	STL/TL	600	STANDARD
24	SOUTH INDIAN BANK	STL/CC/TL	700	STANDARD
25	STATE BANK OF INDIA	STL/CC/TL/CEL	11348	STANDARD
26	SUMITOMO MITSUI BANKING CORPORATION	STL/TL	600	STANDARD
27	UCO BANK	STL/CC/TL	1573.10	STANDARD
28	UNION BANK OF INDIA	STL/CC/TL	3000	STANDARD
29	YES BANK	STL/TL	1250	STANDARD
		<b>TOTAL</b>	<b>62450.10</b>	

**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 5 years	Over 5 years	Non sensitive to ALM **	Total
<b>Liabilities</b>												
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	1,40,043.04	1,75,058.72	85,213.34	5,119.92	- 309.93	5,87,830.78
Foreign Currency Liabilities (external commercial borrowing-senior secured notes including interest accrued but not due)												
<b>Assets</b>												
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.

