

**ISSUE OF COMMERCIAL PAPER (CP):
LETTER OF OFFER**

PROPOSED DATE OF ISSUE	February 6, 2025
CREDIT RATING FOR CP	CRISIL A1+ CARE A1+
ISSUED BY	CRISIL Limited CARE Ratings Limited
DATE OF RATING	January 21, 2025 January 8, 2025
VALIDITY FOR ISSUANCE	March 22, 2025 March 8, 2025
VALIDITY PERIOD FOR RATING	January 21, 2026 January 8, 2026
FOR AMOUNT	Rs. 5,000 crs Rs. 5,000 crs
CONDITIONS (if any)	
EXACT PURPOSE OF ISSUE OF CP	Working Capital Requirement, Ongoing business/ financial activities including onward lending, Repayment of existing debt. Pending utilization for above purposes to be temporarily invested in instruments as approved by the investment policy of the company
CREDIT SUPPORT (if any)	Nil
DESCRIPTION OF INSTRUMENT	N.A
AMOUNT	N.A
ISSUED BY	N.A
IN FAVOUR OF	N.A
NET WORTH OF THE GUARANTOR COMPANY	N.A
NAMES OF COMPANIES TO WHICH GUARANTOR HAS ISSUED SIMILAR GUARANTEE	N.A
EXTENT OF THE GUARANTEE OFFERED BY THE GUARANTOR	N.A
CONITIONS UNDER WHICH THE GUARANTEE WILL BE INVOKED	N.A

DETAILS OF CURRENT TRANCHE

ISIN	AMOUNT (Rs.)	MATURITY DATE	CURRENT CREDIT RATING	VALIDITY PERIOD OF RATING	CRA
INE516Y14HZ2	Rs. 200 cr	04-Feb-26	CRISIL A1+	21-Jan-26	CRISIL Limited
			CARE A1+	08-Jan-26	CARE Ratings Limited

ISSUING AND PAYING AGENT	HDFC Bank Ltd Lodha - I Think Techno Campus, Building - Alpha, 4th Floor Kanjurmarg (E), Mumbai - 400 042
Proposed to be Listed? (Yes/No)	Yes
MARKET CONVENTIONS	FIMMDA Conventions
CP BORROWING LIMIT	Rs. 5,000 crs
SUPPORTING BOARD RESOLUTION FOR CP BORROWING- RESOLUTION DATE	06-Jul-23
TOTAL CP OUTSTANDING (AS ON DATE)	Rs. 4725 Crs

Piramal Capital & Housing Finance Limited

Registered office: 601, 6th Floor, Amiti Building, Agastya Corporate Park, Kamani Junction, Opp. Fire Station, LBS Marg, Kurla (West), Mumbai - 400 070 | CIN: U65910MH1984PLC032639

www.piramalfinance.com | Email ID: customercare@piramal.com | Toll Free Number: 1800 2666 444

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

DETAILS OF CP ISSUED AND
OUTSTANDING IN LAST 15 MONTHS Refer Annexure II

DETAILS OF DEBT INSTRUMENT OUTSTANDING
AS ON 30 Sep 2024 Refer Annexure III

FUND BASED FACILITIES FROM BANKS /
FINANCIAL INSTITUTIONS AS ON 30 Sep 2024 Refer Annexure IV

PART II

NAME AND ADDRESS OF ISSUER Piramal Capital & Housing Finance Limited
601,6th Floor, Amiti Bldg, Agastya Corporate Park Kamani Junction,
Opp.Fire Station, LBS Marg, Kurla (W), Mumbai 400070

LINE OF BUSINESS Housing Finance

DIRECTOR Mr. Jairam Sridharan

GROUP AFFILIATION (if any) Piramal Group

FINANCIAL SUMMARY	Current Yr	Previous Year (Audited)		
	Sep-24 Rs. Crs.	Mar-24 Rs. Crs.	Mar-23 Rs. Crs.	Mar-22 Rs. Crs.
EQUITY	15,194.99	15,004.25	14,899.87	22,259.21
NET WORTH	11,565.25	11,646.22	12,828.53	11,933.45
INVESTMENT IN SUBSIDIARIES/AFFILIATES	1,263.92	1,262.42	1,116.57	75.02
TOTAL DEBT OUTSTANDING	48,957.12	45,063.97	40,611.17	46,415.81
-SHORT TERM (< 1 YEAR)	-	11,470.33	8,987.03	6,694.11
-OTHER DEBT	-	33,593.64	31,624.14	39,721.70
GROSS INCOME	3,500.63	6,712.40	6,650.29	6,186.92
OPERATING PROFIT (PBIDT)	2,137.06	1,867.68	998.99	4,241.29
GROSS PROFIT (PBSD)	42.81	(1,736.01)	(2,454.34)	909.05
NET PROFIT (POST TAX)	83.15	(1,911.35)	(7,424.83)	525.75
AUDIT QUALIFICATIONS (if any):	Nil	Nil	Nil	Nil
MATERIAL LITIGATION (if any)	Refer Balance Sheet as on 31st March, 2024			
REGULATORY STRUCTURES (if any)	Nil	Nil	Nil	Nil
DETAILS OF DEFAULT OF CP'S, INCLUDING TECHNICAL DELAY IN REDEMPTION DURING PAST THREE YEARS	Nil	Nil	Nil	Nil
DETAILS OF DEFAULT AND DELAY IN REDEMPTION OF ANY OTHER BORROWINGS DURING PAST THREE YEARS	Nil	Nil	Nil	Nil

AUTHORISED SIGNATORY OF THE ISSUER:

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

Piramal Capital & Housing Finance Limited
Annexure - I

1. Shareholding of the issuer's promoters and the details of the shares pledged by the promoters, if any - Refer Annexure I(a)

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

CREDIT RATING	ICRA AA; Stable	CARE AA; Stable
ISSUED BY	ICRA Limited	CARE Ratings Limited

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 -

Except as already disclosed under any section/ clause/ annexure/ schedule of the General Information Document (GID) and Key Information Document (KID), below are the additional disclosures:

i)The Board at its meeting held on May 8, 2024 approved a composite scheme of arrangement amongst the Company ("PCHFL"), PEL (the holding company) and their respective shareholders and creditors under Sections 230 to 232 read with Section 52, Section 66 and other applicable provisions of the Companies Act, 2013 and the rules made thereunder ("Scheme"). The Scheme, inter alia, provides for (i) the amalgamation of PEL with PCHFL, (ii) adjustment of debit balance of amalgamation adjustment reserve account in the books of PCHFL, and (iii) various other matters consequential or otherwise integrally connected therewith. The Scheme is, inter alia, subject to sanction of the jurisdictional National Company Law Tribunal ("NCLT") and receipt of necessary approvals from the National Stock Exchange of India Limited, BSE Limited, SEBI, RBI, shareholders and creditors, as may be directed by the NCLT and such other regulatory/ governmental authorities or person, as may be applicable.

ii)The Company ("PCHFL") had received an income tax assessment order for the FY 2021-22 (AY 2022-23), allowing loss of Rs.10,627 crores (arising from the bad advances given by erstwhile Dewan Housing Finance Corporation Limited) to be carried forward. The Company had also informed about the penalty proceedings initiated by the tax authorities in respect of the tax applicable, if any, on the voluntarily withdrawn claim of Rs.3,698 crore. In this regard, PCHFL received an order from the Income Tax Department (and computation rectification e-mail on August 26, 2024) whereby PCHFL has been held to be liable to a penalty of Rs. 466.30 crore under Section 270A of the Income Tax Act, 1961 ("Order"). PCHFL believes that the levy of penalty in respect of claim withdrawn voluntarily and that to before the commencement of assessment proceedings is unjustified. PCHFL will take appropriate steps in its best interest and reasonably expects to have a favorable outcome of getting the Order set aside. PCHFL is advised that the Order will have no impact on the Statement of Profit and Loss for the year.

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

(a) Details of the auditor of the Company:

Name of the Auditor	Address	Date of Appointment	Remark
M/s. T R Chadha & Co LLP, Chartered Accountants	20th Floor, Lotus Corporate Park, Ram Mandir Lane, Off Western Express Highway, Goregaon, Mumbai - 400063	13/08/2022	Appointed as Joint Auditors for 3 years from conclusion of 38th AGM till conclusion of 41st AGM
Singhi & Co., Chartered Accountants	B2 - 402B, Marathon Innova, 4th Floor, Off Ganpatrao Kadam Marg, Opp. Peninsula Corporate Park, Lower Parel, Mumbai - 400013.	08/07/2024	Appointed as Joint Auditors for 3 years from conclusion of 40th AGM till conclusion of 43rd AGM

(b) Details of change in auditors for the preceding three financial years and current financial year:

Name of the Auditor	Address	Date of Appointment	Date of Cessation	Remark
01.04.2021 to 31.03.2022[#]				
M/s Walker Chandiook & Co LLP, Chartered Accountants	16th Floor, Tower III, One International Centre, S B Marg, Prabhadevi (West), Mumbai - 400013	02/12/2021	-	-
01.04.2022 to 31.03.2023				
M/s K. K. Mankeshwar & Co. - Chartered Accountants	A-425, Sarita Vihar, New Delhi - 110076	-	29/07/2022	-
M/s. T R Chadha & Co LLP, Chartered Accountants	20th Floor, Lotus Corporate Park, Ram Mandir Lane, Off Western Express Highway, Goregaon, Mumbai - 400063	13/08/2022	-	-

Name of the Auditor	Address	Date of Appointment	Date of Cessation	Remark
01.04.2023 to 31.03.2024				
-				
01.04.2024 to 31.03.2025				
M/s Walker Chandiook & Co LLP, Chartered Accountants	16th Floor, Tower III, One International Centre, S B Marg, Prabhadevi (West), Mumbai - 400013	-	08/07/2024	-
Singhi & Co., Chartered Accountants	B2 - 402B, Marathon Innova, 4th Floor, Off Ganpatrao Kadam Marg, Opp. Peninsula Corporate Park, Lower Parel, Mumbai - 400013.	08/07/2024	-	-

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: (as on 30 Sep 2024)

(in ₹ Crore)

Category	Up to 30/31 days	>1 month - 2 months	>2 months - 3 months	>3 months - 6 months	>6 months - 1 year	>1 year - 3 years	>3 years - 5 years	>5 years	Total
Deposit	-	-	-	-	-	-	-	-	-
Advances	123.33	845.60	652.70	2,415.62	3,952.43	16,443.19	10,121.10	17,202.43	51,756.39
Investments	1,555.07	37.77	94.55	161.49	295.78	1,051.15	1,412.39	3,944.44	8,552.64
Borrowings	580.52	1,427.87	2,056.70	3,992.92	5,709.48	12,984.26	11,682.23	9,695.00	48,128.98
Foreign Currency Assets (FCA)	-	-	-	-	-	-	-	-	-
Foreign Currency Liabilities (FCL)	-	-	-	-	-	828.14	-	-	828.14

AUTHORISED SIGNATORY OF THE ISSUER:

Annexure – I(a)

Shareholding of the issuer's promoters as on September 30, 2024.

Category (I)	Category of shareholder (II)	Nos. Of shareholders (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 Outstanding convertible securities (X)	No. of Shares Underlying Outstanding Warrants (Xi)	No. Of Shares Underlying convertible securities and No. Of Warrants (Xi) (a)	Shareholding, as a % assuming full conversion of convertible securities (as a percentage of 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)	Sub-categorization of shares		
								No of Voting (XIV) Rights		Total as a % of (A+B+C)					No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)		Sub-category (i)	Sub-category (ii)	Sub-category (iii)
								Class eg: X	Class eg: y													
(A)	Promoter & Promoter Group	18	10,43,95,650	-	-	10,43,95,650	46.30	10,43,95,650	-	10,43,95,650	46.49	-	-	-	46.30	-	-	-	10,43,95,650	-	-	-
(B)	Public	2,78,223	12,01,49,924	-	-	12,01,49,924	53.29	12,01,49,924	-	12,01,49,924	53.51	-	-	-	53.29	-	-	-	11,84,03,629	0	0	0
(C)	Non Promoter-Non Public	2	9,32,126	-	-	9,32,126	0.41	-	-	-	0.00	-	-	-	0.41	-	-	-	9,32,126	-	-	-
(C1)	Shares underlying DRs	-	-	-	-	-	-	-	-	-	0.00	-	-	-	-	-	-	-	-	-	-	-
(C2)	Shares held by Employee Trusts	2	9,32,126	-	-	9,32,126	0.41	-	-	-	0.00	-	-	-	0.41	-	-	-	9,32,126	-	-	-
	Total	2,78,243	22,54,77,700			22,54,77,700	100.00	22,43,59,550	-	22,45,45,574	100.00	-	-	-	100.00	-	-	-	22,37,31,405	0	0	0

For Piramal Capital & Housing Finance Limited

Authorised Signatory

Piramal Capital & Housing Finance Limited

Annexure II

DETAILS OF CP ISSUED AND OUTSTANDING IN LAST 15 MONTH

30-Sep-24

ISIN	Issue Date	Maturity Date	Amt Issued (Rs. in crs)	Amt Outstanding (Rs. in crs)
INE516Y14DH9	3-Jul-23	01-Jan-24	10.00	-
INE516Y14DL1	19-Jul-23	17-Oct-23	100.00	-
INE516Y14DK3	19-Jul-23	18-Oct-23	100.00	-
INE516Y14DM9	20-Jul-23	28-Feb-24	100.00	-
INE516Y14DN7	20-Jul-23	29-Feb-24	100.00	-
INE516Y14DP2	24-Jul-23	28-Dec-23	150.00	-
INE516Y14DO5	24-Jul-23	27-Feb-24	100.00	-
INE516Y14DQ0	2-Aug-23	27-Oct-23	100.00	-
INE516Y14DR8	2-Aug-23	31-Oct-23	150.00	-
INE516Y14DR8	8-Aug-23	31-Oct-23	25.00	-
INE516Y14DT4	1-Sep-23	24-Nov-23	150.00	-
INE516Y14DU2	1-Sep-23	30-Nov-23	100.00	-
INE516Y14DD8	4-Sep-23	15-Mar-24	100.00	-
INE516Y14DU2	5-Sep-23	30-Nov-23	100.00	-
INE516Y14DV0	5-Sep-23	01-Dec-23	100.00	-
INE516Y14DW8	5-Sep-23	22-Mar-24	150.00	-
INE516Y14DX6	7-Sep-23	06-Dec-23	100.00	-
INE516Y14DU2	7-Sep-23	30-Nov-23	25.00	-
INE516Y14DZ1	18-Sep-23	12-Dec-23	100.00	-
INE516Y14DY4	18-Sep-23	15-Dec-23	100.00	-
INE516Y14EA2	21-Sep-23	13-Mar-24	125.00	-
INE516Y14EB0	25-Sep-23	21-Dec-23	50.00	-
INE516Y14EB0	6-Oct-23	21-Dec-23	200.00	-
INE516Y14ED6	9-Oct-23	15-Feb-24	50.00	-
INE516Y14EC8	9-Oct-23	07-Mar-24	100.00	-
INE516Y14EE4	17-Oct-23	12-Jan-24	100.00	-
INE516Y14EF1	18-Oct-23	16-Jan-24	100.00	-
INE516Y14DD8	18-Oct-23	15-Mar-24	75.00	-
INE516Y14EG9	19-Oct-23	20-Mar-24	100.00	-
INE516Y14EJ3	1-Nov-23	31-Jan-24	150.00	-
INE516Y14EI5	1-Nov-23	30-Jan-24	200.00	-
INE516Y14EK1	3-Nov-23	01-Feb-24	100.00	-
INE516Y14EL9	3-Nov-23	02-Feb-24	150.00	-
INE516Y14EM7	22-Nov-23	20-Feb-24	100.00	-
INE516Y14DN7	28-Nov-23	29-Feb-24	100.00	-
INE516Y14DM9	30-Nov-23	28-Feb-24	150.00	-
INE516Y14EN5	6-Dec-23	04-Mar-24	100.00	-
INE516Y14EO3	6-Dec-23	05-Mar-24	200.00	-
INE516Y14EA2	6-Dec-23	13-Mar-24	50.00	-
INE516Y14EP0	7-Dec-23	06-Mar-24	200.00	-
INE516Y14EQ8	7-Dec-23	04-Jun-24	200.00	-
INE516Y14EC8	8-Dec-23	07-Mar-24	75.00	-
INE516Y14ER6	13-Dec-23	23-Feb-24	100.00	-
INE516Y14ER6	15-Dec-23	23-Feb-24	150.00	-
INE516Y14EA2	18-Dec-23	13-Mar-24	20.00	-
INE516Y14ES4	18-Dec-23	14-Jun-24	180.00	-
INE516Y14ES4	22-Dec-23	14-Jun-24	20.00	-
INE516Y14ET2	22-Dec-23	21-Mar-24	9.00	-

INE516Y14EU0	29-Dec-23	08-May-24	150.00	-
INE516Y14EV8	29-Dec-23	07-Jun-24	150.00	-
INE516Y14EW6	5-Jan-24	13-Jun-24	200.00	-
INE516Y14EX4	8-Feb-24	07-May-24	100.00	-
INE516Y14EY2	8-Feb-24	06-May-24	100.00	-
INE516Y14EX4	13-Feb-24	07-May-24	25.00	-
INE516Y14EZ9	13-Feb-24	12-Feb-25	200.00	200.00
INE516Y14FA9	13-Feb-24	03-May-24	200.00	-
INE516Y14FB7	21-Feb-24	13-May-24	100.00	-
INE516Y14FC5	21-Feb-24	14-May-24	100.00	-
INE516Y14FD3	23-Feb-24	21-May-24	100.00	-
INE516Y14FE1	23-Feb-24	22-May-24	100.00	-
INE516Y14FE1	23-Feb-24	22-May-24	25.00	-
INE516Y14FG6	1-Mar-24	31-May-24	400.00	-
INE516Y14FH4	5-Mar-24	03-Jun-24	150.00	-
INE516Y14FJ0	6-Mar-24	05-Jun-24	50.00	-
INE516Y14FJ0	6-Mar-24	05-Jun-24	200.00	-
INE516Y14FL6	7-Mar-24	30-May-24	225.00	-
INE516Y14FM4	20-Mar-24	19-Jun-24	200.00	-
INE516Y14FM4	18-Apr-24	19-Jun-24	40.00	-
INE516Y14FM4	18-Apr-24	19-Jun-24	10.00	-
INE516Y14FM4	18-Apr-24	19-Jun-24	16.00	-
INE516Y14FN2	18-Apr-24	13-Sep-24	285.00	-
INE516Y14FN2	18-Apr-24	13-Sep-24	40.00	-
INE516Y14FO0	3-May-24	27-Jun-24	20.00	-
INE516Y14FO0	3-May-24	27-Jun-24	5.50	-
INE516Y14FP7	16-May-24	14-Aug-24	200.00	-
INE516Y14FQ5	16-May-24	12-Aug-24	200.00	-
INE516Y14FP7	17-May-24	14-Aug-24	25.00	-
INE516Y14FR3	24-May-24	22-Aug-24	150.00	-
INE516Y14FS1	28-May-24	26-Aug-24	100.00	-
INE516Y14FT9	31-May-24	20-Mar-25	200.00	200.00
INE516Y14FU7	6-Jun-24	23-Aug-24	175.00	-
INE516Y14FS1	6-Jun-24	26-Aug-24	200.00	-
INE516Y14FS1	19-Jun-24	26-Aug-24	100.00	-
INE516Y14FV5	21-Jun-24	20-Sep-24	20.00	-
INE516Y14FW3	21-Jun-24	03-Mar-25	200.00	200.00
INE516Y14FV5	9-Jul-24	20-Sep-24	250.00	-
INE516Y14FV5	9-Jul-24	20-Sep-24	75.00	-
INE516Y14FX1	30-Jul-24	28-Oct-24	150.00	150.00
INE516Y14FY9	30-Jul-24	29-Oct-24	150.00	150.00
INE516Y14GA7	8-Aug-24	04-Nov-24	150.00	150.00
INE516Y14FZ6	8-Aug-24	06-Nov-24	150.00	150.00
INE516Y14GB5	14-Aug-24	12-Nov-24	125.00	125.00
INE516Y14GC3	16-Aug-24	14-Nov-24	100.00	100.00
INE516Y14GD1	21-Aug-24	20-Nov-24	100.00	100.00
INE516Y14GC3	21-Aug-24	14-Nov-24	15.00	15.00
INE516Y14GC3	21-Aug-24	14-Nov-24	10.00	10.00
INE516Y14GE9	23-Aug-24	21-Nov-24	150.00	150.00
INE516Y14GF6	28-Aug-24	26-Nov-24	25.00	25.00
INE516Y14GG4	2-Sep-24	29-Nov-24	150.00	150.00
INE516Y14GH2	2-Sep-24	28-Nov-24	175.00	175.00
INE516Y14GI0	2-Sep-24	30-Jan-25	100.00	100.00
INE516Y14GL4	10-Sep-24	09-Dec-24	100.00	100.00
INE516Y14GJ8	10-Sep-24	25-Feb-25	200.00	200.00

INE516Y14GJ8	10-Sep-24	25-Feb-25	25.00	25.00
INE516Y14GK6	11-Sep-24	10-Dec-24	150.00	150.00
INE516Y14GM2	12-Sep-24	11-Dec-24	40.00	40.00
INE516Y14GM2	12-Sep-24	11-Dec-24	10.00	10.00
INE516Y14GM2	13-Sep-24	11-Dec-24	50.00	50.00
INE516Y14GO8	19-Sep-24	19-Dec-24	100.00	100.00
INE516Y14GN0	20-Sep-24	20-Dec-24	25.00	25.00
INE516Y14GP5	24-Sep-24	12-Dec-24	100.00	100.00
INE516Y14GP5	24-Sep-24	12-Dec-24	33.00	33.00
INE516Y14GQ3	25-Sep-24	24-Dec-24	250.00	250.00
		Total	12,833.50	3,233.00

Annexure III

Details of NCD outstanding as on

30-Sep-24

ISIN	Issue Date	Maturity Date	Amt Outstanding (Rs. in crs)
INE641O08035	08-Mar-17	08-Mar-27	127.60
INE641O07144	20-Sep-17	19-Sep-25	167.00
INE641O07144	20-Sep-17	20-Sep-27	167.00
INE641O07144	20-Sep-17	18-Sep-26	166.00
INE641O07185	05-Oct-18	03-Oct-25	35.00
INE516Y07014	19-Dec-18	18-Dec-26	167.00
INE516Y07014	19-Dec-18	17-Dec-27	167.00
INE516Y07014	19-Dec-18	19-Dec-28	166.00
INE516Y07063	11-Mar-19	11-Mar-27	500.00
INE516Y07063	11-Mar-19	10-Mar-28	500.00
INE516Y07063	11-Mar-19	09-Mar-29	500.00
INE516Y07139	14-Jun-19	08-Nov-24	90.00
INE516Y07246	03-Nov-20	01-Nov-30	50.00
INE516Y07261	12-Mar-21	12-Mar-26	2,000.00
INE516Y07279	19-Mar-21	19-Mar-26	2,050.00
INE516Y07295	30-Mar-21	28-Mar-31	25.00
INE516Y07329	29-Jun-21	27-Jun-31	20.00
INE516Y07360	23-Jul-21	23-Jul-26	10.75
INE516Y07410	23-Jul-21	23-Jul-26	80.87
INE516Y07378	23-Jul-21	23-Jul-31	0.12
INE516Y07428	23-Jul-21	23-Jul-31	154.01
INE516Y07444	28-Sep-21	26-Sep-31	15,710.39
INE516Y07451	21-Apr-23	25-May-26	100.00
INE516Y07477	13-Jul-23	30-Dec-24	600.00
INE516Y07485	22-Nov-23	21-Feb-25	600.00
INE516Y07485	30-Jan-24	21-Feb-25	200.00
INE516Y07493	13-Feb-24	26-Feb-25	500.00
INE516Y07501	06-Mar-24	04-Apr-25	100.00
		Total	24,953.72

AUTHORISED SIGNATORY OF THE ISSUER:

Piramal Capital & Housing Finance Limited

Annexure IV

FUND BASED FACILITIES FROM BANKS/ FINANCIAL INSTITUTIONS AS ON

30-Sep-24

NAME OF THE BANK / FIs	NATURE OF FACILITY	AMOUNT O/S (Rs. in crs)	ASSET CLASSIFICATION
Axis Bank Limited	Term Loan	554.94	Standard
Bank of Baroda	Term Loan	199.99	Standard
Bank of India	Term Loan	52.69	Standard
Bank of Maharashtra	Term Loan	599.96	Standard
Barclays Bank PLC	Term Loan	250.00	Standard
Canara Bank	Term Loan	893.97	Standard
Central Bank of India	Term Loan	305.08	Standard
CSB Bank Limited	Term Loan	53.11	Standard
Deutsche Bank AG	Term Loan	500.00	Standard
Euro Medium Term Note (Multiple FIs)	ECB (EMTN)	2,511.60	Standard
HSBC Limited	Term Loan	287.50	Standard
IDFC First Bank Limited	Term Loan	435.72	Standard
Indian Bank	Term Loan	168.31	Standard
Indian Overseas Bank	Term Loan	423.92	Standard
IndusInd Bank Limited	Term Loan	1,496.22	Standard
Karnataka Bank Limited	Term Loan	69.99	Standard
LIC Housing Finance Limited	Term Loan	681.14	Standard
Punjab & Sind Bank	Term Loan	299.97	Standard
Punjab National Bank	Term Loan	623.45	Standard
RBL Bank Limited	Term Loan	83.33	Standard
South Indian Bank Limited	Term Loan	74.92	Standard
Standard Chartered Bank	Term Loan	500.00	Standard
Standard Chartered Bank	ECB	832.40	Standard
State Bank of India	Term Loan	2,267.50	Standard
State Bank of India	WCDL	140.00	Standard
Suryoday Small Finance Bank Limited	Term Loan	32.50	Standard
SVC Co-operative Bank Limited	Term Loan	44.10	Standard
The Federal Bank Limited	Term Loan	44.44	Standard
The Karur Vyasa Bank Limited	Term Loan	39.42	Standard
UCO Bank	Term Loan	216.74	Standard
Union Bank of India	Term Loan	1,208.09	Standard
	Total	15,891.02	

AUTHORISED SIGNATORY OF THE ISSUER: