

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

PROPOSED DATE OF ISSUE:	24/02/2025				
CREDIT RATINGS FOR CP	CRISIL A1+		CARE A1+		
ISSUED BY	CRISIL Limited		CARE Rating Limited		
DATE OF RATINGS	21/02/2025		22/01/2025		
VALIDITY FOR ISSUANCE	60 Days from Date of Rating		2 Months from the date of Rating		
VALIDITY PERIOD FOR RATING	1 Year from the date of Issue		1 Year from the date of Issue		
FOR AMOUNT	5000 Crores		5000 Crores		
CONDITIONS (if any)	Nil				
EXACT PURPOSE OF ISSUE OF CP	For working capital requirements, ongoing business/financing activities.				
CREDIT SUPPORT (if any) a. DESCRIPTION OF INSTRUMENT b. AMOUNT c. ISSUED BY d. IN FAVOUR OF	Not Applicable				
NET WORTH OF THE GUARANTOR COMPANY: Names of Companies to which Guarantor has issued similar Guarantee: Extent of the Guarantee offered by the Guarantor Company: Conditions under which the Guarantee will be invoked :	Not Applicable				
DETAILS OF CURRENT TRANCHE :					
ISIN	AMOUNT	MATURITY DATE	CURRENT CREDIT RATING	VALIDITY PERIOD OF RATING	CRA
INE756114ER1	100 Crores	04/03/2025	CRISIL A1+ & CARE A1+	1 Year from the date of Issue	CRISIL Ltd & CARE
NAME AND ADDRESS OF THE TRUSTEE			Not Applicable		
LISTING			Proposed to be Listed		
ISSUING AND PAYING AGENT			HDFC Bank Limited I Think Techno Campus,		

	Building – B, Alpha Office, 4th Floor, Near Kanjurmarg Station, Opp. Crompton Greaves, Kanjurmarg (E), Mumbai – 400042.
MARKET CONVENTIONS	FIMMDA CONVENTIONS
CP BORROWING LIMIT	15000 Crores
SUPPORTING BOARD RESOLUTION FOR CP BORROWING	April 16, 2024

TOTAL CP OUTSTANDING (as on date)	1050 Crores
DETAILS OF CPs ISSUED DURING THE LAST 15 MONTHS*	As per Annexure – I
TOTAL OTHER DEBT INSTRUMENTS OUTSTANDING (as on date)	As per Annexure - II

BANK FUND BASED FACILITIES FROM BANKS / FINANCIAL INSTITUTIONS, IF ANY:

Name of the Bank	Nature of Facility	O/s Amount / Limit	Asset Classification
As per Annexure – III			

NAME & ADDRESS OF ISSUER	HDB Financial Services Limited Radhika, 2nd Floor, Law Garden Road, Navrangpura, Ahmedabad -380009
LINE OF BUSINESS	Financial Services
MD & CEO	Mr. G Ramesh
GROUP AFFILIATION (IF ANY)	HDFC Group

FINANCIAL SUMMARY	Current Year	Previous Year (Rs. in Crore)		
	Quarter ended 30 th Sept 2024 (Rs. In Crores)	Year 1 2023-24	Year 2 2022-23	Year 3 2021-22
Equity Capital	793.96	792.26	791.4	790.44
Net Worth	13,935.78	12,802.76	10,436.1	8,488.60
Investment In Subsidiaries / Affiliate	-	-	-	-
Total Debt Outstanding –	82,681.10	74,331.00	54,865.31	48,973.08
- Current Maturities of				
Long Term Borrowing	26,815.25	21,521.00		
Short Term (< 1 Year)	3,516.16	4,047.00	19,513.56	17,355.10
Other Debt	52,349.69	48,763.00	35,351.75	31,617.98
Gross Income	7,890.63	14,171.12	12,402.88	11,306.29
Operating Profit (PBIDT)	4,769.74	8,314.13	6,251.16	4,772.00
Gross Profit (PBDT)	1,674.84	3,449.81	2,739.24	1,446.50
Net Profit (Post Tax)	1,172.70	2,460.84	1,959.35	1,011.40

Audit Qualification (if any)	Nil	-	-	-
Material Litigation, If Any	-	-	-	-
Regulatory Strictures, If Any	-	-	-	-

Details of Default of CPs, Including Technical Delay in Redemption during Past Three Years	Nil
Details of Default and Delay in Redemption of Any other Borrowings during Last Three Years	Nil

For HDB Financial Services Limited

Authorized Signatory

Date: - 21/02/2025

Original / Authenticated copy of any document related to above information will be made available to the investors on request.

Annexure – I

Details of CP issued during the last 15 months:

CP Series	ISIN	Tenor/ Period of maturity (in days)	Coupon (%)	Amount issued (Rs. In Crore)	Date of allotment	Redemption date/ Schedule
200	INE756I14CY1	72	7.27	500.00	22-05-2023	02-08-2023
201	INE756I14CZ8	73	7.21	500.00	23-05-2023	04-08-2023
202	INE756I14DA9	91	7.13	150.00	29-05-2023	28-08-2023
202	INE756I14DA9	91	7.13	200.00	29-05-2023	28-08-2023
203	INE756I14DB7	63	7.13	150.00	29-05-2023	31-07-2023
204	INE756I14DB7	60	7.13	200.00	01-06-2023	31-07-2023
205	INE756I14DC5	83	7.34	200.00	24-08-2023	15-11-2023
206	INE756I14DD3	73	7.30	250.00	25-08-2023	06-11-2023
207	INE756I14DE1	88	7.34	700.00	28-08-2023	24-11-2023
208	INE756I14DG6	60	7.34	250.00	31-08-2023	30-10-2023
209	INE756I14DF8	89	7.34	200.00	31-08-2023	28-11-2023
210	INE756I14DH4	60	7.33	150.00	01-09-2023	31-10-2023
211	INE756I14DI2	311	7.75	50.00	01-09-2023	08-07-2024
212	INE756I14DJ0	70	7.30	100.00	25-09-2023	04-12-2023
212	INE756I14DJ0	70	7.35	400.00	25-09-2023	04-12-2023
213	INE756I14DK8	91	7.75	500.00	23-11-2023	22-02-2024
214	INE756I14DL6	66	7.88	175.00	29-12-2023	04-03-2024
215	INE756I14DM4	7	7.60	450.00	29-01-2024	05-02-2024
216	INE756I14DN2	365	8.22	125.00	26-02-2024	25-02-2024
217	INE756I14DO0	78	8.10	650.00	19-03-2024	05-06-2024
218	INE756I14DO0	77	8.10	125.00	20-03-2024	05-06-2024
219	INE756I14DO0	76	8.10	75.00	21-03-2024	05-06-2024
220	INE756I14DO0	75	8.10	150.00	22-03-2024	05-06-2024
221	INE756I14DP7	288	7.80	100.00	23-04-2024	05-02-2025
222	INE756I14DS1	286	7.90	75.00	30-04-2024	10-02-2025

222	INE756I14DQ5	37	7.48	300.00	30-04-2024	06-06-2024
222	INE756I14DR3	80	7.70	250.00	30-04-2024	19-07-2024
222	INE756I14DT9	83	7.70	350.00	30-04-2024	22-07-2024
223	INE756I14DQ5	9	7.50	300.00	28-05-2024	06-06-2024
224	INE756I14DU7	27	7.40	100.00	06-06-2024	03-07-2024
225	INE756I14DV5	12	7.60	500.00	14-06-2024	26-06-2024
226	INE756I14DW3	11	7.40	300.00	16-08-2024	27-08-2024
227	INE756I14DW3	8	7.40	250.00	19-08-2024	27-08-2024
228	INE756I14DX1	23	7.21	135.00	21-08-2024	13-09-2024
229	INE756I14DY9	7	7.40	300.00	27-08-2024	03-09-2024
230	INE756I14DZ6	14	7.50	50.00	19-09-2024	03-10-2024
231	INE756I14DZ6	8	7.75	200.00	25-09-2024	03-10-2024
232	INE756I14EA7	8	7.75	100.00	26-09-2024	04-10-2024
233	INE756I14EA7	7	7.75	200.00	27-09-2024	04-10-2024
234	INE756I14DZ6	7	7.75	25.00	26-09-2024	03-10-2024
235	INE756I14 EA7	7	7.75	150.00	27-09-2024	04-10-2024
236	INE756I14 EB5	73	7.45	200.00	25-10-2024	06-01-2025
237	INE756I14 EB5	73	7.52	500.00	25-10-2024	06-01-2025
239	INE756I14EC3	36	7.40	250.00	29-10-2024	04-12-2024
240	INE756I14EC3	35	7.40	250.00	30-10-2024	04-12-2024
241	INE756I14ED1	76	7.47	135.00	30-10-2024	14-01-2025
242	INE756I14EE9	18	7.34	225.00	08-11-2024	26-11-2024
243	INE756I14EC3	22	7.37	150.00	12-11-2024	04-12-2024
244	INE756I14EC3	21	7.37	100.00	13-11-2024	04-12-2024
245	INE756I14EC3	20	7.37	100.00	14-11-2024	04-12-2024
246	INE756I14EF6	15	7.35	250.00	14-11-2024	29-11-2024
247	INE756I14EF6	11	7.30	100.00	18-11-2024	29-11-2024
248	INE756I14EF6	10	7.30	60.00	19-11-2024	29-11-2024
249	INE756I14EE9	7	7.30	100.00	19-11-2024	26-11-2024
250	INE756I14EG4	9	7.30	100.00	19-11-2024	28-11-2024
251	INE756I14EH2	29	7.30	500.00	21-11-2024	20-12-2024

252	INE756I14EIO	26	7.30	300.00	27-11-2024	23-12-2024
253	INE756I14EIO	25	7.30	100.00	28-11-2024	23-12-2024
254	INE756I14EH2	22	7.30	100.00	28-11-2024	20-12-2024
255	INE756I14EJ8	8	7.25	125.00	02-12-2024	10-12-2024
256	INE756I14EB5	17	7.40	150.00	20-12-2024	06-01-2025
257	INE756I14EL4	14	7.40	200.00	20-12-2024	03-01-2025
258	INE756I14EK6	18	7.40	150.00	20-12-2024	07-01-2025
259	INE756I14DP7	8	7.53	200.00	28-01-2025	05-02-2025
260	INE756I14DP7	7	7.53	200.00	29-01-2025	05-02-2025
261	INE756I14EM2	22	7.50	250.00	06-02-2025	28-02-2025
262	INE756I14EN0	28	7.50	100.00	06-02-2025	06-03-2025
263	INE756I14EO8	11	7.50	300.00	07-02-2025	18-02-2025
264	INE756I14EP5	360	7.80	175.00	10-02-2025	05-02-2026
265	INE756I14EQ3	20	7.32	250.00	13-02-2025	05-03-2025
266	INE756I14ER1	11	7.34	150.00	21-02-2025	04-03-2025

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

ANNEXURE II

TOTAL OTHER DEBT INSTRUMENTS OUTSTANDING AS ON 21.02.2025

ISIN	Issue Date	Amount	Maturity Date	Amount Outstanding
INE756I07EV7	Thursday, August 08, 2019	1500,00,00,000	Wednesday, August 08, 2029	1500,00,00,000
INE756I07DW7	Monday, September 13, 2021	1,30,00,00,000	Friday, June 26, 2026	1,30,00,00,000
INE756I07DX5	Monday, September 13, 2021	5,00,00,00,000	Friday, September 11, 2026	5,00,00,00,000
INE756I07DX5	Wednesday, September 22, 2021	5,60,00,00,000	Friday, September 11, 2026	5,60,00,00,000
INE756I07EB9	Thursday, December 23, 2021	2,00,00,00,000	Thursday, June 19, 2025	2,00,00,00,000
INE756I07ED5	Thursday, March 17, 2022	4,00,00,00,000	Monday, March 17, 2025	4,00,00,00,000
INE756I07EF0	Thursday, July 07, 2022	3,30,00,00,000	Monday, July 07, 2025	3,30,00,00,000
INE756I07EG8	Thursday, July 07, 2022	1,25,00,00,000	Monday, August 11, 2025	1,25,00,00,000
INE756I07EI4	Friday, August 19, 2022	8,91,00,00,000	Tuesday, September 23, 2025	8,91,00,00,000
INE756I07EJ2	Monday, September 12, 2022	3,25,00,00,000	Friday, September 10, 2027	3,25,00,00,000
INE756I07EF0	Wednesday, September 28, 2022	80,00,00,000	Monday, July 07, 2025	80,00,00,000

INE756I07EF0	Friday, October 14, 2022	57,00,00,000	Monday, July 07, 2025	57,00,00,000
INE756I07EI4	Friday, October 14, 2022	45,00,00,000	Tuesday, September 23, 2025	45,00,00,000
INE756I07EK0	Tuesday, October 25, 2022	2,50,00,00,000	Tuesday, January 13, 2026	2,50,00,00,000
INE756I07EL8	Tuesday, October 25, 2022	8,10,00,00,000	Wednesday, February 25, 2026	8,10,00,00,000
INE756I07EK0	Thursday, November 17, 2022	2,00,00,00,000	Tuesday, January 13, 2026	2,00,00,00,000
INE756I07EL8	Thursday, November 17, 2022	6,50,00,00,000	Wednesday, February 25, 2026	6,50,00,00,000
INE756I07EM6	Thursday, November 17, 2022	2,60,00,00,000	Monday, November 17, 2025	2,60,00,00,000
INE756I07EK0	Wednesday, December 21, 2022	85,00,00,000	Tuesday, January 13, 2026	85,00,00,000
INE756I07EN4	Wednesday, December 21, 2022	1,85,00,00,000	Tuesday, July 14, 2026	1,85,00,00,000
INE756I07EK0	Monday, January 16, 2023	5,10,00,00,000	Tuesday, January 13, 2026	5,10,00,00,000
INE756I07EO2	Monday, January 16, 2023	17,76,00,00,000	Monday, March 16, 2026	17,76,00,00,000
INE756I07EP9	Thursday, February 23, 2023	2,44,00,00,000	Friday, April 17, 2026	2,44,00,00,000
INE756I07ER5	Monday, March 20, 2023	6,10,00,00,000	Friday, April 24, 2026	6,10,00,00,000
INE756I07EQ7	Monday, March 20, 2023	3,23,18,00,000	Friday, March 17, 2028	3,23,18,00,000
INE756I07ES3	Monday, April 17, 2023	15,00,00,00,000	Friday, May 30, 2025	15,00,00,00,000
INE756I07EG8	Thursday, May 11, 2023	5,85,00,00,000	Monday, August 11, 2025	5,85,00,00,000
INE756I07ED5	Tuesday, 30 May, 2023	600,00,00,000	Monday, 17 March, 2025	600,00,00,000
INE756I07ER5	Tuesday, 30 May, 2023	400,00,00,000	Friday, 24 April, 2026	400,00,00,000
INE756I07EB9	Friday, June 23, 2023	615,00,00,000	Thursday, June 19, 2025	615,00,00,000
INE756I07EB9	Thursday, July 13, 2023	530,00,00,000	Thursday, June 19, 2025	530,00,00,000
INE756I07EB9	Tuesday, July 25, 2023	500,00,00,000	Thursday, June 19, 2025	500,00,00,000
INE756I07DX5	Friday, June 30, 2023	595,00,00,000	Friday, September 11, 2026	595,00,00,000
INE756I07ET1	Friday, June 30, 2023	400,00,00,000	Friday, May 08, 2026	400,00,00,000
INE756I07EG8	Tuesday, July 25, 2023	825,00,00,000	Monday, August 11, 2025	825,00,00,000
INE756I07EU9	Tuesday, July 25, 2023	745,00,00,000	Tuesday, December 08, 2026	745,00,00,000
INE756I08116	Tuesday, 6 December, 2016	1,70,00,00,000	Friday, 4 December, 2026	1,70,00,00,000
INE756I08108	Friday, 22 July, 2016	2,20,00,00,000	Wednesday, 22 July, 2026	2,20,00,00,000
INE756I08124	Thursday, 1 February, 2018	1,50,00,00,000	Tuesday, 1 February, 2028	1,50,00,00,000
INE756I08132	Wednesday, 21 February, 2018	1,30,00,00,000	Monday, 21 February, 2028	1,30,00,00,000

INE756I08140	Friday, July 27, 2018	2,50,00,00,000	Thursday, July 27, 2028	2,50,00,00,000
INE756I08173	Thursday, November 15, 2018	3,50,00,00,000	Wednesday, November 15, 2028	3,50,00,00,000
INE756I08181	Friday, June 07, 2019	3,15,00,00,000	Thursday, June 07, 2029	3,15,00,00,000
INE756I08181	Friday, January 24, 2020	2,28,50,00,000	Thursday, June 07, 2029	2,28,50,00,000
INE756I08215	Monday, November 02, 2020	3,56,50,00,000	Friday, November 01, 2030	3,56,50,00,000
INE756I08256	Friday, December 22, 2023	200,00,00,000	Thursday, December 22, 2033	200,00,00,000
INE756I08256	Tuesday, January 09, 2024	3,00,000,000	Thursday, December 22, 2033	3,00,000,000
INE756I08157	Monday, August 06, 2018	2,00,00,00,000	Perpetual, if Call option is not exercised	2,00,00,00,000
INE756I08165	Friday, September 07, 2018	1,00,00,00,000	Perpetual, if Call option is not exercised	1,00,00,00,000
INE756I08199	Friday, August 16, 2019	1,00,00,00,000	Perpetual, if Call option is not exercised	1,00,00,00,000
INE756I08207	Friday, November 29, 2019	1,00,00,00,000	Perpetual, if Call option is not exercised	1,00,00,00,000
INE756I08231	Friday, October 29, 2021	1,50,00,00,000	Perpetual, if Call option is not exercised	1,50,00,00,000
INE756I08249	Thursday, December 14, 2023	1,50,00,00,000	Perpetual, if Call option is not exercised	1,50,00,00,000
INE756I08264	Thursday, December 28, 2023	2,000,000,000	Perpetual, if Call option is not exercised	2,000,000,000
INE756I07EG8	Thursday, September 07, 2023	7,200,000,000	Monday, August 11, 2025	7,200,000,000
INE756I07EF0	Thursday, September 07, 2023	2,250,000,000	Monday, July 07, 2025	2,250,000,000
INE756I07EU9	Tuesday, September 26, 2023	1,650,000,000	Tuesday, December 08, 2026	1,650,000,000
INE756I07EF0	Tuesday, September 26, 2023	1,500,000,000	Monday, July 07, 2025	1,500,000,000
INE756I07EP9	Thursday, October 19, 2023	5,975,000,000	Friday, April 17, 2026	5,975,000,000
INE756I07ED5	Thursday, October 19, 2023	7,250,000,000	Monday, March 17, 2025	7,250,000,000
INE756I07EG8	Thursday, November 09, 2023	5,200,000,000	Monday, August 11, 2025	5,200,000,000
INE756I07EW5	Thursday, November 16, 2023	2,500,000,000	Thursday, November 16, 2028	2,500,000,000
INE756I07EM6	Wednesday, December 06, 2023	876,00,00,000	Monday, November 17, 2025	876,00,00,000
INE756I07EU9	Wednesday, December 06, 2023	115,00,00,000	Tuesday, December 08, 2026	115,00,00,000
INE756I07EM6	Monday, January 15, 2024	700,000,000	Monday, November 17, 2025	700,000,000
INE756I07EN4	Monday, January 15, 2024	5,150,000,000	Tuesday, July 14, 2026	5,150,000,000
INE756I07EW5	Friday, January 19, 2024	2,500,000,000	Thursday, November 16, 2028	2,500,000,000
INE756I07EW5	Tuesday, February 20, 2024	1950,000,000	Thursday, November 16, 2028	1950,000,000
INE756I07EX3	Tuesday, February 20, 2024	1370,000,000	Tuesday, April 06, 2027	1370,000,000

INE756107EO2	Tuesday, February 27, 2024	7,000,000,000	Monday, March 16, 2026	7,000,000,000
INE756107EY1	Tuesday, February 27, 2024	7,190,000,000	Monday, May 10, 2027	7,190,000,000
INE756108256	Wednesday, March 13, 2024	1500,00,00,000	Thursday, December 22, 2033	1500,00,00,000
INE756107EY1	Wednesday, April 10, 2024	5,000,000,000	Monday, May 10, 2027	5,000,000,000
INE756107ES3	Monday, April 22, 2024	15,00,00,00,000	Friday, May 30, 2025	15,00,00,00,000
INE756107EY1	Monday, April 29, 2024	700,000,000	Monday, May 10, 2027	700,000,000
INE756107EL8	Thursday, May 09, 2024	10,750,000,000	Wednesday, February 25, 2026	10,750,000,000
INE756107EZ8	Thursday, May 09, 2024	15,000,000,000	Monday, July 05, 2027	15,000,000,000
INE756107FA8	Friday, June 07, 2024	4,750,000,000	Friday, August 06, 2027	4,750,000,000
INE756108272	Thursday, June 13, 2024	150,00,00,000	Perpetual, if Call option is not exercised	150,00,00,000
INE756107EP9	Thursday, 20 June, 2024	5,25,00,00,000	Friday, 17 April, 2026	5,25,00,00,000
INE756107EW5	Thursday, 20 June, 2024	1,00,00,00,000	Thursday, 16 November, 2028	1,00,00,00,000
INE756107EJ2	Friday, 28 June, 2024	11,03,00,00,000	Friday, 10 September, 2027	11,03,00,00,000
INE756108280	Monday, 15 July, 2024	3,50,00,00,000	Saturday, 15 July, 2034	3,50,00,00,000
INE756107EN4	Tuesday, 23 July, 2024	10,00,00,00,000	Tuesday, 14 July, 2026	10,00,00,00,000
INE756107EJ2	Tuesday, 23 July, 2024	10,00,00,00,000	Friday, 10 September, 2027	10,00,00,00,000
INE756107EN4	Tuesday, 6 August, 2024	2,00,00,00,000	Tuesday, 14 July, 2026	2,00,00,00,000
INE756107FB6	Tuesday, 15 October, 2024	1,00,00,00,000	Wednesday, January 05, 2028	1,00,00,00,000
INE756108298	Monday, 28 October, 2024	2,07,00,00,000	Friday, 27 October, 2034	2,07,00,00,000
INE756107EY1	Tuesday, November 05, 2024	500,000,000	Monday, May 10, 2027	500,000,000
INE756107FA8	Tuesday, November 05, 2024	750,000,000	Friday, August 06, 2027	750,000,000
INE756107FB6	Tuesday, November 05, 2024	1,35,00,00,000	Wednesday, January 05, 2028	1,35,00,00,000
INE756107DW7	Friday, November 22, 2024	2,00,00,00,000	Friday, June 26, 2026	2,00,00,00,000
INE756107EN4	Friday, 6 December, 2024	7,00,00,00,000	Tuesday, 14 July, 2026	7,00,00,00,000
INE756107FB6	Friday, 6 December, 2024	3,00,00,00,000	Wednesday, January 05, 2028	3,00,00,00,000
INE756107EU9	Friday, 20 December, 2024	5,50,00,00,000	Tuesday, December 08, 2026	5,50,00,00,000
INE756108298	Friday, 27 December, 2024	1,50,00,00,000	Friday, 27 October, 2034	1,50,00,00,000
INE756107EX3	Monday, February 17, 2025	5,000,000,000	Tuesday, April 06, 2027	5,000,000,000

ANNEXURE III

BANK FUND BASED FACILITIES FROM BANKS AS ON 21.02.2025

Name of the Bank	Nature of Facility	O/s Amount Rs. in Crores	Asset Classification
Axis Bank	Term Loan	122.50	Standard
Bank Of Baroda	Term Loan	350.00	Standard
Bank of India	Term Loan	159.96	Standard
Canara Bank	Term Loan	2,125.00	Standard
Central Bank of India	Term Loan	200.00	Standard
City Union Bank	Term Loan	145.83	Standard
CSB Bank	Term Loan	40.00	Standard
CTBC Bank	Term Loan	7.50	Standard
Dhanlaxmi Bank	Term Loan	30.00	Standard
HDFC Bank	Term Loan	7,045.85	Standard
HSBC Bank	Term Loan	2,216.62	Standard
ICICI Bank	Term Loan	955.62	Standard
IDBI Bank	Term Loan	313.33	Standard
Indusind Bank	Term Loan	1,482.99	Standard
Jammu & Kashmir Bank	Term Loan	150.00	Standard
Karnataka bank	Term Loan	200.00	Standard
Kotak Mahindra Bank	Term Loan	1,064.68	Standard
Punjab & Sind Bank	Term Loan	800.00	Standard
Punjab National Bank	Term Loan	846.88	Standard
State Bank of India	Term Loan	4,258.75	Standard
Union Bank of India	Term Loan	2,068.45	Standard
SBI Hong Kong	ECB	2,079.50	Standard
HSBC Gift City	ECB	2,098.75	Standard
SBI London	ECB	2,098.75	Standard
MUFG Gift City	ECB	2,093.00	Standard