

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

|  |   |  |       |   |          |                   |   |              |  |
|--|---|--|-------|---|----------|-------------------|---|--------------|--|
| Proposed Date of Issue   | : | Dec 10, 2024   | Tenor | : | 178 days | Due Date*         | : | Jun 06, 2025 |  |
| Credit Rating For CP   | : | "CRISIL A1+"   |       |   |          | "IND A1+"         |   |              |  |
| Date of Rating   | : | Oct 28, 2024   |       |   |          | Nov 04, 2024      |   |              |  |
| Validity for issuance  | : | 60 Days  |       |   |          | 60 Days           |   |              |  |
| Validity period for rating   | : | Jun 06, 2025   |       |   |          | Jun 06, 2025      |   |              |  |
| For Amount   | : | Rs 2,000.00 Crore  |       |   |          | Rs 2,000.00 Crore |   |              |  |
| Conditions (if any)  | : | None   |       |   |          |                   |   |              |  |
| Exact purpose Of Issue of CP                                       | : | Working Capital Purpose / Onward Lending / Repayment of Debt |       |   |          |                   |   |              |  |
| Credit Support (if any)  | : | None   |       |   |          |                   |   |              |  |
| Description of Instrument  | : | HIFSL – COMMERCIAL PAPER                                     |       |   |          |                   |   |              |  |
| Amount   | : | Rs.60,00,00,000/- (Rupees Sixty Crores Only)                 |       |   |          |                   |   |              |  |
| Issued by  | : | HSBC InvestDirect Financial Services (I) Ltd.                |       |   |          |                   |   |              |  |
| In favour of   | : | Holder of the CP   |       |   |          |                   |   |              |  |
| Net Worth of the Guarantor Company                                 | : | NA   |       |   |          |                   |   |              |  |
| Names of Companies To Which Guarantor Has Issued Similar Guarantee | : | NA   |       |   |          |                   |   |              |  |
| Extent of The Guarantee Offered By The Guarantor Company           | : | NA   |       |   |          |                   |   |              |  |
| 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                               |
|--------------|-----------------|---------------|-----------------------|---------------------------|-----------------------------------|
| INE790I14FO4 | 60,00,00,000.00 | Jun 06, 2025  | "CRISIL A1+"          | Jun 06, 2025              | CRISIL Ltd.                       |
|              |                 |               | "IND A1+"             | Jun 06, 2025              | India Ratings & Research Pvt. Ltd |

|   |   |                                |                       |
|---|---|--------------------------------|-----------------------|
| Name and address of the Trustee                                 | : | NA                             |                       |
| Listing:  | : | Proposed to be listed/unlisted | Proposed to be listed |
| Issuing & Paying Agent (name and address)                       | : | HDFC Bank Ltd.                 |                       |
| Market Conventions  | : | FIMMDA Conventions             |                       |
| CP Borrowing Limit  | : | 2000 Crs.                      |                       |
| Supporting Board Resolution for CP Borrowing – Resolution Dated | : | November 06, 2023              |                       |
| Total CP Outstanding (as on date)                               | : | Rs.11,55,00,00,000/-           |                       |

Details of CPs issued during the last 15 months: \* :

|              |            |                     |            |     |               |                                    |              |                    |
|--------------|------------|---------------------|------------|-----|---------------|------------------------------------|--------------|--------------------|
| INE790I14DM3 | 01/09/2023 | Rs.1,00,00,00,000/- | 09/02/2024 | Nil | HDFC Bank Ltd | CRISIL Ltd.                        | "CRISIL A1+" | Rs. 2,000.00 Crore |
|              |            |                     |            |     |               | India Ratings & Research Pvt. Ltd. | "IND A1+"    | Rs. 2,000.00 Crore |
| INE790I14DN1 | 07/09/2023 | Rs.50,00,00,000/-   | 07/12/2023 | Nil | HDFC Bank Ltd | CRISIL Ltd.                        | "CRISIL A1+" | Rs. 2,000.00 Crore |

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CIN No. U67190MH1996PLC097473

|              |            |                   |            |     |               |                                    |              |                    |
|--------------|------------|-------------------|------------|-----|---------------|------------------------------------|--------------|--------------------|
|              |            |                   |            |     |               | India Ratings & Research Pvt. Ltd. | "IND A1+"    | Rs. 2,000.00 Crore |
| INE790I14DO9 | 20/09/2023 | Rs.90,00,00,000/- | 20/12/2023 | Nil | HDFC Bank Ltd | CRISIL Ltd.                        | "CRISIL A1+" | Rs. 2,000.00 Crore |
|              |            |                   |            |     |               | India Ratings & Research Pvt. Ltd. | "IND A1+"    | Rs. 2,000.00 Crore |
| INE790I14DP6 | 22/09/2023 | Rs.55,00,00,000/- | 15/03/2024 | Nil | HDFC Bank Ltd | CRISIL Ltd.                        | "CRISIL A1+" | Rs. 2,000.00 Crore |
|              |            |                   |            |     |               | India Ratings & Research Pvt. Ltd. | "IND A1+"    | Rs. 2,000.00 Crore |
| INE790I14DQ4 | 27/09/2023 | Rs.50,00,00,000/- | 12/03/2024 | Nil | HDFC Bank Ltd | CRISIL Ltd.                        | "CRISIL A1+" | Rs. 2,000.00 Crore |
|              |            |                   |            |     |               | India Ratings & Research Pvt. Ltd. | "IND A1+"    | Rs. 2,000.00 Crore |
| INE790I14DO9 | 09/10/2023 | Rs.60,00,00,000/- | 20/12/2023 | Nil | HDFC Bank Ltd | CRISIL Ltd.                        | "CRISIL A1+" | Rs. 2,000.00 Crore |
|              |            |                   |            |     |               | India Ratings & Research Pvt. Ltd. | "IND A1+"    | Rs. 2,000.00 Crore |
| INE790I14DR2 | 11/10/2023 | Rs.40,00,00,000/- | 27/12/2023 | Nil | HDFC Bank Ltd | CRISIL Ltd.                        | "CRISIL A1+" | Rs. 2,000.00 Crore |
|              |            |                   |            |     |               | India Ratings & Research Pvt. Ltd. | "IND A1+"    | Rs. 2,000.00 Crore |
| INE790I14DS0 | 18/10/2023 | Rs.50,00,00,000/- | 17/01/2024 | Nil | HDFC Bank Ltd | CRISIL Ltd.                        | "CRISIL A1+" | Rs. 2,000.00 Crore |
|              |            |                   |            |     |               | India Ratings & Research Pvt. Ltd. | "IND A1+"    | Rs. 2,000.00 Crore |
| INE790I14DP6 | 18/10/2023 | Rs.50,00,00,000/- | 15/03/2024 | Nil | HDFC Bank Ltd | CRISIL Ltd.                        | "CRISIL A1+" | Rs. 2,000.00 Crore |
|              |            |                   |            |     |               | India Ratings & Research Pvt. Ltd. | "IND A1+"    | Rs. 2,000.00 Crore |
| INE790I14DT8 | 19/10/2023 | Rs.50,00,00,000/- | 18/01/2024 | Nil | HDFC Bank Ltd | CRISIL Ltd.                        | "CRISIL A1+" | Rs. 2,000.00 Crore |
|              |            |                   |            |     |               | India Ratings & Research Pvt. Ltd. | "IND A1+"    | Rs. 2,000.00 Crore |
| INE790I14DU6 | 25/10/2023 | Rs.30,00,00,000/- | 24/10/2024 | Nil | HDFC Bank Ltd | CRISIL Ltd.                        | "CRISIL A1+" | Rs. 2,000.00 Crore |
|              |            |                   |            |     |               | India Ratings & Research Pvt. Ltd. | "IND A1+"    | Rs. 2,000.00 Crore |
| INE790I14DV4 | 30/10/2023 | Rs.35,00,00,000/- | 07/06/2024 | Nil | HDFC Bank Ltd | CRISIL Ltd.                        | "CRISIL A1+" | Rs. 2,000.00 Crore |

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CIN No. U67190MH1996PLC097473

|              |            |                     |            |     |               |                                    |              |                    |
|--------------|------------|---------------------|------------|-----|---------------|------------------------------------|--------------|--------------------|
|              |            |                     |            |     |               | India Ratings & Research Pvt. Ltd. | “IND A1+”    | Rs. 2,000.00 Crore |
| INE790I14DW2 | 17/11/2023 | Rs.65,00,00,000/-   | 16/02/2024 | Nil | HDFC Bank Ltd | CRISIL Ltd.                        | “CRISIL A1+” | Rs. 2,000.00 Crore |
|              |            |                     |            |     |               | India Ratings & Research Pvt. Ltd. | “IND A1+”    | Rs. 2,000.00 Crore |
| INE790I14DX0 | 21/11/2023 | Rs.60,00,00,000/-   | 20/02/2024 | Nil | HDFC Bank Ltd | CRISIL Ltd.                        | “CRISIL A1+” | Rs. 2,000.00 Crore |
|              |            |                     |            |     |               | India Ratings & Research Pvt. Ltd. | “IND A1+”    | Rs. 2,000.00 Crore |
| INE790I14DY8 | 30/11/2023 | Rs.75,00,00,000/-   | 29/02/2024 | Nil | HDFC Bank Ltd | CRISIL Ltd.                        | “CRISIL A1+” | Rs. 2,000.00 Crore |
|              |            |                     |            |     |               | India Ratings & Research Pvt. Ltd. | “IND A1+”    | Rs. 2,000.00 Crore |
| INE790I14DZ5 | 08/12/2023 | Rs.50,00,00,000/-   | 08/03/2024 | Nil | HDFC Bank Ltd | CRISIL Ltd.                        | “CRISIL A1+” | Rs. 2,000.00 Crore |
|              |            |                     |            |     |               | India Ratings & Research Pvt. Ltd. | “IND A1+”    | Rs. 2,000.00 Crore |
| INE790I14EA6 | 20/12/2023 | Rs.25,00,00,000/-   | 14/06/2024 | Nil | HDFC Bank Ltd | CRISIL Ltd.                        | “CRISIL A1+” | Rs. 2,000.00 Crore |
|              |            |                     |            |     |               | India Ratings & Research Pvt. Ltd. | “IND A1+”    | Rs. 2,000.00 Crore |
| INE790I14EB4 | 26/12/2023 | Rs.1,00,00,00,000/- | 20/06/2024 | Nil | HDFC Bank Ltd | CRISIL Ltd.                        | “CRISIL A1+” | Rs. 2,000.00 Crore |
|              |            |                     |            |     |               | India Ratings & Research Pvt. Ltd. | “IND A1+”    | Rs. 2,000.00 Crore |
| INE790I14EC2 | 20/12/2023 | Rs.30,00,00,000/-   | 20/03/2024 | Nil | HDFC Bank Ltd | CRISIL Ltd.                        | “CRISIL A1+” | Rs. 2,000.00 Crore |
|              |            |                     |            |     |               | India Ratings & Research Pvt. Ltd. | “IND A1+”    | Rs. 2,000.00 Crore |
| INE790I14ED0 | 17/01/2024 | Rs.1,00,00,00,000/- | 18/03/2024 | Nil | HDFC Bank Ltd | CRISIL Ltd.                        | “CRISIL A1+” | Rs. 2,000.00 Crore |
|              |            |                     |            |     |               | India Ratings & Research Pvt. Ltd. | “IND A1+”    | Rs. 2,000.00 Crore |
| INE790I14EE8 | 31/01/2024 | Rs.35,00,00,000/-   | 30/04/2024 | Nil | HDFC Bank Ltd | CRISIL Ltd.                        | “CRISIL A1+” | Rs. 2,000.00 Crore |
|              |            |                     |            |     |               | India Ratings & Research Pvt. Ltd. | “IND A1+”    | Rs. 2,000.00 Crore |
| INE790I14EF5 | 08/02/2024 | Rs.50,00,00,000/-   | 09/05/2024 | Nil | HDFC Bank Ltd | CRISIL Ltd.                        | “CRISIL A1+” | Rs. 2,000.00 Crore |

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|--------------|------------|---------------------|------------|---------------------|---------------|------------------------------------|--------------|--------------------|
|              |            |                     |            |                     |               | India Ratings & Research Pvt. Ltd. | “IND A1+”    | Rs. 2,000.00 Crore |
| INE790I14EG3 | 09/02/2024 | Rs.50,00,00,000/-   | 07/02/2025 | Rs.50,00,00,000/-   | HDFC Bank Ltd | CRISIL Ltd.                        | “CRISIL A1+” | Rs. 2,000.00 Crore |
|              |            |                     |            |                     |               | India Ratings & Research Pvt. Ltd. | “IND A1+”    | Rs. 2,000.00 Crore |
| INE790I14EH1 | 16/02/2024 | Rs.50,00,00,000/-   | 17/05/2024 | Nil                 | HDFC Bank Ltd | CRISIL Ltd.                        | “CRISIL A1+” | Rs. 2,000.00 Crore |
|              |            |                     |            |                     |               | India Ratings & Research Pvt. Ltd. | “IND A1+”    | Rs. 2,000.00 Crore |
| INE790I14EI9 | 20/02/2024 | Rs.50,00,00,000/-   | 21/05/2024 | Nil                 | HDFC Bank Ltd | CRISIL Ltd.                        | “CRISIL A1+” | Rs. 2,000.00 Crore |
|              |            |                     |            |                     |               | India Ratings & Research Pvt. Ltd. | “IND A1+”    | Rs. 2,000.00 Crore |
| INE790I14EJ7 | 28/02/2024 | Rs.50,00,00,000/-   | 29/05/2024 | Nil                 | HDFC Bank Ltd | CRISIL Ltd.                        | “CRISIL A1+” | Rs. 2,000.00 Crore |
|              |            |                     |            |                     |               | India Ratings & Research Pvt. Ltd. | “IND A1+”    | Rs. 2,000.00 Crore |
| INE790I14EK5 | 29/02/2024 | Rs.1,25,00,00,000/- | 30/05/2024 | Nil                 | HDFC Bank Ltd | CRISIL Ltd.                        | “CRISIL A1+” | Rs. 2,000.00 Crore |
|              |            |                     |            |                     |               | India Ratings & Research Pvt. Ltd. | “IND A1+”    | Rs. 2,000.00 Crore |
| INE790I14EL3 | 06/03/2024 | Rs.75,00,00,000/-   | 05/06/2024 | Nil                 | HDFC Bank Ltd | CRISIL Ltd.                        | “CRISIL A1+” | Rs. 2,000.00 Crore |
|              |            |                     |            |                     |               | India Ratings & Research Pvt. Ltd. | “IND A1+”    | Rs. 2,000.00 Crore |
| INE790I14EM1 | 11/03/2024 | Rs.50,00,00,000/-   | 11/03/2025 | Rs.1,00,00,00,000/- | HDFC Bank Ltd | CRISIL Ltd.                        | “CRISIL A1+” | Rs. 2,000.00 Crore |
|              |            |                     |            |                     |               | India Ratings & Research Pvt. Ltd. | “IND A1+”    | Rs. 2,000.00 Crore |
| INE790I14EN9 | 14/03/2024 | Rs.1,00,00,00,000/- | 10/09/2024 | Nil                 | HDFC Bank Ltd | CRISIL Ltd.                        | “CRISIL A1+” | Rs. 2,000.00 Crore |
|              |            |                     |            |                     |               | India Ratings & Research Pvt. Ltd. | “IND A1+”    | Rs. 2,000.00 Crore |
| INE790I14EO7 | 15/03/2024 | Rs.75,00,00,000/-   | 11/09/2024 | Nil                 | HDFC Bank Ltd | CRISIL Ltd.                        | “CRISIL A1+” | Rs. 2,000.00 Crore |
|              |            |                     |            |                     |               | India Ratings & Research Pvt. Ltd. | “IND A1+”    | Rs. 2,000.00 Crore |
| INE790I14EA6 | 18/03/2024 | Rs.50,00,00,000/-   | 14/06/2024 | Nil                 | HDFC Bank Ltd | CRISIL Ltd.                        | “CRISIL A1+” | Rs. 2,000.00 Crore |
|              |            |                     |            |                     |               | India Ratings & Research Pvt. Ltd. | “IND A1+”    | Rs. 2,000.00 Crore |

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|--------------|------------|---------------------|------------|---------------------|---------------|------------------------------------|--------------|--------------------|
| INE790I14EP4 | 20/03/2024 | Rs.75,00,00,000/-   | 20/03/2025 | Rs.1,75,00,00,000/- | HDFC Bank Ltd | CRISIL Ltd.                        | “CRISIL A1+” | Rs. 2,000.00 Crore |
|              |            |                     |            |                     |               | India Ratings & Research Pvt. Ltd. | “IND A1+”    | Rs. 2,000.00 Crore |
| INE790I14EQ2 | 26/04/2024 | Rs.45,00,00,000/-   | 30/07/2024 | Nil                 | HDFC Bank Ltd | CRISIL Ltd.                        | “CRISIL A1+” | Rs. 2,000.00 Crore |
|              |            |                     |            |                     |               | India Ratings & Research Pvt. Ltd. | “IND A1+”    | Rs. 2,000.00 Crore |
| INE790I14ER0 | 15/05/2024 | Rs.50,00,00,000/-   | 14/08/2024 | Nil                 | HDFC Bank Ltd | CRISIL Ltd.                        | “CRISIL A1+” | Rs. 2,000.00 Crore |
|              |            |                     |            |                     |               | India Ratings & Research Pvt. Ltd. | “IND A1+”    | Rs. 2,000.00 Crore |
| INE790I14ES8 | 21/05/2024 | Rs.80,00,00,000/-   | 20/08/2024 | Nil                 | HDFC Bank Ltd | CRISIL Ltd.                        | “CRISIL A1+” | Rs. 2,000.00 Crore |
|              |            |                     |            |                     |               | India Ratings & Research Pvt. Ltd. | “IND A1+”    | Rs. 2,000.00 Crore |
| INE790I14ET6 | 28/05/2024 | Rs.50,00,00,000/-   | 27/08/2024 | Nil                 | HDFC Bank Ltd | CRISIL Ltd.                        | “CRISIL A1+” | Rs. 2,000.00 Crore |
|              |            |                     |            |                     |               | India Ratings & Research Pvt. Ltd. | “IND A1+”    | Rs. 2,000.00 Crore |
| INE790I14ET6 | 29/05/2024 | Rs.65,00,00,000/-   | 27/08/2024 | Nil                 | HDFC Bank Ltd | CRISIL Ltd.                        | “CRISIL A1+” | Rs. 2,000.00 Crore |
|              |            |                     |            |                     |               | India Ratings & Research Pvt. Ltd. | “IND A1+”    | Rs. 2,000.00 Crore |
| INE790I14EU4 | 30/05/2024 | Rs.1,10,00,00,000/- | 24/02/2025 | Rs.2,85,00,00,000/- | HDFC Bank Ltd | CRISIL Ltd.                        | “CRISIL A1+” | Rs. 2,000.00 Crore |
|              |            |                     |            |                     |               | India Ratings & Research Pvt. Ltd. | “IND A1+”    | Rs. 2,000.00 Crore |
| INE790I14EW0 | 05/06/2024 | Rs.1,10,00,00,000/- | 04/09/2024 | Nil                 | HDFC Bank Ltd | CRISIL Ltd.                        | “CRISIL A1+” | Rs. 2,000.00 Crore |
|              |            |                     |            |                     |               | India Ratings & Research Pvt. Ltd. | “IND A1+”    | Rs. 2,000.00 Crore |
| INE790I14EV2 | 05/06/2024 | Rs.50,00,00,000/-   | 24/12/2024 | Rs.3,35,00,00,000/- | HDFC Bank Ltd | CRISIL Ltd.                        | “CRISIL A1+” | Rs. 2,000.00 Crore |
|              |            |                     |            |                     |               | India Ratings & Research Pvt. Ltd. | “IND A1+”    | Rs. 2,000.00 Crore |
| INE790I14EX8 | 13/06/2024 | Rs.80,00,00,000/-   | 12/09/2024 | Nil                 | HDFC Bank Ltd | CRISIL Ltd.                        | “CRISIL A1+” | Rs. 2,000.00 Crore |
|              |            |                     |            |                     |               | India Ratings & Research Pvt. Ltd. | “IND A1+”    | Rs. 2,000.00 Crore |
| INE790I14EY6 | 19/06/2024 | Rs.1,20,00,00,000/- | 18/09/2024 | Nil                 | HDFC Bank Ltd | CRISIL Ltd.                        | “CRISIL A1+” | Rs. 2,000.00 Crore |

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|--------------|------------|---------------------|------------|---------------------|---------------|------------------------------------|--------------|--------------------|
|              |            |                     |            |                     |               | India Ratings & Research Pvt. Ltd. | "IND A1+"    | Rs. 2,000.00 Crore |
| INE790I14EZ3 | 25/06/2024 | Rs.85,00,00,000/-   | 24/09/2024 | Nil                 | HDFC Bank Ltd | CRISIL Ltd.                        | "CRISIL A1+" | Rs. 2,000.00 Crore |
|              |            |                     |            |                     |               | India Ratings & Research Pvt. Ltd. | "IND A1+"    | Rs. 2,000.00 Crore |
| INE790I14FA3 | 31/07/2024 | Rs.45,00,00,000/-   | 30/10/2024 | Nil                 | HDFC Bank Ltd | CRISIL Ltd.                        | "CRISIL A1+" | Rs. 2,000.00 Crore |
|              |            |                     |            |                     |               | India Ratings & Research Pvt. Ltd. | "IND A1+"    | Rs. 2,000.00 Crore |
| INE790I14FB1 | 12/08/2024 | Rs.60,00,00,000/-   | 13/11/2024 | Nil                 | HDFC Bank Ltd | CRISIL Ltd.                        | "CRISIL A1+" | Rs. 2,000.00 Crore |
|              |            |                     |            |                     |               | India Ratings & Research Pvt. Ltd. | "IND A1+"    | Rs. 2,000.00 Crore |
| INE790I14FC9 | 22/08/2024 | Rs.1,50,00,00,000/- | 25/11/2024 | Nil                 | HDFC Bank Ltd | CRISIL Ltd.                        | "CRISIL A1+" | Rs. 2,000.00 Crore |
|              |            |                     |            |                     |               | India Ratings & Research Pvt. Ltd. | "IND A1+"    | Rs. 2,000.00 Crore |
| INE790I14FD7 | 23/08/2024 | Rs.50,00,00,000/-   | 26/11/2024 | Nil                 | HDFC Bank Ltd | CRISIL Ltd.                        | "CRISIL A1+" | Rs. 2,000.00 Crore |
|              |            |                     |            |                     |               | India Ratings & Research Pvt. Ltd. | "IND A1+"    | Rs. 2,000.00 Crore |
| INE790I14FF2 | 04/09/2024 | Rs.60,00,00,000/-   | 04/12/2024 | Nil                 | HDFC Bank Ltd | CRISIL Ltd.                        | "CRISIL A1+" | Rs. 2,000.00 Crore |
|              |            |                     |            |                     |               | India Ratings & Research Pvt. Ltd. | "IND A1+"    | Rs. 2,000.00 Crore |
| INE790I14FE5 | 05/09/2024 | Rs.50,00,00,000/-   | 05/12/2024 | Rs.3,85,00,00,000/- | HDFC Bank Ltd | CRISIL Ltd.                        | "CRISIL A1+" | Rs. 2,000.00 Crore |
|              |            |                     |            |                     |               | India Ratings & Research Pvt. Ltd. | "IND A1+"    | Rs. 2,000.00 Crore |
| INE790I14FG0 | 09/09/2024 | Rs.1,00,00,00,000/- | 09/12/2024 | Rs.4,85,00,00,000/- | HDFC Bank Ltd | CRISIL Ltd.                        | "CRISIL A1+" | Rs. 2,000.00 Crore |
|              |            |                     |            |                     |               | India Ratings & Research Pvt. Ltd. | "IND A1+"    | Rs. 2,000.00 Crore |
| INE790I14FH8 | 11/09/2024 | Rs.50,00,00,000/-   | 11/12/2024 | Rs.5,35,00,00,000/- | HDFC Bank Ltd | CRISIL Ltd.                        | "CRISIL A1+" | Rs. 2,000.00 Crore |
|              |            |                     |            |                     |               | India Ratings & Research Pvt. Ltd. | "IND A1+"    | Rs. 2,000.00 Crore |
| INE790I14FI6 | 17/09/2024 | Rs.90,00,00,000/-   | 17/12/2024 | Rs.6,25,00,00,000/- | HDFC Bank Ltd | CRISIL Ltd.                        | "CRISIL A1+" | Rs. 2,000.00 Crore |

### HSBC InvestDirect Financial Services (India) Limited

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E-mail: [nbfchelpdesk@hsbc.co.in](mailto:nbfchelpdesk@hsbc.co.in), Web : [www.hifsl.hsbc.co.in](http://www.hifsl.hsbc.co.in)

CIN No. U67190MH1996PLC097473

|              |            |                     |            |                      |               |                                    |              |                    |
|--------------|------------|---------------------|------------|----------------------|---------------|------------------------------------|--------------|--------------------|
|              |            |                     |            |                      |               | India Ratings & Research Pvt. Ltd. | “IND A1+”    | Rs. 2,000.00 Crore |
| INE790I14FJ4 | 23/09/2024 | Rs.1,00,00,00,000/- | 23/09/2025 | Rs.7,25,00,00,000/-  | HDFC Bank Ltd | CRISIL Ltd.                        | “CRISIL A1+” | Rs. 2,000.00 Crore |
|              |            |                     |            |                      |               | India Ratings & Research Pvt. Ltd. | “IND A1+”    | Rs. 2,000.00 Crore |
| INE790I14FK2 | 26/09/2024 | Rs.1,60,00,00,000/- | 26/09/2025 | Rs.8,85,00,00,000/-  | HDFC Bank Ltd | CRISIL Ltd.                        | “CRISIL A1+” | Rs. 2,000.00 Crore |
|              |            |                     |            |                      |               | India Ratings & Research Pvt. Ltd. | “IND A1+”    | Rs. 2,000.00 Crore |
| INE790I14EU4 | 25/11/2024 | Rs.1,00,00,00,000/- | 24/02/2025 | Rs.9,85,00,00,000/-  | HDFC Bank Ltd | CRISIL Ltd.                        | “CRISIL A1+” | Rs. 2,000.00 Crore |
|              |            |                     |            |                      |               | India Ratings & Research Pvt. Ltd. | “IND A1+”    | Rs. 2,000.00 Crore |
| INE790I14FL0 | 27/11/2024 | Rs.40,00,00,000/-   | 25/02/2025 | Rs.10,25,00,00,000/- | HDFC Bank Ltd | CRISIL Ltd.                        | “CRISIL A1+” | Rs. 2,000.00 Crore |
|              |            |                     |            |                      |               | India Ratings & Research Pvt. Ltd. | “IND A1+”    | Rs. 2,000.00 Crore |
| INE790I14FM8 | 04/12/2024 | Rs.80,00,00,000/-   | 05/03/2025 | Rs.11,05,00,00,000/- | HDFC Bank Ltd | CRISIL Ltd.                        | “CRISIL A1+” | Rs. 2,000.00 Crore |
|              |            |                     |            |                      |               | India Ratings & Research Pvt. Ltd. | “IND A1+”    | Rs. 2,000.00 Crore |
| INE790I14FN6 | 06/12/2024 | Rs.1,00,00,00,000/- | 07/03/2025 | Rs.11,55,00,00,000/- | HDFC Bank Ltd | CRISIL Ltd.                        | “CRISIL A1+” | Rs. 2,000.00 Crore |
|              |            |                     |            |                      |               | India Ratings & Research Pvt. Ltd. | “IND A1+”    | Rs. 2,000.00 Crore |

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

Details of Other Debt Instruments Outstanding:

| ISIN | ISSUE DATE | AMOUNT | MATURITY DATE | AMOUNT O/S |
|------|------------|--------|---------------|------------|
| Nil  | Nil        | Nil    | Nil           | Nil        |

Bank fund-based facilities from banks/Financial institutions, if any:

| Name of the bank/institution | Nature of facility         | O/S amount/Limit                        | Set classification   |
|------------------------------|----------------------------|---|----------------------|
| HDFC Bank                    | OD against FD              | 17.47crs / Limit Available – INR 45 Cr* | Short Term Borrowing |
| Bajaj Finance Ltd            | Short Term Working Capital | 100 crs -NIL / Limit Available– INR NIL | Short Term Borrowing |

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|            |                  |   |                      |
|------------|------------------|---|----------------------|
| ICICI Bank | WCDL             | 175 crs - NIL / Limit Available- INR 375 Cr | Short Term Borrowing |
| HSBC Bank  | WCDL             | O/s - NIL / Limit Available INR 50 Cr       | Short Term Borrowing |
| HSBC Bank  | OD / Cash Credit | O/s - NIL / Limit Available INR 25 Cr       | Short Term Borrowing |

\*Limit sanctioned is 45 crs, however FD placed is 40 crs, so OD facility which can be availed is 95% ie 38 crs.

|  |   |  |                        |           |           |
|--|---|--|------------------------|-----------|-----------|
| Name And Address of Issuer   | : | HSBC InvestDirect Financial Services (I) Ltd.<br>9 <sup>th</sup> Floor NESCO IT Park, Building no 3<br>Western Express Highway,<br>Goregoan (East), Mumbai 400 063 |                        |           |           |
| Line of Business   | : | NBFC loan company  |                        |           |           |
| Chef Executive (Managing Director / President/ CEO / CFO/ Top Most Executive)              | : | Mr. Berlin Varghese  |                        |           |           |
| Group Affiliation (If Any)   | : | The Company is part of HSBC Group since 29 September 2008  |                        |           |           |
| Financial Summary  | : | CURRENT YR (INR '000)  | PREVIOUS YR (INR '000) |           |           |
|  |   | Unaudited Quarter ended Sep 2024   | Year – 1               | Year – 2  | Year – 3  |
|  |   | Sep -24  | Mar 24                 | Mar 23    | Mar 22    |
| • Equity   | : | 1,462,847  | 1,462,847              | 1,462,847 | 1,462,847 |
| • Net worth  | : | 55,60,347  | 5,476,337              | 5,153,625 | 4,916,827 |
| • Investment In Subsidiaries/Affiliates  | : | Nil  | Nil                    | Nil       | Nil       |
| • Total Debt Outstanding -Short Term (< 1 Year)  | : | 141,239,47   | 121,608,83             | 5,038,387 | 2,816,565 |
| -Other Debt (Long Term)  | : | 1,980,000  | 1,850,000              | 1,850,000 | 1,620,000 |
| • Gross Income   | : | 951622   | 1424910                | 819,610   | 449,713   |
| • Operating Profit (PBITD)   | : | 875643   | 1286709                | 712,214   | 353,078   |
| • Gross Profit (PBSD)  | : | 250617   | 430,793                | 323,760   | 231,200   |
| • Net Profit (Post Tax)  | : | 185580   | 322,898                | 237,845   | 192,334   |
| Audit Qualifications (If Any)  | : | None   |                        |           |           |
| Material Litigation, If Any  | : | There are no material litigations in the normal course of business of the Company  |                        |           |           |
| Regulatory Structures, If Any  | : | NBFC- ND -SI   |                        |           |           |
| 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  |                        |           |           |
| Long Term credit rating, if any, obtained by the issuer                                    | : | 250 crores for Non -convertible debentures and 500 crores for Bank Loans   |                        |           |           |
| Unaccepted credit ratings, if any, assigned to the issuer                                  | : | NIL  |                        |           |           |

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|   |  |
|---|--|
| 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 | No   |
| Details of statutory auditor and changes thereof in the last three financial years  | For FY 22-23 it was Price Waterhouse Chartered Accountants LLP<br>For the FY 23-24 its M M Nissim & Co LLP<br>For the FY 24-25 its M M Nissim & Co LLP |

Shareholding of the issuer's promoters and the details of the shares pledged by the promoters, if any:

| <b>SHAREHOLDING PATTERN OF</b>   |   |                                   |                                    |  |                       |
|--|---|-----------------------------------|------------------------------------|--|-----------------------|
| <b>HSBC INVESTDIRECT (INDIA) PRIVATE LIMITED – HOLDING COMPANY OF HSBC INVESTDIRECT FINANCIAL SERVICES (INDIA) LIMITED</b> |   |                                   |                                    |  |                       |
| <b>Sr. No.</b>   | <b>Name and category of shareholder</b>                             | <b>Total no. of equity shares</b> | <b>No. of shares in demat form</b> | <b>Total shareholding as % of total no. of equity shares</b> | <b>Shares Pledged</b> |
| 1  | HSBC Securities and Capital Markets (India) Private Limited (HSCI)* | 38,833,167                        | 38,833,167                         | 54.73%   | Nil                   |
| 2  | HSBC Violet Investments (Mauritius) Limited                         | 32,113,192                        | 32,113,192                         | 45.26%   | Nil                   |
| 3  | SBI Capital Markets LTD – HIDL Delisting Escrow Account             | 8,000                             | 8,000                              | 0.01%  | Nil                   |
| <b>Total</b>   |   |                                   | <b>70,954,359</b>                  | <b>100%</b>  |                       |

\* Includes 5 Shares held by HSCI jointly with the employees of HSBC Group.

An issuer which is either an NBFC or an HFC shall disclose the residual maturity profile of its assets and liabilities as of 31<sup>st</sup> March 2024 (Audited):

(Amount in Rs. Crores)

| Category                      | Up to 30/31 days | >1 month – 2 months | >2 months – 3 months | >3 months – 6 months | >6 months – 1 year | >1 years – 3 years | >3 years – 5 years | >5 years | Total   |
|-------------------------------|------------------|---------------------|----------------------|----------------------|--------------------|--------------------|--------------------|----------|---------|
| Deposit*                      | 17.70            | 0.00                | 14.34                | 0.00                 | 7.96               | 0.00               | 0.00               | 0.00     | 40.00   |
| Advances                      | 142.56           | 110.58              | 200.36               | 413.60               | 486.68             | 183.68             | 280.95             | 0.00     | 1818.40 |
| Investments                   | -                | -                   | -                    | -                    | -                  | -                  | -                  | 72.64    | 72.64   |
| Borrowings                    | 34.76            | 541.00              | 280.26               | 168.60               | 190.88             | 185.00             | 0.00               | 0.00     | 1400.50 |
| Foreign Currency assets (FCA) | 0                | -                   | -                    | -                    | -                  | -                  | -                  | -        | -       |

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|                                    |   |   |   |   |   |   |   |   |   |
|------------------------------------|---|---|---|---|---|---|---|---|---|
| Foreign Currency liabilities (FCL) | 0 | - | - | - | - | - | - | - | - |
|------------------------------------|---|---|---|---|---|---|---|---|---|

\* **Comprises Fixed Deposits**

For **HSBC InvestDirect Financial Services (India) Ltd.**

**Ms. Farzana Doctor**

**VP – Operations**

Authorised Signatory of the Issuer

Date: 6<sup>th</sup> December 2024

Original / Authenticated Copy of Any Document Related To Above Information Will Be Made Available To the Investors On Request

**Ms. Shreeja Nair**

**AVP – Operations**

**HSBC InvestDirect Financial Services (India) Limited**

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