



**ISSUE OF COMMERCIAL PAPER (C P)
LETTER OF OFFER**

PART I

PROPOSED DATE OF ISSUE	February 27, 2025	Tenor 90 Days	DUE DATE*	May 28, 2025
CREDIT RATING	"A1+"		RECORD DATE	May 27, 2025
❖DATE OF RATING	February 03, 2025 & February 05, 2025		ISSUED BY	CRISIL & ICRA
❖VALIDITY FOR ISSUANCE	April 03, 2025 & May 04, 2025			
❖VALIDITY PERIOD OF RATING	April 03, 2026 & May 04, 2026			
❖FOR AMOUNT	Rs. 20,000 crores			
❖CONDITIONS(if any)	-----			
❖EXACT PURPOSE OF ISSUE OF CP	The funds raised through this Issue, after meeting the expenditures of and related to the Issue, will be used for (i) various financing activities, including lending (ii) to repay our existing loans; (iii) working capital management; and (iv) business operations, including for our capital expenditure (v) Investment in accordance with the investment policies approved by the company.			
❖CREDIT SUPPORT (if any)	-----			
❖DESCRIPTION OF INSTRUMENT	Commercial Papers			
❖AMOUNT	Rs. 4,00,00,00,000			
❖ISSUED BY	TATA CAPITAL LIMITED			
❖IN FAVOUR OF	INVESTORS IN COMMERCIAL PAPER			
❖CONDITIONS IF ANY	-----			
❖DETAILS OF CURRENT TRANCHE				
ISIN	INE976114PS9			
Amount of issue in Face Value (Rs.)	4,00,00,00,000			
Date of Issue	February 27, 2025			
Date of Maturity	May 28, 2025			
Face Value (Rs.)	5,00,000.00			
Issue Price (Rs.)	4,90,683.50			
Credit Rating Agency/ies	CRISIL & ICRA			
Credit ratings	CRISIL A1+ & ICRA A1+			
Date of credit rating	February 03, 2025 & February 05, 2025			
Validity of credit rating	April 03, 2026 & May 04, 2026			
Details of issuing and paying agent	HDFC Bank Limited			
Other Conditions If any	-			
Name and Address of the Trustee	:	N.A.		
LISTING	:	Proposed to be Listed		
ISSUING AND PAYING AGENT	:	HDFC BANK LTD		
MARKET CONVENTIONS	:	FIMMDA CONVENTIONS		
CP BORROWING LIMIT	:	Rs. 20,000 crores		
SUPPORTING BOARD RESOLUTION	:	Dtd : February 06, 2025		
TOTAL CP outstanding (as on date)	:	Rs. 5865 Crore		
Details of CPs issued last 2 years *	:	Refer Sr.No. 1 of Annexure C		
Details of CPs and Other Debt Instruments O/S	:	Refer Annexure 'A'		
Bank Fund based facilities from Banks/FI	:	Refer Annexure 'B'		
Material Litigations and Regulatory Strictures, if any	:	Refer Sr.No. 2 of Annexure C		
Details of Default of CPs and Other Borrowings, including Technical /delay in Redemption during Past	:	Nil		
Shareholding of the issuer's promoters and the details of the shares pledged by the promoters, if any	:	Refer Sr.No. 3 of Annexure C		
Long term credit rating, if any, obtained by the issuer	:	Refer Sr.No. 4 of Annexure C		
Unaccepted credit ratings, if any, assigned to the issuer	:	None		

TATA CAPITAL LIMITED

Corporate Identity Number U65990MH1991PLC060670

11th Floor Tower A Peninsula Business Park Ganpatrao Kadam Marg Lower Parel Mumbai 400 013

Tel 91 22 6606 9000 Web www.tatacapital.com

Registered Office 11th Floor Tower A Peninsula Business Park Ganpatrao Kadam Marg Lower Parel Mumbai 400 013



Any material event/development having implications on 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

Refer Sr.No. 5 of Annexure C

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

Refer Sr.No. 6 of Annexure C

An issuer which is either an NBFC or an HFC shall disclose the residual maturity profile of its assets and liabilities

Refer Sr.No. 7 of Annexure C

* 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 demat
NAME AND ADDRESS OF ISSUER

TATA Capital Ltd.. (Reg. Office Address)
Tower A, 11th Floor, Peninsula Business Park, Ganaptrao Kadam Marg, Lower Parel, Mumbai 400013. Tel. : 6606 9000 Fax : 6656 2698

LINE OF BUSINESS
MANAGING DIRECTOR
GROUP AFFILIATION (if any)

NBFC
Mr. Rajiv Sabharwal
Subsidiary of TATA Sons Ltd.

FINANCIAL SUMMARY of TATA CAPITAL LIMITED

	As on 30/09/2024 (Ind AS) (Rs. Crores)	As on 31/03/2024 (Ind AS) (Rs. Crores)	As on 31/03/2023 (Ind AS) (Rs. Crores)	As on 31/03/2022 (Ind AS) (Rs. Crores)
❖EQUITY	21,005.46	19,452.42	3,560.12	3,516.17
❖NET WORTH	20,805.24	19,777.85	10,110.53	7,017.10
❖INVESTMENT IN SUBSIDIARIES / AFFILIATES	4,082.61	4,070.55	10,995.37	9,338.63
❖TOTAL DEBT OUTSTANDING	1,07,427.20	1,00,914.31		
- SHORT TERM (< 1 YEAR)	23,719.85	35,901.95	1,231.96	47.57
- OTHER DEBT	83,707.35	65,012.36	3,161.68	4,042.72
❖GROSS INCOME	8,485.01	13,309.11	1,353.13	511.89
❖OPERATING PROFIT (PBITD)	6,083.60	10,097.97	1,201.73	399.76
❖GROSS PROFIT (PBTD)	2,049.60	3,452.30	896.89	110.06
❖NET PROFIT (POST TAX)	1,508.42	2,492.45	720.50	83.10
AUDIT QUALIFICATIONS (if any)	: ----			

For TATA Capital Ltd

Authorised Signatories

TATA CAPITAL LIMITED

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ISIN	Issue Date	Amount Issued (Rs.)	Maturity Date	Amount O/S (Rs.)	IPA	CRA	Rating	Rated Amount (Rs. in Cr.)
INE97614OB8	6-Jun-24	2,00,00,00,000	30-Apr-25	2,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	20,000
INE97614OH5	12-Jul-24	50,00,00,000	11-Jul-25	50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	20,000
INE97614ON3	26-Aug-24	4,50,00,00,000	25-Aug-25	4,50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	20,000
INE97614OU8	17-Sep-24	60,00,00,000	16-Sep-25	60,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	20,000
INE97614OZ7	11-Oct-24	2,00,00,00,000	10-Oct-25	2,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	20,000
INE97614PB5	7-Nov-24	1,00,00,00,000	7-Nov-25	1,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	20,000
INE97614PB5	7-Nov-24	1,30,00,00,000	7-Nov-25	1,30,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	20,000
INE97614PG4	10-Dec-24	10,00,00,00,000	10-Mar-25	10,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	20,000
INE97614PH2	20-Dec-24	7,50,00,00,000	21-Mar-25	7,50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	20,000
INE97614PI0	8-Jan-25	2,50,00,00,000	25-Mar-25	2,50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	20,000
INE97614PI0	8-Jan-25	2,50,00,00,000	25-Mar-25	2,50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	20,000
INE97614PJ8	8-Jan-25	1,00,00,00,000	28-Mar-25	1,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	20,000
INE97614PJ8	8-Jan-25	50,00,00,000	28-Mar-25	50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	20,000
INE97614PK6	13-Jan-25	2,00,00,00,000	13-Jan-26	2,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	20,000
INE97614PK6	13-Jan-25	2,00,00,00,000	13-Jan-26	2,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	20,000
INE97614PL4	15-Jan-25	2,50,00,00,000	15-Jan-26	2,50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	20,000
INE97614PL4	15-Jan-25	1,00,00,00,000	15-Jan-26	1,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	20,000
INE97614PM2	17-Jan-25	5,00,00,00,000	17-Apr-25	5,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	20,000
INE97614PN0	5-Feb-25	1,00,00,00,000	5-Feb-26	1,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	20,000
INE97614PN0	5-Feb-25	1,00,00,00,000	5-Feb-26	1,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	20,000
INE97614PO8	6-Feb-25	2,00,00,00,000	6-Feb-26	2,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	20,000
INE97614PP5	6-Feb-25	2,00,00,00,000	8-May-25	2,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	20,000
INE97614PQ3	7-Feb-25	1,00,00,00,000	9-May-25	1,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	20,000
INE97614PQ3	7-Feb-25	1,00,00,00,000	9-May-25	1,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	20,000
INE97614PR1	25-Feb-25	1,50,00,00,000	27-May-25	1,50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	20,000
INE97614PR1	25-Feb-25	75,00,00,000	27-May-25	75,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	20,000
Total		58,65,00,00,000		58,65,00,00,000				

Secured NCD

ISIN	Issue Date	Amount Issued (Rs.)	Maturity Date	Amount O/S (Rs.)
INE306N07KL9	19-Dec-18	1,12,00,00,000	19-Dec-28	1,12,00,00,000
INE306N07KL9	3-Jan-19	23,00,00,000	19-Dec-28	23,00,00,000
INE306N07KL9	15-Feb-19	55,00,00,000	19-Dec-28	55,00,00,000
INE306N07LF9	20-Jun-19	2,73,00,00,000	20-Jun-29	2,73,00,00,000
INE306N07LF9	19-Jul-19	1,00,00,00,000	20-Jun-29	1,00,00,00,000
INE306N07LO1	6-Nov-19	1,00,00,00,000	6-Nov-29	1,00,00,00,000
INE306N07LS2	6-Mar-20	10,00,00,00,000	6-Mar-30	10,00,00,00,000
INE306N07LV6	29-Apr-20	40,00,00,000	29-Apr-25	40,00,00,000
INE306N07MN1	29-Sep-21	95,00,00,000	29-Sep-31	95,00,00,000
INE306N07MN1	3-Dec-21	2,19,00,00,000	29-Sep-31	2,19,00,00,000
INE306N07MN1	16-Dec-21	50,00,00,000	29-Sep-31	50,00,00,000
INE306N07MN1	29-Dec-21	85,00,00,000	29-Sep-31	85,00,00,000
INE306N07MO9	20-Jan-22	12,50,00,00,000	20-Jan-32	12,50,00,00,000
INE306N07MQ4	29-Apr-22	1,81,00,00,000	29-Apr-32	1,81,00,00,000
INE306N07MR2	10-May-22	2,00,00,00,000	9-May-25	2,00,00,00,000
INE306N07MS0	1-Jun-22	2,50,00,00,000	1-Jun-32	2,50,00,00,000
INE306N07MV4	30-Jun-22	2,50,00,00,000	25-Jul-25	2,50,00,00,000
INE306N07MW2	26-Jul-22	1,50,00,00,000	10-Sep-25	1,50,00,00,000
INE306N07MX0	26-Jul-22	4,75,00,00,000	26-Jul-27	4,75,00,00,000
INE306N07MV4	3-Aug-22	3,25,00,00,000	25-Jul-25	3,25,00,00,000
INE306N07MZ5	12-Aug-22	1,87,50,00,000	12-Aug-32	1,87,50,00,000
INE306N07MX0	23-Aug-22	2,50,00,00,000	26-Jul-27	2,50,00,00,000
INE306N07MV4	23-Aug-22	2,25,00,00,000	25-Jul-25	2,25,00,00,000
INE306N07NA6	7-Sep-22	2,06,00,00,000	7-Sep-27	2,06,00,00,000
INE306N07NC2	13-Oct-22	35,00,00,000	13-Oct-25	35,00,00,000
INE306N07ND0	19-Oct-22	5,00,00,00,000	19-Oct-27	5,00,00,00,000
INE306N07MW2	4-Nov-22	1,11,00,00,000	10-Sep-25	1,11,00,00,000
INE306N07NE8	18-Nov-22	56,00,00,000	27-Mar-25	56,00,00,000
INE306N07NF5	18-Nov-22	1,50,00,00,000	18-Nov-25	1,50,00,00,000
INE306N07NF5	5-Dec-22	2,00,00,00,000	18-Nov-25	2,00,00,00,000
INE306N07ND0	8-Dec-22	2,50,00,00,000	19-Oct-27	2,50,00,00,000
INE306N07NF5	8-Dec-22	6,00,00,00,000	18-Nov-25	6,00,00,00,000
INE306N07NG3	8-Dec-22	2,00,00,00,000	8-Dec-25	2,00,00,00,000
INE306N07NH1	17-Jan-23	5,00,00,00,000	17-Apr-26	5,00,00,00,000
INE306N07NI9	8-Feb-23	1,10,00,00,000	8-Feb-28	1,10,00,00,000
INE306N07NK5	21-Feb-23	1,30,00,00,000	21-May-26	1,30,00,00,000
INE306N07NJ7	21-Feb-23	81,00,00,000	21-Feb-33	81,00,00,000
INE306N07NI9	21-Feb-23	1,52,00,00,000	8-Feb-28	1,52,00,00,000
INE306N07NL3	14-Mar-23	20,00,00,00,000	13-Mar-26	20,00,00,00,000



INE306N07NM1	14-Mar-23	20,00,00,000	16-Mar-27	20,00,00,000
INE306N07NK5	26-Apr-23	1,80,00,00,000	21-May-26	1,80,00,00,000
INE306N07MR2	4-May-23	2,40,00,00,000	9-May-25	2,40,00,00,000
INE306N07NP4	19-Jul-23	6,10,00,00,000	19-Jul-28	6,10,00,00,000
INE306N07NO7	3-Aug-23	30,00,00,00,000	3-Dec-26	30,00,00,00,000
INE306N07NQ2	3-Aug-23	30,00,00,00,000	3-Dec-27	30,00,00,00,000
INE306N07NH1	11-Sep-23	3,00,00,00,000	17-Apr-26	3,00,00,00,000
INE306N07MZ5	25-Sep-23	40,00,00,000	12-Aug-32	40,00,00,000
INE306N07NT6	20-Oct-23	2,43,70,00,000	20-Oct-28	2,43,70,00,000
INE306N07NS8	28-Nov-23	15,00,00,00,000	22-Jan-27	15,00,00,00,000
INE306N07NR0	28-Nov-23	15,00,00,00,000	23-Sep-27	15,00,00,00,000
INE306N07NU4	7-Dec-23	25,00,00,00,000	7-Dec-33	25,00,00,00,000
INE857Q07232	15-Jul-19	1,40,00,00,000	13-Jul-29	1,40,00,00,000
INE857Q07240	16-Oct-19	60,00,00,000	16-Oct-29	60,00,00,000
INE857Q07273	10-Jun-20	1,75,00,00,000	10-Sep-27	1,75,00,00,000
INE857Q07356	21-Jun-22	50,00,00,000	20-Jun-25	50,00,00,000
INE306N07NN9	8-Feb-24	2,42,10,00,000	8-Feb-34	2,42,10,00,000
INE976I07CS1	13-Feb-24	1,15,00,00,000	13-Feb-29	1,15,00,00,000
INE976I07CT9	29-Feb-24	16,40,00,00,000	10-May-27	16,40,00,00,000
INE976I07CV5	21-May-24	4,16,00,00,000	21-Mar-29	4,16,00,00,000
INE306N07MX0	19-Jun-24	2,90,00,00,000	26-Jul-27	2,90,00,00,000
INE306N07NN9	27-Jun-24	5,02,00,00,000	8-Feb-34	5,02,00,00,000
INE976I07CX1	23-Jul-24	6,30,00,00,000	21-Jul-34	6,30,00,00,000
INE306N07NK5	23-Jul-24	10,00,00,00,000	21-May-26	10,00,00,00,000
INE306N07NI9	8-Aug-24	6,00,00,00,000	8-Feb-28	6,00,00,00,000
INE306N07LO1	26-Sep-24	13,00,00,00,000	6-Nov-29	13,00,00,00,000
INE306N07NA6	16-Oct-24	6,10,00,00,000	7-Sep-27	6,10,00,00,000
INE306N07ND0	27-Nov-24	2,85,00,00,000	19-Oct-27	2,85,00,00,000
INE306N07ND0	23-Dec-24	5,00,00,00,000	19-Oct-27	5,00,00,00,000
INE976I07CX1	23-Dec-24	1,51,00,00,000	21-Jul-34	1,51,00,00,000
		3,49,96,30,00,000		2,85,61,30,00,000

Unlisted Secured NCD

ISIN	Issue Date	Amount Issued (Rs.)	Maturity Date	Amount O/S (Rs.)
INE306N07NV2	21-Dec-23	10,25,00,00,000	21-Dec-27	10,25,00,00,000
INE857Q07406	23-Mar-23	3,75,00,00,000	23-Mar-26	3,75,00,00,000
		14,00,00,00,000		14,00,00,00,000

Market Linked NCD

ISIN	Issue Date	Amount Issued (Rs.)	Maturity Date	Amount O/S (Rs.)
INE306N07NB4	19-Sep-22	43,00,00,000	19-Aug-25	43,00,00,000
INE857Q07380	30-Nov-22	50,00,00,000	30-May-25	50,00,00,000
INE857Q07380	14-Dec-22	1,61,00,00,000	30-May-25	1,61,00,00,000
INE857Q07398	26-Dec-22	50,00,00,000	28-Jul-25	50,00,00,000
INE976I07CU7	23-Apr-24	7,50,00,00,000	23-Apr-26	7,50,00,00,000
		10,54,00,00,000		10,54,00,00,000

Unsecured Fully Paid NCD

ISIN	Issue Date	Amount Issued (Rs.)	Maturity Date	Amount O/S (Rs.)
INE306N08490	19-Mar-19	5,90,00,00,000	17-Mar-34	5,90,00,00,000
INE976I08409	23-Mar-20	5,00,00,00,000	23-Mar-35	5,00,00,00,000
INE976I08342	4-Aug-20	2,05,00,00,000	4-Aug-25	2,05,00,00,000
INE976I08391	22-Feb-22	3,00,00,00,000	28-Mar-25	3,00,00,00,000
INE976I08391	18-Jul-23	5,00,00,00,000	28-Mar-25	5,00,00,00,000
INE976I08342	21-Aug-23	2,95,00,00,000	4-Aug-25	2,95,00,00,000
		23,90,00,00,000		23,90,00,00,000

Sub-Debt NCD

ISIN	Issue Date	Amount Issued (Rs.)	Maturity Date	Amount O/S (Rs.)
INE306N08052	31-Mar-15	2,00,00,00,000	31-Mar-25	2,00,00,00,000
INE306N08078	22-Jul-15	90,00,00,000	22-Jul-25	90,00,00,000
INE306N08151	30-Mar-16	2,00,00,00,000	30-Mar-26	2,00,00,00,000
INE306N08193	11-Aug-16	2,00,00,00,000	11-Aug-26	2,00,00,00,000
INE306N08201	26-Oct-16	15,00,00,000	26-Oct-26	15,00,00,000
INE306N08300	28-Dec-18	2,00,00,00,000	28-Dec-28	2,00,00,00,000
INE306N08326	16-Apr-19	20,00,00,000	16-Apr-29	20,00,00,000
INE306N08326	13-Jun-19	65,00,00,000	16-Apr-29	65,00,00,000
INE306N08326	26-Jun-19	1,00,00,00,000	16-Apr-29	1,00,00,00,000
INE306N08326	29-Jul-19	29,50,00,000	16-Apr-29	29,50,00,000
INE306N08359	13-Nov-19	1,00,00,00,000	13-Nov-29	1,00,00,00,000



INE306N08359	3-Jan-20	70,00,00,000	13-Nov-29	70,00,00,000
INE306N08383	17-Sep-20	75,00,00,000	17-Sep-30	75,00,00,000
INE306N08383	13-Oct-20	1,25,00,00,000	17-Sep-30	1,25,00,00,000
INE306N08383	23-Mar-21	1,00,00,00,000	17-Sep-30	1,00,00,00,000
INE306N08433	28-Jun-21	1,50,00,00,000	27-Jun-31	1,50,00,00,000
INE306N08441	24-Nov-21	5,00,00,00,000	24-Nov-31	5,00,00,00,000
INE306N08516	27-Jul-23	5,00,00,00,000	27-Jul-33	5,00,00,00,000
INE306N08516	16-Nov-23	5,00,00,00,000	27-Jul-33	5,00,00,00,000
INE857Q08016	10-May-19	50,00,00,000	10-May-29	50,00,00,000
INE857Q08016	29-May-19	50,00,00,000	10-May-29	50,00,00,000
INE857Q08016	27-Jun-19	50,00,00,000	10-May-29	50,00,00,000
INE857Q08024	13-Nov-19	50,00,00,000	13-Nov-29	50,00,00,000
INE857Q08024	3-Feb-20	1,00,00,00,000	13-Nov-29	1,00,00,00,000
INE857Q08024	24-Feb-20	50,00,00,000	13-Nov-29	50,00,00,000
INE857Q08032	28-Jul-20	50,00,00,000	26-Jul-30	50,00,00,000
INE857Q08032	14-Oct-20	50,00,00,000	26-Jul-30	50,00,00,000
INE857Q08032	17-Dec-20	50,00,00,000	26-Jul-30	50,00,00,000
INE306N08516	22-Feb-24	2,40,00,00,000	27-Jul-33	2,40,00,00,000
INE306N08516	21-Mar-24	2,60,00,00,000	27-Jul-33	2,60,00,00,000
INE976I08417	13-Sep-24	2,50,00,00,000	13-Sep-34	2,50,00,00,000
INE976I08417	23-Jan-25	6,65,00,00,000	13-Sep-34	6,65,00,00,000
		51,54,50,00,000		51,54,50,00,000

Perpetual NCD

ISIN	Issue Date	Amount Issued (Rs.)	Maturity Date	Amount O/S (Rs.)
INE306N08060	16-Jul-15	1,00,00,00,000	16-Jul-25	1,00,00,00,000
INE306N08110	6-Jan-16	50,00,00,000	6-Jan-26	50,00,00,000
INE306N08128	2-Feb-16	50,00,00,000	2-Feb-26	50,00,00,000
INE306N08136	9-Feb-16	1,00,00,00,000	9-Feb-26	1,00,00,00,000
INE306N08144	23-Mar-16	1,00,00,00,000	23-Mar-26	1,00,00,00,000
INE306N08185	30-Jun-16	50,00,00,000	30-Jun-26	50,00,00,000
INE306N08219	13-Jan-17	10,00,00,000	13-Jan-27	10,00,00,000
INE306N08227	8-Mar-17	40,00,00,000	8-Mar-27	40,00,00,000
INE306N08235	21-Jun-17	50,00,00,000	21-Jun-27	50,00,00,000
INE306N08250	14-Jul-17	50,00,00,000	14-Jul-27	50,00,00,000
INE306N08268	11-Sep-17	93,00,00,000	11-Sep-27	93,00,00,000
INE306N08276	26-Mar-18	1,25,00,00,000	26-Mar-28	1,25,00,00,000
INE306N08391	30-Sep-20	1,00,00,00,000	30-Sep-30	1,00,00,00,000
INE306N08409	19-Oct-20	75,00,00,000	19-Oct-30	75,00,00,000
INE306N08466	28-Feb-22	1,00,00,00,000	28-Feb-32	1,00,00,00,000
		10,93,00,00,000		10,93,00,00,000

Public NCD - Secured

ISIN	Issue Date	Amount Issued (Rs.)	Maturity Date	Amount O/S (Rs.)
INE306N07LL7	26-Aug-19	92,48,14,000	26-Aug-27	92,48,14,000
INE306N07LM5	26-Aug-19	6,00,39,35,000	26-Aug-27	6,00,39,35,000
Total		6,92,87,49,000		6,92,87,49,000

Public NCD - Sub-Debt

ISIN	Issue Date	Amount Issued (Rs.)	Maturity Date	Amount O/S (Rs.)
INE306N08284	27-Sep-18	29,54,90,000	27-Sep-28	29,54,90,000
INE306N08292	27-Sep-18	3,41,84,88,000	27-Sep-28	3,41,84,88,000
INE306N08334	26-Aug-19	4,65,00,000	26-Aug-29	4,65,00,000
INE306N08342	26-Aug-19	1,72,69,73,000	26-Aug-29	1,72,69,73,000
Total		5,48,74,51,000		5,48,74,51,000

Bank Fund based facilities from banks as on 31 January 2025

Annexure B

(Rs in Crores)

Name of the Bank	Nature of facility	Sanctioned Amount	O/s Amount	Asset classification
Indian Bank (eAllahabad Bank)	Working Capital	350	150	Standard
Axis Bank Ltd.	Working Capital	325		Standard
Bank of Baroda	Working Capital	1,050	250	Standard
Bank of India	Working Capital	350		Standard
Central Bank of India	Working Capital	300		Standard
Citibank N.A.	Working Capital	20		Standard
HDFC Bank	Working Capital	830		Standard
HSBC	Working Capital	170		Standard
ICICI Bank Limited	Working Capital	200		Standard
IDBI Bank Ltd.	Working Capital	15		Standard
Punjab National Bank	Working Capital	500	250	Standard
State Bank of India	Working Capital	2,200		Standard
Union Bank Of India	Working Capital	600	600	Standard



United Overseas Bank Limited	Working Capital	50	50	Standard
DBS Bank Limited	Working Capital	100		Standard
UCO Bank	Working Capital	300		Standard
KARNATAKA BANK LIMITED	Working Capital	50	50	Standard
Mizuho Bank Limited	Working Capital	323		Standard
CTBC Bank Co Ltd	Working Capital	25		Standard
1211 - Industrial and Commercial Bank	Working Capital	100	80	Standard
Societe Generale	Working Capital	250		Standard
Indian Bank (eAllahabad Bank)	Term Loan	1,173	1,173	Standard
Bank of Baroda	Term Loan	1,313	1,313	Standard
Bank of India	Term Loan	2,479	2,479	Standard
Canara Bank	Term Loan	6,140	5,390	Standard
Citibank N.A.	Term Loan	325	325	Standard
Deutsche Bank	Term Loan	1,000	350	Standard
HDFC Bank	Term Loan	6,860	6,860	Standard
HSBC	Term Loan	50	50	Standard
ICICI Bank Limited	Term Loan	5,142	1,742	Standard
Punjab National Bank	Term Loan	3,588	2,838	Standard
State Bank of India	Term Loan	8,333	5,833	Standard
Union Bank Of India	Term Loan	4,271	4,271	Standard
Jammu & Kashmir Bank Ltd.	Term Loan	325	325	Standard
Yes Bank Ltd.	Term Loan	164	164	Standard
Bank Of America N.A.	Term Loan	500	300	Standard
UCO Bank	Term Loan	121	121	Standard
KARNATAKA BANK LIMITED	Term Loan	250	250	Standard
Small Industries Development	Term Loan	5,810	2,990	Standard
Kookmin Bank	Term Loan	70	70	Standard
THE SOUTH INDIAN BANK LIMITED	Term Loan	75	75	Standard
India Infrastructure Finance Company	Term Loan	1,000	1,000	Standard
EXPORT IMPORT BANK OF INDIA	Term Loan	800	800	Standard
BANK OF BAHRAIN & KUWAIT B.S.C.	Term Loan	27	27	Standard
Housing Development Finance Corporation	Term Loan	1,667	1,667	Standard
NABARD GCF LOAN	Term Loan	552	552	Standard
National Bank for Financing	Term Loan	3,500	3,500	Standard
Emirates NBD Bank (P.J.S.C) India Branch	Term Loan	43	43	Standard
INDIAN OVERSEAS BANK	Term Loan	250	250	Standard
ECB	ECB	15,589	15,589	Standard
MTN	MTN	3,459	3,459	
Total		82,981	65,234	



1. Details of commercial papers issued during the last 2 (two) years

The Company has raised the following commercial paper during the last 2 (two) years:

Sr No	ISIN	Start Date	Due Date	Sum of Limit availed (in Cr)	ROI	IPA	Ratings
1	INE306N14VK4	03-02-2023	04-05-2023	250.00	7.50	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
2	INE306N14VK4	03-02-2023	04-05-2023	200.00	7.50	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
3	INE306N14VL2	07-02-2023	09-05-2023	300.00	7.47	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
4	INE306N14VM0	08-02-2023	08-08-2023	100.00	7.77	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
5	INE306N14VN8	13-02-2023	15-05-2023	100.00	7.47	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
6	INE306N14VO6	15-02-2023	17-05-2023	500.00	7.52	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
7	INE306N14VO6	15-02-2023	17-05-2023	75.00	7.52	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
8	INE306N14VO6	15-02-2023	17-05-2023	20.00	7.52	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
9	INE306N14VO6	15-02-2023	17-05-2023	25.00	7.52	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
10	INE306N14VP3	15-02-2023	17-08-2023	100.00	7.82	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
11	INE306N14VQ1	17-02-2023	19-05-2023	300.00	7.52	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
12	INE306N14VR9	20-02-2023	20-02-2024	100.00	8.06	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
13	INE306N14VR9	20-02-2023	20-02-2024	15.00	8.06	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
14	INE306N14VR9	20-02-2023	20-02-2024	10.00	8.06	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
15	INE306N14VR9	20-02-2023	20-02-2024	25.00	8.06	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
16	INE306N14VR9	20-02-2023	20-02-2024	100.00	8.06	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
17	INE306N14VR9	20-02-2023	20-02-2024	40.00	8.06	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
18	INE306N14VR9	20-02-2023	20-02-2024	10.00	8.06	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
19	INE306N14VR9	20-02-2023	20-02-2024	50.00	8.06	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
20	INE306N14VR9	20-02-2023	20-02-2024	25.00	8.06	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
21	INE306N14VR9	20-02-2023	20-02-2024	100.00	8.06	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
22	INE976I14NO3	20-02-2023	22-05-2023	250.00	7.66	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
23	INE306N14VS7	06-03-2023	06-06-2023	200.00	7.84	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
24	INE306N14VT5	13-03-2023	12-06-2023	500.00	7.93	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
25	INE306N14VU3	05-04-2023	29-06-2023	200.00	7.25	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
26	INE306N14VW9	24-04-2023	24-07-2023	300.00	7.20	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
27	INE306N14VV1	24-04-2023	24-04-2024	250.00	7.85	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
28	INE306N14VX7	16-05-2023	30-11-2023	50.00	7.65	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
29	INE306N14VX7	16-05-2023	30-11-2023	250.00	7.65	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
30	INE306N14VY5	17-05-2023	16-11-2023	250.00	7.65	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
31	INE857Q14AB2	18-05-2023	17-08-2023	300.00	7.40	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
32	INE306N14VZ2	19-05-2023	18-08-2023	200.00	7.28	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
33	INE306N14VZ2	19-05-2023	18-08-2023	200.00	7.28	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
34	INE306N14VZ2	19-05-2023	18-08-2023	100.00	7.28	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
35	INE306N14VZ2	19-05-2023	18-08-2023	100.00	7.28	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
36	INE306N14WA3	22-05-2023	21-05-2024	125.00	7.77	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
37	INE306N14WB1	26-05-2023	25-08-2023	500.00	7.20	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
38	INE306N14WD7	29-05-2023	31-07-2023	100.00	7.15	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
39	INE306N14WD7	29-05-2023	31-07-2023	200.00	7.15	HDFC Bank Ltd	CRISIL A1+, ICRA A1+

Sr No	ISIN	Start Date	Due Date	Sum of Limit availed (in Cr)	ROI	IPA	Ratings
40	INE306N14WC9	29-05-2023	25-07-2023	300.00	7.15	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
41	INE306N14WD7	29-05-2023	31-07-2023	200.00	7.15	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
42	INE306N14WD7	29-05-2023	31-07-2023	50.00	7.15	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
43	INE306N14WD7	29-05-2023	31-07-2023	25.00	7.15	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
44	INE306N14WD7	30-05-2023	31-07-2023	100.00	7.15	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
45	INE976I14NP0	19-06-2023	18-06-2024	50.00	7.67	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
46	INE976I14NP0	19-06-2023	18-06-2024	25.00	7.67	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
47	INE306N14WE5	21-06-2023	20-09-2023	500.00	7.11	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
48	INE976I14NQ8	23-06-2023	22-09-2023	300.00	7.10	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
49	INE976I14NR6	28-06-2023	27-09-2023	100.00	7.10	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
50	INE976I14NR6	28-06-2023	27-09-2023	40.00	7.23	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
51	INE976I14NT2	30-06-2023	14-09-2023	125.00	7.20	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
52	INE976I14NS4	30-06-2023	28-06-2024	25.00	7.70	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
53	INE976I14NS4	05-07-2023	28-06-2024	75.00	7.80	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
54	INE306N14WG0	10-07-2023	22-09-2023	250.00	7.05	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
55	INE306N14WF2	10-07-2023	25-09-2023	250.00	7.05	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
56	INE976I14NU0	10-07-2023	09-07-2024	75.00	7.85	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
57	INE857Q14AC0	14-07-2023	12-07-2024	100.00	7.90	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
58	INE857Q14AD8	19-07-2023	18-07-2024	100.00	7.85	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
59	INE306N14UZ4	24-07-2023	18-10-2023	400.00	7.13	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
60	INE306N14WH8	25-07-2023	24-07-2024	100.00	7.70	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
61	INE306N14WH8	25-07-2023	24-07-2024	100.00	7.70	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
62	INE306N14WI6	27-07-2023	26-07-2024	300.00	7.70	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
63	INE306N14WJ4	09-08-2023	08-08-2024	200.00	7.70	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
64	INE306N14WJ4	09-08-2023	08-08-2024	100.00	7.70	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
65	INE306N14VC1	22-08-2023	21-11-2023	200.00	7.30	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
66	INE306N14WK2	23-08-2023	22-11-2023	150.00	7.34	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
67	INE306N14WK2	23-08-2023	22-11-2023	150.00	7.34	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
68	INE306N14WK2	23-08-2023	22-11-2023	150.00	7.34	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
69	INE306N14WM8	24-08-2023	30-10-2023	100.00	7.34	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
70	INE306N14WM8	24-08-2023	30-10-2023	300.00	7.34	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
71	INE306N14WL0	25-08-2023	24-11-2023	150.00	7.34	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
72	INE306N14WM8	28-08-2023	30-10-2023	300.00	7.34	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
73	INE976I14NV8	31-08-2023	28-03-2024	150.00	7.69	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
74	INE857Q14AE6	08-09-2023	08-12-2023	100.00	7.38	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
75	INE306N14WN6	15-09-2023	13-09-2024	200.00	7.78	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
76	INE306N14WN6	15-09-2023	13-09-2024	100.00	7.78	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
77	INE306N14WN6	15-09-2023	13-09-2024	60.00	7.78	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
78	INE306N14WO4	18-09-2023	18-12-2023	150.00	7.31	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
79	INE306N14WO4	20-09-2023	18-12-2023	100.00	7.30	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
80	INE306N14WP1	20-10-2023	19-01-2024	200.00	7.58	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
81	INE306N14WP1	20-10-2023	19-01-2024	300.00	7.58	HDFC Bank Ltd	CRISIL A1+, ICRA A1+



Sr No	ISIN	Start Date	Due Date	Sum of Limit availed (in Cr)	ROI	IPA	Ratings
82	INE306N14WP1	20-10-2023	19-01-2024	100.00	7.59	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
83	INE306N14WP1	20-10-2023	19-01-2024	50.00	7.59	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
84	INE306N14WP1	20-10-2023	19-01-2024	50.00	7.59	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
85	INE306N14WP1	20-10-2023	19-01-2024	25.00	7.59	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
86	INE306N14WQ9	30-10-2023	29-01-2024	350.00	7.70	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
87	INE306N14WQ9	30-10-2023	29-01-2024	150.00	7.70	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
88	INE306N14WQ9	30-10-2023	29-01-2024	150.00	7.70	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
89	INE306N14WQ9	30-10-2023	29-01-2024	50.00	7.70	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
90	INE306N14WQ9	30-10-2023	29-01-2024	50.00	7.70	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
91	INE306N14WR7	06-11-2023	05-11-2024	100.00	8.00	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
92	INE306N14WR7	06-11-2023	05-11-2024	150.00	8.00	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
93	INE306N14WS5	24-11-2023	24-05-2024	300.00	7.93	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
94	INE306N14WT3	29-11-2023	28-02-2024	750.00	7.78	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
95	INE306N14WT3	29-11-2023	28-02-2024	200.00	7.78	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
96	INE857Q14AF3	29-11-2023	28-02-2024	100.00	7.80	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
97	INE857Q14AG1	08-12-2023	07-03-2024	400.00	7.90	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
98	INE857Q14AH9	13-12-2023	13-03-2024	300.00	8.00	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
99	INE857Q14AH9	13-12-2023	13-03-2024	200.00	8.00	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
100	INE857Q14AH9	13-12-2023	13-03-2024	200.00	8.00	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
101	INE857Q14AI7	18-12-2023	18-03-2024	100.00	8.00	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
102	INE976I14NW6	08-02-2024	09-05-2024	500.00	8.39	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
103	INE306N14WS5	26-02-2024	24-05-2024	350.00	8.36	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
104	INE306N14WS5	26-02-2024	24-05-2024	150.00	8.36	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
105	INE306N14WS5	26-02-2024	24-05-2024	75.00	8.36	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
106	INE976I14NX4	06-03-2024	05-06-2024	500.00	8.25	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
107	INE976I14NX4	06-03-2024	05-06-2024	150.00	8.20	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
108	INE976I14NY2	07-03-2024	06-06-2024	500.00	8.25	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
109	INE976I14NY2	07-03-2024	06-06-2024	300.00	8.20	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
110	INE976I14NZ9	28-03-2024	27-06-2024	100.00	8.20	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
111	INE976I14NZ9	28-03-2024	27-06-2024	925.00	8.20	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
112	INE976I14OA0	24-05-2024	23-08-2024	200.00	7.68	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
113	INE976I14OA0	24-05-2024	23-08-2024	500.00	7.68	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
114	INE976I14OA0	24-05-2024	23-08-2024	300.00	7.68	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
115	INE976I14OB8	06-06-2024	30-04-2025	200.00	7.88	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
116	INE976I14OC6	07-06-2024	06-09-2024	150.00	7.71	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
117	INE976I14OC6	07-06-2024	06-09-2024	100.00	7.71	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
118	INE976I14OC6	07-06-2024	06-09-2024	150.00	7.71	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
119	INE976I14OC6	07-06-2024	06-09-2024	100.00	7.71	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
120	INE976I14OC6	07-06-2024	06-09-2024	200.00	7.71	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
121	INE976I14OC6	07-06-2024	06-09-2024	50.00	7.71	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
122	INE976I14OD4	20-06-2024	19-09-2024	100.00	7.70	HDFC Bank Ltd	CRISIL A1+, ICRA A1+



Sr No	ISIN	Start Date	Due Date	Sum of Limit availed (in Cr)	ROI	IPA	Ratings
123	INE976I14OD4	20-06-2024	19-09-2024	100.00	7.70	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
124	INE976I14OD4	20-06-2024	19-09-2024	100.00	7.70	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
125	INE976I14OD4	20-06-2024	19-09-2024	100.00	7.70	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
126	INE976I14OE2	24-06-2024	23-09-2024	200.00	7.70	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
127	INE976I14OF9	24-06-2024	20-09-2024	200.00	7.70	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
128	INE976I14OD4	24-06-2024	23-09-2024	300.00	7.73	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
129	INE976I14OG7	25-06-2024	24-09-2024	200.00	7.73	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
130	INE976I14OG7	25-06-2024	24-09-2024	150.00	7.73	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
131	INE976I14OH5	12-07-2024	11-07-2025	50.00	7.86	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
132	INE976I14OI3	26-07-2024	25-10-2024	200.00	7.62	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
133	INE976I14OI3	26-07-2024	25-10-2024	200.00	7.62	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
134	INE976I14OJ1	31-07-2024	30-10-2024	100.00	7.62	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
135	INE976I14OJ1	31-07-2024	30-10-2024	75.00	7.62	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
136	INE976I14OJ1	31-07-2024	30-10-2024	250.00	7.62	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
137	INE976I14OK9	21-08-2024	20-11-2024	200.00	7.60	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
138	INE976I14OK9	21-08-2024	20-11-2024	100.00	7.60	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
139	INE976I14OK9	21-08-2024	20-11-2024	400.00	7.60	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
140	INE976I14OK9	21-08-2024	20-11-2024	75.00	7.60	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
141	INE976I14OL7	23-08-2024	22-11-2024	250.00	7.60	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
142	INE976I14OM5	26-08-2024	25-11-2024	75.00	7.60	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
143	INE976I14ON3	26-08-2024	25-08-2025	450.00	7.87	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
144	INE976I14OM5	26-08-2024	25-11-2024	100.00	7.60	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
145	INE976I14OO1	28-08-2024	27-11-2024	100.00	7.60	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
146	INE976I14OP8	03-09-2024	03-12-2024	200.00	7.63	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
147	INE976I14OQ6	04-09-2024	04-12-2024	100.00	7.63	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
148	INE976I14OQ6	04-09-2024	04-12-2024	200.00	7.63	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
149	INE976I14OR4	05-09-2024	05-12-2024	100.00	7.63	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
150	INE976I14OT0	11-09-2024	11-12-2024	400.00	7.67	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
151	INE976I14OS2	12-09-2024	12-12-2024	100.00	7.67	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
152	INE976I14OU8	17-09-2024	16-09-2025	60.00	7.85	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
153	INE976I14OV6	19-09-2024	19-12-2024	1000.00	7.67S	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
154	INE976I14OW4	20-09-2024	20-12-2024	100.00	7.67	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
155	INE976I14OW4	20-09-2024	20-12-2024	50.00	7.67	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
156	INE976I14OW4	20-09-2024	20-12-2024	50.00	7.67	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
157	INE976I14OW4	20-09-2024	20-12-2024	50.00	7.67	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
158	INE976I14OX2	07-10-2024	06-01-2025	500.00	7.60	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
159	INE976I14OY0	10-10-2024	09-01-2025	300.00	7.55	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
160	INE976I14OY0	10-10-2024	09-01-2025	300.00	7.55	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
161	INE976I14OZ7	11-10-2024	10-10-2025	200.00	7.80	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
162	INE976I14PA7	29-10-2024	28-01-2025	500.00	7.49	HDFC Bank Ltd	CRISIL A1+, ICRA A1+



Sr No	ISIN	Start Date	Due Date	Sum of Limit availed (in Cr)	ROI	IPA	Ratings
163	INE976I14PA7	29-10-2024	28-01-2025	500.00	7.49	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
164	INE976I14PB5	07-11-2024	07-11-2025	100.00	7.76	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
165	INE976I14PB5	07-11-2024	07-11-2025	130.00	7.76	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
166	INE976I14PC3	21-11-2024	18-02-2025	500.00	7.40	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
167	INE976I14PD1	22-11-2024	21-02-2025	300.00	7.46	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
168	INE976I14PE9	25-11-2024	24-02-2025	500.00	7.47	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
169	INE976I14PE9	25-11-2024	24-02-2025	50.00	7.47	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
170	INE976I14PE9	25-11-2024	24-02-2025	25.00	7.47	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
171	INE976I14PF6	27-11-2024	25-02-2025	400.00	7.47	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
172	INE976I14PG4	10-12-2024	10-03-2025	1000.00	7.35	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
173	INE976I14PH2	20-12-2024	21-03-2025	750.00	7.51	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
174	INE976I14PI0	08-01-2025	25-03-2025	250.00	7.45	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
175	INE976I14PI0	08-01-2025	25-03-2025	250.00	7.45	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
176	INE976I14PJ8	08-01-2025	28-03-2025	100.00	7.45	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
177	INE976I14PJ8	08-01-2025	28-03-2025	50.00	7.45	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
178	INE976I14PK6	13-01-2025	13-01-2026	200.00	7.99	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
179	INE976I14PK6	13-01-2025	13-01-2026	200.00	7.99	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
180	INE976I14PL4	15-01-2025	15-01-2026	250.00	7.99	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
181	INE976I14PL4	15-01-2025	15-01-2026	100.00	7.99	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
182	INE976I14PM2	17-01-2025	17-04-2026	500.00	7.87	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
183	INE976I14PN0	05-02-2025	05-02-2026	100.00	7.81	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
184	INE976I14PN0	05-02-2025	05-02-2026	100.00	7.81	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
185	INE976I14PO8	06-02-2025	06-02-2026	200.00	7.81	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
186	INE976I14PP5	06-02-2025	08-05-2025	200.00	7.65	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
187	INE976I14PQ3	07-02-2025	09-05-2025	100.00	7.65	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
188	INE976I14PQ3	07-02-2025	09-05-2025	100.00	7.65	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
189	INE976I14PR1	25-02-2025	27-05-2025	150.00	7.70	HDFC Bank Ltd	CRISIL A1+, ICRA A1+
190	INE976I14PR1	25-02-2025	27-05-2025	75.00	7.70	HDFC Bank Ltd	CRISIL A1+, ICRA A1+

2. Ongoing and/ or outstanding material litigation and regulatory strictures, if any.

Please refer to Section 15 (*Outstanding Litigations and Other Confirmations*) of the General Information Document

2.1 Litigation details

Details of any inquiry, inspections or investigations initiated or conducted under the securities law or Companies Act or any previous company law in the three financial years immediately preceding the year of circulation of this General Information Document in the case of Company and all of its subsidiaries. Also if there were any prosecutions filed (whether pending or not), fines imposed, or offences compounded in the three financial years immediately preceding the year of this General Information Document and if so, section-wise details thereof for the company and all of its subsidiaries:

National Stock Exchange vide its letter dated March 15, 2024 had levied a fine on the Company for an inadvertent miss to report the details of one ISIN pertaining to Non-Convertible Debentures in the



Statement of Utilisation of Issue Proceeds ("Statement") submitted to the Stock Exchanges along with the Financial Results for Q3FY24 on February 13, 2024 pursuant to Regulation 57 / 57A of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The Company paid the fine under protest and filed a waiver application with NSE. Based on the Company's waiver application, NSE vide its letter dated May 21, 2024 has waived the fine.

In addition to the Litigation details mentioned in section 15 of the General Information Documents below mentioned are the changes in the details.

(a) *Material civil litigations by the Issuer*

- (i) TCFSL had advanced a bill discounting facility amounting to Rs. 3000 lakhs which was increased to Rs. 5000 lakhs to Biotor Industries Limited ("**Biotor**"). Biotor defaulted in repayment of the facility and TCL invoked arbitration before a sole arbitrator. TCL filed claim against Biotor on December 09, 2009 claiming an amount of Rs.425 lakhs with further interest. In the said arbitration, Biotor filed counter claim of `25000 lakhs for damages and alleging collusion and fraud. Biotor also filed an application under Section 16 of the Arbitration Act contending that on account of such fraud, the arbitral tribunal had no jurisdiction to entertain the disputes. The arbitration was finally argued and is reserved for passing of the award. Biotor has filed a suit against certain entities where TCL has also been impleaded as a defendant. While Biotor has claimed an amount of 3095 lakhs from the other defendants, it has alleged fraud against TCL and its employees for colluding with the employees of Biotor and coercing Biotor to avail the said facility and the insurance coverage from TATA AIG General Insurance Company Limited and seeking only injunction relief against TCFSL. TCFSL has filed an application under Section 8 of the Arbitration Act to refer the matter to arbitration and the same is pending. Allahabad Bank has filed proceedings before NCLT for corporate insolvency of Biotor and the petition has been admitted. TCFSL being one of the financial creditors has filed its claim for an amount of Rs. 8041 lakhs. Further, the NCLT has passed an order for liquidation of the company as no resolution plan was approved by Committee of Creditors ("COC"). Matter is pending before the Liquidator and TCFSL has filed the Claim Form D under Insolvency. Personal Insolvency Resolution Process has been initiated by another lender against one of the guarantors Mr. Rajesh Kapadia and presently there is interim moratorium.
- (ii) TCL has granted various facilities to Coastal Projects Limited. The State Bank of India has filed an application under Section 7 of the IBC Code before the National Company Law Tribunal, Kolkata bench for initiation of corporate insolvency proceedings against Coastal Projects Limited. In furtherance of such application, corporate insolvency resolution process was initiated pursuant to an order passed by the National Company Law Tribunal, Kolkata bench dated January 05, 2018, TCL being a financial creditor has filed its claim for an amount of `13086.60 lakhs as on January 05, 2018. The corporate insolvency proceedings in this regard are currently pending. TCFSL had filed its claim and the said claim was admitted by the Resolution Professional. Subsequently, National Company Law Tribunal, Kolkata Bench passed an order dated December 06, 2018 for liquidation of Coastal Projects Limited. TCFSL has filed its claim of Rs. 14675.77 lakhs- before the Liquidator and the said claim has been admitted. The Liquidator in process of selling assets of Coastal Projects Ltd. under the provisions of IBC TCL has initiated arbitration proceedings against the personal guarantors namely Mr. Surendra Sabbineni and Mrs. Shantisree Sabbineni for recovery of dues before Ld. Arbitrator Mr. Gautam Mehta which is pending as on date. TCFSL has settled with the Guarantor Mrs. Shantisree Sabbineni for Rs. 500 lakhs towards release of Guarantee and closure of arbitration proceedings. The Arbitration proceedings against the other Guarantor - Mr. Surendra Sabbineni is being continued. SBI has filed application under Sec 95 of IBC against the Guarantor - Mr. Surendra Sabbineni and therefore the arbitration proceedings has been put on hold on account of interim moratorium imposed under provisions of IBC. The Liquidation process was successfully concluded by e-auction sale of Coastal Projects Ltd. at the highest bid amount of Rs.221 crores on June 29, 2024. The Liquidator issued Letter of Intent to the Successful bidder pursuant to the e-auction for payment of bid amount. TCL's share in the sale proceeds are 1.94% of the total amount recovered by e-auction.
- (iii) TCL had sanctioned a term loan amount of Rs.10000 lakhs to Deccan Chronicle Holding



Limited ("Deccan") in 2011. Deccan defaulted in the payment of the loan and TCFSL initiated arbitration proceedings against Deccan. Under Section 9 of the Arbitration Act, Court Receiver High Court of Bombay took physical possession of the mortgaged property at Mathuradas Mill Compound, Mumbai. The arbitrator passed an interim award dated April 16, 2014 in favour of TCFSL for Rs. 10000 lakhs and a final award dated October 01, 2016 for the interest component. Deccan had challenged the Interim Award but did not succeed. Thereafter, Deccan has also challenged the final award for interest payment. TCFSL has also filed a suit in the Bombay High Court for enforcement of mortgaged property by sale which is pending. TCFSL has also initiated SARFAESI proceedings against the mortgaged property and applied to the Court for handing over possession by Court Receiver to authorized officer of TCFSL which is pending. Canara Bank has initiated proceedings against Deccan under Section 7 of the IBC Code before the National Company Law Tribunal, Hyderabad bench. TCFSL being a financial creditor has filed its claim of Rs. 18200 lakhs before the insolvency resolution professional. The corporate insolvency proceedings are pending. The COC has approved Resolution Plan and NCLT has passed order for implementation of the Plan however the matter was challenged before NCLAT and Supreme Court and matter reverted back to NCLT. NCLT then passed order dated 23.1.2024 to implement the Resolution Plan in 30 days. Resolution Applicant and Octopus Production (Financial Creditor) has filed further appeal before NCLAT challenging the Order dated 23.1.2024 on the limited ground that Enforcement Directorate attachment should be vacated without which Resolution Plan cannot be implemented. Property mortgaged to TCFSL is not part of the attachment order of ED. One of the lenders has initiated insolvency proceedings against the personal guarantor, Mr.T.V. Reddy who failed to provide any repayment plan and hence the creditors/ lenders have decided to initiate the bankruptcy proceedings.

- (iv) TCL had advanced a loan amounting to `5000 lakh to Gupta Corporation Private Limited ("**Borrower**") for capex. The Borrower subsequently defaulted in the repayment of the sanctioned loan amount and arbitration was initiated by TCFSL against the Borrower. The Borrower filed an application under Section 7 of the IBC Code before the National Company Law Tribunal, Mumbai bench for initiation of corporate insolvency proceedings and the said application was admitted. TCFSL being a financial creditor had filed its claim and the said claim was admitted by the Resolution Professional. Subsequently, National Company Law Tribunal, Mumbai Bench passed an order dated December 01, 2018 for liquidation of the Borrower. We have filed our claim of Rs. 8151.98 lakhs /- with the Liquidator. National Company Law Tribunal, Mumbai Bench has also passed order for liquidation of the mortgagor company namely Gupta Infrastructure (India) Pvt. Ltd. (GIPL) and we have filed our claim before the Liquidator. TCFSL did not relinquish the exclusive mortgaged security to the liquidation estate in the liquidation process of GIPL. GIPL has been successfully sold to successful bidder by the Liquidator under the liquidation process. TCFSL re-initiated Arbitration proceedings against personal guarantors namely Mr. Padmesh Gupta and Mrs. Anuradha Gupta and the said proceeding is pending as on date. Pursuant to filing of application under section 95 of IBC by State Bank of India against the Guarantors viz. Mr. Padmesh Gupta and Mrs. Anuradha Gupta, the arbitration proceedings initiated by TCFSL is presently under interim moratorium. TCFSL took symbolic possession of the mortgaged property owned by GIPL under the provisions of SARFAESI Act, 2002 and sale notice was published for e-auction of the mortgaged property under the provisions of SARFAESI Act, 2002. However, the auction failed for want of bids. TCFSL since received proposal for part settlement from GIPL for the mortgaged property, TCFSL has part settled for Rs.1000 lakhs from GIPL post which the mortgaged property has been released to GIPL as per terms of settlement proposal. The proceeding for insolvency against Mrs. Anuradha Gupta has been admitted vide NCLT and TCL is in process of submission of claim before interim resolution professional.
- (v) On March 29, 2010, Tulip Telecom Limited ("Tulip") issued 1,500 secured, redeemable and non-convertible debentures of face value of Rs. 10 Lakh each to ICICI Bank Limited. On June 25, 2010, Tata Capital Limited purchased 400 of the aforesaid NCDs amounting to Rs. 4000.00 lakhs from ICICI Bank Limited. On October 3, 2011, Tata Capital Limited directly subscribed to a fresh issue of 1,500 redeemable NCDs having face value of Rs. 10,00,000 amounting to 15000.00 lakhs issued by Tulip. Subsequently, due to non-repayment of redemption amounts by Tulip amounting to USD 97,001,000 (including non-repayment to



TCFSL as well), Deutsche Bank initiated winding up proceedings against Tulip before the High Court of Delhi. The petition was admitted and allowed vide order dated February 12, 2015 and a provisional liquidator was appointed. The Liquidator has taken possession of the company's assets and is in process of valuation of the assets. The Liquidator has not yet invited claims. Edelweiss Asset Reconstruction Ltd. has sold a mortgaged property charged to Consortium through auction under SARFAESI Act wherein TCL has second pari-passu charge. The lenders have approached liquidator for handover of the secured assets of the company to proceed for sale of the assets under SARFAESI Act for expedited resolution.

- (vi) TCFSL had advanced a loan amounting to Rs. 4000.00 lakhs to Simtel Trading Corporation Private Limited for the purpose of purchase of mobile phones and accessories from Lenovo India Private Limited. Simtel defaulted in repayments and hence TCFSL has initiated arbitration proceedings claiming Rs. 3560 lakhs and has also obtained interim reliefs under section 9 of the Arbitration Act before Madras High Court restraining Simtel and other respondents from alienating the property. Thereafter Arbitration Award has been passed. TCFSL has also issued demand notice under section 13(2) of SARFAESI and has taken physical possession of the mortgaged properties. The properties were put up for auction, but no bids were received. Thereafter these mortgaged properties have been sold under private treaty. Application under section 7 of the Insolvency and Bankruptcy Code, 2016 for initiation of the corporate insolvency resolution process has been filed before Kochi NCLT against Simtel Trading and the liquidation order has been passed. TCL has filed the Claim form and claim is admitted. Claim u/s 95 of the Insolvency and Bankruptcy Code, 2016 has been filed against all guarantors and the admission orders for 3 of the guarantors, namely Bobby Varghese, Joby Varghese and Rajesh Madhusoodan have been passed by NCLT Kochi, while admission orders for the remaining 3 guarantors is pending.
- (vii) TCFSL had advanced a total loan of Rs.3950.00 lakhs to Balaji Digital Solutions Pvt. Ltd. Upon default, recovery action under SARFAESI has been initiated and secured asset was possessed through order of District Magistrate. Petition has been filed under Section 9 of the Arbitration Act before the Hon'ble High Court of Bombay and interim relief of injunction has been allowed. Judgement before Decree Order was obtained for deposit of dues. Thereafter, Borrower had filed his own CIRP under IBC and it got admitted, IRP was appointed. IRP was replaced by majority of the lenders and accordingly new IRP requested for handover of mortgaged property of Borrower under CIRP hence possession was handed over to RP. CoC with 100% share resolved for Liquidation of Borrower. NCLT allowed Liquidation, auction notice has been issued for sale of secured assets and one of unsuccessful Resolution Applicant has filed its objection alleging that value of the mortgaged property is much higher, application of unsuccessful Resolution Applicant has been set aside. Liquidator has auctioned the secured asset and share of TCFSL has been paid by Liquidator, RBL Bank and Standard Chartered Bank have filed their objection to the quantum of share of TCFSL, matter is pending for hearing before NCLT.
- (viii) TCFSL had advanced a facility to Talwalkar's Healthclubs Limited (formerly known as Talwalkar's Better Value Fitness Limited) granting Gym equipment on lease, of Rs.5250.00 lakhs. Since the Customer defaulted in payment of lease rentals, TCFSL has issued notice for termination of lease and demanded entire future lease rentals of around Rs.368 lakhs. and then filed petition under Section 9 of Arbitration and Conciliation Act, 1996 ("Arbitration Act") before the Hon'ble High Court of Bombay and has obtained interim orders for repossession and sale of the Gym equipment's. Talwalkar's Healthclubs Limited was admitted in IBC, no resolution plan was received, hence liquidation order was passed. TCFSL has filed the Claim form and claim is admitted.
- (ix) TCFSL has advanced facility of Rs.3000.00 lakhs to Morarjee Textiles Ltd. Upon default TCFSL has filed Petition under Section 9 of the Arbitration Act before the Hon'ble Bombay High Court. Sec 34 appeal has been filed in Bombay High Court challenging award by TCFSL and same is pending for hearing. IBC has been initiated by lead lender and the same has been admitted and moratorium has been ordered. TCFSL has also filed a Commercial Suit for recovery of dues under the Undertaking of Harshvardhan Piralal assuring payment of shortfall amount due and payable by the Borrower wherein High Court has granted interim order of disclosures of assets by Harshvardhan Piralal and the same is pending hearing. One



of the lenders has filed IBC proceedings against the Morarjee Textiles Ltd and the same has been admitted before NCLT Mumbai. TCFSL has filed the Claim form before the interim resolution professional and meetings of Committee of Creditors are ongoing. Information Memorandum has been issued. Resolution Plans are awaited.

(b) Litigations involving the directors

- (i) Criminal litigations against the directors: None of the criminal litigations against the directors are expected to have a material impact on the Issue or the investor's decision to invest / continue to invest in the Debt Securities/ Commercial Papers.



3. Shareholding pattern of the Company as on January 31, 2025 as per SEBI LODR Regulations

Table I - Summary Statement holding of specified securities

Category	Category of shareholder	Nos. of shareholders	No. of fully paid up equity shares held	No. of Partly paid-up equity shares held	No. of shares underlying Depository Receipts	Total nos. shares held	Shareholding as a % of total no. shares (calculated as per SCRR, 1957)	Number of Voting Rights held in each class of securities			No. of Shares Underlying Outstanding and convertible securities (including Warrants)	Shareholding as a % assuming conversion of convertible securities (as a percentage of diluted share capital)	Number Locked in shares		Number of Shares or otherwise encumbered		Number of equity shares held in dematerialised form
								Class eg: X	Class eg: Y	Total			Total as a % of (A+B+C)	(X)	(XII)	(XIII)	
(I)	(II)	(III)	(IV)	(V)	(VI)	(VII) = (IV)+(V)+(VI)	(VIII) As a % of (A+B+C)	(IX)	(X)	(XI) = (VII)+(X) As a % of (A+B+C)	(XII)	(XIII)	(XIV)				
(A)	Promoter & Promoter Group	7	3569700650	0	0	3569700650	95.28	3569700650	0	95.28	0	0	0	0	0	3569700650	
(B)	Public	29364	138606690	0	0	138606690	3.70	138606690	0	3.70	0	0	0	0	0	138606690	
(C)	Non Promoter - Non Public	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(C1)	Shares Underlying DRs	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(C2)	Shares Held By Employee Trust	1	38099808	0	0	38099808	1.02	38099808	0	1.02	0	0	0	0	0	38099808	
	Total	29372	3746407148	0	0	3746407148	100	3746407148	0	100	0	0	0	0	0	3746407148	



Table II - Statement showing shareholding pattern of the Promoter and Promoter Group

I	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	Number of Voting Rights held in each class of securities			No. of Shares Underlying Outstanding convertible securities (including Warrants)	Shareholding % as calculated as per SCRR, 1957 as a % of (A+B+C2)	Shareholding % assumed on conversion of convertible securities (as a percentage of diluted share capital)	Number of Locked shares	Number of Shares pledged or otherwise encumbered	Number of equity shares held in dematerialised form	
											(IX)	(X)	(XI)							
Category & Name of the shareholders	Entity Type	PAN	No. of shareholders	No. of paid up equity shares held	No. of fully paid up equity shares held	Partly paid-up equity shares held	No. of shares underlying Depository Receipts	Total nos. shares held	Shareholding % as calculated as per SCRR, 1957 as a % of (A+B+C2)	(VII) = (IV) + (V) + (VI)	(VIII) as a % of (A+B+C2)	Class eg: X	Class eg: Y	Total	Total as a % of Total Voting Rights	(XII) = (VII) + (X) + (XI) as a % of (A+B+C2)	(a)	(b)	(XIV)	
(I)	(II)	(III)	(IV)	(V)	(VI)	(VII)	(VIII)	(IX)	(X)	(XI)	(XII)	(XIII)	(XIV)	(XV)	(XVI)	(XVII)	(XVIII)	(XIX)	(XX)	
Indian Individuals / Hindu Undivided Family			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central Government / State Government(s)			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Financial Institutions / Banks			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Any Other (Specify)			7	3569700650	3569700650	0	0	3569700650	95.28	3569700650	95.28	0	0	3569700650	95.28	95.28	0	0	0	3569700650
(Bodies Corporate)																				



Category & Name of the shareholders	Entity Type	PAN	No. of shares held	No. of fully paid up equity shares held	Partly paid up equity shares held	No. of shares underlying Depository Receipts	Total nos. shares held	Share holding % calculated as per SCRR, 1957 as a % of (A+B+C2)	Number of Voting Rights held in each class of securities			Share holding % assuming full conversion of convertible securities (including Warrants)	No. of Locked shares	Number of Shares pledged or otherwise encumbered	Number of equity shares held in dematerialised form
									No. of securities	Class eg: X	Class eg: Y				
				(IV)	(V)	(VI)	(VII) = (V)+(VI)	(VIII) = % of (A+B+C2)	(IX)	(X)	(XI) = (VII)+(X) as a % of (A+B+C2)	(XII)	(XIII)	(XIV)	
(I) Tata Sons Private Limited	Promoter Group	AAACT4 060A	1	3477715784	0	0	3477715784	92.83	3477715784	0	3477715784	0	0	3477715784	
Tata Investment Corporation Limited	Promoter Group	AAACT4 120F	1	80678412	0	0	80678412	2.15	80678412	0	80678412	0	0	80678412	

Tata Limited	Promoter Group	AAACT2 727Q	1	4326651	0	0	4326651	0.11	4326651	0	4326651	0	0	4326651
Tata Chemicals Limited	Promoter Group	AAACT4 059M	1	3230859	0	0	3230859	0.09	3230859	0	3230859	0	0	3230859
The Tata Power Company Limited	Promoter Group	AAACT0 054A	1	2333070	0	0	2333070	0.06	2333070	0	2333070	0	0	2333070
Tata International Limited	Promoter Group	AAACT3 198F	1	802276	0	0	802276	0.02	802276	0	802276	0	0	802276
Tata Consumer Products Limited	Promoter Group	AABCT0 602K	1	613598	0	0	613598	0.02	613598	0	613598	0	0	613598
Sub Total (A)(1)			7	3569700650	0	0	3569700650	95.28	3569700650	0	3569700650	0	0	3569700650
2 Foreign Individuals (Non-Resident Individuals / Foreign Individuals)														
(a)			0	0	0	0	0	0	0	0	0	0	0	0
(b) Government			0	0	0	0	0	0	0	0	0	0	0	0



4. *Long term credit rating, if any, obtained by the Issuer*

During the year under review, the rating agencies re-affirmed / issued ratings to the Company, as under:

Nature of securities	Rating Agency	Rating
Non-Convertible Debentures, Subordinated Non – Convertible Debentures	CRISIL, ICRA and CARE	CRISIL AAA/Stable, [ICRA]AAA/ Stable and CARE AAA; Stable
Market Linked Non-Convertible Debentures	CRISIL	CRISIL PPMLD AAA / Stable
Perpetual NCDs	CRISIL, ICRA and CARE	CRISILAA+/ Stable [ICRA]AA+/ Stable and CARE AA+; Stable
Public Non-Convertible Debentures	CRISIL, ICRA and CARE	CRISIL AAA/Stable, [ICRA]AAA/ Stable and CARE AAA; Stable
Bank Facilities	ICRA and CRISIL	[ICRA]AAA (Stable)/[ICRA]A1+ and CRISIL AAA/Stable
Non-Convertible Debentures and Bank Facilities	INDIA RATINGS	IND AAA/ Stable
CRPS	CRISIL	CRISIL AAA/Stable

5. *Any material event/ development having implications on the financials/ credit quality including any material regulatory proceedings against the Issuer/ promoter, tax litigations resulting in material liabilities, corporate restructuring event which may affect the issue or the investor's decision to invest/ continue to invest in the Commercial Papers.*

Litigations against the Issuer and Promoter: Please refer to Section 15 (*Outstanding Litigations and Other Confirmations*) of the General Information Document and Sr. No. 2.1 above of this Document.

Details of any acquisition of or amalgamation with any entity in the preceding one year.

- Pursuant to the Scheme of Arrangement for amalgamation of Tata Capital Financial Services Limited (“TCFSL”) and Tata Cleantech Capital Limited (“TCCL”) with Tata Capital Limited becoming effective with effect from January 01, 2024, TCFSL and TCCL has merged with TCL with effect from the said date and currently, TCL is carrying on all the business activities that were undertaken by TCFSL and TCCL, as an NBFC. TCL is registered with RBI as an NBFC – ICC.
- Scheme of Arrangement for amalgamation of Tata Motors Finance Limited with and into Tata Capital Limited**

The Board of Directors of Tata Capital Limited (“the Company” / “TCL”) at its meeting held on June 4, 2024, has approved a Scheme of Arrangement for amalgamation of Tata Motors Finance Limited (formerly known as Tata Motors Finance Solutions Limited) (“TMFL”), a subsidiary of TMF Holdings Limited with and into TCL and their respective shareholders (“the Scheme”), under Sections 230 to 232 read with Section 52 and Section 66 and other applicable provisions of the Companies Act, 2013 (“the Act”) and the Rules made thereunder.

The Scheme will become effective, from the Appointed Date i.e. April 1, 2024 and will be operative from Effective Date which is conditional upon fulfilment of all the conditions set out inter alia, in the Scheme, approval of the Scheme by the National Company Law Tribunal (‘NCLT’), requisite approvals of respective shareholders and creditors of the Company and TMFL, as applicable and as may be directed by the NCLT, and upon the receipt of other applicable regulatory approvals.

Upon the Scheme becoming effective:

- The entire business of TMFL including all the assets, liabilities and undertakings of TMFL will stand transferred and vested in TCL and thereafter TCL will carry on all the business activities undertaken by TMFL.



(ii) Equity shares of TCL would be issued to equity shareholders of TMFL as per the Exchange Ratio determined based on the Valuation Reports and the Fairness Opinions obtained by TCL and TMFL.

(iii) The holders of Non-Convertible Debentures (NCDs) of TMFL will become the holders of NCDs of TCL on the same terms, including the coupon rate, tenure, redemption price, quantum, nature of security, adequately safeguarding the interest of the NCD holders.

6. Following details regarding the auditors of the Issuer:

(i) Details of the auditor of the Issuer:

Name of the Auditor	Address	Date of Appointment
M/s. MSKA & Associates	602, Floor 6, Titanium, Western Express Highway, Geetanjali Railway Colony, Ram Nagar, Goregaon (East), Mumbai, Maharashtra 400063	February 13, 2024 Appointed as Joint Statutory Auditor of the Company with effect from February 13, 2024, to hold office till conclusion of the 33 rd AGM of the Company. Further, at the 33 rd AGM held on July 19, 2024, the Members have approved the appointment of M/s. MSKA & Associates as one of the Joint Statutory Auditors of the Company to hold office from the conclusion of the 33 rd AGM till conclusion of the 35 th AGM of the Company i.e. for a period of two consecutive years viz. FY 2024-25 and FY 2025-26.
M/s. M P Chitale & Co., Chartered Accountants	1st Floor, Hamam House, Ambalal Doshi Marg, Fort, Mumbai 400001	July 19, 2024 Appointed as Joint Statutory Auditor of the Company, for a period of three consecutive years viz. FY 2024-25, FY 2025-26 and FY 2026-27, from the conclusion of the 33 rd AGM till the conclusion of the 36 th AGM of the Company to be held in the year 2027.

(ii) Details of change in auditor for preceding three financial years and current financial year (as on January 31, 2025):

Name of the Auditor	Address	Date of Appointment	Date of cessation, if applicable	Date of Resignation, if applicable	Remarks
B S R & Co. LLP ("BSR")	5th Floor, Lodha Excelus Apollo Mills Compound N.M. Joshi Marg, Mahalaxmi Mumbai 400 011	August 29, 2017	-	November 12, 2021	BSR resigned as the Statutory Auditors in view of the ineligibility to continue as statutory auditors in terms of RBI circular dated April 27, 2021.



Name of the Auditor	Address	Date of Appointment	Date of cessation, if applicable	Date of Resignation, if applicable	Remarks
M/s KKC & Associates LLP (KKC) (Formerly Known as Khimji Kunverji & Co LLP)	Sunshine Tower, Level 19 Senapati Bapat Marg Elphinstone Road Mumbai- 400013	November 12, 2021	July 19, 2024	-	KKC ceased to be the Joint Statutory Auditor of the Company on completion of their term, at the conclusion of the 33 rd Annual General Meeting ("AGM") of the Company, held on July 19, 2024.
M/s. MSKA & Associates	602, Floor 06, Raheja Titanium Western Express Highway, Geetanjali Railway Colony, Ram Nagar, Goregaon (E) Mumbai 400063	February 13, 2024	-	-	Pursuant to RBI Circular No. DoS.CO.ARG/SEC.01/08.91.001/2021-22 dated April 27, 2021, M/s. MSKA & Associates, was appointed as Joint Statutory Auditor of the Company with effect from February 13, 2024, to hold office till conclusion of the 33 rd AGM of the Company. Further, at the 33 rd AGM held on July 19, 2024, the Members have approved the appointment of M/s. MSKA & Associates as one of the Joint Statutory Auditors of the Company to hold office from the conclusion of the 33 rd AGM till conclusion of the 35 th AGM of the Company i.e. for a period of two consecutive years viz. FY 2024-25 and FY 2025-26.
M/s. M P Chitale & Co., Chartered Accountants	1 st Floor, Hamam House, Ambalal Doshi Marg, Fort, Mumbai 400001	July 19, 2024	-	-	Pursuant to RBI Circular No. DoS.CO.ARG/SEC.01/08.91.001/2021-22 dated April 27, 2021, M/s. M P Chitale & Co., Chartered Accountants was appointed as Joint Statutory Auditor of the Company, for a period of three consecutive years viz. FY 2024-25, FY 2025-26 and FY 2026-27, from the conclusion of the 33 rd AGM till the conclusion of the 36 th AGM of the Company to be held in the year 2027.



7. Residual maturity profile of assets and liabilities (in line with the RBI format): 31st Mar 2024

(INR in crores)

	Up to 30/31 Days	>1 month	>2 month	>3 month	>6 month	>1 Years	>3 Years	>5 Years	Total
		- 2 months	- 3 months	- 6 months	- 1 Year	- 3 Years	- 5 Years		
Deposit									
Advances/ Inflows	20,732	6,974	5,783	7,640	16,080	27,920	12,699	29,032	1,26,860
Investments	3,104	-	-	-	-	27	-	6,255	9,385
Borrowings/ Outflow	6,881	5,507	8,152	14,536	13,705	34,007	10,614	33,197	1,26,600
Foreign Currency Assets	-	-	-	-	-	-	-	108	108
Foreign Currency Liabilities	36	140	8	1	76	9,115	563	-	9,939

