

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

PART I

PROPOSED DATE OF ISSUE

March 13, 2025 ✓

Tenor 365 Days

DUE DATE*

March 13, 2026 ✓

RECORD DATE

March 12, 2026 ✓

ISSUED BY

CRISIL & ICRA

CREDIT RATING

"A1+" ✓

❖ DATE OF RATING

March 03, 2025 & March 03, 2025 ✓

❖ VALIDITY FOR ISSUANCE

May 01, 2025 & June 02, 2025 ✓

❖ VALIDITY PERIOD OF RATING

May 01, 2026 & June 02, 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

❖ AMOUNT

Commercial Papers
Rs. 5,50,00,00,000 ✓

❖ ISSUED BY

❖ IN FAVOUR OF

❖ CON

DITIO

NS IF

ANY

TATA CAPITAL LIMITED
INVESTORS IN COMMERCIAL PAPER

❖ DETAILS OF CURRENT TRANCHE

ISIN

INE976I14PV3 ✓

Amount of issue in Face Value (Rs.)

5,50,00,00,000 ✓

Date of Issue

March 13, 2025 ✓

Date of Maturity

March 13, 2026 ✓

Face Value (Rs.)

5,00,000.00 ✓

Issue Price (Rs.)

4,63,564.00 ✓

Credit Rating Agency/ies

CRISIL & ICRA

Credit ratings

CRISIL A1+ & ICRA A1+

Date of credit rating

March 03, 2025 & March 03, 2025 ✓

Validity of credit rating

May 01, 2026 & June 02, 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. 6165 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/Fl

: 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 Three years

Nil

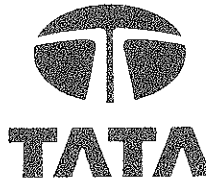
TATA CAPITAL LIMITED

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



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
 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 Commercial Papers. : 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, Ganapatrao Kadam Marg, Lower Parel, Mumbai 400013. Tel. : 6606 9000 Fax : 6656 2698

LINE OF BUSINESS NBFC
 MANAGING DIRECTOR Mr. Rajiv Sabharwal
 GROUP AFFILIATION (if any) Subsidiary of TATA Sons Ltd.

FINANCIAL SUMMARY of TATA CAPITAL LIMITED

| | As on 31/12/2024 (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 | 21,655.67 | 19,452.42 | 3,560.12 | 3,516.17 |
| ❖NET WORTH | 21,467.73 | 19,777.85 | 10,110.53 | 7,017.10 |
| ❖INVESTMENT IN SUBSIDIARIES / AFFILIATES | 4,102.34 | 4,070.55 | 10,995.37 | 9,338.63 |
| ❖TOTAL DEBT OUTSTANDING | 1,11,357.22 | 1,00,914.31 | | |
| - SHORT TERM (< 1 YEAR) | 40,092.13 | 35,901.95 | 1,231.96 | 47.57 |
| OTHER DEBT | 71,265.09 | 65,012.36 | 3,161.68 | 4,042.72 |
| ❖GROSS INCOME | 12,694.15 | 13,309.11 | 1,353.13 | 511.89 |
| ❖OPERATING PROFIT (PBITD) | 9,080.28 | 10,097.97 | 1,201.73 | 399.76 |
| ❖GROSS PROFIT (PBTD) | 2,883.90 | 3,452.30 | 896.89 | 110.06 |
| ❖NET PROFIT (POST TAX) | 2,074.84 | 2,492.45 | 720.50 | 83.10 |
| AUDIT QUALIFICATIONS (if any) | : --- | | | |

For TATA Capital Ltd

Authorised Signatories

Date : March 11, 2025

TATA CAPITAL LIMITED

Corporate Identity Number U65990MH1991PLC060670

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

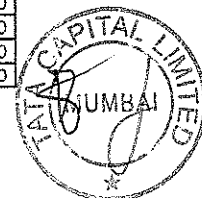
Tel 91 22 6606 9000 Web www.tatacapital.com

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

| ISIN | Issue Date | Amount Issued (Rs.) | Maturity Date | Amount O/S (Rs.) | IPA | CRA | Rating | Rated Amount (Rs. in Cr.) |
|--------------|------------|------------------------|---------------|------------------------|-----------|---------------|--------|---------------------------|
| INE976140B8 | 6-Jun-24 | 2,00,00,00,000 | 30-Apr-25 | 2,00,00,00,000 | HDFC Bank | CRISIL & ICRA | A1+ | 20,000 |
| INE976140H5 | 12-Jul-24 | 50,00,00,000 | 11-Jul-25 | 50,00,00,000 | HDFC Bank | CRISIL & ICRA | A1+ | 20,000 |
| INE976140N3 | 26-Aug-24 | 4,50,00,00,000 | 25-Aug-25 | 4,50,00,00,000 | HDFC Bank | CRISIL & ICRA | A1+ | 20,000 |
| INE976140U8 | 17-Sep-24 | 60,00,00,000 | 16-Sep-25 | 60,00,00,000 | HDFC Bank | CRISIL & ICRA | A1+ | 20,000 |
| INE976140Z7 | 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 |
| 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 |
| INE97614PNO | 5-Feb-25 | 1,00,00,00,000 | 5-Feb-26 | 1,00,00,00,000 | HDFC Bank | CRISIL & ICRA | A1+ | 20,000 |
| INE97614PNO | 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 |
| INE97614PS9 | 27-Feb-25 | 2,00,00,00,000 | 28-May-25 | 2,00,00,00,000 | HDFC Bank | CRISIL & ICRA | A1+ | 20,000 |
| INE97614PS9 | 27-Feb-25 | 2,00,00,00,000 | 28-May-25 | 2,00,00,00,000 | HDFC Bank | CRISIL & ICRA | A1+ | 20,000 |
| INE97614PT7 | 27-Feb-25 | 2,00,00,00,000 | 26-May-25 | 2,00,00,00,000 | HDFC Bank | CRISIL & ICRA | A1+ | 20,000 |
| INE97614PR1 | 27-Feb-25 | 2,00,00,00,000 | 27-May-25 | 2,00,00,00,000 | HDFC Bank | CRISIL & ICRA | A1+ | 20,000 |
| INE97614PUS | 11-Mar-25 | 1,50,00,00,000 | 11-Mar-26 | 1,50,00,00,000 | HDFC Bank | CRISIL & ICRA | A1+ | 20,000 |
| INE97614PUS | 11-Mar-25 | 3,50,00,00,000 | 11-Mar-26 | 3,50,00,00,000 | HDFC Bank | CRISIL & ICRA | A1+ | 20,000 |
| Total | | 61,65,00,00,000 | | 61,65,00,00,000 | | | | |

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 |
| INE306N07NDO | 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 |
| INE306N07NDO | 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 |



| | | | | |
|--------------|-----------|--------------------------|-----------|--------------------------|
| INE306N07N19 | 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 |
| INE306N07N19 | 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 | 20,00,00,00,000 | 16-Mar-27 | 20,00,00,00,000 |
| 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 |
| INE976I07CY9 | 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 |
| INE306N07N19 | 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 |
| INE306N07NS8 | 7-Mar-25 | 4,00,00,00,000 | 22-Jan-27 | 4,00,00,00,000 |
| | | 3,53,96,30,00,000 | | 3,04,46,30,00,000 |

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

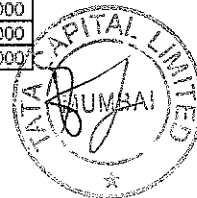
| ISIN | Issue Date | Amount Issued (Rs.) | Maturity Date | Amount O/S (Rs.) |
|--------------|------------|------------------------|---------------|------------------------|
| INE306N07NB4 | 19-Sep-22 | 43,00,00,000 | 19-Aug-25 | 43,00,00,000 |
| INE857Q07380 | 30-Nov-22 | 50,00,00,000 | 30-May-25 | 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

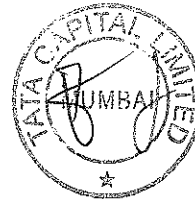
| ISIN | Issue Date | Amount Issued (Rs.) | Maturity Date | Amount O/S (Rs.) |
|--------------|------------|------------------------|---------------|------------------------|
| INE306N08060 | 16-Jul-15 | 1,00,00,00,000 | 16-Jul-25 | 1,00,00,00,000 |
| INE306N08110 | 6-Jan-16 | 50,00,00,000 | 6-Jan-26 | 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

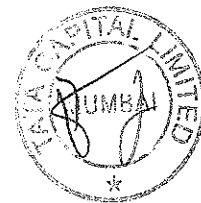
| ISIN | Issue Date | Amount Issued (Rs.) | Maturity Date | Amount O/S (Rs.) |
|--------------|------------|-----------------------|---------------|-----------------------|
| INE306N07LL7 | 26-Aug-19 | 92,48,14,000 | 26-Aug-27 | 92,48,14,000 |
| INE306N07LMS | 26-Aug-19 | 6,00,39,35,000 | 26-Aug-27 | 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 |



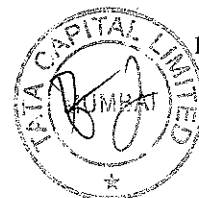
| Name of the Bank | Nature of facility | Sanctioned Amount | O/s Amount | Asset classification |
|--|--------------------|-------------------|---------------|----------------------|
| Indian Bank (eAllahabad Bank) | Working Capital | 350 | 150 | Standard |
| Axis Bank Ltd. | Working Capital | 325 | | 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 | | 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 |
| Industrial and Commercial Bank | Working Capital | 80 | 80 | Standard |
| Societe Generale | Working Capital | 250 | | Standard |
| Indian Bank (eAllahabad Bank) | Term Loan | 1,940 | 1,440 | Standard |
| Bank of Baroda | Term Loan | 1,292 | 1,292 | Standard |
| Bank of India | Term Loan | 2,479 | 2,479 | Standard |
| Canara Bank | Term Loan | 6,046 | 6,046 | Standard |
| Citibank N.A. | Term Loan | 275 | 275 | Standard |
| Deutsche Bank | Term Loan | 1,000 | 350 | Standard |
| HDFC Bank | Term Loan | 6,701 | 6,701 | Standard |
| HSBC | Term Loan | 47 | 47 | Standard |
| ICICI Bank Limited | Term Loan | 5,117 | 1,467 | Standard |
| Punjab National Bank | Term Loan | 3,567 | 2,817 | Standard |
| State Bank of India | Term Loan | 8,312 | 8,312 | Standard |
| Union Bank Of India | Term Loan | 4,167 | 4,167 | Standard |
| Jammu & Kashmir Bank Ltd. | Term Loan | 325 | 325 | Standard |
| Yes Bank Ltd. | Term Loan | 150 | 150 | Standard |
| Bank Of America N.A. | Term Loan | 500 | - | Standard |
| UCO Bank | Term Loan | 121 | 121 | Standard |
| KARNATAKA BANK LIMITED | Term Loan | 250 | 250 | Standard |
| Small Industries Development | Term Loan | 5,810 | 2,692 | 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 | 13 | 13 | Standard |
| Housing Development Finance Corporation | Term Loan | 1,604 | 1,604 | 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 | 29 | 29 | Standard |
| INDIAN OVERSEAS BANK | Term Loan | 250 | 250 | Standard |
| ECB | ECB | 15,514 | 15,514 | Standard |
| MTN | MTN | 3,459 | 3,459 | Standard |
| Total | | 83,050 | 67,175 | |



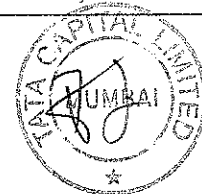
1. Details of commercial papers issued during the last 2 (two) years

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

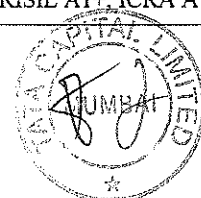
| Sr No | ISIN | Start Date | Due Date | Sum of Limit availed (in Cr) | ROI | IPA | Ratings |
|-------|--------------|------------|------------|------------------------------|------|---------------|----------------------|
| 1 | INE306N14VS7 | 06-03-2023 | 06-06-2023 | 200.00 | 7.84 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 2 | INE306N14VT5 | 13-03-2023 | 12-06-2023 | 500.00 | 7.93 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 3 | INE306N14VU3 | 05-04-2023 | 29-06-2023 | 200.00 | 7.25 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 4 | INE306N14VW9 | 24-04-2023 | 24-07-2023 | 300.00 | 7.20 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 5 | INE306N14VV1 | 24-04-2023 | 24-04-2024 | 250.00 | 7.85 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 6 | INE306N14VX7 | 16-05-2023 | 30-11-2023 | 50.00 | 7.65 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 7 | INE306N14VX7 | 16-05-2023 | 30-11-2023 | 250.00 | 7.65 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 8 | INE306N14VY5 | 17-05-2023 | 16-11-2023 | 250.00 | 7.65 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 9 | INE857Q14AB2 | 18-05-2023 | 17-08-2023 | 300.00 | 7.40 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 10 | INE306N14VZ2 | 19-05-2023 | 18-08-2023 | 200.00 | 7.28 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 11 | INE306N14VZ2 | 19-05-2023 | 18-08-2023 | 200.00 | 7.28 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 12 | INE306N14VZ2 | 19-05-2023 | 18-08-2023 | 100.00 | 7.28 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 13 | INE306N14VZ2 | 19-05-2023 | 18-08-2023 | 100.00 | 7.28 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 14 | INE306N14WA3 | 22-05-2023 | 21-05-2024 | 125.00 | 7.77 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 15 | INE306N14WB1 | 26-05-2023 | 25-08-2023 | 500.00 | 7.20 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 16 | INE306N14WD7 | 29-05-2023 | 31-07-2023 | 100.00 | 7.15 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 17 | INE306N14WD7 | 29-05-2023 | 31-07-2023 | 200.00 | 7.15 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 18 | INE306N14WC9 | 29-05-2023 | 25-07-2023 | 300.00 | 7.15 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 19 | INE306N14WD7 | 29-05-2023 | 31-07-2023 | 200.00 | 7.15 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 20 | INE306N14WD7 | 29-05-2023 | 31-07-2023 | 50.00 | 7.15 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 21 | INE306N14WD7 | 29-05-2023 | 31-07-2023 | 25.00 | 7.15 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 22 | INE306N14WD7 | 30-05-2023 | 31-07-2023 | 100.00 | 7.15 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 23 | INE976I14NP0 | 19-06-2023 | 18-06-2024 | 50.00 | 7.67 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 24 | INE976I14NP0 | 19-06-2023 | 18-06-2024 | 25.00 | 7.67 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 25 | INE306N14WE5 | 21-06-2023 | 20-09-2023 | 500.00 | 7.11 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 26 | INE976I14NQ8 | 23-06-2023 | 22-09-2023 | 300.00 | 7.10 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 27 | INE976I14NR6 | 28-06-2023 | 27-09-2023 | 100.00 | 7.10 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 28 | INE976I14NR6 | 28-06-2023 | 27-09-2023 | 40.00 | 7.23 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 29 | INE976I14NT2 | 30-06-2023 | 14-09-2023 | 125.00 | 7.20 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 30 | INE976I14NS4 | 30-06-2023 | 28-06-2024 | 25.00 | 7.70 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 31 | INE976I14NS4 | 05-07-2023 | 28-06-2024 | 75.00 | 7.80 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 32 | INE306N14WG0 | 10-07-2023 | 22-09-2023 | 250.00 | 7.05 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 33 | INE306N14WF2 | 10-07-2023 | 25-09-2023 | 250.00 | 7.05 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 34 | INE976I14NU0 | 10-07-2023 | 09-07-2024 | 75.00 | 7.85 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 35 | INE857Q14AC0 | 14-07-2023 | 12-07-2024 | 100.00 | 7.90 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 36 | INE857Q14AD8 | 19-07-2023 | 18-07-2024 | 100.00 | 7.85 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 37 | INE306N14UZ4 | 24-07-2023 | 18-10-2023 | 400.00 | 7.13 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 38 | INE306N14WH8 | 25-07-2023 | 24-07-2024 | 100.00 | 7.70 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 39 | INE306N14WH8 | 25-07-2023 | 24-07-2024 | 100.00 | 7.70 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |



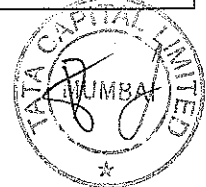
| Sr No | ISIN | Start Date | Due Date | Sum of Limit availed (in Cr) | ROI | IPA | Ratings |
|-------|--------------|------------|------------|------------------------------|------|---------------|----------------------|
| 40 | INE306N14WI6 | 27-07-2023 | 26-07-2024 | 300.00 | 7.70 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 41 | INE306N14WJ4 | 09-08-2023 | 08-08-2024 | 200.00 | 7.70 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 42 | INE306N14WJ4 | 09-08-2023 | 08-08-2024 | 100.00 | 7.70 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 43 | INE306N14VC1 | 22-08-2023 | 21-11-2023 | 200.00 | 7.30 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 44 | INE306N14WK2 | 23-08-2023 | 22-11-2023 | 150.00 | 7.34 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 45 | INE306N14WK2 | 23-08-2023 | 22-11-2023 | 150.00 | 7.34 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 46 | INE306N14WK2 | 23-08-2023 | 22-11-2023 | 150.00 | 7.34 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 47 | INE306N14WM8 | 24-08-2023 | 30-10-2023 | 100.00 | 7.34 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 48 | INE306N14WM8 | 24-08-2023 | 30-10-2023 | 300.00 | 7.34 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 49 | INE306N14WL0 | 25-08-2023 | 24-11-2023 | 150.00 | 7.34 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 50 | INE306N14WM8 | 28-08-2023 | 30-10-2023 | 300.00 | 7.34 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 51 | INE976H14NV8 | 31-08-2023 | 28-03-2024 | 150.00 | 7.69 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 52 | INE857Q14AE6 | 08-09-2023 | 08-12-2023 | 100.00 | 7.38 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 53 | INE306N14WN6 | 15-09-2023 | 13-09-2024 | 200.00 | 7.78 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 54 | INE306N14WN6 | 15-09-2023 | 13-09-2024 | 100.00 | 7.78 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 55 | INE306N14WN6 | 15-09-2023 | 13-09-2024 | 60.00 | 7.78 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 56 | INE306N14WO4 | 18-09-2023 | 18-12-2023 | 150.00 | 7.31 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 57 | INE306N14WO4 | 20-09-2023 | 18-12-2023 | 100.00 | 7.30 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 58 | INE306N14WPI | 20-10-2023 | 19-01-2024 | 200.00 | 7.58 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 59 | INE306N14WPI | 20-10-2023 | 19-01-2024 | 300.00 | 7.58 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 60 | INE306N14WPI | 20-10-2023 | 19-01-2024 | 100.00 | 7.59 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 61 | INE306N14WPI | 20-10-2023 | 19-01-2024 | 50.00 | 7.59 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 62 | INE306N14WPI | 20-10-2023 | 19-01-2024 | 50.00 | 7.59 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 63 | INE306N14WPI | 20-10-2023 | 19-01-2024 | 25.00 | 7.59 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 64 | INE306N14WQ9 | 30-10-2023 | 29-01-2024 | 350.00 | 7.70 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 65 | INE306N14WQ9 | 30-10-2023 | 29-01-2024 | 150.00 | 7.70 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 66 | INE306N14WQ9 | 30-10-2023 | 29-01-2024 | 150.00 | 7.70 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 67 | INE306N14WQ9 | 30-10-2023 | 29-01-2024 | 50.00 | 7.70 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 68 | INE306N14WQ9 | 30-10-2023 | 29-01-2024 | 50.00 | 7.70 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 69 | INE306N14WR7 | 06-11-2023 | 05-11-2024 | 100.00 | 8.00 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 70 | INE306N14WR7 | 06-11-2023 | 05-11-2024 | 150.00 | 8.00 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 71 | INE306N14WS5 | 24-11-2023 | 24-05-2024 | 300.00 | 7.93 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 72 | INE306N14WT3 | 29-11-2023 | 28-02-2024 | 750.00 | 7.78 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 73 | INE306N14WT3 | 29-11-2023 | 28-02-2024 | 200.00 | 7.78 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 74 | INE857Q14AF3 | 29-11-2023 | 28-02-2024 | 100.00 | 7.80 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 75 | INE857Q14AG1 | 08-12-2023 | 07-03-2024 | 400.00 | 7.90 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 76 | INE857Q14AH9 | 13-12-2023 | 13-03-2024 | 300.00 | 8.00 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 77 | INE857Q14AH9 | 13-12-2023 | 13-03-2024 | 200.00 | 8.00 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 78 | INE857Q14AH9 | 13-12-2023 | 13-03-2024 | 200.00 | 8.00 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 79 | INE857Q14AI7 | 18-12-2023 | 18-03-2024 | 100.00 | 8.00 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 80 | INE976H14NW6 | 08-02-2024 | 09-05-2024 | 500.00 | 8.39 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 81 | INE306N14WS5 | 26-02-2024 | 24-05-2024 | 350.00 | 8.36 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |



| Sr No | ISIN | Start Date | Due Date | Sum of Limit availed (in Cr) | ROI | IPA | Ratings |
|-------|--------------|------------|------------|------------------------------|------|---------------|----------------------|
| 82 | INE306N14WS5 | 26-02-2024 | 24-05-2024 | 150.00 | 8.36 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 83 | INE306N14WS5 | 26-02-2024 | 24-05-2024 | 75.00 | 8.36 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 84 | INE976I14NX4 | 06-03-2024 | 05-06-2024 | 500.00 | 8.25 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 85 | INE976I14NX4 | 06-03-2024 | 05-06-2024 | 150.00 | 8.20 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 86 | INE976I14NY2 | 07-03-2024 | 06-06-2024 | 500.00 | 8.25 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 87 | INE976I14NY2 | 07-03-2024 | 06-06-2024 | 300.00 | 8.20 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 88 | INE976I14NZ9 | 28-03-2024 | 27-06-2024 | 100.00 | 8.20 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 89 | INE976I14NZ9 | 28-03-2024 | 27-06-2024 | 925.00 | 8.20 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 90 | INE976I14OA0 | 24-05-2024 | 23-08-2024 | 200.00 | 7.68 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 91 | INE976I14OA0 | 24-05-2024 | 23-08-2024 | 500.00 | 7.68 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 92 | INE976I14OA0 | 24-05-2024 | 23-08-2024 | 300.00 | 7.68 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 93 | INE976I14OB8 | 06-06-2024 | 30-04-2025 | 200.00 | 7.88 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 94 | INE976I14OC6 | 07-06-2024 | 06-09-2024 | 150.00 | 7.71 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 95 | INE976I14OC6 | 07-06-2024 | 06-09-2024 | 100.00 | 7.71 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 96 | INE976I14OC6 | 07-06-2024 | 06-09-2024 | 150.00 | 7.71 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 97 | INE976I14OC6 | 07-06-2024 | 06-09-2024 | 100.00 | 7.71 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 98 | INE976I14OC6 | 07-06-2024 | 06-09-2024 | 200.00 | 7.71 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 99 | INE976I14OC6 | 07-06-2024 | 06-09-2024 | 50.00 | 7.71 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 100 | INE976I14OD4 | 20-06-2024 | 19-09-2024 | 100.00 | 7.70 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 101 | INE976I14OD4 | 20-06-2024 | 19-09-2024 | 100.00 | 7.70 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 102 | INE976I14OD4 | 20-06-2024 | 19-09-2024 | 100.00 | 7.70 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 103 | INE976I14OD4 | 20-06-2024 | 19-09-2024 | 100.00 | 7.70 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 104 | INE976I14OE2 | 24-06-2024 | 23-09-2024 | 200.00 | 7.70 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 105 | INE976I14OF9 | 24-06-2024 | 20-09-2024 | 200.00 | 7.70 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 106 | INE976I14OD4 | 24-06-2024 | 23-09-2024 | 300.00 | 7.73 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 107 | INE976I14OG7 | 25-06-2024 | 24-09-2024 | 200.00 | 7.73 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 108 | INE976I14OG7 | 25-06-2024 | 24-09-2024 | 150.00 | 7.73 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 109 | INE976I14OH5 | 12-07-2024 | 11-07-2025 | 50.00 | 7.86 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 110 | INE976I14OI3 | 26-07-2024 | 25-10-2024 | 200.00 | 7.62 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 111 | INE976I14OI3 | 26-07-2024 | 25-10-2024 | 200.00 | 7.62 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 112 | INE976I14OJ1 | 31-07-2024 | 30-10-2024 | 100.00 | 7.62 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 113 | INE976I14OJ1 | 31-07-2024 | 30-10-2024 | 75.00 | 7.62 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 114 | INE976I14OJ1 | 31-07-2024 | 30-10-2024 | 250.00 | 7.62 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 115 | INE976I14OK9 | 21-08-2024 | 20-11-2024 | 200.00 | 7.60 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 116 | INE976I14OK9 | 21-08-2024 | 20-11-2024 | 100.00 | 7.60 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 117 | INE976I14OK9 | 21-08-2024 | 20-11-2024 | 400.00 | 7.60 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 118 | INE976I14OK9 | 21-08-2024 | 20-11-2024 | 75.00 | 7.60 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 119 | INE976I14OL7 | 23-08-2024 | 22-11-2024 | 250.00 | 7.60 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 120 | INE976I14OM5 | 26-08-2024 | 25-11-2024 | 75.00 | 7.60 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 121 | INE976I14ON3 | 26-08-2024 | 25-08-2025 | 450.00 | 7.87 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |



| Sr No | ISIN | Start Date | Due Date | Sum of Limit availed (in Cr) | ROI | IPA | Ratings |
|-------|--------------|------------|------------|------------------------------|-------|---------------|----------------------|
| 122 | INE976H14OM5 | 26-08-2024 | 25-11-2024 | 100.00 | 7.60 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 123 | INE976H14OO1 | 28-08-2024 | 27-11-2024 | 100.00 | 7.60 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 124 | INE976H14OP8 | 03-09-2024 | 03-12-2024 | 200.00 | 7.63 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 125 | INE976H14OQ6 | 04-09-2024 | 04-12-2024 | 100.00 | 7.63 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 126 | INE976H14OQ6 | 04-09-2024 | 04-12-2024 | 200.00 | 7.63 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 127 | INE976H14OR4 | 05-09-2024 | 05-12-2024 | 100.00 | 7.63 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 128 | INE976H14OT0 | 11-09-2024 | 11-12-2024 | 400.00 | 7.67 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 129 | INE976H14OS2 | 12-09-2024 | 12-12-2024 | 100.00 | 7.67 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 130 | INE976H14OU8 | 17-09-2024 | 16-09-2025 | 60.00 | 7.85 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 131 | INE976H14OV6 | 19-09-2024 | 19-12-2024 | 1000.00 | 7.67S | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 132 | INE976H14OW4 | 20-09-2024 | 20-12-2024 | 100.00 | 7.67 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 133 | INE976H14OW4 | 20-09-2024 | 20-12-2024 | 50.00 | 7.67 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 134 | INE976H14OW4 | 20-09-2024 | 20-12-2024 | 50.00 | 7.67 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 135 | INE976H14OW4 | 20-09-2024 | 20-12-2024 | 50.00 | 7.67 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 136 | INE976H14OX2 | 07-10-2024 | 06-01-2025 | 500.00 | 7.60 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 137 | INE976H14OY0 | 10-10-2024 | 09-01-2025 | 300.00 | 7.55 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 138 | INE976H14OY0 | 10-10-2024 | 09-01-2025 | 300.00 | 7.55 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 139 | INE976H14OZ7 | 11-10-2024 | 10-10-2025 | 200.00 | 7.80 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 140 | INE976H14PA7 | 29-10-2024 | 28-01-2025 | 500.00 | 7.49 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 141 | INE976H14PA7 | 29-10-2024 | 28-01-2025 | 500.00 | 7.49 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 142 | INE976H14PB5 | 07-11-2024 | 07-11-2025 | 100.00 | 7.76 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 143 | INE976H14PB5 | 07-11-2024 | 07-11-2025 | 130.00 | 7.76 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 144 | INE976H14PC3 | 21-11-2024 | 18-02-2025 | 500.00 | 7.40 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 145 | INE976H14PD1 | 22-11-2024 | 21-02-2025 | 300.00 | 7.46 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 146 | INE976H14PE9 | 25-11-2024 | 24-02-2025 | 500.00 | 7.47 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 147 | INE976H14PE9 | 25-11-2024 | 24-02-2025 | 50.00 | 7.47 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 148 | INE976H14PE9 | 25-11-2024 | 24-02-2025 | 25.00 | 7.47 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 149 | INE976H14PF6 | 27-11-2024 | 25-02-2025 | 400.00 | 7.47 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 150 | INE976H14PG4 | 10-12-2024 | 10-03-2025 | 1000.00 | 7.35 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 151 | INE976H14PH2 | 20-12-2024 | 21-03-2025 | 750.00 | 7.51 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 152 | INE976H14PI0 | 08-01-2025 | 25-03-2025 | 250.00 | 7.45 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 153 | INE976H14PI0 | 08-01-2025 | 25-03-2025 | 250.00 | 7.45 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 154 | INE976H14PJ8 | 08-01-2025 | 28-03-2025 | 100.00 | 7.45 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 155 | INE976H14PJ8 | 08-01-2025 | 28-03-2025 | 50.00 | 7.45 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 156 | INE976H14PK6 | 13-01-2025 | 13-01-2026 | 200.00 | 7.99 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 157 | INE976H14PK6 | 13-01-2025 | 13-01-2026 | 200.00 | 7.99 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 158 | INE976H14PL4 | 15-01-2025 | 15-01-2026 | 250.00 | 7.99 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 159 | INE976H14PL4 | 15-01-2025 | 15-01-2026 | 100.00 | 7.99 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 160 | INE976H14PM2 | 17-01-2025 | 17-04-2026 | 500.00 | 7.87 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 161 | INE976H14PN0 | 05-02-2025 | 05-02-2026 | 100.00 | 7.81 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |



| Sr No | ISIN | Start Date | Due Date | Sum of Limit availed (in Cr) | ROI | IPA | Ratings |
|-------|--------------|------------|------------|------------------------------|------|---------------|----------------------|
| 162 | INE976I14PN0 | 05-02-2025 | 05-02-2026 | 100.00 | 7.81 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 163 | INE976I14PO8 | 06-02-2025 | 06-02-2026 | 200.00 | 7.81 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 164 | INE976I14PP5 | 06-02-2025 | 08-05-2025 | 200.00 | 7.65 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 165 | INE976I14PQ3 | 07-02-2025 | 09-05-2025 | 100.00 | 7.65 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 166 | INE976I14PQ3 | 07-02-2025 | 09-05-2025 | 100.00 | 7.65 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 167 | INE976I14PR1 | 25-02-2025 | 27-05-2025 | 150.00 | 7.70 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 168 | INE976I14PR1 | 25-02-2025 | 27-05-2025 | 75.00 | 7.70 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 169 | INE976I14PS9 | 27-02-2025 | 28-05-2025 | 200.00 | 7.70 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 170 | INE976I14PS9 | 27-02-2025 | 28-05-2025 | 200.00 | 7.70 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 171 | INE976I14PT7 | 27-02-2025 | 26-05-2025 | 200.00 | 7.70 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 172 | INE976I14PT7 | 27-02-2025 | 27-05-2025 | 200.00 | 7.70 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 173 | INE976I14PU5 | 11-03-2025 | 11-03-2026 | 150.00 | 7.90 | HDFC Bank Ltd | CRISIL A1+, ICRA A1+ |
| 174 | INE976I14PU5 | 11-03-2025 | 11-03-2026 | 350.00 | 7.90 | 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

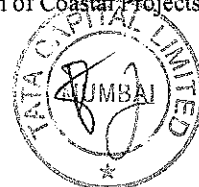
Details of any inquiry, inspections or investigations initiated or conducted under the securities law or Companies Act or any previous company law in the three financial years immediately preceding the year of circulation of this General Information Document in the case of Company and all of its subsidiaries. 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.

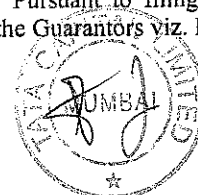
(a) *Material civil litigations by the Issuer*

- (i) 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.

- (ii) 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.
- (iii) 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 order dated April 17, 2024 and TCL is in process of submission of claim before interim resolution professional.

- (iv) 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.
- (v) TCFSL had advanced a loan amounting to Rs. 4000.00lakhs 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 same is pending for admission orders.
- (vi) 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.
- (vii) 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

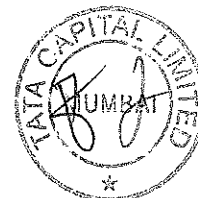


lakhs. Since the Customer defaulted in payment of lease rentals, TCFSL has issued notice for termination of lease and demanded entire future lease rentals of around Rs.368 lakhs. and then filed petition under Section 9 of Arbitration and Conciliation Act, 1996 (“**Arbitration Act**”) before the Hon’ble 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.

- (viii) 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 Piramal assuring payment of shortfall amount due and payable by the Borrower wherein High Court has granted interim order of disclosures of assets by Harshvardhan Piramal 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 February 28, 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. of shares (calculated as per SCRR, 1957) | Number of Voting Rights held in each class of securities | | | No. of Shares Underlying in full conversion of convertible securities (as a percentage of diluted share capital) | Number of Locked in shares | | Number of Shares pledged or otherwise encumbered | | Number of equity shares held in dematerialised form | |
|----------|-------------------------------|----------------------|---|--|--|------------------------|---|--|--------------|------------|--|--------------------------------------|---------|--|---------|---|---------------------------------|
| | | | | | | | | No of Voting Rights | | | | Total as a % of (A+B+C) | No. (a) | As a % of total Shares held (b) | No. (a) | | As a % of total Shares held (b) |
| | | | | | | | | Class e.g. X | Class e.g. Y | Total | | | | | | | |
| (I) | (II) | (III) | (IV) | (V) | (VI) | (VII) = (IV)+(V)+(VI) | (VIII) As a % of (A+B+C 2) | (IX) | | | (X) | (XI) = (VII)+(X) As a % of (A+B+C 2) | (XII) | | (XIII) | | (XIV) |
| (A) | Promoter & Promoter Group | 7 | 3569700650 | 0 | 0 | 3569700650 | 95.28 | 3569700650 | 0 | 3569700650 | 95.28 | 0 | 0 | 0 | 0 | 0 | 3569700650 |
| (B) | Public | 30241 | 139258094 | 0 | 0 | 139258094 | 3.72 | 139258094 | 0 | 139258094 | 3.72 | 0 | 0 | 0 | 0 | 0 | 139258094 |
| (C) | Non Promoter - Non Public | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| (C 1) | Shares Underlying DRs | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| (C 2) | Shares Held By Employee Trust | 1 | 37448404 | 0 | 0 | 37448404 | 1.00 | 37448404 | 0 | 37448404 | 1.00 | 0 | 0 | 0 | 0 | 0 | 37448404 |
| | Total | 30249 | 3746407148 | 0 | 0 | 3746407148 | 100 | 3746407148 | 0 | 3746407148 | 100 | 0 | 0 | 0 | 0 | 0 | 3746407148 |

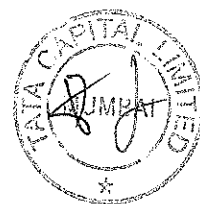
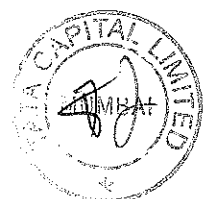


Table II - Statement showing shareholding pattern of the Promoter and Promoter Group

| Category & Name of the shareholders | Entity Type | PAN | Nos. of shareholders | 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 % calculated as per SCRR, 1957 As a % of (A+B+C2) | Number of Voting Rights held in each class of securities | | | No. of Shares Underlying Outstanding convertible securities (including Warrants) | Shareholding % assuming full conversion of convertible securities (as a percentage of diluted share capital) | Number of Locked in shares | | Number of Shares pledged or otherwise encumbered | | Number of equity shares held in dematerialised form | |
|-------------------------------------|--|----------------|----------------------|---|-----------------------------------|--|------------------------|--|--|------------------------------------|------------|--|--|-------------------------------|------------------------|--|------------------------|---|---------------------------------|
| | | | | | | | | | Class eg: X | Class eg: y | Total | | | As a % of Total Voting Rights | No. of Shares held (a) | As a % of total Shares held (b) | No. of Shares held (a) | | As a % of total Shares held (b) |
| (I) | (II) | (III) | (IV) | (V) | (VI) | (VII) = (IV)+(V)+(VI) | (VIII) | (IX) | (X) | (XI) = (VI)+(X) As a % of (A+B+C2) | (XII) | (XIII) | (XIV) | | | | | | |
| 1 | Indian | | | | | | | | | | | | | | | | | | |
| (a) | Individuals / Hindu Undivided Family | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| (b) | Central Government / State Government(s) | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| (c) | Financial Institutions / Banks | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| (d) | Any Other (Specify) (Bodies Corporate) | | 7 | 3569700650 | 0 | 0 | 3569700650 | 95.28 | 3569700650 | 0 | 3569700650 | 95.28 | 0 | 0 | 0 | 0 | 0 | 0 | 3569700650 |
| | Tata Sons Private Limited | Promoter Group | AAA CT4060A | 1 | 3477715784 | 0 | 0 | 3477715784 | 92.83 | 3477715784 | 0 | 3477715784 | 92.83 | 0 | 0 | 0 | 0 | 0 | 3477715784 |
| | Tata Investment Corporation Limited | Promoter Group | AAA CT4120F | 1 | 80678412 | 0 | 0 | 80678412 | 2.15 | 80678412 | 0 | 80678412 | 2.15 | 0 | 0 | 0 | 0 | 0 | 80678412 |
| | Tata Motors Limited | Promoter Group | AAA CT2727Q | 1 | 4326651 | 0 | 0 | 4326651 | 0.11 | 4326651 | 0 | 4326651 | 0.11 | 0 | 0 | 0 | 0 | 0 | 4326651 |



| Category & Name of the shareholders | Entity Type | PAN | Nos. of shareholders | 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 % calculated as per SCRR, 1957 As a % of (A+B+C 2) | Number of Voting Rights held in each class of securities | | | No. of Shares Underlying Outstanding convertible securities (including Warrants) | Shareholding as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) | Number of Locked in shares | | | Number of Shares pledged or otherwise encumbered | Number of equity shares held in dematerialised form | |
|--|----------------|--------------|----------------------|---|-----------------------------------|--|----------------------------|---|--|-------------|-----------|--|---|-------------------------------------|---------------------------------|---------------------------------|--|---|-----------|
| | | | | | | | | | No of Voting Rights | | | | | Total as a % of Total Voting Rights | As a % of total Shares held (a) | As a % of total Shares held (b) | | | |
| | | | | | | | | | Class eg: X | Class eg: y | Total | | | | | | | | |
| (I) | (II) | (III) | (IV) | (V) | (VI) | (VII) = (IV)+(V)+(VI) | (VIII) As a % of (A+B+C 2) | (IX) | | | (X) | (XI) = (VI)+(X) As a % of (A+B+C 2) | | | (XII) | (XIII) | (XIV) | | |
| | P | | | | | | | | | | | | | | | | | | |
| Tata Chemicals Limited | Promoter Group | AAA CT40 59M | 1 | 3230859 | 0 | 0 | 3230859 | 0.09 | 3230859 | 0 | 3230859 | 0.09 | 0 | 0 | 0 | 0 | 0 | 0 | 3230859 |
| The Tata Power Company Limited | Promoter Group | AAA CT00 54A | 1 | 2333070 | 0 | 0 | 2333070 | 0.06 | 2333070 | 0 | 2333070 | 0.06 | 0 | 0 | 0 | 0 | 0 | 0 | 2333070 |
| Tata International Limited | Promoter Group | AAA CT31 98F | 1 | 802276 | 0 | 0 | 802276 | 0.02 | 802276 | 0 | 802276 | 0.02 | 0 | 0 | 0 | 0 | 0 | 0 | 802276 |
| Tata Consumer Products Limited | Promoter Group | AAB CT06 02K | 1 | 613598 | 0 | 0 | 613598 | 0.02 | 613598 | 0 | 613598 | 0.02 | 0 | 0 | 0 | 0 | 0 | 0 | 613598 |
| Sub Total (A)(1) | | | 7 | 356970650 | 0 | 0 | 356970650 | 95.28 | 356970650 | 0 | 356970650 | 95.28 | 0 | 0 | 0 | 0 | 0 | 0 | 356970650 |
| 2 | Foreign | | | | | | | | | | | | | | | | | | |
| (a) Individuals (Non-Resident Individuals / Foreign Individuals) | | | 0 | 0 | 0 | 0 | 0 | 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 | 0 | 0 | 0 | 0 | 0 |
| (c) Institutions | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |



| Category & Name of the shareholders | Entity Type | PAN | Nos. of shareholder | 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 % calculated as per SCRR, 1957 As a % of (A+B+C 2) | Number of Voting Rights held in each class of securities | | | No. of Shares Underlying Outstanding convertible securities (including Warrants) | Shareholding % assuming full conversion of convertible securities (as a percentage of diluted share capital) | Number of Locked in shares | | Number of Shares pledged or otherwise encumbered | | Number of equity shares held in dematerialised form |
|---|-------------|-------|---------------------|---|-----------------------------------|--|----------------------------|---|--|-------------------------------------|----------------|--|--|-------------------------------------|---------------------------------|--|---|---|
| | | | | | | | | | No of Voting Rights | | | | | Total as a % of Total Voting Rights | As a % of total Shares held (a) | As a % of total Shares held (b) | | |
| | | | | | | | | | Class eg: X | Class eg: y | Total | | | | | | | |
| (I) | (II) | (III) | (IV) | (V) | (VI) | (VII) = (IV)+(V)+(VI) | (VIII) As a % of (A+B+C 2) | (IX) | (X) | (XI) = (VI)+(X) As a % of (A+B+C 2) | (XII) | (XIII) | (XIV) | | | | | |
| (d) Foreign Portfolio Investor | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| (e) Any Other (Specify) | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Sub Total (A)(2) | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Total Shareholding Of Promoter And Promoter Group (A)=(A)(1)+(A)(2) | | | 7 | 356970 0650 | 0 | 0 | 35697 00650 | 95. 28 | 35697 00650 | 0 | 35697 00650 | 95. 28 | 95.2 8 | 0 | 0 | 0 | 0 | 35697 00650 |



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.

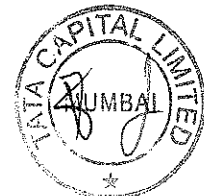
- Pursuant to the Scheme of Arrangement for amalgamation of Tata Capital Financial Services Limited (“TCFSL”) and Tata Cleantech Capital Limited (“TCCL”) with Tata Capital Limited becoming effective with effect from January 01, 2024, TCFSL and TCCL has merged with TCL with effect from the said date and 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.

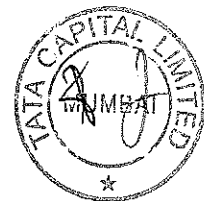
6. Following details regarding the auditors of the Issuer:

(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 February 28, 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 December 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 | - | - | - | - | - | - | - | - | 0 |
| Advances | 31013 | 8712 | 6239 | 11268 | 24864 | 28831 | 15972 | 23608 | 150508 |
| Investments | 3270 | 0 | 0 | 0 | 0 | 28 | 0 | 4223 | 7521 |
| Borrowings/Out flow | 8424 | 6056 | 7278 | 12211 | 16772 | 40757 | 8475 | 34914 | 134886 |
| Foreign Currency Assets | - | - | - | - | - | - | - | 108 | 108 |
| Foreign Currency Liabilities | 56 | 121 | 10 | 908 | 2652 | 12326 | 143 | 0 | 16216 |

