

KEY INFORMATION DOCUMENT – COMMERCIAL PAPERS**HDB FINANCIAL SERVICES LIMITED**

CIN: L65993GJ2007PLC051028

RBI Registration Number: N.01.00477

PAN Number: AABCH8761M

(Incorporated on June 4, 2007, in Ahmedabad, in the name of HDB Financial Services Limited a company within the meaning of the Companies Act, 1956 and registered with the Reserve Bank of India as a Non-Banking Financial Company)

Registered Office: Radhika, 2nd Floor, Law Garden Road, Navrangpura, Ahmedabad – 380 009 Tel Mob: 7045054829

Corporate Office: HDB House, Tukaram Sandam Marg, A - Subhash Road, Vile Parle (E), Mumbai – 400057; Tel: 022- 49116300;

Fax: 022-49116666; Website: www.hdbfs.com;

Compliance Officer: Mrs. Dipti Jayesh Khandelwal, Contact details of Compliance Officer: 022-49116368

e-mail: compliance@hdbfs.com

Company Secretary: Mrs. Dipti Jayesh Khandelwal, Tel. No.: 022-49116368, Email: compliance@hdbfs.com

Chief Financial Officer: Mr. Jaykumar P. Shah; Tel: 022-49116300; E-mail: jaykumar.shah@hdbfs.com

Promoters: HDFC Bank Limited; Tel: 022-39760000; E-mail: ajay.agarwal2@hdfcbank.com

Securities Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021 issued vide circular number SEBI/LAD-NRO/GN/2021/39 dated August 09, 2021, as amended from time to time, Chapter XVII (*Listing of Commercial Paper*) of the Master Circular issued by Securities Exchange Board of India vide circular number SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024, as amended from time to time, Master Direction – Reserve Bank of India (Commercial Paper and Non-Convertible Debentures of original or initial maturity upto one year) Directions, 2024 dated January 03, 2024 and Operational Guidelines for Commercial Paper issued by Fixed Income Money Market and Derivatives Association of India (FIMMDA) dated May 13, 2024, the Securities and Exchange Board of India (Listing Obligations And Disclosure Requirements) Regulations, 2015, as amended from time to time.

ISSUANCE OF 2,000 (TWO THOUSAND) RATED, LISTED, UNSECURED COMMERCIAL PAPERS BEARING FACE VALUE OF RS. 5,00,000/- (RUPEES FIVE LAKH) EACH, AGGREGATING UPTO RS. 100,00,00,000/- (RUPEES ONE HUNDRED CRORES ONLY) ("COMMERCIAL PAPERS" / "CPs") BY HDB FINANCIAL SERVICES LIMITED ("COMPANY"/ "ISSUER") (COLLECTIVELY THE "ISSUE" / "OFFER").

Details of Issuing and Paying Agent	Details of Credit Rating Agencies	Details of Credit Rating Agencies	Details of Statutory Auditors
 We understand your world		 An S&P Global Company	Logo – NA
HDFC Bank Limited:	CARE Ratings Limited	CRISIL Ratings Limited	M/s. Kalyaniwalla & Mistry LLP M/s. G D Apte & Co.
Registered Address: HDFC Bank House, Senapati Bapat Marg, Lower Parel, Mumbai - 400013 Corporate Address: I Think Techno Campus, Building – B, Alpha Office, 4th Floor, Near Kanjurmargin Station, Opp. Crompton Greaves, Kanjurmargin (E), Mumbai – 400042	Registered Address: 4th Floor, Godrej Coliseum, Somaiya Hospital Road, Off. Eastern Express Highway, Sion (East), Mumbai - 400 022. Corporate Address: 4th Floor, Godrej Coliseum, Somaiya Hospital Road, Off. Eastern Express Highway, Sion (East), Mumbai - 400 022.	Registered Address: CRISIL House, Central Avenue, Hiranandani Business Park, Powai, Mumbai – 400076 Corporate Address: CRISIL House, Central Avenue, Hiranandani Business Park, Powai, Mumbai – 400076	Registered Address: Esplanade House, 29, Hazarimal Somani Marg, Fort, Mumbai 400 001 Peer Review Cer. No - 013324 Registered Address: Neelkanth Business Park, 5th Floor, Office No. D-509, Nathani Road, Vidyavihar West- Mumbai- 400086 Peer Review Cer No. 015904

Tel No.: 022- 30752564 Fax No.: 022-30752421	Tel No.: 022- 67543456 Fax No.: 022- 67543457	Tel No.: 022-33423000 Fax No.: 022-33423001	Tel No.: 022 6158 6200 Fax No.: 022 6158 6275 Tel No.: 022 3512 3184 Fax No.: NA
Contact Person: Milind Choubal Tel No.: 022-30752564	Contact Person: Mr. Himanshu Shethia Tel No.: 022-67543468	Contact Person: Ms. Subhasri Narayanan Tel No.: 022-33423403	Contact Person: Ms. Roshni Marfatia Tel No.: 022 6158 6200 Contact Person: CA Chintaman Mahadeo Dixit Tel No.: 022 3512 3184
Email: TROPMM.IPA@hdfcbank.com Website: www.hdfcbank.com	Email: himanshu.shethia@careratings.com Website: www.careratings.com	Email: subhasri.narayanan@crisil.com Website: www.crisilratings.com	Email: roshni.marfatia@kmlp.in Website: www.kmlp.in Email: audit@gdaca.com Website: www.gdaca.com

This Key Information Document dated December 24, 2025 for issuance of up to 2,000 (Two Thousand) Unsecured, Rated, Listed, Commercial Papers aggregating up to Rs. **100,00,00,000/-** (Rupees One Hundred Crores) ("**Key Information Document**") is issued in terms of and pursuant to the General Information Document dated September 30, 2025 ("**General Information Document**" / "**GID**"). All the terms, conditions, information and stipulations contained in the General Information Document, unless the context states otherwise or unless specifically stated otherwise, are incorporated herein by reference as if the same were set out herein. Investors are advised to refer to the same to the extent applicable. This Key Information Document must be read in conjunction with the General Information Document.

This Key Information Document contains details of the Commercial Papers being issued in terms hereof and details in respect of: (i) the offer of commercial papers in respect of which the Key Information Document is being issued (ii) any financial information of the Issuer if such information provided in the General Information Document is more than six months old; (iii) any material changes in the information provided in the General Information Document; and (iv) any material developments which are not disclosed in the General Information Document relevant to the offer of commercial papers in respect of which this Key Information Document is being issued. Accordingly, set out below are the updated financial information / particulars / changes in the particulars set out under the General Information Document, which additional / updated information / particulars shall be read in conjunction with other information / particulars appearing in the General Information Document. All other particulars appearing in the General Information Document shall remain unchanged.

In case of any inconsistency between the terms of this Key Information Document and the General Information Document and/or the terms of this Key Information Document and/or any other Transaction Documents executed in respect of the Commercial Papers, the terms as set out in this Key Information Document shall prevail.

CREDIT RATING

Care Rating Limited has assigned a "**CARE A1+**" (pronounced "**CARE A One plus**") and CRISIL Rating Limited has assigned a "**CRISIL A1+**" (pronounced "**CRISIL A One Plus**") rating to the captioned Issue. As per Care Rating Limited and CRISIL Rating Limited rating letter(s), instruments with this rating are considered to have a high degree of safety regarding timely servicing of financial obligations and such instruments carry very low credit risk. Investors may please note that the rating is not a recommendation to buy, sell or hold securities and investors should take their own decisions. The rating agency has the right to suspend, withdraw or revise the rating / outlook assigned to the Issue at any time, on the basis of new information or unavailability of information or other circumstances which the rating agency believes may have an impact on the rating.

Date of Rating Letters: December 01, 2025 by CARE Rating Limited and December 08, 2025 by CRISIL Rating Limited.

Declaration: The ratings mentioned above are valid as on the date of issuance and listing.

LISTING

The Commercial Papers are proposed to be listed on the Wholesale Debt Market Segment of the National Stock Exchange ("**NSE**").

ELIGIBLE INVESTORS

Notwithstanding the below, the Commercial Paper Disclosure Documents and the contents thereof are restricted for only the intended recipient(s) who have been addressed directly through a communication by the Issuer and only such recipients are eligible to apply for the Commercial Papers.

Subject to applicable law:

1. All residents of India are eligible to invest in CPs;
2. Non-residents are eligible to invest in CPs to the extent permitted under Foreign Exchange Management Act (FEMA), 1999 or the rules/regulations framed thereunder;

shall be considered to be eligible investors in respect of CPs. Provided that if the person, whether resident or non-resident, is a related party of the Issuer, then such person is ineligible to invest in the CPs whether in the primary or through the secondary market. Further, investment by regulated financial sector entities will be subject to such conditions as the concerned regulator may impose.

SECTION I

DISCLOSURES AND ISSUE DETAILS UNDER PART – I OF CHAPTER XVII UNDER THE MASTER CIRCULAR ISSUED BY SECURITIES EXCHANGE BOARD OF INDIA VIDE CIRCULAR NUMBER SEBI/HO/DDHS/POD1/P/CIR/2024/54 DATED MAY 22, 2024, AS AMENDED FROM TIME TO TIME, UNDER THE MASTER DIRECTION - RESERVE BANK OF INDIA (COMMERCIAL PAPER AND NON-CONVERTIBLE DEBENTURES OF ORIGINAL OR INITIAL MATURITY UPTO ONE YEAR) DIRECTIONS, 2024 DATED JANUARY 03, 2024 BEARING REFERENCE NUMBER FMRD.DIRD.10/14.02.001/2023-24 AND UNDER THE OPERATIONAL GUIDELINES FOR COMMERCIAL PAPER ISSUED BY FIXED INCOME MONEY MARKET AND DERIVATIVES ASSOCIATION OF INDIA (FIMMDA) DATED MAY 13, 2024

A. Details of the Issuer:

Name	HDB Financial Services Limited
Address	Corporate Office: HDB House, Tukaram Sandam Marg, A - Subhash Road, Vile Parle East, Mumbai – 400 057 Registered office: Radhika, 2nd Floor, Law Garden Road, Navrangpura, Ahmedabad – 380 009
CIN	L65993GJ2007PLC051028
PAN	AABCH8761M
Line of Business	Non-Banking Financial Company engaged in lending business.
Chief Executive (Managing Director / President/ CEO / CFO / Top Most Executive)	Mr. Ramesh G. - Managing Director & Chief Executive Officer Mr. Jaykumar Shah - Chief Financial Officer
Group Affiliation (if any)	HDFC Group

B. Issue Information:

1. Details of current tranche including ISIN, amount, date of issue, maturity, all credit ratings including unaccepted ratings, date of rating, name of credit rating agency, its validity period, declaration that the rating is valid as at the date of issuance and listing, details of issuing and paying agent and other conditions, if any.

Proposed Date of Issue		December 24 ,2025
Details regarding	Credit Rating Issuer	CARE Ratings Limited & CRISIL Ratings Limited
	Rating	CARE A1+ & CRISIL A1+

Credit Rating	Date of Rating(s)	CRISIL - 08 December 2025 CARE – 01 December 2025		
	Validity for Issuance	CRISIL – One year from date of issue CARE – One year from date of issue		
	Validity Period for Rating	CRISIL – Valid upto 60 Days till 07 February 2026 CARE – Valid upto 2 months till 01 February 2026		
	For Amount	CRISIL – Rs. 5000,00,00,000 /- (Rupees Five Thousand Crores Only) CARE – Rs. 5000,00,00,000/- (Rupees Five Thousand Crores Only)		
	Conditions (if any)	Nil		
	Exact Purpose of issue of CP	For working capital requirements, repayment of debt and ongoing business/financing activities.		
	Long term Credit Rating (if any)	CARE AAA/STABLE CRISIL AAA/STABLE		
	Any unaccepted Credit Rating	No		
Credit Enhancement Details (if any)		a. Description of Instrument: Not Applicable b. Amount (Rs. In Lacs): Not Applicable c. In favor of: Not Applicable		
		Name and Address of the Guarantor: Not Applicable		
		Net Worth of the Guarantor Company (Rs. in Lacs): Not Applicable		
		Extent of the Guarantee offered by the Guarantor Company: Not Applicable		
		Conditions under which the guarantee will be invoked: Not Applicable		
		Copy of the executed guarantee: Not Applicable		
		Independent Trustee Details (Name and Address): Not Applicable		
		Whether guarantor is a group entity: [(Yes/No)] Not Applicable		
		If yes,		
		Names of Companies to Which Guarantor Has Issued similar guarantees,		
		Name	Extent of Guarantee	Conditions Under Which the guarantee will be invoked
		Not Applicable		
Issuing and Paying Agent (name and address)		HDFC Bank Limited I Think Techno Campus, Building – B, Alpha Office, 4th Floor, Near Kanjurmarg Station, Opp. Crompton Greaves, Kanjurmarg (E), Mumbai – 400042.		

Details of current Issue/Tranche	ISIN	Issue Amount (INR)	Date of Issue	Maturity Date	Current Credit Rating	Validity period of rating	CRA		
	INE756I14FQ0	Rs. 100 Crs	December 24, 2025	January 07, 2026	CRISIL A1+ & CARE A1+	1 Year from the date of Issue	CRISIL Ltd & CARE		
End Use of CP	The proceeds of the Issue would be utilized by the Company, repayment of debt, working capital requirements and ongoing business/financing activities.								
Name and address of the Trustee	Not Applicable								
Details of the Registrar & Transfer Agent	MUFG Intime India Private Limited (Formerly Link Intime Private Limited) Registered Address: C 101, 247 Park, L B S Marg, Vikhroli (West) Mumbai – 400 083								
Proposed to be Listed / Unlisted	Proposed to be listed								
Market Conventions	FIMMDA CONVENTIONS								
Buyback terms	The procedure for buyback of CPs shall be as prescribed in the Master Direction – Reserve Bank of India (Commercial Paper and Non-Convertible Debentures of original or initial maturity upto one year) Directions, 2024 dated January 03, 2024 read with the Operational Guidelines for Commercial Paper issued by Fixed Income Money Market and Derivatives Association of India (FIMMDA) dated May 13, 2024 (as updated or amended from time to time).								
CP Borrowing Limit, Supporting Board resolution for CP Borrowing - Resolution Date and details of commercial paper issued during the last 2 years	Board Resolution dated 16-04-2025, CPs can be issued during the year upto Rs.25,000 crores subject to outstanding balance should not exceed Rs.5,000 crores. For the details of the commercial papers issued by the Company during the last 2 years, please refer to Annexure III.								
Details of CP / NCD and other Debt Instruments outstanding as on date of Letter of Offer CP / NCD / other Debt Instruments including amount issued, maturity date, amount outstanding, credit rating and name of credit rating agency for the issue, name of IPA and Debenture Trustee.	ISIN	Issue Date	Amount	Maturity Date	Amount o/s	IPA	CRA	Rating	Rated Amount
	As per Annexure I below								
Bank fund-based facilities from banks/Financial institutions, if any:	Name of the bank		Nature of facility		O/S amount/ Limit		Asset Classification		
	As per Annexure II								

Financial Summary	Particulars	Year 1 2024-25 (Rs. in Crore)	Year 2 2023-24 (Rs. in Crore)	Year 3 2022-23 (Rs. in Crore)
	Equity	795.78	792.26	791.4
	Net Worth	14,936.50	12,802.76	10,436.1
	Investment in Subsidiaries / Affiliates	-	-	-
	Total Debt Outstanding	87,397.77	74,331.00	54,865.31
	-Short Term (< 1 Year)	27,724.08	21,521.00	19,513.56
	-Other Debt	8,712.75 50,960.94	4,047.00 48,763.00	35,351.75
	Gross Income	16,300.28	14,171.12	12,402.88
	Operating Profit (PBITD)	9,512.37	8,314.13	6,251.16
	Gross Profit (PBSD)	3,122.22	3,449.81	2,739.24
	Net Profit (Post Tax)	2,175.92	2,460.84	1,959.35
	Audit Qualifications (If Any)	Nil	Nil	Nil
An issuer which is either an NBFC or an HFC shall disclose the residual maturity profile of its assets and liabilities in the following format	As per Annexure IV below			
Summary of audited financials of last three years	As per Section F of the GID			
Any other material event/development having implications for the financials/credit quality resulting in material liabilities, corporate restructuring event which may affect the issue the investor's decision to invest in the CP	Nil			
Shareholding of the Issuer's promoters and the details of the shares pledged by the promoters, if any.	Section II point 1 (f) of this KID			
Details of default of CP, NCD or any other debt instrument and other financial indebtedness including corporate guarantee issued in the past five financial years including in the current financial year.	Nil			

Details of statutory auditor and changes thereof in the last three financial years	Section II point 4 of this KID
Process for allotment	The procedure and time schedule for allotment shall be as per the SEBI Electronic Book Mechanism.
Holiday convention	If the Maturity Date / Redemption Date payable under a Key Information Document falls on a day which is not a Business Day, then the immediately preceding Business Day shall be the due date for such payment.
Transaction Documents	Issuing and Paying Agent Agreement dated January 12 2018, the General Information Document, this Key Information Document, the Deal Confirmation Note, IPA Certificate and any other document that may be executed by the Company in respect of issuance of Commercial Papers under the General Information Document or as may be designated as a Transaction Document.
Authorised Signatory of the Issuer	Ravi Maheshwari Head – Financial Reporting

2. **Commercial Paper borrowing limit, supporting board resolution for Commercial Paper borrowing, details of Commercial Paper issued during the last 2 years:-** Please refer Annexure III

3. **End-use of funds:** - Please refer to 'End use of CP' under 'Issue Information' above.

Credit support/ enhancement (if any)	Please refer to the row 'Credit Support' under "Issue Information" above
Details of instrument, amount, guarantor company	
Copy of the executed guarantee	
Net worth of the guarantor company	
Names of companies to which guarantor has issued similar guarantee	
Extent of the guarantee offered by the guarantor company	
Conditions under which the guarantee will be invoked	

SECTION II

DISCLOSURES UNDER SCHEDULE I OF SECURITIES EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF NON-CONVERTIBLE SECURITIES) REGULATIONS, 2021

Other than to the limited extent set out hereunder, please refer to Section I of the General Information Document for disclosures under the Schedule I of Securities Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended from time to time.

A. Material changes if any, in the information provided in the General Information Document: NIL

I. BRIEF HISTORY OF THE COMPANY SINCE INCORPORATION

1. Capital Structure

a) Details of Share Capital as at last quarter ended, i.e. September 30, 2025: -

Share Capital	Amount
Authorised Share Capital	Rs.10,01,55,00,000 comprising: 1,00,15,50,000 Equity Shares of Rs. 10/- each
Issued, Subscribed and Paid-up Share Capital	Rs. 8,29,56,67,270 comprising: 82,95,66,727 Equity Shares of Rs.10 each

Notes: Of the above issued, subscribed and paid-up share capital 61,54,61,535 equity shares are held by HDFC Bank Ltd., the Promoter of the Company.

- b) Changes in its capital structure as at quarter ended, i.e., September 30, 2025 for the preceding three financial years and current financial year: -

Date of Change (AGM/ EGM)	Particulars
	None

- c) Details of the equity share capital history of the Company for the preceding 3 (three) financial years and current financial year:

Date of Allotment	No. Of Equity Shares	Face Value (in Rs. per share)	Form of Consideration (other than cash, etc)	Issue Price (in Rs. per share)	Nature of allotment	Cumulative			Re-mark
						No. Of Equity shares	Equity Share Capital (in Rs.)	Equity Share Premium (in Rs.)	
02/08/2022	76,660	10	Cash	Series 11B – 274/- Series 11C – 274/- Series 12B – 300/- Series 13A – 348/- Series 13B – 348/- Series 13C – 348/-	ESOS Exercise	79,05,16,691	790,51,66,910	29,99,66,19,229	For cash on account of ESOP allotment
19/09/2022	29,600	10	Cash	Series 12B – 300/- Series 13B – 348/- Series 13C – 348/- Series 13A A-348/-	ESOS Exercise	79,05,46,291	7,90,54,62,910	30,00,63,79,029	For cash on account of ESOP allotment
07/12/2022	6,20,228	10	Cash	Series 11C – 274/- Series 12A – 300/- Series 12B – 300/- Series 13A – 348/-	ESOS Exercise	79,11,66,519	7,91,16,65,190	30,22,15,01,763	For cash on account of ESOP allotment

				Series 13C – 348/- Series 14A – 433/-					
28/12/2022	3,000	10	Cash	Series 12B – 300/- Series 14A – 433/- Series 14B – 433/- Series 14C – 433/-	ESOS Exercise	79,11,69,519	791,16,95,190	30,22,26,75,003	For cash on account of ESOP allotment
13/03/2023	2,29,564	10	Cash	Series 12B – 300/- Series 13A – 348/- Series 13B – 348/- Series 13AA–409/- Series 14A – 433/-	ESOS Exercise	79,13,99,083	791,39,90,830	30,30,29,16,625	For cash on account of ESOP allotment
27/07/2023	2,51,984	10	Cash	Series 11 – 274/- Series 12 – 300/- Series 13 – 348/- Series 13A–409/- Series 14 – 433/- Series 15A – 457/-	ESOS Exercise	79,16,51,067	791,65,10,670	30,39,30,30,833	For cash on account of ESOP allotment
07/12/2023	6,06,877	10	Cash	Series 11 – 274/- Series 12 – 300/- Series 13 – 348/- Series 14 – 433/- Series	ESOS Exercise	79,22,57,944	792,25,79,440	30,66,62,75,546	For cash on account of ESOP allotment

				15A – 457/-					
21/02/2024	8,16,622	10	Cash	Series 12 – 300/- Series 13 – 348/- Series 13A–409/- Series 14 – 433/-Series 15A – 457/- Series 15B – 509/-	ESOS Exercise	79,30,74,566	793,07,45,660	31,00,07,18,901	For cash on account of ESOP allotment
13/08/2024	8,88,974	10	Cash	Series 10 – 213/- Series 11 – 274/- Series 12 – 300/- Series 13 – 348/- Series 13A–409/- Series 14 – 433/-Series 15A – 457/- Series 15B – 509/- Series 16A – 424/-	ESOS Exercise	79,39,63,540	793,96,35,400	31,37,45,83,024	For cash on account of ESOP allotment
10/01/2025	18,12,805	10	Cash	Series 11 – 274/- Series 12 – 300/- Series 13 – 348/- Series 14 – 433/-Series 15A – 457/- Series 15B – 509/- Series 16A – 424/-	ESOS Exercise	79,57,76,345	7,95,77,63,450	32,21,98,67,124	For cash on account of ESOP allotment

				Series 16B – 533/-					
				Series 16C – 533/-					
28/04/2025	6,600	10	Cash	Series 15B – 509/-	ESOS Exercise	79,57,82,945	7,95,78,29,450	32,22,33,04,524	For cash on account of ESOP allotment
				Series 16C – 533/-					
30/06/2025	3,37,83,782	10	Cash	Rs. 740	Initial Public Offer	82,95,66,727	8,29,56,67,270	56,88,54,65,384*	For cash on IPO

*This is without considering the transfer on allotment of shares pursuant to ESOP Scheme.

d) Details of any acquisition or amalgamation with any entity in the preceding one year: -

None

e) Details of any Reorganization or Reconstruction in the last 1 (one) year: -

Type of Event	Date of Announcement	Date of Completion	Details
None			

f) Details of the shareholding of the Company as at quarter ended, i.e. September 30, 2025

Sr. No.	Particulars	No. of equity shares held	No. of shares held in demat form	Total Shareholding as % of total no. of equity shares
1	HDFC Bank Limited	61,54,61,535	61,54,61,535	74.19%
2	Others	21,41,05,192	21,41,05,192	25.81%

Notes: - Shares pledged or encumbered by the promoters (if any): Not Applicable

g) List of top 10 (ten) holders of equity shares as at latest quarter ended, i.e. as on September 30, 2025:

Sr. No.	Name and category of Shareholder	Total No of Equity Shares	No. of shares in Demat form	Total Shareholding as % of total no of equity shares
1	HDFC Bank Limited (Promoter)	61,54,61,535	61,54,61,535	74.19
2	Nippon Life India Trustee Ltd-A/C Nippon India Small Cap Fund (Mutual Fund)	1,47,21,877	1,47,21,877	1.77
3	Kotak Midcap Fund (Mutual Fund)	1,25,41,497	1,25,41,497	1.51
4	SBI Midcap Fund (Mutual Fund)	1,13,83,892	1,13,83,892	1.37
5	Mirae Asset Large and Midcap Fund (Mutual Fund)	89,82,279	89,82,279	1.08
6	Franklin India Opportunitites Fund (Mutual Fund)	65,90,584	65,90,584	0.79
7	Aditya Birla Sun Life Trustee Private Limited (Mutual Fund)	50,32,157	50,32,157	0.60
8	Invesco India Contra Fund (Mutual Fund)	38,61,157	38,61,157	0.46
9	HSBC Small Cap Fund (Mutual Fund)	35,32,303	35,32,303	0.42
10	DSP Midcap Fund (Mutual Fund)	34,44,630	34,44,630	0.41

2. Directors of the Company:

Following details regarding the directors of the Company: -

a) Details of the current directors of the Company as on September 30, 2025:

Name, Designation and DIN	Age (in years)	Address	Date of Appointment	Details of other directorship
Mr. Arijit Basu Part Time Non-Executive Chairman and Independent Director DIN – 06907779	63	Om Ratan Bldg, 7 th Floor, 70, Sir Pochkhanwala Road, Mumbai - 400018	31/05/2023	1. Peerless Hospitex Hospital and Research Center Limited 2. Prudential PLC 3. Clean Max Enviro Energy Solutions Limited
Dr. Amla Samanta, Independent Director DIN - 00758883	69	13, Meera Baug, Talmiki Road, Santacruz West, Mumbai - 400054	01/05/2019	1. Samanta Movies Private Limited 2. Shakti Cine Studio Pvt. Ltd
Mr. Adayapalam Viswanathan, Independent Director DIN - 08518003	67	1502 Godrej Serenity, Deonar, Mumbai – 400088	24/07/2019	Nil
Ms. Arundhati Mech Independent Director DIN – 09177619	65	Gr-B, Glenmore Apartment, Sriram Nagar, North Street, Alwarpet, Chennai – 600018	11/02/2022	1. Shivalik Small Finance Bank Limited 2. AFCOM Holdings Limited
Mr. Ramesh G., Managing Director and Chief Executive Officer DIN - 05291597	54	C - 101, Ashok Gardens, Tokersey Jivraj Road, Sewree, Mumbai 400015	01/07/2012	Nil
Mr. Jimmy Tata, Non-Executive Additional Director DIN – 06888364	58	Sea Side, Bhulabhai Desai Road, Mumbai - 400 036	15/07/2023	International Asset Reconstruction Company Private Limited
Mr. Jayesh Chakravarthi Independent Director DIN - 08345495	62	231, 6th, A Cross, Panduranganagar Arikere, Bengaluru, 560076	25/01/2024	Recast Technologies Private Limited
Mr. Jayant Gokhale Independent Director DIN - 00190075	68	10, Ichchhapoorti, Anant Patil Road, Gokhale Road North, Dadar (W), Mumbai 400028	16-09-2024	Franklin Templeton Trustee Services Private Limited
Mr. Bhaskar Sharma Independent Director DIN - 02871367	61	E-2601, Oberoi Splendor, JVLR, Opp. Majas Depot, Jogeshwari (E) Mumbai - 60	16-09-2024	Polycab India Limited EBG Federation

(i) Details of change in directors in the preceding three financial years and current financial year:

Sr. No.	Name, Designation and DIN	Date of Appointment	Date of cessation, if applicable	Remarks
1	Mr. Arijit Basu, Non- Executive Director & Chairman DIN- 06907779	01/06/2021	31/05/2023	Resigned from Board for appointment as Non-Executive Chairman.
2	Ms. Arundhati Mech,	11/02/2022	-	-

	Independent Director DIN – 09177619			
3	Mr. Arijit Basu, Non- Executive Director & Chairman DIN- 06907779	31/05/2023	-	Appointment as Non- Executive Chairman and Additional Independent Director and the appointment was regularized in the annual general meeting held on June 30, 2023
4	Mr. Jimmy Tata, Non-Executive Additional Director DIN – 06888364	15/07/2023	-	Appointment as Additional Non-Executive Director and the appointment was regularized by the members through postal ballot on August 26, 2023
5	Mr. Jayesh Chakravarthy Independent Director (DIN: 08345495)	25/01/2024	-	Appointment as a Non-Executive Independent Director for a period of three years w.e.f. January 25, 2024 and the appointment was regularised by the members through postal ballot on February 28, 2024.
6	Dr. Amla Samanta Independent Director (DIN: 00758883)	01/05/2024	-	Re-appointment as an Non-Executive Independent Director for a period of three years w.e.f. May 1, 2024 and the re-appointment was regularised by the members through postal ballot on February 28, 2024.
7	Mr. A K Viswanathan Independent Director (DIN:08518003)	24/07/2024	-	Re-appointment as an Non-Executive Independent Director for a period of three years w.e.f. July 24, 2024 and the re-appointment was regularized in the annual general meeting held on June 27, 2024
8	Mr. Jayant Gokhale Independent Director DIN - 00190075	16-09-2024	-	Appointment as a Non-Executive Independent Director for a period of three years w.e.f. September 16, 2024 and the appointment was regularized by the members through postal ballot on October 21, 2024.
9	Mr. Bhaskar Sharma Independent Director DIN - 02871367	16-09-2024	-	Appointment as a Non-Executive Independent Director for a period of three years w.e.f. September 16, 2024 and the appointment was regularized by the members through postal ballot on October 21, 2024.
10	Mr. Venkatraman Srinivasan, Independent Director DIN – 00246012		11/03/2025	Mr. Venkatraman Srinivasan has ceased to be an Independent Director on the Board with effect from March 11, 2025 (close of business hours) on account of completion of the term.
11	Ms. Smita Affinwalla, Independent Director DIN - 07106628		11/03/2025	Ms. Smita Affinwalla has ceased to be an Independent Director on the Board with effect from March 11, 2025 (close of business hours) on account of completion of the term.

- (ii) Details of directors' remuneration, and such particulars of the nature and extent of their interests in the issuer (during the current year and preceding three financial years):

(a) Remuneration payable or paid to a director by the issuer, its subsidiary or associate company; shareholding of the director in the company, its subsidiaries and associate companies on a fully diluted basis (in Rs.)

Financial Year	Remuneration Paid to Directors	Mr. Arijit Basu	Mr. Venkatraman Srinivasan	Ms. Smita Affinwalla	Dr. Amla Samanta	Mr. Adayapalam K Viswanathan	Ms. Arundhati Mech	Mr. Jayesh Chakravarthi	Mr. Jayant Gokhale	Mr. Bhaskar Sharma
FY 24-25	Sitting Fees	12,25,000	15,50,000	13,25,000	11,25,000	17,25,000	16,00,000	11,50,000	7,25,000	4,50,000
	Commission	-	15,00,000	15,00,000	15,00,000	15,00,000	15,00,000	1,00,000	-	-
	Remuneration	30,00,000							-	-
FY 23-24	Sitting Fees	6,75,000	13,75,000	12,00,000	8,75,000	13,75,000	12,00,000	75,000	-	
	Commission	-	15,00,000	15,00,000	14,00,000	15,00,000	15,00,000	-	-	
	Remuneration	30,00,000	-	-	-	-	-		-	
FY 22-23	Sitting Fees	8,25,000	14,50,000	12,00,000	8,00,000	14,00,000	11,75,000		-	-
	Commission	-	7,50,000	7,50,000	7,50,000	7,50,000	60,000		-	-
	Remuneration	30,00,000	-	-	-	-	-		-	-

Mr. Ramesh G.	Financial Year	Gross Salary	Perquisite value of Stock Options	Others	Total Amount
	FY 24-25	6,54,22,636	-	25,192	6,54,47,828
	FY 23-24	631,39,248	1,50,72,500	19,210	7,82,30,958
	FY 22-23	5,36,38,320	36,60,000	14,613	5,73,12,933

(b) Appointment of any relatives to an office or place of profit of the issuer, its subsidiary or associate company- NIL

(c) Full particulars of the nature and extent of interest, if any, of every director:

A. in the promotion of the issuer company- NIL

B. in any immoveable property acquired by the issuer company in the two years preceding the date of the issue document or any immoveable property proposed to be acquired by it – NIL

C. where the interest of such a director consists in being a member of a firm or company, the nature and extent of his interest in the firm or company, with a statement of all sums paid or agreed to be paid to him or to the firm or company in cash or shares or otherwise by any person either to induce him to become, or to help him qualify as a director, or otherwise for services rendered by him or by the firm or company, in connection with the promotion or formation of the issuer company shall be disclosed. - NIL

(d) Contribution being made by the directors as part of the offer or separately in furtherance of such objects: NIL

3. Any financial or other material interest of the directors, promoters, key managerial personnel or senior management in the Issue and the effect of such interest in so far as it is different from the interests of other persons: NIL

4. Auditors of the Company:

(i) Following details regarding the auditors of the Company:

Name and Address	Date of appointment
M/s. Kalyaniwalla & Mistry LLP Esplanade House, 29, Hazarimal Somani Marg, Fort, Mumbai 400 001 Peer Review Cer. No - 013324	June 27, 2024
M/s. G.D. Apte & Co. D-509, Neelkanth Business Park, Nathani Road, Vidyavihar West, Mumbai-400086 Peer Review Cer No - 015904	June 27, 2024

(ii) Details of change in auditor for preceding three financial years and current financial year:

SI No.	Name and Address	Date of appointment	Date of cessation, if applicable	Date of Resignation, if applicable
1	M/s. KKC & Associates LLP (formerly known as M/s Khimji Kunverji & Co. LLP) Level-19, Sunshine Tower,, Senapati Bapat Marg,, Elphinstone Road,, Mumbai, Maharashtra 400013	September 18, 2021	June 27, 2024	Not Applicable. M/s. KKC & Associates LLP ceased to be a Statutory Auditor due to completion of term of appointment.
2	M/s B. K. Khare & Co. 706/708, Sharda Chambers, New Marine Lines, Mumbai – 400020	September 18, 2021	June 27, 2024	Not Applicable. M/s B. K. Khare & Co. ceased to be a Statutory Auditor due to completion of term of appointment.
3	M/s. Kalyaniwalla & Mistry LLP Esplanade House, 29, Hazarimal Somani Marg, Fort, Mumbai 400 001	June 27, 2024	-	-
4	M/s. G.D. Apte & Co. D-509, Neelkanth Business Park, Nathani Road, Vidyavihar West, Mumbai-400086	June 27, 2024	-	-

B. Financial information of the Issuer if such information provided in the General Information Document is more than 6 (six) months old:

FINANCIAL INFORMATION

[The disclosures under (i) and (ii) hereunder shall be accompanied with the Auditor's Report along with the requisite schedules, footnotes, summary etc.]

A. Financial Information

- (i) The audited financial statements (i.e. Profit & Loss statement, Balance Sheet and Cash Flow statement) both on a standalone and consolidated basis for a period of three completed years which shall not be more than six months old from the date of the draft offer document or offer document or issue opening date, as applicable. Such financial statements shall be audited and certified by the statutory auditor(s) who holds a valid certificate issued by the Peer Review Board of the Institute of Chartered Accountants of India ("ICAI").

However, if the issuer, being a listed REIT/listed InvIT, has been in existence for a period of less than three completed years, and historical financial statements of such REIT/InvIT are not available for some portion or the entire portion of the reporting period of three years and the interim period, the combined financial statements shall be disclosed for the periods for which such historical financial statements are not available.

Provided that, issuers whose non-convertible securities are listed as on the date of filing of the offer document or placement memorandum, may provide only a web-link and a static quick response code of the audited financial statements in the offer document or placement memorandum subject to the following conditions: (i) Such listed issuers shall disclose a comparative key operational and financial parameter on a standalone and consolidated basis, certified by the statutory auditor(s) who holds a valid certificate issued by the Peer Review Board of the Institute of Chartered Accountants of India, for the last three completed years in the offer document. (ii) The scanning of such static quick response code or clicking on the web-link, shall display the audited financial statements for last three financial years of such issuer on the website of the stock exchange where such data is hosted.

Standalone Audited Financial Statement

(Rs. In Crores)

Balance Sheet (Currency: Indian Rupees in Crore)		March 31, 2025	March 31, 2024	March 31, 2023
ASSETS				
Financial Assets				
(a)	Cash and cash equivalents	950.46	647.85	395.90
(b)	Bank balances other than cash and cash equivalents	33.81	54.66	257.92
(c)	Derivative financial instruments	108.00	1.91	165.34
(c)	Trade receivables	225.17	124.61	65.76
(d)	Loans	1,03,343.04	86,721.26	66,382.67
(e)	Investments	2,060.13	3,380.33	1,243.25
(f)	Other financial assets	47.65	39.50	34.87
Sub total		1,06,768.26	90,970.12	68,545.71
Non-financial Assets				
(a)	Current tax assets (Net)	76.89	41.29	25.11
(b)	Deferred tax assets (Net)	883.25	939.95	1,000.87
(c)	Property, plant and equipment	243.12	162.53	122.37
(d)	Capital work-in-progress	-	-	-
(e)	Other intangible assets	32.30	22.15	20.41
(f)	Right of Use Assets	459.67	326.51	244.27
(g)	Other non financial assets	199.80	93.96	91.65
Sub total		1,895.03	1,586.39	1,504.68
TOTAL ASSETS		1,08,663.29	92,556.51	70,050.39
LIABILITIES AND EQUITY				
Liabilities				
Financial Liabilities				
(a)	Derivative financial instruments	2.06	4.77	-
(b)	Trade payables			
(i)	Total outstanding dues of micro enterprises and small enterprises	-	-	-
(ii)	Total outstanding dues of creditors other than micro enterprises and small enterprises	452.68	509.00	291.84
(b)	Debt securities	39,465.17	34,851.12	27,096.41
(c)	Borrowings (other than debt securities)	41,928.89	33,831.38	24,227.80
(d)	Subordinated liabilities	6,003.71	5,648.17	3,541.10

(e)	Other financial liabilities	3,944.08	2,955.27	2,778.43
Sub total		91,796.59	77,799.71	57,935.58
Non-Financial Liabilities				
(a)	Current tax liabilities (net)	65.66	58.65	41.97
(b)	Provisions	564.51	502.94	368.96
(c)	Other non-financial liabilities	416.78	452.50	266.91
		1,046.95	1,014.09	677.84
Equity				
(a)	Equity share capital	795.78	793.08	791.40
(b)	Other equity	15,023.97	12,949.63	10,645.57
		15,819.75	13,742.71	11,436.97
TOTAL LIABILITIES AND EQUITY		1,08,663.29	92,556.51	70,050.39

Profit and Loss statement (Currency: Indian Rupees in Crore)		March 31, 2025	March 31, 2024	March 31, 2023
Revenue from operations				
(a)	Interest income	13,835.79	11,156.72	8,927.78
(b)	Sale of services	1,216.66	1,949.55	2,633.93
(c)	Other financial charges	1,192.45	953.11	756.41
(d)	Net gain on fair value changes	54.92	113.69	85.07
(e)	Net gain on de-recognition of financial instruments under amortised cost category	0.46	(1.95)	(0.31)
Total Revenue from operations		16,300.28	14,171.12	12,402.88
Expenses				
(a)	Finance Costs	6,390.15	4,864.32	3,511.92
(b)	Impairment on financial instruments	2,113.05	1,067.39	1,330.40
(c)	Employee Benefits Expenses	3,619.57	3,850.75	4,057.57
(d)	Depreciation, amortization and impairment	194.42	145.14	111.84
(e)	Others expenses	1,055.29	938.85	763.75
Total Expenses		13,372.48	10,866.45	9,775.48
Profit before tax		2,927.80	3,304.67	2,627.40
Tax Expense:				
(a)	Current tax	739.19	770.67	621.30
(b)	Deferred tax (credit)	72.80	73.16	46.75
(c)	Income tax for earlier year	(60.11)	-	-
Total Tax expense		751.88	843.83	668.05
Profit after tax from continuing operations		2,175.92	2,460.84	1,959.35
Profit for the year		2,175.92	2,460.84	1,959.35
Other Comprehensive Income				
(a)	Items that will not be reclassified to profit or loss - Re-measurement gain/(loss) on defined benefit plan	(9.48)	(31.54)	(5.48)

(b)	Income tax relating to items that will not be reclassified to profit or loss	2.38	7.94	1.38
(c)	Items that will be reclassified to profit or loss	(54.50)	(17.10)	19.59
(d)	Income tax relating to items that will be reclassified to profit or loss	13.72	4.30	(4.93)
Other Comprehensive Income		(47.88)	(36.40)	10.56
Total Comprehensive Income for the period		2,128.04	2,424.44	1,969.91

Cash Flow Statement (Currency: Indian Rupees in Crore)		March 31, 2025	March 31, 2024	March 31, 2023
A	Cash flow from operating activities			
	Profit/(loss) before tax	2,927.80	3,304.67	2,627.40
	Adjustments for			
	Interest Income	(13,835.79)	(11,156.72)	(8,927.78)
	Interest Expenses	6,263.50	4,771.63	3,502.92
	(Profit)/loss on sale of asset	(0.20)	(0.85)	(1.01)
	Realised net (gain)/ loss on FVTPL investments	(58.21)	(89.91)	(90.67)
	Unrealised (gain)/loss on FVTPL investments	3.29	(23.78)	5.60
	Discount on commercial paper	99.25	77.01	9.00
	Provision for compensated absence and gratuity	11.54	29.87	6.59
	Employee share based payment expenses	62.48	55.24	43.64
	Depreciation, amortization and impairment	194.42	145.14	111.84
	Impairment on financial instruments	2,113.05	1,067.39	1,330.40
	Operating cash flow before working capital changes	(2,218.87)	(1,820.31)	(1,382.07)
	Adjustments for working capital changes:			
	(Increase)/decrease in Loans	(18,720.91)	(21,405.98)	(10,462.68)
	(Increase)/ decrease in trade receivables	(99.52)	(58.85)	76.06
	(Increase)/decrease in other financial assets and others	(400.29)	291.32	(0.19)
	Increase/(decrease) in other financial and non-financial liabilities & provision	712.06	(44.60)	506.53
	Increase/(decrease) in trade payables	(56.32)	217.16	44.93
	Cash generated from/(Used in) operations before adjustments for interest received and interest paid	(20,783.84)	(22,821.26)	(11,217.42)
	Interest Paid	(5,810.74)	(4,110.50)	(3,842.14)
	Interest Received	13,663.02	10,946.14	8,841.36
	Cash generated from/(Used in) operations	(12,931.56)	(15,985.62)	(6,218.20)
	Direct taxes (paid)/ net of refunds	(694.77)	(750.42)	(632.41)
	Net cash flow generated from/(used in) operating activities (A)	(13,626.33)	(16,736.04)	(6,850.61)
B	Cash flow from investing activities			
	Purchase of investments	(42,427.90)	(52,917.26)	(49,267.66)
	Proceeds of investments	43,794.86	50,893.87	50,350.80
	Purchase of fixed assets	(209.79)	(123.35)	(111.32)
	Proceeds from sale of fixed assets	1.85	1.18	1.50
	Net cash generated from/(used in) investing activities (B)	1,159.02	(2,145.56)	973.32
C	Cash flow from financing activities			
	Debt securities issued	26,223.00	22,167.71	10,099.18

	Debt securities repaid	(21,566.00)	(14,490.01)	(8,210.60)
	Borrowings other than debt securities issued	43,193.59	29,910.87	17,207.75
	Borrowings other than debt securities repaid	(35,223.72)	(20,307.29)	(12,507.21)
	Subordinated debt issued	857.00	2,337.07	-
	Subordinated debt repaid	(500.00)	(230.00)	(600.00)
	Proceeds from issue of shares and security premium	124.62	71.45	33.93
	Repayment of lease liabilities	(100.47)	(80.87)	(76.81)
	Dividend & Tax paid on dividend	(238.10)	(245.38)	(150.25)
	Net cash generated from/(used in) financing activities (C)	12,769.92	19,133.55	5,795.99
	Net increase/(decrease) in cash and cash equivalents (A+B+C)	302.61	251.95	(81.30)
	Add : Cash and cash equivalents as at the beginning of the year	647.85	395.90	477.20
	Add : Cash and cash equivalents acquired pursuant to Scheme of Amalgamation	-	-	-
	Cash and cash equivalents as at the end of the year	950.46	647.85	395.90

Consolidated Audited Financial Statements**(Rs. In Crores)**

Balance Sheet (Currency: Indian Rupees in Crore)		March 31, 2025	March 31, 2024	March 31, 2023
ASSETS				
Financial Assets				
(a)	Cash and cash equivalents	950.46	647.85	395.90
(b)	Bank balances other than cash and cash equivalents	33.81	54.66	257.92
(c)	Derivative financial instruments	108.00	1.91	165.34
(c)	Trade receivables	225.17	124.61	65.76
(d)	Loans	1,03,343.04	86,721.26	66,382.67
(e)	Investments	2,060.13	3,380.33	1,243.25
(f)	Other financial assets	47.65	39.50	34.87
Sub total		1,06,768.26	90,970.12	68,545.71
Non-financial Assets				
(a)	Current tax assets (Net)	76.89	41.29	25.11
(b)	Deferred tax assets (Net)	883.25	939.95	1,000.87
(c)	Property, plant and equipment	243.12	162.53	122.37
(d)	Capital work-in-progress	-	-	-
(e)	Other intangible assets	32.30	22.15	20.41
(f)	Right of Use Assets	459.67	326.51	244.27
(g)	Other non financial assets	199.80	93.96	91.65
Sub total		1,895.03	1,586.39	1,504.68
TOTAL ASSETS		1,08,663.29	92,556.51	70,050.39
LIABILITIES AND EQUITY				
Liabilities				
Financial Liabilities				

(a)	Derivative financial instruments	2.06	4.77	-
(b)	Trade payables			
(i)	Total outstanding dues of micro enterprises and small enterprises	-	-	-
(ii)	Total outstanding dues of creditors other than micro enterprises and small enterprises	452.68	509.00	291.84
(b)	Debt securities	39,465.17	34,851.12	27,096.41
(c)	Borrowings (other than debt securities)	41,928.89	33,831.38	24,227.80
(d)	Subordinated liabilities	6,003.71	5,648.17	3,541.10
(e)	Other financial liabilities	3,944.08	2,955.27	2,778.43
Sub total		91,796.59	77,799.71	57,935.58
Non-Financial Liabilities				
(a)	Current tax liabilities (net)	65.66	58.65	41.97
(b)	Provisions	564.51	502.94	368.96
(c)	Other non-financial liabilities	416.78	452.50	266.91
		1,046.95	1,014.09	677.84
Equity				
(a)	Equity share capital	795.78	793.08	791.40
(b)	Other equity	15,023.97	12,949.63	10,645.57
		15,819.75	13,742.71	11,436.97
TOTAL LIABILITIES AND EQUITY		1,08,663.29	92,556.51	70,050.39

Profit and Loss statement		March 31, 2025	March 31, 2024	March 31, 2023
Revenue from operations				
(a)	Interest income	13,835.79	11,156.72	8,927.78
(b)	Sale of services	1,216.66	1,949.55	2,633.93
(c)	Other financial charges	1,192.45	953.11	756.41
(d)	Net gain on fair value changes	54.92	113.69	85.07
(e)	Net gain on de-recognition of financial instruments under amortised cost category	0.46	(1.95)	(0.31)
Total Revenue from operations		16,300.28	14,171.12	12,402.88
Expenses				
(a)	Finance Costs	6,390.15	4,864.32	3,511.92
(b)	Impairment on financial instruments	2,113.05	1,067.39	1,330.40
(c)	Employee Benefits Expenses	3,619.57	3,850.75	4,057.57
(d)	Depreciation, amortization and impairment	194.42	145.14	111.84
(e)	Others expenses	1,055.29	938.85	763.75
Total Expenses		13,372.48	10,866.45	9,775.48
Profit before tax		2,927.80	3,304.67	2,627.40
Tax Expense:				
(a)	Current tax	739.19	770.67	621.30
(b)	Deferred tax (credit)	72.8	73.16	46.75
(c)	Income tax for earlier year	(60.11)	-	-

Total Tax expense	751.88	843.83	668.05
Profit after tax from continuing operations	2,175.92	2,460.84	1,959.35
Profit for the year	2,175.92	2,460.84	1,959.35
Other Comprehensive Income			
(a) Items that will not be reclassified to profit or loss - Re-measurement gain/(loss) on defined benefit plan	(9.48)	(31.54)	(5.48)
(b) Income tax relating to items that will not be reclassified to profit or loss	2.38	7.94	1.38
(c) Items that will be reclassified to profit or loss	(54.50)	(17.10)	19.59
(d) Income tax relating to items that will be reclassified to profit or loss	13.72	4.30	(4.93)
Other Comprehensive Income	(47.88)	(36.40)	10.56
Total Comprehensive Income for the period	2,128.04	2,424.44	1,969.91

Cash Flow Statement (Currency: Indian Rupees in Crore)		March 31, 2025	March 31, 2024	March 31, 2023
A	Cash flow from operating activities			
	Profit/(loss) before tax	2,927.80	3,304.67	2,627.40
	Adjustments for			
	Interest Income	(13,835.79)	(11,156.72)	(8,927.78)
	Interest Expenses	6,263.5	4,771.63	3,502.92
	(Profit)/loss on sale of asset	(0.2)	(0.85)	(1.01)
	Realised net (gain)/ loss on FVTPL investments	(58.21)	(89.91)	(90.67)
	Unrealised (gain)/loss on FVTPL investments	3.29	(23.78)	5.60
	Discount on commercial paper	99.25	77.01	9.00
	Provision for compensated absence and gratuity	11.54	29.87	6.59
	Employee share based payment expenses	62.48	55.24	43.64
	Depreciation, amortization and impairment	194.42	145.14	111.84
	Impairment on financial instruments	2,113.05	1,067.39	1,330.40
	Operating cash flow before working capital changes	(2,218.87)	(1,820.31)	(1,382.07)
	Adjustments for working capital changes:			
	(Increase)/decrease in Loans	(18,720.91)	(21,405.98)	(10,462.68)
	(Increase)/ decrease in trade receivables	(99.52)	(58.85)	76.06
	(Increase)/decrease in other financial assets and others	(400.29)	291.32	(0.19)
	Increase/(decrease) in other financial and non-financial liabilities & provision	712.06	(44.60)	506.53
	Increase/(decrease) in trade payables	(56.32)	217.16	44.93
	Cash generated from/(Used in) operations before adjustments for interest received and interest paid	(20,783.84)	(22,821.26)	(11,217.42)
	Interest Paid	(5,810.74)	(4,110.50)	(3,842.14)
	Interest Received	13,663.02	10,946.14	8,841.36
	Cash generated from/(Used in) operations	(12,931.56)	(15,985.62)	(6,218.20)
	Direct taxes (paid)/ net of refunds	(694.77)	(750.42)	(632.41)
	Net cash flow generated from/(used in) operating activities (A)	(13,626.33)	(16,736.04)	(6,850.61)
B	Cash flow from investing activities			

	Purchase of investments	(42,427.90)	(52,917.26)	(49,267.66)
	Proceeds of investments	43,794.86	50,893.87	50,350.80
	Purchase of fixed assets	(209.79)	(123.35)	(111.32)
	Proceeds from sale of fixed assets	1.85	1.18	1.50
	Net cash generated from/(used in) investing activities (B)	1,159.02	(2,145.56)	973.32
C	Cash flow from financing activities			
	Debt securities issued	26,223.00	22,167.71	10,099.18
	Debt securities repaid	(21,566.00)	(14,490.01)	(8,210.60)
	Borrowings other than debt securities issued	43,193.59	29,910.87	17,207.75
	Borrowings other than debt securities repaid	(35,223.72)	(20,307.29)	(12,507.21)
	Subordinated debt issued	857.00	2,337.07	-
	Subordinated debt repaid	(500.00)	(230.00)	(600.00)
	Proceeds from issue of shares and security premium	124.62	71.45	33.93
	Repayment of lease liabilities	(100.47)	(80.87)	(76.81)
	Dividend & Tax paid on dividend	(238.10)	(245.38)	(150.25)
	Net cash generated from/(used in) financing activities (C)	12,769.92	19,133.55	5,795.99
	Net increase/(decrease) in cash and cash equivalents (A+B+C)	302.61	251.95	(81.30)
	Add : Cash and cash equivalents as at the beginning of the year	647.85	395.90	477.20
	Add : Cash and cash equivalents acquired pursuant to Scheme of Amalgamation	-	-	-
	Cash and cash equivalents as at the end of the year	950.46	647.85	395.90

Note: There was no auditor's qualification. Auditor's Report can be accessed at:

FY 2024-25: <https://www.hdbfs.com/sites/default/files/debt/audited-financial-results-under-regulation-52-of-sebi-lodr-for-quarter-and-year-ended-march-31-2025.pdf>

FY 2023-24: <https://www.hdbfs.com/sites/default/files/reports/Annual-Report-2023-24.pdf>

FY 2022-23: <https://www.hdbfs.com/sites/default/files/reports/Annual-Report-2022-23.pdf>

Note: The Ministry of Corporate Affairs, in its press release dated January 18, 2016, had issued a roadmap for implementation of Indian Accounting Standards (Ind-AS) for scheduled commercial banks, insurers / insurance companies and non-banking financial companies. This roadmap required these institutions to prepare Ind-AS based financial statements for the accounting periods beginning from April 1, 2018 onwards with comparatives for the periods beginning April 1, 2017 and thereafter. On March 30, 2016, the Companies (Indian Accounting Standards) (Amendment) Rules, 2016 for implementation of Indian Accounting Standards by Non-Banking Financial Companies were notified. Accordingly, the Company has adopted IND-AS effective April 1, 2018 with comparatives for the periods beginning April 1, 2017.

(ii) **The unaudited financial information with limited review report (for the Quarter ended September 30, 2025).**

Balance Sheet		Quarter ended September 30, 2025 (Reviewed)
ASSETS		
Financial Assets		
(a)	Cash and cash equivalents	1,137.51
(b)	Bank balances other than cash and cash equivalents	206.51
(c)	Derivative financial instruments	476.93
(d)	Trade receivables	252.13
(e)	Loans(Net)	1,07,759.43
(f)	Investments	3,076.47
(g)	Other financial assets	46.59
Sub total		1,12,955.57

Non-financial Assets		
(a)	Current tax assets	12.54
(b)	Deferred tax assets	930.12
(c)	Property, plant and equipment	226.70
(d)	Other intangible assets	29.06
(e)	Right of Use Assets	487.14
(f)	Other non-financial assets	132.90
	Sub total	1,818.46
TOTAL ASSETS		1,14,774.03
LIABILITIES AND EQUITY		
Liabilities		
Financial Liabilities		
(a)	Derivative financial instruments	13.95
(b)	Trade payables	
(i)	Total outstanding dues of micro enterprises and small enterprises	27.85
(ii)	Total outstanding dues of creditors other than micro enterprises and small enterprises	192.27
(c)	Debt securities	35,917.09
(d)	Borrowings (other than debt securities)	48,219.94
(e)	Subordinated liabilities	6,403.69
(f)	Other financial liabilities	3,617.84
	Sub total	94,392.63
Non-Financial Liabilities		
(a)	Current tax liabilities (net)	22.59
(b)	Provisions	480.34
(c)	Other non-financial liabilities	540.27
	Subtotal	1,043.20
Equity		
(a)	Equity share capital	829.57
(b)	Other equity	18,508.63
	Subtotal	19,338.20
TOTAL LIABILITIES AND EQUITY		1,14,774.03

(Rs In crores)

Profit and Loss statement		Quarter ended September 30, 2025 (Reviewed)
I	Revenue from operations	
	Interest income	7,718.03
	Sale of services	624.23
	Other financial charges	631.36

		Net gain on fair value changes	38.30
		Net gain/(loss) on derecognized financial instruments	(1.08)
		Total Revenue from operations	9,010.84
II		Expenses	
		Finance Costs	3,433.73
		Impairment on financial instruments	1,417.94
		Employee Benefits Expenses	1,917.81
		Depreciation, amortization and impairment	103.78
		Others expenses	622.81
		Total Expenses	7,496.07
III		Profit before tax (I-II)	1,514.77
IV		Tax Expense:	
	A	Current tax	426.92
	B	Deferred tax	(34.70)
	C	Income tax for earlier year	(26.68)
		Total Tax expense	365.55
V		Net Profit for the period (III-IV)	1,149.22
VI		Other Comprehensive Income (net of tax)	(36.18)
VII		Total Comprehensive Income (after tax) (V-VI)	1,113.04
VIII		Earnings per equity share	
	(a)	Basic (in Rupees)	14.14
	(b)	Diluted (in Rupees)	14.08
	(c)	Face value per share (in Rupees)	10.00

Financial Results for Quarter ended September 30, 2025 can be accessed at [https://www.hdbfs.com/sites/default/files/debt/Unaudited-Financial-Results-under-Regulation-33-and-52-of-SEBI-\(LODR\)-for-quarter-and-half-year-ended-September-30-2025.pdf](https://www.hdbfs.com/sites/default/files/debt/Unaudited-Financial-Results-under-Regulation-33-and-52-of-SEBI-(LODR)-for-quarter-and-half-year-ended-September-30-2025.pdf)

(iii) Key Operational and Financial Parameters on a Consolidated and Standalone Basis in respect of the financial information provided under clause (i) and (ii) above

For Financial Sector Entities:

Standalone Basis

Particulars	March 31,2025	March 31, 2024	March 31, 2023
Balance Sheet			
Assets			
Property, Plant and Equipment	243.12	162.53	122.37
Financial Assets	1,06,768.26	90,970.12	68,545.71
Non-financial Assets excluding property, plant and equipment	1,651.91	1,423.86	1,382.31
Total assets	1,08,663.29	92,556.51	70,050.39
Liabilities			
Financial Liabilities			
- Derivative financial instruments			

- Trade Payables	2.06	4.77	-
- Debt Securities	452.68	509.00	291.84
- Borrowings (other than Debt Securities)	39,465.17	34,851.12	27,096.41
- Subordinated Liabilities	41,928.89	33,831.38	24,227.80
- Other financial liabilities	6,003.71	5,648.17	3,541.10
	3,944.08	2,955.27	2,778.43
Non – Financial Liabilities			
- Current tax liabilities (net)	65.66	58.65	41.97
- Provisions	564.51	502.94	368.96
- Deferred tax liabilities (net)	-	-	-
- Other non-financial liabilities	416.78	452.50	266.91
Equity (equity share capital and other equity)	15,819.75	13,742.71	11,436.97
Total equity and liabilities	1,08,663.29	92,556.51	70,050.39
Revenue from operations	16,300.28	14,171.12	12,402.88
Other Income	-	-	-
Total Income	16,300.28	14,171.12	12,402.88
Total Expenses	13,372.48	10,866.45	9,775.48
Profit after Tax for the year	2,175.92	2,460.84	1,959.35
Other Comprehensive Income	(47.88)	(36.40)	10.56
Total Comprehensive Income	2,128.04	2,424.44	1,969.91
Earnings per equity share (Basic)*	27.40	31.08	24.78
Earnings per equity share (Diluted)*	27.32	31.04	24.76
Net cash from / used in(-) operating activities	(13,626.33)	(16,736.04)	(6,850.61)
Net cash from / used in(-) investing activities	1,159.02	(2,145.56)	973.32
Net cash from / used in(-) financing activities	12,769.92	19,133.55	5,795.99
Net increase/decrease(-) in cash and cash equivalents	302.61	251.95	(81.30)
Cash and cash equivalents as per Cash Flow Statement as at end of period	950.46	647.85	395.90
Net worth	14,936.50	12,802.76	10,436.10
Cash and Cash Equivalents	950.46	647.85	395.90
Loans	1,06,877.58	90,217.93	70,030.70
Total Debts to Total Assets	0.80	0.80	0.78
Interest Income	13,835.79	11,156.72	8,927.78
Interest Expense	6,390.15	4,864.32	3,511.92
Impairment on Financial Instruments	2,113.05	1,067.39	1,330.40
Bade Debts to Loans	N.A.	N.A.	N.A.
% Gross Stage 3 Loans on Loans (Principal Amount)	2.26%	1.90%	2.73%
% Net Stage 3 Loans on Loans (Principal Amount)	0.99%	0.63%	0.95%
Tier I Capital Adequacy Ratio (%)	14.67%	14.12%	15.91%
Tier II Capital Adequacy Ratio (%)	4.55%	5.13%	4.14%

Key Operational and Financial Parameters on a Consolidated Basis:

(Amt. in Crore)

Particulars	March 31, 2025	March 31, 2024	March 31, 2023
Balance Sheet			
Assets			
Property, Plant and Equipment	243.12	162.53	122.37
Financial Assets	1,06,768.26	90,970.12	68,545.71
Non-financial Assets excluding property, plant and equipment	1,651.91	1,423.86	1,382.31
Total assets	1,08,663.29	92,556.51	70,050.39
Liabilities			
Financial Liabilities			
- Derivative financial instruments			
- Trade Payables	2.06	4.77	-
- Debt Securities	452.68	509.00	291.84
- Borrowings (other than Debt Securities)	39,465.17	34,851.12	27,096.41
- Subordinated Liabilities	41,928.89	33,831.38	24,227.80
- Other financial liabilities	6,003.71	5,648.17	3,541.10
	3,944.08	2,955.27	2,778.43

Non – Financial Liabilities			
- Current tax liabilities (net)	65.66	58.65	41.97
- Provisions			
- Deferred tax liabilities (net)	564.51	502.94	368.96
- Other non-financial liabilities	-	-	-
	416.78	452.50	266.91
Equity (equity share capital and other equity)	15,819.75	13,742.71	11,436.97
Total equity and liabilities	1,08,663.29	92,556.51	70,050.39
Revenue from operations	16,300.28	14,171.12	12,402.88
Other Income	-	-	-
Total Income	16,300.28	14,171.12	12,402.88
Total Expenses	13,372.48	10,866.45	9,775.48
Profit after Tax for the year	2,175.92	2,460.84	1,959.35
Other Comprehensive Income	(47.88)	(36.40)	10.56
Total Comprehensive Income	2,128.04	2,424.44	1,969.91
Earnings per equity share (Basic)*	27.40	31.08	24.78
Earnings per equity share (Diluted)*	27.32	31.04	24.76
Net cash from / used in(-) operating activities	(13,626.33)	(16,736.04)	(6,850.61)
Net cash from / used in(-) investing activities	1,159.02	(2,145.56)	973.32
Net cash from / used in(-) financing activities	12,769.92	19,133.55	5,795.99
Net increase/decrease(-) in cash and cash equivalents	302.61	251.95	(81.30)
Cash and cash equivalents as per Cash Flow Statement as at end of period	950.46	647.85	395.90
Net worth	14,936.50	12,802.76	10,436.10
Cash and Cash Equivalents	950.46	647.85	395.90
Loans	1,06,877.58	90,217.93	70,030.70
Total Debts to Total Assets	0.80	0.80	0.78
Interest Income	13,835.79	11,156.72	8,927.78
Interest Expense	6,390.15	4,864.32	3,511.92
Impairment on Financial Instruments	2,113.05	1,067.39	1,330.40
Bade Debts to Loans	N.A.	N.A.	N.A.
% Gross Stage 3 Loans on Loans (Principal Amount)	2.26%	1.90%	2.73%
% Net Stage 3 Loans on Loans (Principal Amount)	0.99%	0.63%	0.95%
Tier I Capital Adequacy Ratio (%)	14.67%	14.12%	15.91%
Tier II Capital Adequacy Ratio (%)	4.55%	5.13%	4.14%

(iv) Details of any other contingent liabilities of the Issuer based on the last audited financial statements including amount and nature of liability.

(Amt. in crore)

S. No.	Particulars	March 31, 2025	March 31, 2024	March 31, 2023
1.	Claims against the Company not acknowledged as debt	124.26	105.44	99.53
2.	Estimated amount of contracts remaining to be executed on capital account and not provided for net of advance	34.36	85.10	45.00
3.	Undrawn committed sanctions to borrowers	629.12	372.07	134.31
	Total	787.74	562.61	278.84

(v) The amount of corporate guarantee or letter of comfort issued by the Issuer along with details of the counterparty (viz. name and nature of the counterparty, whether a subsidiary, joint venture entity, group company etc.) on behalf of whom it has been issued.

NA

C. Expense of the Issue:

Expenses	Fees Amount (in Rs.)	Fees as a percentage of total issue expenses (%)	Fees as a percentage of total issue size (%)
Lead manager(s) fees	NA	NA	NA
Underwriting commission	NA	NA	NA
Brokerage, selling, commission and upload fees	4,000.00	5.06%	0.00%
Fees payable to the registrars to the Issue	NA	NA	NA
Fees payable to the legal advisors	NA	NA	NA
Advertising and marketing expenses	NA	NA	NA
Fees payable to the regulators including Stock Exchanges	25,000.00	31.65%	0.00%
Expenses incurred on printing and distribution of Issue stationary	NA	NA	NA
Any other fees, commission or payments under whatever nomenclature	50,000.00	63.29%	0.01%
Total	79,000.00	100.00%	0.01%

*Indicative Numbers

SECTION III**RISK FACTORS**

PLEASE REFER TO SECTION N OF THE GID. PROSPECTIVE INVESTORS ARE ALSO ADVISED TO CAREFULLY READ THE FOLLOWING KEY RISKS ASSOCIATED WITH THE COMMERCIAL PAPERS:

Commercial Papers are unsecured in nature

Given that the Commercial Papers are an unsecured money market instrument, in the event the Company is unable to meet its payment and other obligations towards investors under the terms of the Commercial Papers, the investors do not have any recourse in the form of a security to recover their dues. Potential investors may also have to assess and take into consideration that an investment in the issue of Commercial Papers will be bound by and subject to any market risks associated with investing in short term money market instruments.

SECTION IV**DISCLAIMERS**

Please refer to **Section C** of the General Information Document.

SECTION V**MATERIAL CONTRACTS IN RESPECT OF THE ISSUE****Statement containing particulars of, dates of, and parties to all material contracts and agreements:**

Issuing and Paying Agent Agreement entered into by and between the Issuing and Paying Agent and the Issuer dated January 18, 2018;
 General Information Document dated September 30, 2025 issued by the Issuer;
 this Key Information Document date December 24, 2025 issued by the Issuer;
 the Deal Confirmation Note;
 the Board Resolution;
 IPA Certificate.

SECTION VI**PROCESS OF ISSUE OF COMMERCIAL PAPERS**

CPs shall be issued in the form of a promissory note and held in a dematerialized form through any of the depositories approved by and registered with SEBI. The Issuer has made an arrangement with National Securities Depository Limited (NSDL), Central Depository Services Ltd (CDSL) and National Stock Exchange of India for the issue of Commercial Papers. The Issuer shall also send to IPA the list of allottees, (other than related parties) value date of issuance, net amount to be received from each investor, place of receipt of money, contact details of each investor, ISIN of security, maturity date of security along with particulars of each investor's DP Account as contained in the Deal Confirmation Note. The foregoing shall be communicated in writing and such letter shall be signed by an Authorized Signatory. The Issuer will first issue the CPs in the form of a jumbo usance promissory note in favor of all the investors jointly and deliver the same to the IPA. IPA will give instructions to the Registrar and Transfer Agent for creation of security in terms of the jumbo promissory note. The Registrar and Transfer Agent shall credit the security so created in the demat account of the investors as informed by the IPA, upon receipt of stated consideration from the investor to the CP Funds Account (Current Account) of the Issuer through an approved mode of payment of that day.

SECTION VII

ANY MATERIAL DEVELOPMENTS WHICH ARE NOT DISCLOSED IN THE GENERAL INFORMATION DOCUMENT, SINCE THE ISSUE OF THE GENERAL INFORMATION DOCUMENT RELEVANT TO THE OFFER OF THE COMMERCIAL PAPERS IN RESPECT OF WHICH THIS KEY INFORMATION DOCUMENT IS BEING ISSUED

There have been no material developments since the General Information Document was issued.

For HDB FINANCIAL SERVICES LIMITED

Authorized Signatory

Ravi Maheshwari
Head – Financial Reporting

Place: Mumbai

Date : December 26, 2025

Encl:

1. Annexures as mentioned above
2. BR

ANNEXURE I**Details of CPs outstanding as on December 24, 2025:**

CP Series	ISIN	Date of allotment	Redemption date/ Schedule	Amount issued (Rs in Cr)	Amount O/s (Rs. In Cr)	IPA	CRA/Rating	Rating Amount (Rs. In Cr)
264	INE756I14EP5	10-Feb-25	05-02-2026	175	175	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
278	INE756I14EZ4	20-03-2025	16-03-2026	150	150	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
279	INE756I14EZ4	21-03-2025	16-03-2026	350	350	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
285	INE756I14EZ4	25-03-2025	16-03-2026	100	100	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
286	INE756I14FC0	27-03-2025	04-03-2026	200	200	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
288	INE756I14FC0	04-04-2025	04-03-2026	200	200	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
290	INE756I14FC0	07-04-2025	04-03-2026	100	100	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
311	INE756I14FO5	17-11-2025	26-12-2025	700	700	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000

NCDs, Sub Debt and PDIs outstanding as on December 24, 2025:

ISIN	Issue Date	Amount	Maturity Date	Amount Outstanding	Debenture Trustee	CRA / Credit Rating	Rating Amount (Rs. In Cr)
INE756I08108	22-07-2016	220.00	22-07-2026	220.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	5,670.00
INE756I08116	06-12-2016	170.00	04-12-2026	170.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	5,670.00
INE756I08124	01-02-2018	150.00	01-02-2028	150.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	5,670.00
INE756I08132	21-02-2018	130.00	21-02-2028	130.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	5,670.00
INE756I08140	27-07-2018	250.00	27-07-2028	250.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	5,670.00
INE756I08157	06-08-2018	200.00	06-08-2028	200.00	Axis Trustee Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	1,500.00
INE756I08165	07-09-2018	100.00	07-09-2028	100.00	Axis Trustee Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	1,500.00
INE756I08173	15-11-2018	350.00	15-11-2028	350.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	5,670.00
INE756I08181	07-06-2019	315.00	07-06-2029	315.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	5,670.00
INE756I07EV7	08-08-2019	1,500.00	08-08-2029	1,500.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I08199	16-08-2019	100.00	16-08-2029	100.00	Axis Trustee Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	1,500.00
INE756I08207	29-11-2019	100.00	29-11-2029	100.00	Axis Trustee Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	1,500.00
INE756I08181	24-01-2020	228.50	07-06-2029	228.50	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	5,670.00

Key Information Document

Key Information Document for issue of Commercial Papers

INE756I08215	02-11-2020	356.50	01-11-2030	356.50	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	5,670.00
INE756I07DW7	13-09-2021	130.00	26-06-2026	130.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07DX5	13-09-2021	500.00	11-09-2026	500.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07DX5	22-09-2021	560.00	11-09-2026	560.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I08231	29-10-2021	150.00	29-10-2031	150.00	Axis Trustee Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	1,500.00
INE756I07EJ2	12-09-2022	325.00	10-09-2027	325.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07EK0	25-10-2022	250.00	13-01-2026	250.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07EL8	25-10-2022	810.00	25-02-2026	810.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07EK0	17-11-2022	200.00	13-01-2026	200.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07EL8	17-11-2022	650.00	25-02-2026	650.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07EK0	21-12-2022	85.00	13-01-2026	85.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07EN4	21-12-2022	185.00	14-07-2026	185.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07EK0	16-01-2023	510.00	13-01-2026	510.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07EO2	16-01-2023	1,776.00	16-03-2026	1,776.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07EP9	23-02-2023	244.00	17-04-2026	244.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07EQ7	20-03-2023	323.18	17-03-2028	323.18	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07ER5	20-03-2023	610.00	24-04-2026	610.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07ER5	30-05-2023	400.00	24-04-2026	400.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07DX5	30-06-2023	595.00	11-09-2026	595.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07ET1	30-06-2023	400.00	08-05-2026	400.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07EU9	25-07-2023	745.00	08-12-2026	745.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07EU9	26-09-2023	165.00	08-12-2026	165.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07EP9	19-10-2023	597.50	17-04-2026	597.50	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07EW5	16-11-2023	250.00	16-11-2028	250.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07EU9	06-12-2023	115.00	08-12-2026	115.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I08249	15-12-2023	150.00	15-12-2033	150.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	1,500.00

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INE756I08256	22-12-2023	200.00	22-12-2033	200.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	5,670.00
INE756I08264	29-12-2023	200.00	29-12-2033	200.00	Axis Trustee Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	1,500.00
INE756I08256	09-01-2024	300.00	22-12-2033	300.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	5,670.00
INE756I07EN4	15-01-2024	515.00	14-07-2026	515.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07EW5	19-01-2024	250.00	16-11-2028	250.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07EW5	20-02-2024	195.00	16-11-2028	195.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07EX3	20-02-2024	137.00	06-04-2027	137.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07EO2	27-02-2024	700.00	16-03-2026	700.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07EY1	27-02-2024	719.00	10-05-2027	719.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I08256	13-03-2024	1,500.00	22-12-2033	1,500.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	5,670.00
INE756I07EY1	10-04-2024	500.00	10-05-2027	500.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07EY1	29-04-2024	70.00	10-05-2027	70.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07EL8	09-05-2024	1,075.00	25-02-2026	1,075.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07EZ8	09-05-2024	1,500.00	05-07-2027	1,500.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07FA8	07-06-2024	475.00	06-08-2027	475.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I08272	13-06-2024	150.00	13-06-2034	150.00	Axis Trustee Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	1,500.00
INE756I07EP9	20-06-2024	525.00	17-04-2026	525.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07EW5	20-06-2024	100.00	16-11-2028	100.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07EJ2	28-06-2024	1,103.00	10-09-2027	1,103.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I08280	15-07-2024	350.00	15-07-2034	350.00	Axis Trustee Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	1,500.00
INE756I07EN4	23-07-2024	1,000.00	14-07-2026	1,000.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07EJ2	23-07-2024	1,000.00	10-09-2027	1,000.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07EN4	06-08-2024	200.00	14-07-2026	200.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07FB6	15-10-2024	100.00	05-01-2028	100.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I08298	28-10-2024	207.00	27-10-2034	207.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	5,670.00
INE756I07EY1	05-11-2024	50.00	10-05-2027	50.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82

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INE756I07FA8	05-11-2024	75.00	06-08-2027	75.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07FB6	05-11-2024	135.00	05-01-2028	135.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07DW7	22-11-2024	200.00	26-06-2026	200.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07EN4	06-12-2024	700.00	14-07-2026	700.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07FB6	06-12-2024	300.00	05-01-2028	300.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07EU9	20-12-2024	550.00	08-12-2026	550.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I08298	27-12-2024	150.00	27-10-2034	150.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	5,670.00
INE756I07EX3	17-02-2025	500.00	06-04-2027	500.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07EX3	28-03-2025	500.00	06-04-2027	500.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07FB6	28-03-2025	500.00	05-01-2028	500.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07FC4	11-04-2025	1,000.00	05-05-2028	1,000.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07EJ2	11-04-2025	100.00	10-09-2027	100.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07FD2	24-04-2025	125.00	06-05-2030	125.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07FE0	24-04-2025	500.00	04-04-2029	500.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07EJ2	24-04-2025	1,000.00	10-09-2027	1,000.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07FC4	13-05-2025	300.00	05-05-2028	300.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07FG5	26-05-2025	1,500.00	05-06-2028	1,500.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07FF7	26-05-2025	100.00	04-06-2030	100.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07EX3	26-05-2025	200.00	06-04-2027	200.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I08306	23-06-2025	400.00	04-06-2035	400.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	1000.00
INE756I07FC4	17-07-2025	175.00	05-05-2028	175.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07FB6	07-08-2025	500.00	05-01-2028	500.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07FH3	14-08-2025	200.00	22-09-2028	200.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07FA8	22-8-2025	510.00	06-08-2027	510.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07FI1	01-09-2025	150.00	04-10-2028	150.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07FJ9	12-09-2025	500.00	04-08-2028	500.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82

Key Information Document

Key Information Document for issue of Commercial Papers

INE756I07FJ9	25-09-2025	275.00	04-08-2028	275.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I08306	09-10-2025	200.00	04-06-2035	200.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	1000.00
INE756I07FH3	09-10-2025	200.00	22-09-2028	200.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07FK7	24-10-2025	250.00	04-10-2030	250.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I08306	03-11-2025	50.00	04-06-2035	50.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	1000.00
INE756I07FJ9	11-11-2025	185.00	04-08-2028	185.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07FK7	11-11-2025	275.00	04-10-2030	275.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I08306	27-11-2025	50.00	04-06-2035	50.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	1000.00
INE756I07FI1	27-11-2025	63.00	04-10-2028	63.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
INE756I07FB6	27-11-2025	240.00	05-01-2028	240.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	45,475.82
Total		40,674.68		40,674.68			

ANNEXURE II

Bank fund-based facilities from banks/Financial institutions as on December 24, 2025:

(Rs. In Crore)

Name of the Bank	Nature of Facility	O/s Amount Rs. in Crores	Asset Classification
Axis Bank	Term Loan	282.50	Standard
Bank of India	Term Loan	2,120.00	Standard
Canara Bank	Term Loan	3,600.00	Standard
Dhanlaxmi Bank	Term Loan	30.00	Standard
HDFC Bank	Term Loan	9,499.94	Standard
HSBC Bank	Term Loan	375.00	Standard
ICICI Bank	Term Loan	828.61	Standard
IDBI Bank	Term Loan	210.00	Standard
Jammu & Kashmir Bank	Term Loan	500.00	Standard
Indusind Bank	Term Loan	1,077.00	Standard
Karnataka bank	Term Loan	245.00	Standard
Kotak Mahindra Bank	Term Loan	1,437.79	Standard
Punjab & Sind Bank	Term Loan	650.00	Standard
Punjab National Bank	Term Loan	3,381.25	Standard
State Bank of India	Term Loan	3,231.00	Standard
South Indian Bank	Term Loan	250.00	Standard
Deutsche Bank	Short Term Loan	1,000.00	Standard

SBI Hong Kong	ECB	2,079.50	Standard
HSBC Gift City	ECB	2,950.75	Standard
SBI London	ECB	2,098.75	Standard
MUFG Gift City	ECB	2,528.41	Standard

ANNEXURE III**Commercial Paper borrowing limit, supporting board resolution for Commercial Paper borrowing, details of Commercial Paper issued during the last 2 years**

(Rs. In Crore)

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

222	INE756I14DS1	286	7.90	75.00	30-04-2024	10-02-2025
222	INE756I14DQ5	37	7.48	300.00	30-04-2024	06-06-2024
222	INE756I14DR3	80	7.70	250.00	30-04-2024	19-07-2024
222	INE756I14DT9	83	7.70	350.00	30-04-2024	22-07-2024
223	INE756I14DQ5	9	7.50	300.00	28-05-2024	06-06-2024
224	INE756I14DU7	27	7.40	100.00	06-06-2024	03-07-2024
225	INE756I14DV5	12	7.60	500.00	14-06-2024	26-06-2024
226	INE756I14DW3	11	7.40	300.00	16-08-2024	27-08-2024
227	INE756I14DW3	8	7.40	250.00	19-08-2024	27-08-2024
228	INE756I14DX1	23	7.21	135.00	21-08-2024	13-09-2024
229	INE756I14DY9	7	7.40	300.00	27-08-2024	03-09-2024
230	INE756I14DZ6	14	7.50	50.00	19-09-2024	03-10-2024
231	INE756I14DZ6	8	7.75	200.00	25-09-2024	03-10-2024
232	INE756I14EA7	8	7.75	100.00	26-09-2024	04-10-2024
233	INE756I14EA7	7	7.75	200.00	27-09-2024	04-10-2024
234	INE756I14DZ6	7	7.75	25.00	26-09-2024	04-10-2024
235	INE756I14 EA7	7	7.75	150.00	27-09-2024	04-10-2024
236	INE756I14 EB5	73	7.45	200.00	25-10-2024	06-01-2025
237	INE756I14 EB5	73	7.52	500.00	25-10-2024	06-01-2025
238	INE756I14EB5	68	7.52	200.00	30-10-2024	06-01-2025
239	INE756I14EC3	36	7.40	250.00	29-10-2024	04-12-2024
240	INE756I14EC3	35	7.40	250.00	30-10-2024	04-12-2024
241	INE756I14ED1	76	7.47	135.00	30-10-2024	14-01-2025
242	INE756I14EE9	18	7.37	150.00	08-11-2024	26-11-2024
242	INE756I14EE9	18	7.34	75.00	08-11-2024	26-11-2024
243	INE756I14EC3	22	7.37	150.00	12-11-2024	04-12-2024
244	INE756I14EC3	21	7.37	100.00	13-11-2024	04-12-2024
245	INE756I14EC3	20	7.37	100.00	14-11-2024	04-12-2024
246	INE756I14EF6	15	7.35	250.00	14-11-2024	29-11-2024
247	INE756I14EF6	11	7.30	100.00	18-11-2024	29-11-2024
248	INE756I14EF6	10	7.30	60.00	19-11-2024	29-11-2024
249	INE756I14EE9	7	7.30	100.00	19-11-2024	26-11-2024

250	INE756I14EG4	9	7.30	100.00	19-11-2024	28-11-2024
251	INE756I14EH2	29	7.30	500.00	21-11-2024	20-12-2024
252	INE756I14EI0	26	7.30	300.00	27-11-2024	23-12-2024
253	INE756I14EI0	25	7.30	100.00	28-11-2024	23-12-2024
254	INE756I14EH2	22	7.30	100.00	28-11-2024	20-12-2024
255	INE756I14EJ8	8	7.25	125.00	02-12-2024	10-12-2024
256	INE756I14EB5	17	7.40	150.00	20-12-2024	06-01-2025
257	INE756I14EL4	14	7.40	200.00	20-12-2024	03-01-2025
258	INE756I14EK6	18	7.40	150.00	20-12-2024	07-01-2025
259	INE756I14DP7	8	7.53	200.00	28-01-2025	05-02-2025
260	INE756I14DP7	7	7.53	200.00	29-01-2025	05-02-2025
261	INE756I14EM2	22	7.50	250.00	06-02-2025	28-02-2025
262	INE756I14EN0	28	7.50	100.00	06-02-2025	06-03-2025
263	INE756I14EO8	11	7.50	300.00	07-02-2025	18-02-2025
264	INE756I14EP5	360	7.80	175.00	10-02-2025	05-02-2026
265	INE756I14EQ3	20	7.32	250.00	13-02-2025	05-03-2025
266	INE756I14ER1	11	7.34	150.00	21-02-2025	04-03-2025
267	INE756I14ER1	8	7.30	100.00	24-02-2025	04-03-2025
268	INE756I14ET7	24	7.80	100.00	11-03-2025	04-04-2025
269	INE756I14ET7	23	7.80	100.00	11-03-2025	04-04-2025
270	INE756I14EU5	30	7.80	100.00	12-03-2025	11-04-2025
271	INE756I14ET7	23	7.80	100.00	12-03-2025	04-04-2025
272	INE756I14ET7	22	7.80	200.00	13-03-2025	04-04-2025
273	INE756I14ET7	18	7.80	200	17-03-2025	04-04-2025
274	INE756I14EV3	79	7.85	300	17-03-2025	04-06-2025
275	INE756I14EW1	171	7.90	650	17-03-2025	04-09-2025
276	INE756I14EX9	88	7.85	100	17-03-2025	13-06-2025
277	INE756I14EY7	91	7.85	50	19-03-2025	18-06-2025
278	INE756I14EZ4	361	7.80	150	20-03-2025	16-03-2026
279	INE756I14EZ4	360	7.80	150	20-03-2025	16-03-2026
280	INE756I14EW1	169	7.90	500	19-03-2025	04-09-2025
282	INE756I14EY7	90	7.85	75	20-03-2025	18-06-2025

283	INE756I14FA4	17	7.95	75	21-03-2025	07-04-2025
284	INE756I14FB2	40	7.95	100	21-03-2025	30-04-2025
285	INE756I14EZ4	356	7.75	100	25-03-2025	16-03-2026
286	INE756I14FC0	342	7.65	200	27-03-2025	04-03-2026
287	INE756I14EW1	155	7.20	150	02-04-2025	04-09-2025
289	INE756I14FD8	68	7.05	150	03-04-2025	10-06-2025
288	INE756I14FC0	334	7.42	200	04-04-2025	04-03-2026
290	INE756I14FC0	331	7.25	100	07-04-2025	04-03-2026
291	INE756I14FF3	7	6.60	100	29-04-2025	06-05-2025
292	INE756I14FE6	7	6.60	150	30-04-2025	07-05-2025
293	INE756I14FG1	15	6.05	250	19-06-2025	04-07-2025
293	INE756I14FG1	15	6.10	500	19-06-2025	04-07-2025
294	INE756I14FH9	7	5.94	300	29-07-2025	05-08-2025
295	INE756I14EW1	24	6.05	250	11-08-2025	04-09-2025
296	INE756I14FI7	28	6.05	500	11-08-2025	08-09-2025
297	INE756I14FI7	25	6.10	50	14-08-2025	08-09-2025
298	INE756I14FJ5	24	6.20	150	12-09-2025	06-10-2025
299	INE756I14FJ5	21	6.20	50	15-09-2025	06-10-2025
300	INE756I14FJ5	18	6.20	150	18-09-2025	06-10-2025
301	INE756I14FJ5	17	6.20	100	19-09-2025	06-10-2025
302	INE756I14FJ5	14	6.20	250	22-09-2025	06-10-2025
303	INE756I14FK3	25	6.53	25	23-09-2025	04-12-2025
304	INE756I14FK3	73	6.53	100	22-09-2025	04-12-2025
305	INE756I14FL1	100	6.30	100	23-09-2025	30-09-2025
306	INE756I14FM9	440	6.25	440	29-10-2025	06-11-2025
307	INE756I14FM9	40	6.25	40	30-10-2025	06-11-2025
308	INE756I14FN7	50	6.25	50	31-10-2025	07-11-2025
309	INE756I14FK3	450	6.32	450	07-11-2025	04-12-2025
310	INE756I14FK3	24	6.32	140	10-11-2025	04-12-2025
311	INE756I14FO5	39	6.35	700	17-11-2025	26-12-2025
312	INE756I14FK3	14	6.40	50	20-11-2025	04-12-2025
313	INE756I14FP2	14	6.40	300	21-11-2025	05-12-2025

314	INE756I14FP2	11	6.40	200	24-11-2025	05-12-2025
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ANNEXURE IV**Residual maturity profile of assets and liabilities as on March 31, 2025**

(Rs. In Crore)

Category	Upto 30/31 days	Over one month to 2 months	Over 2 months upto 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years to 5 years	Over 5 years	Total
Deposits	0.25	0.85	-	1.27	0.46	-	-	-	2.84
Advances	3,955.59	3,360.45	3,372.47	9,379.47	16,199.76	41,394.61	12,795.52	12,885.17	1,03,343.04
Investments	2,044.09	-	-	-	-	-	13.74	2.30	2,060.13
Borrowings	3,526.03	4,149.70	4,738.63	8,734.85	15,287.62	31,179.19	7,152.27	3,690.80	78,459.09
Foreign Currency Assets	-	-	-	-	-	-	-	-	-
Foreign Currency Liabilities	-	-	-	-	-	8,938.68	-	-	8,938.68