

ISSUE OF COMMERCIAL PAPER (CP) LETTER OF OFFER

Part I – Issuer Details:

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

Part II – Issue Details :

ISIN	INE756I14EW1	
PROPOSED DATE OF ISSUE:	02/04/2025	
AMOUNT (RS.)	Rs. 150,00,00,000.00	
TENOR AND DATE OF MATURITY	04-09-2025	
PROPOSED TO BE LISTED / UNLISTED	Proposed to be Listed on NSE	
END USE OF CP / NCD PROPOSED (SPECIFIC DETAILS)	For working capital requirements, repayment of debt and ongoing business/financing activities.	
CREDIT RATINGS FOR CP	CRISIL A1+	CARE A1+
ISSUED BY	CRISIL Limited	CARE Rating Limited
DATE OF RATINGS	21/03/2025	31/03/2025
VALIDITY FOR ISSUANCE	60 Days from Date of Rating	2 Months from the date of Rating
VALIDITY PERIOD FOR RATING	1 Year from the date of Issue	1 Year from the date of Issue
FOR AMOUNT	5000 Crores	5000 Crores
CONDITIONS (IF ANY)	Nil	
LONG TERM CREDIT RATING OBTAINED BY THE ISSUER	AAA/STABLE	
ANY UNACCEPTED CREDIT RATING	No	
ISSUING AND PAYING AGENT	HDFC Bank Limited I Think Techno Campus, Building – B, Alpha Office, 4th Floor, Near Kanjurmarg Station, Opp. Crompton Greaves, Kanjurmarg (E), Mumbai – 400042.	

NAME AND ADDRESS OF THE TRUSTEE	Not Applicable		
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		
CP BORROWING LIMIT	15000 Crores		
SUPPORTING BOARD RESOLUTION FOR CP BORROWING	January 14, 2025		
1. LIMIT APPROVED BY BOARD	Board Resolution dated 14-01-2025, CPs can be issued during the year upto Rs.15,000 crores subject to outstanding balance should not exceed Rs.5,000 crores.		
2. LIMIT AS PER CRA	CRISIL – Rs. 5000,00,00,000 /- (Rupees Five Thousand Crores Only) CARE – Rs. 5000,00,00,000/- (Rupees Five Thousand Crores Only)		
3.LIMIT APPROVED BY REGULATOR CONCERNED (IF APPLICABLE)	Not Applicable		
DETAILS OF CPS ISSUED DURING THE LAST 15 MONTHS*	As per Annexure – I		
TOTAL OTHER DEBT INSTRUMENTS OUTSTANDING (AS ON DATE)	As per Annexure - II		

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

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

D. Details of the shareholding of the Company as at quarter ended, i.e. December 31, 2024

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	75,05,96,670	75,05,96,670	94.54%
2	Others	4,33,66,870	4,33,66,870	5.46%

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

E. FINANCIAL SUMMARY

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

F. Details of Statutory auditor and changes thereof in the last three financial years

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. B S R & CO. LLP Lodha Excelus, 1st Floor, Apollo Mills Compound, N. M. Joshi Marg, Mahalaxmi, Mumbai – 400011	May 30, 2013	July 16, 2021	Ceased to be a Statutory Auditor due to ineligibility caused in terms of the RBI guidelines w.e.f. July 16, 2021
2	M/s. KKC & Associates LLP (formerly known as M/s Khimji Kunverji & Co. LLP) Level-19, Sunshine Tower, Senapati	September 18, 2021	June 27, 2024	Not Applicable. M/s. KKC & Associates LLP ceased to be a Statutory Auditor due to completion of

	Bapat Marg, Elphinstone Road, Mumbai, Maharashtra 400013			term of appointment.
3	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.
4	M/s. Kalyaniwalla & Mistry LLP Esplanade House, 29, Hazarimal Somani Marg, Fort, Mumbai 400 001	June 27, 2024	-	-
5	M/s. G.D. Apte & Co. D-509, Neelkanth Business Park, Nathani Road, Vidyavihar West, Mumbai-400086	June 27, 2024	-	-

G. Details of default in repayment 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.

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

H. Details of any other material event / development having implications for the financials /credit quality resulting in material liability, corporate restructuring event or such other matters affecting the issue or investor's decision. – Nil

I. Material Litigation if any: Nil

(All ongoing and outstanding material litigation irrespective of age to be reported)

J. Regulatory Strictures, if any: Nil

(Regulatory strictures issued during the past five Financial Years to be reported.

Also, any regulatory structure which continue to be applicable is to be disclosed)

K. 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

For HDB Financial Services Limited

Authorized Signatory

Date: - 02/04/2025

Annexure – I

Details of CP issued during the last 15 months:

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)
200	INE756I14CY1	22-05-2023	02-08-2023	500	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
201	INE756I14CZ8	23-05-2023	04-08-2023	500	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
202	INE756I14DA9	29-05-2023	28-08-2023	150	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
202	INE756I14DA9	29-05-2023	28-08-2023	200	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
203	INE756I14DB7	29-05-2023	31-07-2023	150	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
204	INE756I14DB7	01-06-2023	31-07-2023	200	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
205	INE756I14DC5	24-08-2023	15-11-2023	200	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
206	INE756I14DD3	25-08-2023	06-11-2023	250	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
207	INE756I14DE1	28-08-2023	24-11-2023	700	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
208	INE756I14DG6	31-08-2023	30-10-2023	250	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
209	INE756I14DF8	31-08-2023	28-11-2023	200	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
210	INE756I14DH4	01-09-2023	31-10-2023	150	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
211	INE756I14DI2	01-09-2023	08-07-2024	50	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
212	INE756I14DJ0	25-09-2023	04-12-2023	100	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
212	INE756I14DJ0	25-09-2023	04-12-2023	400	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
213	INE756I14DK8	23-11-2023	22-02-2024	500	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
214	INE756I14DL6	29-12-2023	04-03-2024	175	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000

215	INE756I14DM4	29-01-2024	05-02-2024	450	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
216	INE756I14DN2	26-02-2024	25-02-2024	125	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
217	INE756I14DO0	19-03-2024	05-06-2024	650	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
218	INE756I14DO0	20-03-2024	05-06-2024	125	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
219	INE756I14DO0	21-03-2024	05-06-2024	75	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
220	INE756I14DO0	22-03-2024	05-06-2024	150	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
221	INE756I14DP7	23-04-2024	05-02-2025	100	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
222	INE756I14DS1	30-04-2024	10-02-2025	75	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
222	INE756I14DQ5	30-04-2024	06-06-2024	300	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
222	INE756I14DR3	30-04-2024	19-07-2024	250	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
222	INE756I14DT9	30-04-2024	22-07-2024	350	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
223	INE756I14DQ5	28-05-2024	06-06-2024	300	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
224	INE756I14DU7	06-06-2024	03-07-2024	100	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
225	INE756I14DV5	14-06-2024	26-06-2024	500	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
226	INE756I14DW3	16-08-2024	27-08-2024	300	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
227	INE756I14DW3	19-08-2024	27-08-2024	250	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
228	INE756I14DX1	21-08-2024	13-09-2024	135	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
229	INE756I14DY9	27-08-2024	03-09-2024	300	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
230	INE756I14DZ6	19-09-2024	03-10-2024	50	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
231	INE756I14DZ6	25-09-2024	03-10-2024	200	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000

232	INE756I14EA7	26-09-2024	04-10-2024	100	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
233	INE756I14EA7	27-09-2024	04-10-2024	200	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
234	INE756I14DZ6	26-09-2024	03-10-2024	25	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
235	INE756I14 EA7	27-09-2024	04-10-2024	150	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
236	INE756I14 EB5	25-10-2024	06-01-2025	200	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
237	INE756I14 EB5	25-10-2024	06-01-2025	500	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
239	INE756I14EC3	29-10-2024	04-12-2024	250	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
240	INE756I14EC3	30-10-2024	04-12-2024	250	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
241	INE756I14ED1	30-10-2024	14-01-2025	135	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
242	INE756I14EE9	08-11-2024	26-11-2024	225	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
243	INE756I14EC3	12-11-2024	04-12-2024	150	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
244	INE756I14EC3	13-11-2024	04-12-2024	100	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
245	INE756I14EC3	14-11-2024	04-12-2024	100	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
246	INE756I14EF6	14-11-2024	29-11-2024	250	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
247	INE756I14EF6	18-11-2024	29-11-2024	100	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
248	INE756I14EF6	19-11-2024	29-11-2024	60	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
249	INE756I14EE9	19-11-2024	26-11-2024	100	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
250	INE756I14EG4	19-11-2024	28-11-2024	100	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
251	INE756I14EH2	21-11-2024	20-12-2024	500	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
252	INE756I14EI0	27-11-2024	23-12-2024	300	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000

253	INE756I14EI0	28-11-2024	23-12-2024	100	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
254	INE756I14EH2	28-11-2024	20-12-2024	100	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
255	INE756I14EJ8	02-12-2024	10-12-2024	125	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
256	INE756I14EB5	20-12-2024	06-01-2025	150	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
257	INE756I14EL4	20-12-2024	03-01-2025	200	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
258	INE756I14EK6	20-12-2024	07-01-2025	150	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
259	INE756I14DP7	28-01-2025	05-02-2025	200	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
260	INE756I14DP7	29-01-2025	05-02-2025	200	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
261	INE756I14EM2	06-02-2025	28-02-2025	250	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
262	INE756I14EN0	06-02-2025	06-03-2025	100	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
263	INE756I14EO8	07-02-2025	18-02-2025	300	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
264	INE756I14EP5	10-02-2025	05-02-2026	175	175	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
265	INE756I14EQ3	13-02-2025	05-03-2025	250	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
266	INE756I14ER1	21-02-2025	04-03-2025	150	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
267	INE756I14ER1	24-02-2025	04-03-2025	100	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
268	INE756I14ES9	28-02-2025	19-03-2025	460	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
269	INE756I14ET7	11-03-2025	04-04-2025	100	100	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
270	INE756I14EU5	12-03-2025	11-04-2025	100	100	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
271	INE756I14ET7	12-03-2025	04-04-2025	100	100	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
272	INE756I14ET7	13-03-2025	04-04-2025	200	200	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000

273	INE756I14ET7	17-03-2025	04-04-2025	200	200	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
274	INE756I14EV3	17-03-2025	04-06-2025	300	200	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
275	INE756I14EW1	17-03-2025	04-09-2025	650	200	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
276	INE756I14EX9	17-03-2025	13-06-2025	100	200	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
277	INE756I14EY7	19-03-2025	18-06-2025	50	200	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
278	INE756I14EZ4	20-03-2025	16-03-2025	50	50	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
280	INE756I14EW1	19-03-2025	04-09-2025	500	500	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
281	INE756I14EZ4	20-03-2025	16-03-2025	100	100	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
282	INE756I14EY7	20-03-2025	18-06-2025	75	75	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
283	INE756I14FA4	21-03-2025	07-04-2025	75	75	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000

284	INE756I14FB2	21-03-2025	30-04-2025	100	100	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	50	50	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000

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

ANNEXURE II

TOTAL OTHER DEBT INSTRUMENTS OUTSTANDING AS ON 01.04.2025

ISIN	Issue Date	Amount	Maturity Date	Amount Outstanding	Debenture Trustee	CRA / Credit Rating	Rating Amount (Rs. In Cr)
INE756I08108	22-07-2016	2,20,00,00,000	22-07-2026	2,20,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	4,670.00
INE756I08116	06-12-2016	1,70,00,00,000	04-12-2026	1,70,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	4,670.00
INE756I08124	01-02-2018	1,50,00,00,000	01-02-2028	1,50,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	4,670.00
INE756I08132	21-02-2018	1,30,00,00,000	21-02-2028	1,30,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	4,670.00
INE756I08140	27-07-2018	2,50,00,00,000	27-07-2028	2,50,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	4,670.00
INE756I08157	06-08-2018	2,00,00,00,000	06-08-2028	2,00,00,00,000	Axis Trustee Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	1,500.00
INE756I08165	07-09-2018	1,00,00,00,000	07-09-2028	1,00,00,00,000	Axis Trustee Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	1,500.00
INE756I08173	15-11-2018	3,50,00,00,000	15-11-2028	3,50,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	4,670.00
INE756I08181	07-06-2019	3,15,00,00,000	07-06-2029	3,15,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	4,670.00
INE756I07EV7	08-08-2019	15,00,00,00,000	08-08-2029	15,00,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I08199	16-08-2019	1,00,00,00,000	16-08-2029	1,00,00,00,000	Axis Trustee Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	1,500.00

INE756I08207	29-11-2019	1,00,00,00,000	29-11-2029	1,00,00,00,000	Axis Trustee Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	1,500.00
INE756I08181	24-01-2020	2,28,50,00,000	07-06-2029	2,28,50,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	4,670.00
INE756I08215	02-11-2020	3,56,50,00,000	01-11-2030	3,56,50,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	4,670.00
INE756I07DW7	13-09-2021	1,30,00,00,000	26-06-2026	1,30,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07DX5	13-09-2021	5,00,00,00,000	11-09-2026	5,00,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07DX5	22-09-2021	5,60,00,00,000	11-09-2026	5,60,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I08231	29-10-2021	1,50,00,00,000	29-10-2031	1,50,00,00,000	Axis Trustee Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	1,500.00
INE756I07EB9	23-12-2021	2,00,00,00,000	19-06-2025	2,00,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EF0	07-07-2022	3,30,00,00,000	07-07-2025	3,30,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EG8	07-07-2022	1,25,00,00,000	11-08-2025	1,25,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EI4	19-08-2022	8,91,00,00,000	23-09-2025	8,91,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EJ2	12-09-2022	3,25,00,00,000	10-09-2027	3,25,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EF0	28-09-2022	80,00,00,000	07-07-2025	80,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EF0	14-10-2022	57,00,00,000	07-07-2025	57,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EI4	14-10-2022	45,00,00,000	23-09-2025	45,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EK0	25-10-2022	2,50,00,00,000	13-01-2026	2,50,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EL8	25-10-2022	8,10,00,00,000	25-02-2026	8,10,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EK0	17-11-2022	2,00,00,00,000	13-01-2026	2,00,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EL8	17-11-2022	6,50,00,00,000	25-02-2026	6,50,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EM6	17-11-2022	2,60,00,00,000	17-11-2025	2,60,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82

INE756I07EK0	21-12-2022	85,00,00,000	13-01-2026	85,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EN4	21-12-2022	1,85,00,00,000	14-07-2026	1,85,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EK0	16-01-2023	5,10,00,00,000	13-01-2026	5,10,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EO2	16-01-2023	17,76,00,00,000	16-03-2026	17,76,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EP9	23-02-2023	2,44,00,00,000	17-04-2026	2,44,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EQ7	20-03-2023	3,23,18,00,000	17-03-2028	3,23,18,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07ER5	20-03-2023	6,10,00,00,000	24-04-2026	6,10,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07ES3	17-04-2023	15,00,00,00,000	30-05-2025	15,00,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EG8	11-05-2023	5,85,00,00,000	11-08-2025	5,85,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07ER5	30-05-2023	4,00,00,00,000	24-04-2026	4,00,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EB9	23-06-2023	6,15,00,00,000	19-06-2025	6,15,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07DX5	30-06-2023	5,95,00,00,000	11-09-2026	5,95,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07ET1	30-06-2023	4,00,00,00,000	08-05-2026	4,00,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EB9	13-07-2023	5,30,00,00,000	19-06-2025	5,30,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EB9	25-07-2023	5,00,00,00,000	19-06-2025	5,00,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EG8	25-07-2023	8,25,00,00,000	11-08-2025	8,25,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EU9	25-07-2023	7,45,00,00,000	08-12-2026	7,45,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EF0	07-09-2023	2,25,00,00,000	07-07-2025	2,25,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EG8	07-09-2023	7,20,00,00,000	11-08-2025	7,20,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82

INE756I07EF0	26-09-2023	1,50,00,00,000	07-07-2025	1,50,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EU9	26-09-2023	1,65,00,00,000	08-12-2026	1,65,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EP9	19-10-2023	5,97,50,00,000	17-04-2026	5,97,50,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EG8	09-11-2023	5,20,00,00,000	11-08-2025	5,20,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EW5	16-11-2023	2,50,00,00,000	16-11-2028	2,50,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EU9	06-12-2023	1,15,00,00,000	08-12-2026	1,15,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EM6	06-12-2023	8,76,00,00,000	17-11-2025	8,76,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I08249	15-12-2023	1,50,00,00,000	15-12-2033	1,50,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	1,500.00
INE756I08256	22-12-2023	2,00,00,00,000	22-12-2033	2,00,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	4,670.00
INE756I08264	29-12-2023	2,00,00,00,000	29-12-2033	2,00,00,00,000	Axis Trustee Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	1,500.00
INE756I08256	09-01-2024	3,00,00,00,000	22-12-2033	3,00,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	4,670.00
INE756I07EN4	15-01-2024	5,15,00,00,000	14-07-2026	5,15,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EM6	15-01-2024	70,00,00,000	17-11-2025	70,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EW5	19-01-2024	2,50,00,00,000	16-11-2028	2,50,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EW5	20-02-2024	1,95,00,00,000	16-11-2028	1,95,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EX3	20-02-2024	1,37,00,00,000	06-04-2027	1,37,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EO2	27-02-2024	7,00,00,00,000	16-03-2026	7,00,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EY1	27-02-2024	7,19,00,00,000	10-05-2027	7,19,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I08256	13-03-2024	15,00,00,00,000	22-12-2033	15,00,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	4,670.00
INE756I07EY1	10-04-2024	5,00,00,00,000	10-05-2027	5,00,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82

INE756I07ES3	22-04-2024	15,00,00,00,000	30-05-2025	15,00,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EY1	29-04-2024	70,00,00,000	10-05-2027	70,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EL8	09-05-2024	10,75,00,00,000	25-02-2026	10,75,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EZ8	09-05-2024	15,00,00,00,000	05-07-2027	15,00,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07FA8	07-06-2024	4,75,00,00,000	06-08-2027	4,75,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I08272	13-06-2024	1,50,00,00,000	13-06-2034	1,50,00,00,000	Axis Trustee Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	1,500.00
INE756I07EP9	20-06-2024	5,25,00,00,000	17-04-2026	5,25,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EW5	20-06-2024	1,00,00,00,000	16-11-2028	1,00,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EJ2	28-06-2024	11,03,00,00,000	10-09-2027	11,03,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I08280	15-07-2024	3,50,00,00,000	15-07-2034	3,50,00,00,000	Axis Trustee Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	1,500.00
INE756I07EN4	23-07-2024	10,00,00,00,000	14-07-2026	10,00,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EJ2	23-07-2024	10,00,00,00,000	10-09-2027	10,00,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EN4	06-08-2024	2,00,00,00,000	14-07-2026	2,00,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07FB6	15-10-2024	1,00,00,00,000	05-01-2028	1,00,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I08298	28-10-2024	2,07,00,00,000	27-10-2034	2,07,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	4,670.00
INE756I07EY1	05-11-2024	50,00,00,000	10-05-2027	50,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07FA8	05-11-2024	75,00,00,000	06-08-2027	75,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07FB6	05-11-2024	1,35,00,00,000	05-01-2028	1,35,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07DW7	22-11-2024	2,00,00,00,000	26-06-2026	2,00,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EN4	06-12-2024	7,00,00,00,000	14-07-2026	7,00,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82

INE756I07FB6	06-12-2024	3,00,00,00,000	05-01-2028	3,00,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EU9	20-12-2024	5,50,00,00,000	08-12-2026	5,50,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I08298	27-12-2024	1,50,00,00,000	27-10-2034	1,50,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	4,670.00
INE756I07EX3	17-02-2025	5,00,00,00,000	06-04-2027	5,00,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07EX3	28-03-2025	500,00,00,000	06-04-2027	500,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82
INE756I07FB6	28-03-2025	500,00,00,000	05-01-2028	500,00,00,000	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	41,850.82

ANNEXURE III

BANK FUND BASED FACILITIES FROM BANKS AS ON 01.04.2025

Name of the Bank	Nature of Facility	O/s Amount Rs. in Crores	Asset Classification
Axis Bank	Term Loan	81.67	Standard
Bank Of Baroda	Term Loan	325.00	Standard
Bank of India	Term Loan	139.96	Standard
Canara Bank	Term Loan	2,125.00	Standard
Central Bank of India	Term Loan	100.00	Standard
CSB Bank	Term Loan	40.00	Standard
CTBC Bank	Term Loan	7.50	Standard
Dhanlaxmi Bank	Term Loan	30.00	Standard
HDFC Bank	Term Loan	6,531.23	Standard
HSBC Bank	Term Loan	2,131.21	Standard
ICICI Bank	Term Loan	919.51	Standard
IDBI Bank	Term Loan	279.99	Standard
Indusind Bank	Term Loan	1,664.50	Standard
Jammu & Kashmir Bank	Term Loan	75.00	Standard
Karnataka bank	Term Loan	175.00	Standard
Kotak Mahindra Bank	Term Loan	1,307.14	Standard
Punjab & Sind Bank	Term Loan	750.00	Standard

Punjab National Bank	Term Loan	771.88	Standard
State Bank of India	Term Loan	4,258.75	Standard
Union Bank of India	Term Loan	1,751.79	Standard
Deutsche Bank	Short Term Loan	1500.00	Standard
SBI Hong Kong	ECB	2,079.50	Standard
HSBC Gift City	ECB	2,098.75	Standard
SBI London	ECB	2,098.75	Standard
MUFG Gift City	ECB	2,528.41	Standard

ANNEXURE IV

Residual maturity profile of assets and liabilities as on December 31, 2024

(Rs. In Crore)

Categ ory	1 day to 7 days	8 day to 14 days	Up to 30/31 days	>1 month – 2 months	>2 months –3 months	>3 months –6 months	>6 month s –1 year	> 1 year – 3 years	>3 years –5 years	>5 years	Total
Deposit	0.16	0.01	0.01	0.08	-	0.93	1.61	-	-	-	2.81
Advanc es	3,315.57	393.85	254.96	3,276.18	3,143.00	9,280.38	15,632.76	39,676.00	11,726.25	11,941.95	98,640.92
Invest ments	2040.04	-	-	-	-	-	-	-	15.89	2.30	2058.23
Borrow ings	1,398.66	380.48	2,045.03	2,105.03	3,605.73	8,653.99	11,292.00	33,504.37	8,480.66	3,690.11	75,156.05
Foreign Curren cy Assets (FCA)	-	-	-	-	-	-	-	-	-	-	-
Foreign Curren cy Liabiliti es (FCL)	-	-	-	-	-	-	-	8,524.74	-	-	8,524.74