



HDB Financial Services Limited  
HDB House, Tukaram Sandam Marg,  
A – Subhash Road, Vile Parle (E),  
Mumbai - 400057.  
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Email ID : [investorcommunications@hdbfs.com](mailto:investorcommunications@hdbfs.com)

**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                                            | INE756I14FK3                                                                                                                                                                    |                                  |
| PROPOSED DATE OF ISSUE:                         | 07/11/2025                                                                                                                                                                      |                                  |
| AMOUNT (RS.)                                    | Rs. 450,00,00,000.00                                                                                                                                                            |                                  |
| TENOR AND DATE OF MATURITY                      | 04/12/2025                                                                                                                                                                      |                                  |
| 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                                 | 07/10/2025                                                                                                                                                                      | 29/10/2025                       |
| 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<br>I Think Techno Campus,<br>Building – B, Alpha Office,<br>4th Floor, Near Kanjurmarg Station,<br>Opp. Crompton Greaves,<br>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                                      | 25000 Crores                                                                                                                                                 |                     |                                                      |
| SUPPORTING BOARD RESOLUTION FOR CP BORROWING            | April 16, 2025                                                                                                                                               |                     |                                                      |
| 1. LIMIT APPROVED BY BOARD                              | 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. |                     |                                                      |
| 2. LIMIT AS PER CRA                                     | CRISIL – Rs. 5000,00,00,000 /- (Rupees Five Thousand Crores Only)<br>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. 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

## E. FINANCIAL SUMMARY

(Rs. In Crores)

| FINANCIAL SUMMARY                           | Year 1<br>2024 -25 | Year 2<br>2023-24 | Year 3<br>2022-23 |
|---------------------------------------------|--------------------|-------------------|-------------------|
| Equity Capital                              | 795.78             | 792.26            | 791.4             |
| Net Worth                                   | 14,936.50          | 12,802.76         | 10,436.1          |
| Investment In Subsidiaries / Affiliate      | -                  | -                 | -                 |
| Total Debt Outstanding –                    | 87,397.77          | 74,331.00         | 54,865.31         |
| - Current Maturities of Long Term Borrowing | 27,724.08          | 21,521.00         | 19,513.56         |
| Short Term (< 1 Year)                       | 8,712.75           | 4,047.00          | 35,351.75         |
| Other Debt                                  | 50,960.94          | 48,763.00         |                   |
| 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 (PBDT)                         | 3,122.22           | 3,449.81          | 2,739.24          |
| Net Profit (Post Tax)                       | 2,175.92           | 2,460.84          | 1,959.35          |
| 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<br>Esplanade House, 29, Hazarimal Somani Marg, Fort, Mumbai 400 001<br><b>Peer Review Cer. No - 013324</b>  | June 27, 2024       |
| M/s. G.D. Apte & Co.<br>D-509, Neelkanth Business Park, Nathani Road, Vidyavihar West, Mumbai-400086<br><b>Peer Review Cer No - 015904</b> | June 27, 2024       |

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

| Sl 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)<br><br>Level-19, Sunshine Tower, Senapati Bapat Marg, Elphinstone Road, Mumbai, Maharashtra 400013 | September 18, 2021  | June 27, 2024                    | Not Applicable.<br><br>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.<br><br>706/708, Sharda Chambers, New Marine Lines, Mumbai – 400020                                                                                       | September 18, 2021  | June 27, 2024                    | Not Applicable.<br><br>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<br><br>Esplanade House, 29, Hazarimal Somani Marg, Fort, Mumbai 400 001                                                                         | June 27, 2024       | -                                | -                                                                                                                           |

|   |                                                                                                            |               |   |   |
|---|------------------------------------------------------------------------------------------------------------|---------------|---|---|
| 4 | M/s. G.D. Apte & Co.<br>D-509, Neelkanth Business Park,<br>Nathani Road, Vidyavihar West,<br>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: - 06/11/2025

**Annexure – I**

**Details of CP issued during the last 15 months:**

| CP Series | ISIN         | Date of allotment | Redemption date/<br>Schedule | Amount issued<br>(Rs in Cr) | Amount O/s<br>(Rs. In Cr) | IPA           | CRA/Rating                           | Rating Amount<br>(Rs. In Cr) |
|-----------|--------------|-------------------|------------------------------|-----------------------------|---------------------------|---------------|--------------------------------------|------------------------------|
| 215       | INE756I14DM4 | 29-01-2024        | 05-02-2024                   | 450                         | -                         | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000                         |
| 216       | INE756I14DN2 | 26-02-2024        | 25-02-2024                   | 125                         | -                         | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000                         |
| 217       | INE756I14DO0 | 19-03-2024        | 05-06-2024                   | 650                         | -                         | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000                         |
| 218       | INE756I14DO0 | 20-03-2024        | 05-06-2024                   | 125                         | -                         | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000                         |
| 219       | INE756I14DO0 | 21-03-2024        | 05-06-2024                   | 75                          | -                         | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000                         |
| 220       | INE756I14DO0 | 22-03-2024        | 05-06-2024                   | 150                         | -                         | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000                         |
| 221       | INE756I14DP7 | 23-04-2024        | 05-02-2025                   | 100                         | -                         | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000                         |
| 222       | INE756I14DS1 | 30-04-2024        | 10-02-2025                   | 75                          | -                         | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000                         |
| 222       | INE756I14DQ5 | 30-04-2024        | 06-06-2024                   | 300                         | -                         | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000                         |
| 222       | INE756I14DR3 | 30-04-2024        | 19-07-2024                   | 250                         | -                         | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000                         |
| 222       | INE756I14DT9 | 30-04-2024        | 22-07-2024                   | 350                         | -                         | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000                         |
| 223       | INE756I14DQ5 | 28-05-2024        | 06-06-2024                   | 300                         | -                         | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000                         |
| 224       | INE756I14DU7 | 06-06-2024        | 03-07-2024                   | 100                         | -                         | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000                         |
| 225       | INE756I14DV5 | 14-06-2024        | 26-06-2024                   | 500                         | -                         | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000                         |
| 226       | INE756I14DW3 | 16-08-2024        | 27-08-2024                   | 300                         | -                         | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000                         |
| 227       | INE756I14DW3 | 19-08-2024        | 27-08-2024                   | 250                         | -                         | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000                         |
| 228       | INE756I14DX1 | 21-08-2024        | 13-09-2024                   | 135                         | -                         | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000                         |
| 229       | INE756I14DY9 | 27-08-2024        | 03-09-2024                   | 300                         | -                         | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000                         |
| 230       | INE756I14DZ6 | 19-09-2024        | 03-10-2024                   | 50                          | -                         | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000                         |
| 231       | INE756I14DZ6 | 25-09-2024        | 03-10-2024                   | 200                         | -                         | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000                         |
| 232       | INE756I14EA7 | 26-09-2024        | 04-10-2024                   | 100                         | -                         | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000                         |
| 233       | INE756I14EA7 | 27-09-2024        | 04-10-2024                   | 200                         | -                         | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000                         |

|     |               |            |            |     |   |               |                                      |      |
|-----|---------------|------------|------------|-----|---|---------------|--------------------------------------|------|
| 234 | INE756I14DZ6  | 26-09-2024 | 03-10-2024 | 25  | - | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 235 | INE756I14 EA7 | 27-09-2024 | 04-10-2024 | 150 | - | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 236 | INE756I14 EB5 | 25-10-2024 | 06-01-2025 | 200 | - | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 237 | INE756I14 EB5 | 25-10-2024 | 06-01-2025 | 500 | - | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 238 | INE756I14EB5  | 30-10-2024 | 06-01-2025 | 200 | - | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 239 | INE756I14EC3  | 29-10-2024 | 04-12-2024 | 250 | - | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 240 | INE756I14EC3  | 30-10-2024 | 04-12-2024 | 250 | - | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 241 | INE756I14ED1  | 30-10-2024 | 14-01-2025 | 135 | - | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 242 | INE756I14EE9  | 08-11-2024 | 26-11-2024 | 225 | - | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 243 | INE756I14EC3  | 12-11-2024 | 04-12-2024 | 150 | - | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 244 | INE756I14EC3  | 13-11-2024 | 04-12-2024 | 100 | - | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 245 | INE756I14EC3  | 14-11-2024 | 04-12-2024 | 100 | - | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 246 | INE756I14EF6  | 14-11-2024 | 29-11-2024 | 250 | - | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 247 | INE756I14EF6  | 18-11-2024 | 29-11-2024 | 100 | - | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 248 | INE756I14EF6  | 19-11-2024 | 29-11-2024 | 60  | - | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 249 | INE756I14EE9  | 19-11-2024 | 26-11-2024 | 100 | - | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 250 | INE756I14EG4  | 19-11-2024 | 28-11-2024 | 100 | - | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 251 | INE756I14EH2  | 21-11-2024 | 20-12-2024 | 500 | - | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 252 | INE756I14EI0  | 27-11-2024 | 23-12-2024 | 300 | - | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 253 | INE756I14EI0  | 28-11-2024 | 23-12-2024 | 100 | - | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 254 | INE756I14EH2  | 28-11-2024 | 20-12-2024 | 100 | - | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 255 | INE756I14EJ8  | 02-12-2024 | 10-12-2024 | 125 | - | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 256 | INE756I14EB5  | 20-12-2024 | 06-01-2025 | 150 | - | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 257 | INE756I14EL4  | 20-12-2024 | 03-01-2025 | 200 | - | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 258 | INE756I14EK6  | 20-12-2024 | 07-01-2025 | 150 | - | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 259 | INE756I14DP7  | 28-01-2025 | 05-02-2025 | 200 | - | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |

|     |              |            |            |     |            |               |                                      |      |
|-----|--------------|------------|------------|-----|------------|---------------|--------------------------------------|------|
| 260 | INE756I14DP7 | 29-01-2025 | 05-02-2025 | 200 | -          | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 261 | INE756I14EM2 | 06-02-2025 | 28-02-2025 | 250 | -          | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 262 | INE756I14EN0 | 06-02-2025 | 06-03-2025 | 100 | -          | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 263 | INE756I14EO8 | 07-02-2025 | 18-02-2025 | 300 | -          | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 264 | INE756I14EP5 | 10-02-2025 | 05-02-2026 | 175 | <b>175</b> | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 265 | INE756I14EQ3 | 13-02-2025 | 05-03-2025 | 250 | -          | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 266 | INE756I14ER1 | 21-02-2025 | 04-03-2025 | 150 | -          | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 267 | INE756I14ER1 | 24-02-2025 | 04-03-2025 | 100 | -          | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 268 | INE756I14ES9 | 28-02-2025 | 19-03-2025 | 460 | -          | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 269 | INE756I14ET7 | 11-03-2025 | 04-04-2025 | 100 | -          | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 270 | INE756I14EU5 | 12-03-2025 | 11-04-2025 | 100 | -          | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 271 | INE756I14ET7 | 12-03-2025 | 04-04-2025 | 100 | -          | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 272 | INE756I14ET7 | 13-03-2025 | 04-04-2025 | 200 | -          | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 273 | INE756I14ET7 | 17-03-2025 | 04-04-2025 | 200 | -          | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 274 | INE756I14EV3 | 17-03-2025 | 04-06-2025 | 300 | -          | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 275 | INE756I14EW1 | 17-03-2025 | 04-09-2025 | 650 | -          | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 276 | INE756I14EX9 | 17-03-2025 | 13-06-2025 | 100 | -          | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 277 | INE756I14EY7 | 19-03-2025 | 18-06-2025 | 50  | -          | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 278 | INE756I14EZ4 | 20-03-2025 | 16-03-2026 | 150 | <b>150</b> | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 280 | INE756I14EW1 | 19-03-2025 | 04-09-2025 | 500 | -          | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 282 | INE756I14EY7 | 20-03-2025 | 18-06-2025 | 75  | -          | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 279 | INE756I14EZ4 | 21-03-2025 | 16-03-2026 | 350 | <b>350</b> | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 283 | INE756I14FA4 | 21-03-2025 | 07-04-2025 | 75  | -          | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 284 | INE756I14FB2 | 21-03-2025 | 30-04-2025 | 100 | -          | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 285 | INE756I14EZ4 | 25-03-2025 | 16-03-2026 | 100 | <b>100</b> | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 286 | INE756I14FC0 | 27-03-2025 | 04-03-2026 | 200 | <b>200</b> | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |

|     |              |            |            |               |              |               |                                      |      |
|-----|--------------|------------|------------|---------------|--------------|---------------|--------------------------------------|------|
| 287 | INE756I14EW1 | 02-04-2025 | 04-09-2025 | 150           | -            | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 288 | INE756I14FC0 | 04-04-2025 | 04-03-2026 | 200           | 200          | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 289 | INE756I14FD8 | 03-04-2025 | 10-06-2025 | 150           | -            | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 290 | INE756I14FC0 | 07-04-2025 | 04-03-2026 | 100           | 100          | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 291 | INE756I14FF3 | 29-04-2025 | 06-05-2025 | 100           | -            | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 292 | INE756I14FE6 | 30-04-2025 | 07-05-2025 | 50            | -            | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 292 | INE756I14FE6 | 30-04-2025 | 07-05-2025 | 100           | -            | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 293 | INE756I14FG1 | 19-06-2025 | 04-07-2025 | 250           | -            | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 293 | INE756I14FG1 | 19-06-2025 | 04-07-2025 | 500           | -            | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 294 | INE756I14FH9 | 29-07-2025 | 05-08-2025 | 300           | -            | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 295 | INE756I14EW1 | 11-Aug-25  | 04-Sep-25  | 250           | -            | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 296 | INE756I14FI7 | 11-Aug-25  | 08-Sep-25  | 500           | -            | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 297 | INE756I14FI7 | 14-Aug-25  | 08-Sep-25  | 50            | -            | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 298 | INE756I14FJ5 | 12-Sept-25 | 06-Oct-25  | 150           | -            | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 299 | INE756I14FJ5 | 15-Sept-25 | 06-Oct-25  | 50            | -            | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 300 | INE756I14FJ5 | 18-Sept-25 | 06-Oct-25  | 150           | -            | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 301 | INE756I14FJ5 | 19-Sept-25 | 06-Oct-25  | 100           | -            | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 302 | INE756I14FJ5 | 22-Sept-25 | 06-Oct-25  | 250           | -            | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 303 | INE756I14FK3 | 23-Sept-25 | 04-Dec-25  | 25            | 25           | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 304 | INE756I14FJ5 | 22-Sept-25 | 04-Dec-25  | 100           | 100          | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 305 | INE756I14FJ5 | 23-Sept-25 | 30-Sep-25  | 100           | -            | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 306 | INE756I14FM9 | 29-Oct-25  | 06-Nov-25  | 440           | 440          | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 307 | INE756I14FM9 | 30-Oct-25  | 06-Nov-25  | 40            | 40           | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
| 308 | INE756I14FN7 | 31-Oct-25  | 07-Nov-25  | 50            | 50           | HDFC Bank Ltd | CARE/A1+ Stable<br>CRISIL/A1+ Stable | 5000 |
|     | <b>Total</b> |            |            | <b>19,295</b> | <b>1,930</b> |               |                                      |      |

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 29.10.2025

| 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<br>CRISIL/AAA Stable | 5,670.00                  |
| INE756I08116 | 06-12-2016 | 170.00   | 04-12-2026    | 170.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 5,670.00                  |
| INE756I08124 | 01-02-2018 | 150.00   | 01-02-2028    | 150.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 5,670.00                  |
| INE756I08132 | 21-02-2018 | 130.00   | 21-02-2028    | 130.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 5,670.00                  |
| INE756I08140 | 27-07-2018 | 250.00   | 27-07-2028    | 250.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 5,670.00                  |
| INE756I08157 | 06-08-2018 | 200.00   | 06-08-2028    | 200.00             | Axis Trustee Services Ltd     | CARE/AAA Stable<br>CRISIL/AAA Stable | 1,500.00                  |
| INE756I08165 | 07-09-2018 | 100.00   | 07-09-2028    | 100.00             | Axis Trustee Services Ltd     | CARE/AAA Stable<br>CRISIL/AAA Stable | 1,500.00                  |
| INE756I08173 | 15-11-2018 | 350.00   | 15-11-2028    | 350.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 5,670.00                  |
| INE756I08181 | 07-06-2019 | 315.00   | 07-06-2029    | 315.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>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<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I08199 | 16-08-2019 | 100.00   | 16-08-2029    | 100.00             | Axis Trustee Services Ltd     | CARE/AAA Stable<br>CRISIL/AAA Stable | 1,500.00                  |
| INE756I08207 | 29-11-2019 | 100.00   | 29-11-2029    | 100.00             | Axis Trustee Services Ltd     | CARE/AAA Stable<br>CRISIL/AAA Stable | 1,500.00                  |
| INE756I08181 | 24-01-2020 | 228.50   | 07-06-2029    | 228.50             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 5,670.00                  |
| INE756I08215 | 02-11-2020 | 356.50   | 01-11-2030    | 356.50             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 5,670.00                  |
| INE756I07DW7 | 13-09-2021 | 130.00   | 26-06-2026    | 130.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07DX5 | 13-09-2021 | 500.00   | 11-09-2026    | 500.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07DX5 | 22-09-2021 | 560.00   | 11-09-2026    | 560.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I08231 | 29-10-2021 | 150.00   | 29-10-2031    | 150.00             | Axis Trustee Services Ltd     | CARE/AAA Stable<br>CRISIL/AAA Stable | 1,500.00                  |
| INE756I07EJ2 | 12-09-2022 | 325.00   | 10-09-2027    | 325.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07EK0 | 25-10-2022 | 250.00   | 13-01-2026    | 250.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07EL8 | 25-10-2022 | 810.00   | 25-02-2026    | 810.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |

| ISIN         | Issue Date | Amount   | Maturity Date | Amount Outstanding | Debenture Trustee             | CRA / Credit Rating                  | Rating Amount (Rs. In Cr) |
|--------------|------------|----------|---------------|--------------------|-------------------------------|--------------------------------------|---------------------------|
| INE756I07EK0 | 17-11-2022 | 200.00   | 13-01-2026    | 200.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07EL8 | 17-11-2022 | 650.00   | 25-02-2026    | 650.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07EM6 | 17-11-2022 | 260.00   | 17-11-2025    | 260.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07EK0 | 21-12-2022 | 85.00    | 13-01-2026    | 85.00              | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07EN4 | 21-12-2022 | 185.00   | 14-07-2026    | 185.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07EK0 | 16-01-2023 | 510.00   | 13-01-2026    | 510.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>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<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07EP9 | 23-02-2023 | 244.00   | 17-04-2026    | 244.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07EQ7 | 20-03-2023 | 323.18   | 17-03-2028    | 323.18             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07ER5 | 20-03-2023 | 610.00   | 24-04-2026    | 610.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07ER5 | 30-05-2023 | 400.00   | 24-04-2026    | 400.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07DX5 | 30-06-2023 | 595.00   | 11-09-2026    | 595.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07ET1 | 30-06-2023 | 400.00   | 08-05-2026    | 400.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07EU9 | 25-07-2023 | 745.00   | 08-12-2026    | 745.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07EU9 | 26-09-2023 | 165.00   | 08-12-2026    | 165.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07EP9 | 19-10-2023 | 597.50   | 17-04-2026    | 597.50             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07EW5 | 16-11-2023 | 250.00   | 16-11-2028    | 250.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07EU9 | 06-12-2023 | 115.00   | 08-12-2026    | 115.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07EM6 | 06-12-2023 | 876.00   | 17-11-2025    | 876.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I08249 | 15-12-2023 | 150.00   | 15-12-2033    | 150.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 1,500.00                  |
| INE756I08256 | 22-12-2023 | 200.00   | 22-12-2033    | 200.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 5,670.00                  |
| INE756I08264 | 29-12-2023 | 200.00   | 29-12-2033    | 200.00             | Axis Trustee Services Ltd     | CARE/AAA Stable<br>CRISIL/AAA Stable | 1,500.00                  |
| INE756I08256 | 09-01-2024 | 300.00   | 22-12-2033    | 300.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 5,670.00                  |
| INE756I07EN4 | 15-01-2024 | 515.00   | 14-07-2026    | 515.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |

| ISIN         | Issue Date | Amount   | Maturity Date | Amount Outstanding | Debenture Trustee             | CRA / Credit Rating                  | Rating Amount (Rs. In Cr) |
|--------------|------------|----------|---------------|--------------------|-------------------------------|--------------------------------------|---------------------------|
| INE756I07EM6 | 15-01-2024 | 70.00    | 17-11-2025    | 70.00              | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07EW5 | 19-01-2024 | 250.00   | 16-11-2028    | 250.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07EW5 | 20-02-2024 | 195.00   | 16-11-2028    | 195.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07EX3 | 20-02-2024 | 137.00   | 06-04-2027    | 137.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07EO2 | 27-02-2024 | 700.00   | 16-03-2026    | 700.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07EY1 | 27-02-2024 | 719.00   | 10-05-2027    | 719.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>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<br>CRISIL/AAA Stable | 5,670.00                  |
| INE756I07EY1 | 10-04-2024 | 500.00   | 10-05-2027    | 500.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07EY1 | 29-04-2024 | 70.00    | 10-05-2027    | 70.00              | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>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<br>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<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07FA8 | 07-06-2024 | 475.00   | 06-08-2027    | 475.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I08272 | 13-06-2024 | 150.00   | 13-06-2034    | 150.00             | Axis Trustee Services Ltd     | CARE/AAA Stable<br>CRISIL/AAA Stable | 1,500.00                  |
| INE756I07EP9 | 20-06-2024 | 525.00   | 17-04-2026    | 525.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07EW5 | 20-06-2024 | 100.00   | 16-11-2028    | 100.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>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<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I08280 | 15-07-2024 | 350.00   | 15-07-2034    | 350.00             | Axis Trustee Services Ltd     | CARE/AAA Stable<br>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<br>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<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07EN4 | 06-08-2024 | 200.00   | 14-07-2026    | 200.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07FB6 | 15-10-2024 | 100.00   | 05-01-2028    | 100.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I08298 | 28-10-2024 | 207.00   | 27-10-2034    | 207.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 5,670.00                  |
| INE756I07EY1 | 05-11-2024 | 50.00    | 10-05-2027    | 50.00              | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07FA8 | 05-11-2024 | 75.00    | 06-08-2027    | 75.00              | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |

| ISIN         | Issue Date | Amount   | Maturity Date | Amount Outstanding | Debenture Trustee             | CRA / Credit Rating                  | Rating Amount (Rs. In Cr) |
|--------------|------------|----------|---------------|--------------------|-------------------------------|--------------------------------------|---------------------------|
| INE756I07FB6 | 05-11-2024 | 135.00   | 05-01-2028    | 135.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07DW7 | 22-11-2024 | 200.00   | 26-06-2026    | 200.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07EN4 | 06-12-2024 | 700.00   | 14-07-2026    | 700.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07FB6 | 06-12-2024 | 300.00   | 05-01-2028    | 300.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07EU9 | 20-12-2024 | 550.00   | 08-12-2026    | 550.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I08298 | 27-12-2024 | 150.00   | 27-10-2034    | 150.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 5,670.00                  |
| INE756I07EX3 | 17-02-2025 | 500.00   | 06-04-2027    | 500.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07EX3 | 28-03-2025 | 500.00   | 06-04-2027    | 500.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07FB6 | 28-03-2025 | 500.00   | 05-01-2028    | 500.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>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<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07EJ2 | 11-04-2025 | 100.00   | 10-09-2027    | 100.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07FD2 | 24-04-2025 | 125.00   | 06-05-2030    | 125.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07FE0 | 24-04-2025 | 500.00   | 04-04-2029    | 500.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>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<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07FC4 | 13-05-2025 | 300.00   | 05-05-2028    | 300.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>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<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07FF7 | 26-05-2025 | 100.00   | 04-06-2030    | 100.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07EX3 | 26-05-2025 | 200.00   | 06-04-2027    | 200.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I08306 | 23-06-2025 | 400.00   | 04-06-2035    | 400.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 1000.00                   |
| INE756I07FC4 | 17-07-2025 | 175.00   | 05-05-2028    | 175.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07FB6 | 07-08-2025 | 500.00   | 05-01-2028    | 500.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07FH3 | 14-08-2025 | 200.00   | 22-09-2028    | 200.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07FA8 | 22-8-2025  | 510.00   | 06-08-2027    | 510.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07FI1 | 01-09-2025 | 150.00   | 04-10-2028    | 150.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |

| ISIN         | Issue Date | Amount           | Maturity Date | Amount Outstanding | Debenture Trustee             | CRA / Credit Rating                  | Rating Amount (Rs. In Cr) |
|--------------|------------|------------------|---------------|--------------------|-------------------------------|--------------------------------------|---------------------------|
| INE756I07FJ9 | 12-09-2025 | 500.00           | 04-08-2028    | 500.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07FJ9 | 25-09-2025 | 275.00           | 04-08-2028    | 275.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I08306 | 09-10-2025 | 200.00           | 04-06-2035    | 200.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07FH3 | 09-10-2025 | 200.00           | 22-09-2028    | 200.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| INE756I07FK7 | 24-10-2025 | 250.00           | 04-10-2030    | 250.00             | IDBI Trusteeship Services Ltd | CARE/AAA Stable<br>CRISIL/AAA Stable | 45,475.82                 |
| <b>Total</b> |            | <b>41,017.68</b> |               | <b>41,017.68</b>   |                               |                                      |                           |

### ANNEXURE III

#### **BANK FUND BASED FACILITIES FROM BANKS AS ON 06.11.2025**

| 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          | 2,119.96                 | Standard             |
| Canara Bank          | Term Loan          | 3,800.00                 | Standard             |
| Dhanlaxmi Bank       | Term Loan          | 30.00                    | Standard             |
| HDFC Bank            | Term Loan          | 8,597.45                 | Standard             |
| HSBC Bank            | Term Loan          | 485.37                   | Standard             |
| ICICI Bank           | Term Loan          | 759.16                   | Standard             |
| IDBI Bank            | Term Loan          | 210.00                   | Standard             |
| Indusind Bank        | Term Loan          | 1,174.50                 | Standard             |
| Karnataka bank       | Term Loan          | 250.00                   | Standard             |
| Kotak Mahindra Bank  | Term Loan          | 1,423.91                 | Standard             |
| Punjab & Sind Bank   | Term Loan          | 650.00                   | Standard             |
| Punjab National Bank | Term Loan          | 2,815.63                 | Standard             |
| State Bank of India  | Term Loan          | 3,745.00                 | Standard             |
| South Indian Bank    | Term Loan          | 250.00                   | Standard             |
| Deutsche Bank        | Short Term Loan    | 2,500.00                 | 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 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    |