HDB Financial Services Limited
HDB House, Tukaram Sandam Marg,
A – Subhash Road, Vile Parle (E),
Mumbai - 400057.
Tel : 022 – 4911 6300
Fax : 022 – 4911 6666
Web : www.hdbfs.com
CIN : L65993GJ2007PLC051028
Email ID : 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	INE756I14GV8	
PROPOSED DATE OF ISSUE:	30/10/2026	
AMOUNT (RS.)	Rs.300,00,00,000.00	
TENOR AND DATE OF MATURITY	7 Days and Maturity Date 06/11/2026	
PROPOSED TO BE LISTED / UNLISTED	Proposed to be Listed on NSE	
END USE OF CP / NCD PROPOSED (SPECIFIC DETAILS)	For working capital requirements and ongoing business/financing activities.	
CREDIT RATINGS FOR CP	CRISIL A1+	CARE A1+
ISSUED BY	CRISIL Limited	CARE Rating Limited
DATE OF RATINGS	29/09/2026	27/10/2026
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	10,000 Crores	10,000 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	25000 Crores
SUPPORTING BOARD RESOLUTION FOR CP BORROWING	April 15, 2026
1. LIMIT APPROVED BY BOARD	Board Resolution dated 15-04-2026, CPs can be issued during the year upto Rs.25,000 crores subject to outstanding balance should not exceed Rs.10,000 crores.
2. LIMIT AS PER CRA	CRISIL – Rs. 10,000,00,00,000 /- (Rupees Ten Thousand Crores Only) CARE – Rs. 10,000,00,00,000/- (Rupees Ten 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, 2026

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	74.08%
2	Others	21,53,32,880	21,53,32,875	25.92%

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

E. **FINANCIAL SUMMARY**

(Rs. In Crores)

FINANCIAL SUMMARY	Year 1 2025 -26	Year 2 2024-25	Year 3 2023-24
Equity Capital	830.33	795.78	792.26
Net Worth	19,720.97	14,936.50	12,802.76
Investment In Subsidiaries / Affiliate	-	-	-
Total Debt Outstanding – - Current Maturities of Long Term Borrowing Short Term (< 1 Year) Other Debt	99,230.04 27,225.51 7,007.25 64,997.28	87,397.77 27,724.08 8,712.75 50,960.94	74,331.00 21,521.00 4,047.00 48,763.00
Gross Income	18,429.67	16,300.28	14,171.12
Operating Profit (PBIDT)	10,415. 70	9,512.37	8,314.13
Gross Profit (PBDT)	3,595.55	3,122.22	3,449.81
Net Profit (Post Tax)	2,543.32	2,175.92	2,460.84
Audit Qualification (if any)	Nil	Nil	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:

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) Level-19, Sunshine Tower, Senapati Bapat Marg, Elphinstone Road, Mumbai, Maharashtra 400013	September 18, 2021	June 27, 2024	Not Applicable. M/s. KKC & Associates LLP ceased to be a Statutory Auditor due to completion of term of appointment.
2	M/s B. K. Khare & Co. 706/708, Sharda Chambers, New Marine Lines, Mumbai – 400020	September 18, 2021	June 27, 2024	Not Applicable. M/s B. K. Khare & Co. ceased to be a Statutory Auditor due to completion of term of appointment.
3	M/s. Kalyaniwalla & Mistry LLP Esplanade House, 29, Hazarimal Somani Marg, Fort, Mumbai 400 001	June 27, 2024	-	-
4	M/s. G.D. Apte & Co.	June 27, 2024	-	-

	D-509, Neelkanth Business Park, Nathani Road, Vidyavihar West, Mumbai-400086			

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

ALEKH SHARMA

Digitally signed by ALEKH SHARMA
DN: c=IN, postalCode=400057, st=MAHARASHTRA, street=NATIONAL PLASTIC INDUSTRIES TUKARAM SANDAM MARG, A-SUBHASH ROAD NEAR GARWARE HDB HOUSE TUKARAM SANDAM MARG, A-SUBHASH ROAD NEAR GARWARE MUMBAI VILE PARLE EAST, l=MUMBAI VILE PARLE EAST, o=HDB FINANCIAL SERVICES LIMITED, ou=00, serialNumber=c987a79cb077df638e11a9b3bff34f16fb2df597cd7154f3072fd2b25b301c39, pseudonym=b54d3ea627ff609e96624bbb5540b8f2, 2.5.4.20=7b6cf4348ea8a0ed0f3b3b2c094e5738921d2ab44f8f48840668cf26fe56a631, email=ALEKH.SHARMA@HDBFS.COM, cn=ALEKH SHARMA
Date: 2026.10.29 19:48:29 +05'30'

Authorized Signatory
Date: - 29/10/2026

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)
295	INE756I14EW1	11-08-2025	04-09-2025	250	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
296	INE756I14FI7	11-08-2025	08-09-2025	500	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
297	INE756I14FI7	14-08-2025	08-09-2025	50	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
298	INE756I14FJ5	12-09-2025	06-10-2025	150	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
299	INE756I14FJ5	15-09-2025	06-10-2025	50	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
300	INE756I14FJ5	18-09-2025	06-10-2025	150	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
301	INE756I14FJ5	19-09-2025	06-10-2025	100	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
302	INE756I14FJ5	22-09-2025	06-10-2025	250	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
303	INE756I14FK3	23-09-2025	04-12-2025	25	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000

304	INE756I14FJ5	22-09-2025	04-12-2025	100	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
305	INE756I14FJ5	23-09-25	30-09-2025	100	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
306	INE756I14FM9	29-10-2025	06-11-2025	440	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
307	INE756I14FM9	30-10-2025	06-11-2025	40	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
308	INE756I14FN7	31-10-2025	07-11-2025	50	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
309	INE756I14FK3	07-11-2025	04-12-2025	450	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
310	INE756I14FK3	10-11-2025	04-12-2025	140	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
311	INE756I14FO5	17-11-2025	26-12-2025	700	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
312	INE756I14FK3	20-11-2025	04-12-2025	50	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
313	INE756I14FP2	21-11-2025	05-12-2025	300	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
314	INE756I14FP2	24-11-2025	05-12-2025	200	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
315	INE756I14FQ0	24-12-2025	07-01-2026	100	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
316	INE756I14FR8	26-12-2025	05-01-2026	500	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
317	INE756I14FS6	19-01-2026	04-02-2026	300	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
318	INE756I14FS6	21-01-2026	04-02-2026	200	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
319	INE756I14EP5	28-01-2026	05-02-2026	345	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
320	INE756I14FT4	02-02-2026	09-02-2026	100	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
321	INE756I14FU2	03-02-2026	10-02-2026	125	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
322	INE756I14FW8	13-02-2026	30-03-2026	150	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
323	INE756I14FV0	13-02-2026	20-03-2026	225	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
324	INE756I14FX6	25-02-2026	07-07-2026	300	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
325	INE756I14FY4	25-02-2026	27-05-2026	175	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
326	INE756I14FY4	26-02-2026	27-05-2026	375	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
327	INE756I14FZ1	27-02-2026	29-05-2026	375	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
328	INE756I14GA2	27-02-2026	04-05-2026	185	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
329	INE756I14GB0	27-02-2026	06-04-2026	50	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
330	INE756I14GC8	27-03-2026	08-04-2026	265	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
331	INE756I14GB0	27-03-2026	06-04-2026	25	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
332	INE756I14GB0	30-03-2026	06-04-2026	275	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
333	INE756I14GD6	13-04-2026	05-05-2026	300	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000

334	INE756I14GE4	10-04-2026	04-06-2026	275	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
335	INE756I14GE4	13-04-2026	04-06-2026	700	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
336	INE756I14GE4	16-04-2026	04-06-2026	410	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
337	INE756I14GD6	27-04-2026	05-05-2026	300	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
338	INE756I14GF1	29-05-2026	05-06-2026	250	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
339	INE756I14GH7	22-06-2026	02-07-2026	270	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
340	INE756I14GG9	23-06-2026	06-07-2026	100	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
341	INE756I14GH7	23-06-2026	02-07-2026	500	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
343	INE756I14GH7	23-06-2026	02-07-2026	200	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
342	INE756I14GG9	25-06-2026	06-07-2026	100	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
344	INE756I14GI5	25-06-2026	04-09-2026	300	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
345	INE756I14GJ3	25-06-2026	04-08-2026	50	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
346	INE756I14GJ3	29-06-2026	04-08-2026	75	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
347	INE756I14GJ3	28-07-2026	04-08-2026	500	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
348	INE756I14GK1	29-07-2026	05-08-2026	100	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
349	INE756I14GM7	30-07-2026	07-08-2026	50	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
350	INE756I14GL9	30-07-2026	18-08-2026	150	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
351	INE756I14GI5	30-07-2026	04-09-2026	200	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
352	INE756I14GI5	31-07-2026	04-09-2026	300	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
353	INE756I14GL9	31-07-2026	18-08-2026	50	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
354	INE756I14GL9	03-08-2026	18-08-2026	100	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
355	INE756I14GI5	18-08-2026	04-09-2026	150	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
356	INE756I14GN5	18-08-2026	28-08-2026	150	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
357	INE756I14GI5	24-08-2026	04-09-2026	200	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
358	INE756I14GI5	25-08-2026	04-09-2026	200	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
359	INE756I14GO3	25-08-2026	07-10-2026	150	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
360	INE756I14GP0	27-08-2026	05-10-2026	675	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
361	INE756I14GP0	28-08-2026	05-10-2026	125	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
362	INE756I14GP0	31-08-2026	05-10-2026	500	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
363	INE756I14GP0	01-09-2026	05-10-2026	200	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000

364	INE756I14GP0	15-09-2026	05-10-2026	100	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
365	INE756I14GP0	16-09-2026	05-10-2026	100	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
366	INE756I14GP0	17-09-2026	05-10-2026	150	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
367	INE756I14GP0	21-09-2026	05-10-2026	200	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
368	INE756I14GP0	22-09-2025	05-10-2026	50	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
369	INE756I14GQ8	22-09-2026	01-10-2026	250	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
370	INE756I14GR6	22-09-2026	03-11-2026	500	500	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
371	INE756I14GQ8	24-09-2026	01-10-2026	100	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
372	INE756I14GS4	25-09-2026	04-11-2026	40	40	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
373	INE756I14GO3	28-09-2026	07-10-2026	200	-	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
374	INE756I14GS4	30-09-2026	04-11-2026	700	700	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	5000
375	INE756I14GS4	23-10-2026	04-11-2026	300	300	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	10,000
376	INE756I14GT2	28-10-2026	05-11-2026	595	595	HDFC Bank Ltd	CARE/A1+ Stable CRISIL/A1+ Stable	10,000
	Total			**19,080**	**2,135**			

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 28.10.2026

ISIN	Issue Date	Amount	Maturity Date	Amount Outstanding	Debenture Trustee	CRA / Credit Rating	Rating Amount (Rs. In Cr)
INE756I08116	06-12-2016	170.00	04-12-2026	170.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	7,000.00
INE756I08124	01-02-2018	150.00	01-02-2028	150.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	7,000.00
INE756I08132	21-02-2018	130.00	21-02-2028	130.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	7,000.00
INE756I08140	27-07-2018	250.00	27-07-2028	250.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	7,000.00
INE756I08157	06-08-2018	200.00	06-08-2028	200.00	Axis Trustee Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	2,150.00
INE756I08165	07-09-2018	100.00	07-09-2028	100.00	Axis Trustee Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	2,150.00
INE756I08173	15-11-2018	350.00	15-11-2028	350.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	7,000.00
INE756I08181	07-06-2019	315.00	07-06-2029	315.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	7,000.00
INE756I07EV7	08-08-2019	1,500.00	08-08-2029	1,500.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00

ISIN	Issue Date	Amount	Maturity Date	Amount Outstanding	Debenture Trustee	CRA / Credit Rating	Rating Amount (Rs. In Cr)
INE756I08199	16-08-2019	100.00	16-08-2029	100.00	Axis Trustee Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	2,150.00
INE756I08207	29-11-2019	100.00	29-11-2029	100.00	Axis Trustee Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	2,150.00
INE756I08181	24-01-2020	228.50	07-06-2029	228.50	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	7,000.00
INE756I08215	02-11-2020	356.50	01-11-2030	356.50	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	7,000.00
INE756I08231	29-10-2021	150.00	29-10-2031	150.00	Axis Trustee Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	2,150.00
INE756I07EJ2	12-09-2022	325.00	10-09-2027	325.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07EQ7	20-03-2023	323.18	17-03-2028	323.18	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07EU9	25-07-2023	745.00	08-12-2026	745.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07EU9	26-09-2023	165.00	08-12-2026	165.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07EW5	16-11-2023	250.00	16-11-2028	250.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07EU9	06-12-2023	115.00	08-12-2026	115.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I08249	15-12-2023	150.00	15-12-2033	150.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	2,150.00
INE756I08256	22-12-2023	200.00	22-12-2033	200.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	7,000.00
INE756I08264	29-12-2023	200.00	29-12-2033	200.00	Axis Trustee Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	2,150.00
INE756I08256	09-01-2024	300.00	22-12-2033	300.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	7,000.00
INE756I07EW5	19-01-2024	250.00	16-11-2028	250.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07EW5	20-02-2024	195.00	16-11-2028	195.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07EX3	20-02-2024	137.00	06-04-2027	137.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07EY1	27-02-2024	719.00	10-05-2027	719.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I08256	13-03-2024	1,500.00	22-12-2033	1,500.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	7,000.00
INE756I07EY1	10-04-2024	500.00	10-05-2027	500.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07EY1	29-04-2024	70.00	10-05-2027	70.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07EZ8	09-05-2024	1,500.00	05-07-2027	1,500.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07FA8	07-06-2024	475.00	06-08-2027	475.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00

ISIN	Issue Date	Amount	Maturity Date	Amount Outstanding	Debenture Trustee	CRA / Credit Rating	Rating Amount (Rs. In Cr)
INE756I08272	13-06-2024	150.00	13-06-2034	150.00	Axis Trustee Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	2,150.00
INE756I07EW5	20-06-2024	100.00	16-11-2028	100.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07EJ2	28-06-2024	1,103.00	10-09-2027	1,103.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I08280	15-07-2024	350.00	15-07-2034	350.00	Axis Trustee Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	2,150.00
INE756I07EJ2	23-07-2024	1,000.00	10-09-2027	1,000.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07FB6	15-10-2024	100.00	05-01-2028	100.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I08298	28-10-2024	207.00	27-10-2034	207.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	7,000.00
INE756I07EY1	05-11-2024	50.00	10-05-2027	50.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07FA8	05-11-2024	75.00	06-08-2027	75.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07FB6	05-11-2024	135.00	05-01-2028	135.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07FB6	06-12-2024	300.00	05-01-2028	300.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07EU9	20-12-2024	550.00	08-12-2026	550.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I08298	27-12-2024	150.00	27-10-2034	150.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	7,000.00
INE756I07EX3	17-02-2025	500.00	06-04-2027	500.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07EX3	28-03-2025	500.00	06-04-2027	500.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07FB6	28-03-2025	500.00	05-01-2028	500.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07FC4	11-04-2025	1,000.00	05-05-2028	1,000.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07EJ2	11-04-2025	100.00	10-09-2027	100.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07FD2	24-04-2025	125.00	06-05-2030	125.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07FE0	24-04-2025	500.00	04-04-2029	500.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07EJ2	24-04-2025	1,000.00	10-09-2027	1,000.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07FC4	13-05-2025	300.00	05-05-2028	300.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07FG5	26-05-2025	1,500.00	05-06-2028	1,500.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07FF7	26-05-2025	100.00	04-06-2030	100.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00

ISIN	Issue Date	Amount	Maturity Date	Amount Outstanding	Debenture Trustee	CRA / Credit Rating	Rating Amount (Rs. In Cr)
INE756I07EX3	26-05-2025	200.00	06-04-2027	200.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I08306	23-06-2025	400.00	04-06-2035	400.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	7000.00
INE756I07FC4	17-07-2025	175.00	05-05-2028	175.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07FB6	07-08-2025	500.00	05-01-2028	500.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07FH3	14-08-2025	200.00	22-09-2028	200.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07FA8	22-08-2025	510.00	06-08-2027	510.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07FI1	01-09-2025	150.00	04-10-2028	150.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07FJ9	12-09-2025	500.00	04-08-2028	500.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07FJ9	25-09-2025	275.00	04-08-2028	275.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I08306	09-10-2025	200.00	04-06-2035	200.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	7000.00
INE756I07FH3	09-10-2025	200.00	22-09-2028	200.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07FK7	24-10-2025	250.00	04-10-2030	250.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I08306	03-11-2025	50.00	04-06-2035	50.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	7000.00
INE756I07FJ9	11-11-2025	185.00	04-08-2028	185.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07FK7	11-11-2025	275.00	04-10-2030	275.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I08306	27-11-2025	50.00	04-06-2035	50.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	7000.00
INE756I07FI1	27-11-2025	63.00	04-10-2028	63.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07FB6	27-11-2025	240.00	05-01-2028	240.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07FE0	23-02-2026	810.00	04-04-2029	810.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07FL5	12-03-2026	175.00	04-03-2031	175.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07FM3	22-04-2026	300.00	04-05-2029	300.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07FN1	28-04-2026	325.00	29-05-2028	325.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07FO9	18-05-2026	300.00	18-05-2029	300.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07FP6	08-06-2026	300.00	04-06-2031	300.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00

ISIN	Issue Date	Amount	Maturity Date	Amount Outstanding	Debenture Trustee	CRA / Credit Rating	Rating Amount (Rs. In Cr)
INE756I07FM3	08-06-2026	205.00	04-05-2029	205.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07FQ4	11-06-2026	1000.00	05-07-2029	1000.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07FM3	11-06-2026	250.00	04-05-2029	250.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50.000.00
INE756I07FH3	11-06-2026	300.00	22-09-2028	300.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07FR2	02-07-2026	1000.00	04-06-2029	1000.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07FJ9	09-07-2026	200.00	04-08-2028	200.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07FS0	09-07-2026	100.00	04-07-2036	100.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07FT8	17-07-2026	310.00	04-07-2031	310.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07FQ4	23-07-2026	400.00	05-07-2029	400.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07FQ4	06-08-2026	544.50	05-07-2029	544.50	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
INE756I07EV7	09-09-2026	2,000.00	08-08-2029	2,000.00	IDBI Trusteeship Services Ltd	CARE/AAA Stable CRISIL/AAA Stable	50,000.00
Total		**35,556.68**		**35,556.68**			

ANNEXURE III

FUND BASED FACILITIES FROM BANKS AS ON 28.10.2026

Name of the Bank	Nature of Facility	O/s Amount Rs. in Crores	Asset Classification
Axis Bank	Term Loan	735.30	Standard
Bank of India	Term Loan	3,080.00	Standard
Bank of Baroda	Term Loan	1,000.00	Standard
Canara Bank	Term Loan	4,800.00	Standard
HDFC Bank	Term Loan	8,882.44	Standard
HSBC Bank	Term Loan	27.08	Standard
ICICI Bank	Term Loan	1,207.99	Standard
IDBI Bank	Term Loan	120.00	Standard
Indusind Bank	Term Loan	335.50	Standard
Jammu & Kashmir Bank	Term Loan	669.64	Standard
Karnataka bank	Term Loan	180.00	Standard
Kotak Mahindra Bank	Term Loan	1,871.67	Standard
Punjab & Sind Bank	Term Loan	450.00	Standard
Punjab National Bank	Term Loan	2,695.09	Standard
South Indian Bank	Term Loan	166.67	Standard
State Bank of India	Term Loan	6,717.50	Standard

Bank of America	Term Loan	450.00	Standard
Deutsche Bank	Short Term Loan	3,000.00	Standard
BNP Paribas	Short Term Loan	100.00	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	795.34	Standard
Gunma Bank	ECB	41.86	Standard
Punjab National bank	ECB	1,272.61	Standard
Indian Bank, Singapore	ECB	418.60	Standard
International Finance Centre (IFC)	ECB	1,363.50	Standard
	Total	**47,509.79**	

ANNEXURE IV

Residual maturity profile of assets and liabilities as on March 31, 2026

(Rs. In Crore)

Category	Up to 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	0.26	0.86	0.01	1.63	63.14	307.26	-	-	373.16
Advances	4,952.73	3,837.07	3,839.20	10,624.35	18,022.18	44,700.82	14,317.57	14,395.63	1,14,689.55
Investments	3,742.21	-	-	-	-	-	-	5.45	3,747.66
Borrowings	6,275.21	3,627.20	2,129.89	10,349.78	9,363.70	40,738.15	9,786.86	4,546.03	86,816.82
Foreign Currency Assets	-	-	-	-	-	-	-	-	-
Foreign Currency Liabilities	-	-	-	-	2,486.98	9,926.25	-	-	12,413.23