

Disclosures to be provided along with the application for listing

1. Issuer details:

1.1. Details of the issuer:

(i)	Name	Barclays Investments & Loans (India) Private Limited
	Address	Level 09, Block B6, Nirlon Knowledge Park, Off Western Express Highway, Goregaon (East), Mumbai - 400063
	Registered Office	Same as above
	Corporate Office	---
	CIN	U93090MH1937FTC291521
	PAN	AAACR3653F
(ii)	Line of business	The Company is a non-deposit taking systemically important (ND-SI) Non-Banking Financial Company registered with RBI. The Company is primarily engaged in lending activities thereby offering personalized lending solutions to Ultra High Net worth and High Net Worth families and individuals across the country.
(iii)	Chief Executive:	
	Managing Director/Whole-time Director	Mr. Ruzbeh Sutaria, Whole-time Director
	President	None
	CEO	None
	CFO	None
	Company Secretary	Ms. Noopur Gupta
	Compliance Officer	Mr. Nikhil Kulkarni
(iv)	Group affiliation (if any)	Majority of shares of the Company are held by Barclays Bank PLC (based in UK) and Barclays Mauritius Overseas Holdings Limited (based in Mauritius and is a 100% subsidiary of Barclays Bank PLC, UK).

A brief summary of the business/activities of the Issuer and its line of business containing at least following information:-

(i)	Overview	The Company is primarily engaged in lending activities thereby offering personalized lending solutions to Ultra High Net worth and High Net Worth families and individuals across the country.
(ii)	Corporate Structure	Attached as Annexure 1
(iii)	Key Operational and Financial Parameters	Refer table E(ii) under Section 6.1 below
(iv)	Memorandum and Articles of Association	Attached as Annexure 2
(v)	Main objects and present business of the Issuer and its location	Main Objects: Refer Clause III of the enclosed Memorandum of Association of the Company attached as Annexure 2 Present Business: Refer point (i) above Location: Mumbai
(vi)	Authority for the issue and the details of the resolution passed therefor	Refer certified copy of the Board Resolution dated September 13, 2022 attached as Annexure 3
(vii)	List of authorized signatories	Refer certified copy of the Board Resolution dated September 13, 2022 attached as Annexure 3
(viii)	Copy of last three years audited Annual Reports	Refer Annexure 4(i), (ii) and (iii)



(ix)	Latest Audited / Limited Review Half Yearly Consolidated (wherever available) and Standalone Financial Information (Profit & Loss statement, Balance Sheet and Cash Flow statement) and auditor qualifications, if any.	Latest unaudited standalone financial results for the period ended September 30, 2022 along with final audited Limited review report from statutory auditors is attached
(x)	Statement containing particulars of, dates of, and parties to all material contracts and agreements	The Issuer's existing financial contracts are of a commercial nature in the ordinary course of business, and are not, in the view of the Issuer, such as would necessitate a disclosure of the nature contemplated.
(xi)	Any litigation or legal action pending or taken by a Government Department or a statutory body during the last five years immediately preceding against the promoter of the Company	Nil
(xii)	Reports by the auditors of the Issuer with respect to its profits and losses and assets and liabilities and such other matters as may be prescribed	Auditors Report are enclosed as part of Annexure 4(i), (ii), (iii), (iv) and (v)
(xiii)	Reports relating to profits and losses for each of the five financial years immediately preceding the financial year of the issue of prospectus* including such reports of its subsidiaries and in such manner as may be prescribed	Refer Annexure 4(i), (ii), (iii), (iv) and (v) <i>* The requirement for issuance of prospectus is not applicable in case of issuance of Commercial Papers</i>
(xiv)	Reports made in the prescribed manner by the auditors upon the profits and losses of the business of the Issuer for each of the five financial years immediately preceding issue and assets and liabilities of its business on the last date to which the accounts of the business were made up, being a date not more than one hundred and eighty days before the issue of the prospectus*	Refer Annexure 4(i), (ii), (iii), (iv) and (v). <i>* The requirement for issuance of prospectus is not applicable in case of issuance of Commercial Papers</i>
(xv)	Reports about the business or transaction to which the proceeds of the securities are to be applied directly or indirectly.	The Issue of Commercial Paper is being made to raise money for the business in the ordinary course, of the Issuer. The expenses of the Issue would be borne by the Issuer. The main object clause of the Memorandum of Association of the Issuer enables it to undertake the activities for which the funds are being raised through the present issue and also the activities which the Issuer has been carrying on till date.

1.2. Details of the directors:

Name, designation and DIN	Age	Address	Director since	List of other directorships
Rakesh Kripalani, Chairman and Non-Executive Director DIN – 02877283	47	D-602, Krishna Vasant Sagar, Thakur Village, Kandivali (East), Mumbai 400101	Aug 28, 2012	Barclays Securities (India) Private Limited
Mr. Ruzbeh Sutaria, Whole-time Director DIN - 07889937	57	R1, Nowroze Baug, Dr. S.S. Rao Road, Lalbaug, Mumbai 400012	June 8, 2018	None
Mr. Rajeev Ghadi, Non-Executive Director DIN – 00522420	50	701-702, Sita Smruti Building, RK Vaidya Road, Dadar (West), Mumbai 400028	Sept 4, 2018	1. Barclays Securities (India) Private Limited 2. Barclays Wealth Trustees (India) Private Limited
Ms. Saloni Vaish Non-Executive Director DIN - 03080754	48	801, Tower 1, Sumer Trinity Towers, New Prabhadevi Road, Prabhadevi Mumbai 400025	June 13, 2022	None

Issuer to disclose name of the current directors who are appearing in the RBI defaulter list and/or ECGC default list, if any: None



1.3 Details of change in directors in last three financial years including any change in the current year:

Name, designation and DIN	Date of appointment	Date of cessation	Remarks (viz. reasons for change etc.)
Mr. Gurupad Pavan Non-Executive Director DIN-06911454	Sept 2, 2014	Jan 20, 2021	Other commitments
Ms. Saloni Vaish Non-Executive Director DIN - 03080754	June 13, 2022		New Appointment
Mr. Nirav Mody, Non-Executive Director DIN - 07047591	April 27, 2015	Aug 22, 2022	Other commitments

1.4.

(i) List of top 10 holders of equity shares of the company as on date or the latest quarter end (As on 31.12.2022):

S. No.	Name and category of shareholder	Total no. of equity shares	No of shares in demat form	Total shareholding as % of total no. of equity shares
1	Barclays Bank PLC, UK (Body Corporate)	126,134,137*	None	57.84%
2	Barclays Mauritius Overseas Holdings Limited, Mauritius (Body Corporate)	91,930,466	None	42.15%
3	Potti Srinivasa Ramanuja Sampath Kumar (Individual)	82	None	Negligible
4	S.B.P.B.K.Satyanarayana Rao (Individual)	60	None	Negligible
5	S.B.P. Ananda Mohan (Individual)	60	None	Negligible
6	R. Ahikrishna (Individual)	50	None	Negligible
7	Swarnabai M.Pawar (Individual)	50	None	Negligible
8	K.V.Ramichattiar (Individual)	41	None	Negligible
9	S. Ranga Rao (Individual)	30	None	Negligible
10	C.Subba Rao (Individual)	22	None	Negligible

* Includes 6 shares held by nominee shareholders, beneficial interest of the same is with Barclays Bank PLC, UK



(ii) Shareholding Pattern of the Company as on the latest quarter end (As on 31.12.2022):-

S. No.	Particulars	Total No. of equity shares	No. of shares in demat form	Total shareholding as % of total no of equity shares
1	Barclays Bank PLC, UK (Promoter)	126,134,137	None	57.84%
2	Barclays Mauritius Overseas Holdings Limited (Promoter)	91,930,466	None	42.15%
3	Other Resident shareholders (Individuals)	1,109	None	0.01%

Notes: - Shares pledged or encumbered by the promoters (if any): None

1.5. Details of the statutory auditor:

Name and address	Date of appointment	Remarks
M/s. Suresh Surana & Associates LLP, 8th Floor, Bakhtawar, 229, Nariman Point, Mumbai – 400021	24/09/2021	Appointed for a term of 3 consecutive years for auditing the financials of the Company from FY 2021-22 to FY 2023-24

1.6. Details of the change in statutory auditors in last three financial years including any change in the current year:

Name, address	Date of appointment / resignation	Date of cessation (in case of resignation)	Remarks (viz. reasons for change etc.)
M/s BSR & Co. LLP, 5th Floor, Lodha Excellus, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai - 400011	25/09/2017 (Appointment)	29/07/2021 (Resignation)	On April 27, 2021, RBI has issued fresh guidelines for appointment of Statutory Auditors of NBFCs that has come into effect immediately. The provisions of said guidelines mandated that the existing Statutory Auditors in case of all the applicable entities are required to be compulsorily rotated after completion of a period of 3 years. Since M/s BSR & Co. LLP has completed the specified time period of 3 years, they were not eligible to continue further as per the aforesaid guidelines. Thus, the firm resigned as Statutory Auditors of the Company with effect from the conclusion of the Board Meeting held on July 29, 2021.

1.7. List of top 10 NCD holders as on 31.12.2022:

S. No.	Name of holder	Category	Face value	Holding of debt securities as a percentage of total debt securities outstanding of the issuer
NIL				

Note: Top 10 holders' (in value terms, on cumulative basis for all outstanding debentures issues) details should be provided.



1.8. List of top 10 CP holders as on 31.12.2022:

Name of CP holder	Category of CP holder	Face value / Nominal value of CP holding	CP holding percentage as a percentage of total CP outstanding of the issuer
ADITYA BIRLA SUN LIFE Mutual Fund	Mutual Fund	7,000,000,000.00	26.87%
HDFC Mutual Fund	Mutual Fund	4,150,000,000.00	15.93%
ICICI PRUDENTIAL Mutual Fund	Mutual Fund	4,000,000,000.00	15.36%
NIPPON Mutual Fund	Mutual Fund	2,300,000,000.00	8.83%
Kotak Mutual Fund	Mutual Fund	2,000,000,000.00	7.68%
Tata Mutual Fund	Mutual Fund	2,000,000,000.00	7.68%
Axis Mutual Fund	Mutual Fund	1,750,000,000.00	6.72%
Dr. Reddy's Laboratories Ltd	Corporate Body	1,000,000,000.00	3.84%
Serum Institute Life Sciences Private Limited	Corporate Body	1,000,000,000.00	3.84%
Mindtree Limited	Corporate Body	500,000,000.00	1.92%

2. Material Information:

- 2.1. Details of all defaults and/or delay in payments of interest and principal of CPs, (including technical delay), debt securities, term loans, external commercial borrowings and other financial indebtedness including corporate guarantee issued in the past 5 financial years including in the current financial year - **No such events have occurred, except for delay in bank line repayment to IndusInd Bank in May 2018 due to technical glitches that triggered SMA0 reporting which was subsequently clarified by IndusInd on June 12, 2018.**

Details of any outstanding borrowings taken / debt securities issued where taken / issued (i) for consideration other than cash, whether in whole or part, (ii) at a premium or discount, or (iii) in pursuance of an option - Nil

As regards corporate guarantees, the amount of corporate guarantee issued by the Issuer along with name of the counterparty (like name of the subsidiary, JV entity, group company, etc.) on behalf of whom it has been issued - Nil

As regards details of Commercial Paper: The total face value of Commercial Papers outstanding as on the latest quarter end to be provided and its breakup in following table (As on 31.12.2022):

Face Value	Nominal Amt	Maturity
500,000.00	1,000,000,000.00	16-Jan-23
500,000.00	500,000,000.00	16-Jan-23
500,000.00	500,000,000.00	16-Jan-23
500,000.00	1,800,000,000.00	07-Mar-23
500,000.00	250,000,000.00	14-Mar-23
500,000.00	1,000,000,000.00	29-Aug-23
500,000.00	1,000,000,000.00	16-Jan-23
500,000.00	250,000,000.00	06-Mar-23
500,000.00	500,000,000.00	06-Mar-23
500,000.00	400,000,000.00	06-Mar-23
500,000.00	1,250,000,000.00	06-Mar-23
500,000.00	1,500,000,000.00	13-Jan-23
500,000.00	1,000,000,000.00	10-Feb-23
500,000.00	600,000,000.00	10-Feb-23
500,000.00	100,000,000.00	10-Feb-23
500,000.00	250,000,000.00	30-May-23
500,000.00	500,000,000.00	08-Feb-23
500,000.00	1,000,000,000.00	08-Feb-23
500,000.00	250,000,000.00	14-Feb-23
500,000.00	250,000,000.00	14-Feb-23
500,000.00	500,000,000.00	07-Mar-23
500,000.00	500,000,000.00	14-Feb-23
500,000.00	250,000,000.00	14-Feb-23



500,000.00	250,000,000.00	08-Feb-23
500,000.00	1,000,000,000.00	10-Nov-23
500,000.00	100,000,000.00	16-May-23
500,000.00	2,000,000,000.00	29-May-23
500,000.00	1,500,000,000.00	02-Jun-23
500,000.00	1,000,000,000.00	07-Jun-23
500,000.00	1,000,000,000.00	07-Jun-23
500,000.00	550,000,000.00	14-Mar-23
500,000.00	250,000,000.00	20-Jul-23
500,000.00	1,000,000,000.00	22-Dec-23
500,000.00	250,000,000.00	22-Dec-23
500,000.00	500,000,000.00	22-Dec-23
500,000.00	1,000,000,000.00	28-Dec-23
500,000.00	500,000,000.00	28-Dec-23
26,050,000,000.00		

2.2. Ongoing and/or outstanding material litigation and regulatory strictures, if any: **NIL**

2.3. Any material event/development having implications on the financials/credit quality including any material regulatory proceedings against the Issuer/promoters, tax litigations resulting in material liabilities, corporate restructuring event which may affect the issue or the investor's decision to invest / continue to invest in the CP: **NIL**

Any material event/development or change having implications on the financials/credit quality (e.g. any material regulatory proceedings against the Issuer/promoters, tax litigations resulting in material liabilities, corporate restructuring event etc.) at the time of issue which may affect the issue or the investor's decision to invest/continue to invest in the debt securities: **Not Applicable**

3. Details of borrowings of the company, as on the latest quarter end:

3.1. Details of debt securities and CPs: The Company does not have any debt securities. The details of CPs are attached as **Annexure 6**.

3.2. Details of secured/unsecured loan facilities/bank fund based facilities/rest of the borrowing, if any, including hybrid debt like foreign currency convertible bonds (FCCB), optionally convertible debentures / preference shares from banks or financial institutions or financial creditors, as on last quarter end: **Attached as Annexure 7**

3.3. The amount of corporate guarantee or letter of comfort issued by the issuer along with name of the counterparty (like name of the subsidiary, JV entity, group company, etc.) on behalf of whom it has been issued, contingent liability including debt service reserve account (DSRA) guarantees/ any put option etc.: **Nil**

4. Issue Information:

4.1. Details of current tranche including:

Details of current tranche including:

Details	Tranche	
ISIN	INE704I14GU0	
Series	387	
Total number of CPs	500	
Issue Price per unit	461565	
Face Value	500000	
Amount (in Lakhs)	2500	
Date of issue	13-01-2023	
Maturity	12-01-2024	
Issue details	Rate-8.35%	
Other conditions	NIL	
Below details applies to all of the above tranches:		
All credit ratings including unaccepted ratings	A1+	
Date of rating	16-12-2022	10-01-2023
Name of credit rating agency	ICRA	CRISIL
Validity period (details of credit rating letter issued not older than one month on the date of opening of the issue)	03 Months	30 days
Details of issuing and paying agent	HDFC Bank	
Names of all the recognized stock exchanges where the commercial paper is proposed to be listed	National Stock Exchange of India Limited (NSE)	
Application process	Applied for listing	
Other details with regard to instrument specific regulations	Requisite details are covered in the disclosures that are being provided along with the application for CP listing	

The Rating of CRISIL and ICRA is valid as of date of CP Issuance & CP Listing.

4.2.

CP borrowing limit	INR 40 billion
Supporting board resolution for CP borrowing	Attached as Annexure 3

22.5.54

Details of CP issued during the last 15 months

Attached as Annexure 8

4.3. End-use of funds: Working Capital

4.4. Credit Support/enhancement (if any):

(i)	Details of instrument, amount, guarantor company	Nil
(ii)	Copy of the executed guarantee	Nil
(iii)	Net worth of the guarantor company	Nil
(iv)	Names of companies to which guarantor has issued similar guarantee	Nil
(v)	Extent of the guarantee offered by the guarantor company	Nil
(vi)	Conditions under which the guarantee will be invoked	Nil

4.5 Where an issue is made by an issuer who has been in existence for less than three years, a disclosure that the issue is open for subscription only to Qualified Institutional Buyers 19-NA

5. Financial Information:

5.1. Audited/Limited review half yearly consolidated (wherever available) and Standalone financial information (Profit & Loss statement, Balance Sheet and Cash Flow statement) along with auditor qualifications, if any, for last three years, along with the latest available financial results, if the issuer has been in existence for a period of three years and above- The latest unaudited standalone financial results for the period ended September 30, 2022 along with limited review audit report is attached as Annexure 5(i). The Annual Report of the Company containing Standalone and Consolidated financial information for the last three financial years are attached as Annexure 4(i), (ii) and (iii).

5.2. Latest audited financials should not be older than six months from the date of application for listing.

5.3 Provided that listed issuers (who have already listed their specified securities and/or 'Non-convertible Debt Securities' (NCDs) and/or 'Non-Convertible Redeemable Preference Shares' (NCRPS)) who are in compliance with SEBI (Listing obligations and disclosure requirements) Regulations 2015 (hereinafter "SEBI LODR Regulations"), and/or issuers (who have outstanding listed Commercial Paper (CPs)) who are in compliance with Annexure II of CP Circular may file unaudited financials with limited review for the stub period in the current financial year, subject to making necessary disclosures in this regard including risk factors. - Latest unaudited standalone financial results for the period ended September 30, 2022 along with limited review audit report is attached as Annexure 5 (i).

5.4 Latest available limited review quarterly financial results in case an issuer is not having any listed specified securities and is required to prepare such results on quarterly basis for consolidation of financial results of its holding company, under the requirement of any applicable law(s).- Not applicable

6. Asset Liability Management (ALM) Disclosures:

- 6.1. NBFCs seeking to list their CPs shall make disclosures as specified for NBFCs in
- SEBI Circular nos. CIR/IMD/DF/ 12/2014, dated June 17, 2014 and
 - CIR/IMD/DF/ 6/2015, dated September 15, 2015, as revised from time to time.
 - Further, "Total assets under management", under para 1.a. of Annexure I of CIR/IMD/DF/6/2015, dated September 15, 2015 shall also include details of off balance sheet assets.

A.

Object of the Issue	This Issue is being made to raise funds to meet the business requirements of the Issuer in the ordinary course
Percentage of the issue proceeds earmarked for each of the "object of the issue"	100%
Amount earmarked for "General Corporate Purposes" (this shall not exceed 25% of the amount raised by the issuer in the proposed issue).	Nil
Details with regard to the lending done by the Issuer, out of the issue proceeds of previous public issues, including details regarding the following:	
(i) Lending policy;	Not applicable as the Company has not made public issue of Non-Convertible Debentures
(ii) Classification of loans/advances given to associates, entities /person relating to Board, Senior Management, Promoters, Others, etc.	
(iii) Classification of loans/advances given to according to type of loans, sectors, maturity profile (less than one year, 1-3 yrs, 3-5 yrs, 5-10 yrs, etc.), denomination (loans of value below Rs. 50 lakhs, Rs. 50 Lakhs – 1 Cr; Rs. 1 Cr- 5 Cr, Rs. 5 Cr- 25 Cr, Rs. 25 Cr.- 100 Cr etc.), geographical classification of borrowers, etc.	
(iv) Aggregated exposure to the top 20 borrowers with respect to the concentration of advances, exposures to be disclosed in the manner as prescribed by Reserve Bank of India (RBI) in its guidelines on Corporate Governance for NBFCs, from time to time.	
(v) Details of loans, overdue and classified as non-performing in accordance with RBI guidelines.	
Utilization details regarding the Previous Issues of the Issuer as well as Group Companies	
Benefit / interest accruing to Promoters/Directors out of the object of the issue	
Details regarding material Contracts other than the contracts entered in the ordinary course of business and the material contracts entered within the previous 2 Years.	
Declaration by board of directors that the underwriters, if any, have sufficient resources to discharge their respective obligations	



Commercial Paper

Reservation in the Issue, if any	
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B. In case any of the borrower(s) form part of the "Group" as defined by RBI, then appropriate disclosures shall be made in the following format:

S. No.	Name of the Borrower (A)	Amount of Advances /exposures to such Borrower (Group) (Rs. Crore) (B)	Percentage of Exposure (C) = B/Total AUM
Nil			

C. Pertaining to the most recent financial year:

(i) A portfolio summary with regards to industries/ sectors to which borrowings have been made by NBFC:

S. No.	Industry / Sector	Percentage of total CPs outstanding as on 31.12.2022
1	Mutual Fund	89.06%
2	Other Body Corporate	10.94%

(ii) Quantum and percentage of secured vis-à-vis unsecured borrowings made by NBFC: Commercial Paper as on 31.12.2022 are unsecured and bank borrowings lines from Indusind Bank & HDFC Bank as on 31.12.2022 are secured and bank borrowings lines from Barclays Bank PLC as on 31.12.2022 are unsecured.

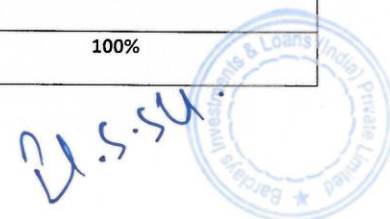
D. As on 31.12.2022, Classification of loans/advances given to according to:

(i) Type of loans:

S. No.	Type of loans	Rs. In crore
1	Secured	2,638.98
2	Unsecured	0
	Total assets under management (AUM)*	2,638.98

(ii) Sectoral Exposure:

S. No.	Segment-wise break-up of AUM	Percentage of AUM
1	Retail	
a	Mortgages (home loans and loans against property)	-
b	Gold loans	-
c	Vehicle finance	-
d	MFI	-
e	M&SME	-
f	Capital market funding (loans against shares, margin funding)	100%
g	Others	-
2	Wholesale	
a	Infrastructure	-
b	Real estate (including builder loans)	-
c	Promoter funding	-
d	Any other sector (as applicable)	-
e	Others	-
	Total	100%



(iii) Denomination of loans outstanding by ticket size*:

S. No.	Ticket size**	Percentage of AUM
1	Upto Rs. 2 lakh	-
2	Rs. 2-5 lakh	-
3	Rs. 5-10 lakh	-
4	Rs. 10-25 lakh	0.02%
5	Rs. 25-50 lakh	0.06%
6	Rs. 50 lakh-1 crore	0.09%
7	Rs. 1-5 crore	2.30%
8	Rs. 5-25 crore	19.09%
9	Rs. 25-100 crore	64.69%
10	>Rs. 100 crore	13.75%
	Total	100%

* Information required at the borrower level (and not by loan account as a customer may have multiple loan accounts)
 ** Ticket size at the time of origination

(iv) Denomination of loans outstanding by LTV* as on 31.12.2022:

S. No	LTV	Percentage of AUM
1	Upto 40%	20.37%
2	40-50%	57.95%
3	50-60%	1.92%
4	60-70%	1.91%
5	70-80%	13.70%
6	80-90%	4.15%
7	>90%	0%
	Total	100%

* at the time of origination

Note: The details in the above table pertains to loan outstanding as on 31.12.2022 instead of at the time of origination.

(v) Geographical classification of borrowers as on 31.12.2022:

S. No	Top 5 States	Percentage of AUM
1	Maharashtra	
2	Gujarat	58.92%
3	New Delhi	10.94%
4	Karnataka	8.52%
5	Uttar Pradesh	5.87%
	Total	4.65%
		88.91%

Note: AUM in the above tables refers to loans disbursed by the Company against securities.



21.5.24.

(vi) Details of loans overdue and classified as non-performing in accordance with the RBI's guidelines:

Movement of gross NPA*	Rs. Crore
Opening gross NPA	-
- Additions during the year	-
- Reductions during the year	-
Closing balance of gross NPA	-

* Please indicate the gross NPA recognition policy (DPD)

Movement of provisions for NPA	Rs. Crore
Opening balance	-
- Provisions made during the year	-
- Write-off / write-back of excess provisions	-
Closing balance	-

(vii) Segment-wise gross NPA:

S. No.	Segment-wise gross NPA	Gross NPA (%)
1	Retail	
a	Mortgages (home loans and loans against property)	-
b	Gold loans	-
c	Vehicle finance	-
d	MFI	-
e	M&SME	-
f	Capital market funding (loans against shares, margin funding)	-
g	Others	-
2	Wholesale	
a	Infrastructure	-
b	Real estate (including builder loans)	-
c	Promoter funding	-
d	Any other sector (as applicable)	-
e	Others	-
	Total	-



E.

(i) Residual maturity profile of assets and liabilities (in line with the RBI format) :

(Amount in INR Mio)

Audited review as on Jun 2022	1 day to 30/31 days	Over one month to upto 2 months	Over 2 months to upto 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto to 3 years	Over 3 years and upto 5 years	Over 5 years	Total
Fixed Deposits	2,300.00	-	-	-	-	-	-	-	2,300.00
Advances (Gross)	696.87	1,171.16	5,613.91	7,519.71	5,569.07	4,966.10	-	-	25,536.82
Investments	-	-	-	-	-	-	-	245.41	245.41
Borrowings (Discounted Value)	2,500.00	3,500.00	4,550.00	10,300.00	-	-	-	-	20,850.00
Borrowings (Bank)	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	2.79	-	-	-	-	-	-	-	2.79

(ii) Key Operational and Financial Parameters:

(Amount in INR Mio)

Details	FY 2021-22 (IndAS)	FY 2020-21 (IndAS)	FY2019-20 (IndAS)	FY2018-19 (IndAS)
Net-worth	9,643.05	9,045.97	8,363.74	7,098.97
Total Debt	23,202.23	15,260.22	12,359.32	11,446.84
of which – Non Current Maturities of Long Term Borrowing	-	-	-	-
Short Term Borrowing	23,172.57	15,233.30	12,334.88	11,424.67
Long Term Borrowing	29.66	26.92	24.44	22.17
Net Fixed Assets	16.83	17.83	16.23	16.57
Non-Current Assets	1,690.68	1,770.79	2,059.86	1,064.90
Cash and Cash Equivalents	3,790.60	945.10	3,828.29	572.42
Current Investments	-	-	-	-
Current Assets	31,180.01	22,564.31	15,248.63	16,911.51
Current Liabilities (excl CP borrowings)	13.16	20.47	50.40	12.38



22.5.24.

Assets Under Management	-	-	-	-
Off Balance Sheet Assets	-	-	-	-
Interest Income	1,752.44	1,351.34	1,657.73	1,581.05
Interest Expense	890.38	587.86	888.53	929.09
Provisioning & Write-offs	(85.82)	238.32	21.18	30.84
PAT	597.08	309.24	1,637.76	425.98
Gross NPA (%)	-	-	-	-
Net NPA (%)	-	-	-	-
Tier I Capital Adequacy Ratio (%)	31.25%	36.28%	48.39%	40.09%

(iii) Gross Debt - Equity Ratio:

Before the issue (As on 12-01-2023 based on estimation)	2.65
After the issue (As on 13-01-2023 based on estimation)	2.52

F. A brief history of the Issuer since its incorporation giving details of its following activities:

(i) Details of Share Capital as on last quarter end (As on 31.12.2022):

Share Capital	Rs.
Authorized Share Capital	INR 15,000,000,000
Issued, Subscribed and Paid-up Share Capital	Paid-up equity share capital - INR 10,903,285,600 Paid-up preference share capital - INR 458,875

(ii) Changes in its capital structure as on last quarter end, for the last five years (As on 31.12.2022):

Date of Change (AGM/EGM)	Rs.	Particulars
No change in capital structure of the Company as on the last quarter end, for the last five years		

(iii) Equity Share Capital History of the Company as on last quarter end, for the last five years (As on 31.12.2022):

(iii) Equity Share Capital History of the Company as on last quarter end, for the last five years (As on 31.12.2022):									
Date of allotment	No. of Equity Shares	Face Value (Rs)	Issue Price (Rs)	Consideration (Cash, other than cash etc.)	Nature of Allotment	Cumulative			Remarks
						No of equity shares	Equity Share Capital (Rs)	Equity Share Premium (Rs)	
No change in equity share capital as on the last quarter end, for the last five years									

Notes (if any): None

(iv) Details of any Acquisition or Amalgamation in the last 1 year – None

(v) Details of any Reorganization or Reconstruction in the last 1 year

Type of Event	Date of Announcement	Date of Completion	Details
None			

G. Others

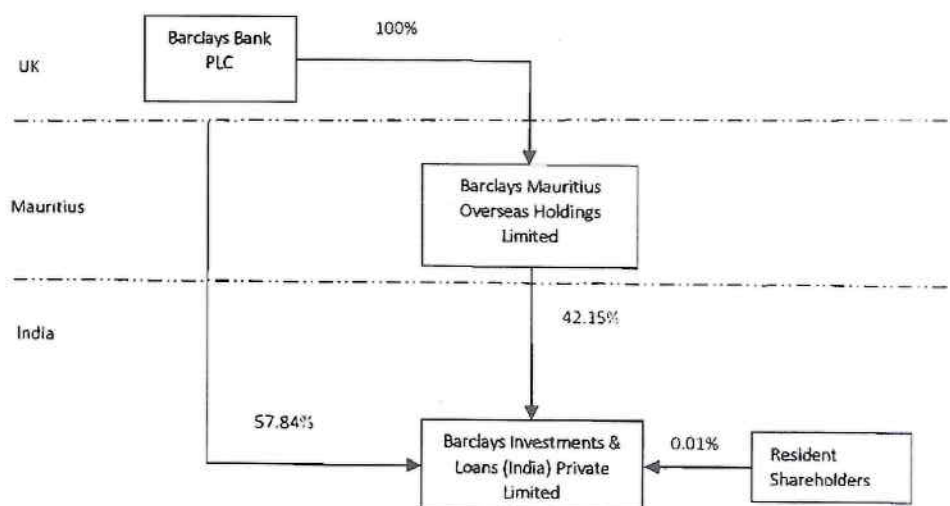
- (i) Lending policy containing an overview of origination, risk management, monitoring and collections – Attached as Annexure 9
- (ii) Classification of loans/advances given to associates, entities/person relating to the board, senior management, promoters, others, etc.: Nil



- (iii) Any change in promoter's holdings in NBFCs during the last financial year beyond a particular threshold. At present, RBI has prescribed such a threshold level at 26%. The same threshold shall be applicable or as may be prescribed by RBI from time to time: Nil
 - (iv) Details of Promoter Holding in the Company as on the latest quarter end: Refer table 1.4(ii) above
 - (v) Disclosures pertaining to wilful default
 - (a) Name of the bank declaring the entity as a wilful defaulter - None
 - (b) The year in which the entity is declared as a wilful defaulter - NA
 - (c) Outstanding amount when the entity is declared as a wilful defaulter - NA
 - (d) Name of the entity declared as a wilful defaulter - NA
 - (e) Steps taken, if any, for the removal from the list of wilful defaulters - NA
 - (vi) Other disclosures, as deemed fit by the Issuer in order to enable investors to take informed decision – All requisite disclosures are stated above.
- 6.2. On approval of the listing application by the concerned stock exchange(s), the disclosures so provided along with the application for listing, shall be made available on the website of the concerned stock exchange(s).



Corporate Structure



P. L. S. S. U.

