

Date – 6th Jan 2023

SEBI Circular dated 22nd October, 2019 reference
 "SEBI/HO/DDHS/DDHS/CIR/P/2019/115" (Issue and Listing of Commercial Papers)



CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED (CIFCL)

Registered and Corporate Office: 'Dare House' No. 2, N.S.C Bose Road, Parrys, Chennai – 600 001; Tamil Nadu.

Tel: (+91 44) 4090 7172; Fax: (+91 44) 2534 6464;

E-mail: RESOURCES@chola.murugappa.com; Website: www.cholamandalam.com

Annexure I

Disclosures to be provided along with the application for listing

1. Issuer details : CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

1.1. Details of the issuer:

(i) Name, Address, CIN and PAN: Cholamandalam Investment and Finance Company Limited
 Registered and Corporate Office: 'Dare House' No. 2, N.S.C Bose Road, Parrys, Chennai – 600 001; Tamil Nadu.
 CIN: L65993TN1978PLC007576; PAN: AAACC1226H

(ii) Line of business : Financial Services – Lending

(iii) Chief Executive (Managing Director / President/ CEO / CFO)
 - Mr. Ravindra Kumar Kundu – Executive Director,
 - Mr. D Arulselvan – President & Chief Financial Officer

(iv) Group affiliation (if any) : Murugappa Group

1.2. Details of the directors:

Sr No	Name, Designation and DIN	Age (in yrs)	Address	Director of the Company since	Details of other directorship
1	Mr. Vellayan Subbiah Chairman / Non-Executive Director DIN - 01138759	53	No.7, Valliammai Achi Road, Kotturpuram, Chennai - 600 085	11-Nov-20	1. Tube Investment of India Limited 2. SRF Limited 3. Ambadi Investments Limited 4. Cholamandalam Financial Holdings Limited 5. C G Power and Industrial Solutions Limited 6. Cherrytin Online Private Limited 7. DOT IOT Technologies Private Limited 8. CG Power Americas, LLC 9. QEI, LLC 10. TI Clean Mobility Private Limited
2	Mr. N Ramesh Rajan Independent Director DIN - 01628318	65	No.12 Tarapore Avenue, Harrington Road, Chetpet, Chennai 600031	30-Oct-18	1. Indo-National Limited 2. TTK Healthcare Limited 3. Kineco Limited 4. LeapRidge Advisors LLP - Senior Partner 5. Rane (Madras) Limited 6. Rane Engine Valve Limited
3	Mr. Rohan Verma Independent Director DIN - 01797489	37	No. S-338, 1st Floor, Greater Kailash - 2, New Delhi - 110048	25-Mar-19	1. C.E. Info Systems Limited 2. Infidreams Industries Private Limited 3. Kogo Tech Labs Private Limited

Sr No	Name, Designation and DIN	Age (in yrs)	Address	Director of the Company since	Details of other directorship
4	Ms. Bhamu Krishnamurthy Independent Director DIN - 02196839	68	401, Fourth Floor, Avarsekar's Srushti, Old Prabhadevi Road, Prabhadevi, Mumbai 400025	31-Jul-19	<ol style="list-style-type: none"> 1. Reliance Industrial Infrastructure Limited 2. Muthoot Microfin Limited 3. CSB Bank Ltd., (Formerly The Catholic Syrian Bank Limited) 4. Five-Star Business Finance Limited 5. Network18 Media & Investments Limited 6. Thirumalai Chemicals Limited 7. e-Eighteen.com Limited 8. Poonawala Housing Finance Limited (Formerly Magma Housing Finance Limited)
5	Mr. M A M Arunachalam Non-executive Director DIN - 00202958	55	New No.9, (Old No.4) Chittaranjan Road, Teynampet, Chennai 600018	29-Jan-2021	<ol style="list-style-type: none"> 1. Parry Enterprises India Limited 2. Tube Investments of India Limited 3. CG Power & Industrial Solutions Limited 4. Shanthi Gears Limited 5. Ambadi Investments Limited 6. Chola Mandalam Home Finance Limited 7. New Ambadi Estates Private Limited 8. A R Lakshmi Achi Trust (Sec. 8 Private Company) 9. MA Murugappan Holdings LLP 10. Great Cycles (Private) Limited, Sri Lanka 11. Creative Cycles (Private) Limited, Sri Lanka 12. TI Clean Mobility Private Limited
6	Mr. Anand Kumar Independent Director DIN - 00818724	55	18 Rochalie Drive Singapore 248249	16-Mar-2021	<ol style="list-style-type: none"> 1. TVS Supply Chain Solutions Limited 2. Tube Investments of India Limited 3. DRSR Logistics Services Private Limited 4. Healthway Medical Corporation Limited 5. Medall Healthcare Private Limited 6. PT Lippo Karawaci Tbk 7. PT Lippo Cikarang Tbk 8. Gateway Partners Limited 9. Gateway (Cayman) Limited 10. Gateway Capital Partners Limited 11. Gateway Holdings Limited 12. GW Active Limited 13. Angsana International Limited (formerly known as GW Three Limited) 14. ASN Investments Limited 15. Tecoma Finance Limited (formerly known as Angsana Finance Limited in 2019; GW Finance Limited in 2017 and GW Grey Limited in 2017 when incorporated) 16. GW Investments Limited 17. Gateway Management Company Pte. Ltd. 18. Gateway Fund Company Pte. Ltd. 19. GW Crown Pte. Ltd. 20. GW Confectionary Pte. Ltd. 21. GW Supernova Pte. Ltd. 22. GW Three Pte. Ltd. 23. Angsana Singapore Pte. Ltd. 24. Mahogany Singapore Company Pte. Ltd. 25. Falcon Investments Pte. Ltd. (formerly known as GW Fern Pte. Ltd.) 26. GW Redwood Pte. Ltd. 27. Sparrow Investments Pte. Ltd. (formerly

Sr No	Name, Designation and DIN	Age (in yrs)	Address	Director of the Company since	Details of other directorship
					known as GW Iris Pte. Ltd.) 28. GW Sky Pte. Ltd. 29. Angsana Finance Limited (formerly known as Peregrine Finance Limited) 30. General Master Worldwide Limited 31. GW Retail Limited 32. Gateway Partners II Limited 33. Gateway Fund II Company Pte. Ltd. 34. Leopard Tree Finance Limited 35. Narra Finance Limited 36. Rain Tree Investments Pte Ltd 37. Ash Investments Pte Ltd 38. Cranesbill Investment Pte. Ltd. 39. Sedum Investments Pte Ltd. 40. Land Registration System Inc 41. Falcon SG Holding (Philippines) Inc. 42. Magnolia Finance Limited, Cayman Islands
7	Mr. Bharath Vasudevan Independent Director DIN - 09104808	48	Regency Park, Block 9, Unit 0904, 9 Nathan Road Singapore 248730	16-Mar-2021	
8	Mr. Ravindra Kumar Kundu Executive Director / DIN - 07337155	54	Rani Meyyammai Towers, Flat 5H, 5th Floor 5th Block Sathyadev Avenue, M R C Nagar, R A Puram, Chennai-600028	23-Jan-2020	1. Cholamandalam Securities Limited 2. White Data Systems India Private Limited 3. Payswiff Technologies Private Limited 4. Payswiff Solutions Private Limited 5. Paywiff Services Private Limited 6. Cholamandalam Home Finance Limited

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

Sr No	Name, Designation and DIN	Date of Appointment	Date of Resignation / Retirement	Director of the Company since (in case of resignation)	Remarks
1.	Mr. Arun Alagappan Managing Director DIN - 00291361	19-Aug-2017	-		Appointed as Executive Director effective 19-Aug-2017
		15-Nov-2019	-		Appointed as Managing Director effective 15-Nov-2019
2.	Mr. N Ramesh Rajan Additional Director / Non-executive/ Independent Director DIN - 01628318	30-Oct-2018	-		Appointed as director on 30-Oct-2018
3.	Mr. Rohan Verma Director / Non-executive/ Independent Director DIN - 01797489	25-Mar-2019	-		Appointed as director on 25-Mar-2019
4.	Ms. Bharati Rao Director / Non-	31-Jul-2014	30-Jul-2019	30-Jul-2019	Retired at the conclusion of 41 st

Sr No	Name, Designation and DIN	Date of Appointment	Date of Resignation / Retirement	Director of the Company since (in case of resignation)	Remarks
	executive/ Independent Director DIN – 01892516				Annual General Meeting held on 30- Jul-2019
5.	Ms. Bhama Krishnamurthy Director / Non- executive/ Independent Director DIN – 02196839	31-Jul-2019			Appointed as an additional director on 30-Jul-2019 effective 31-Jul-2019
6.	Mr. Ravindra Kumar Kundu Executive Director DIN – 07337155	23-Jan-2020			Appointed as the Executive Director on 23-Jan-2020
7.	Mr. Vellayan Subbiah Director / Non- executive/ Chairman DIN - 01138759	11-Nov-2020			Appointed as an additional director on 30-Jul-2019 effective 11-Nov-2020
8.	Mr. M M Murugappan Chairman /Non- executive/ DIN - 00170478	31-May-2018	11-Nov-2020	31-May-2018	Resigned as Chairman and Director effective the close of business hours on 11-Nov- 2020
9.	Mr. M A M Arunachalam / Director/ Non- executive/ DIN - 00202958	29-Jan-2021			Appointed as an additional director on 29-Jan-2021
10.	Mr. Arun Alagappan Managing Director DIN -	15-Nov-2019	14-Feb2021	19-Aug-2017	Resigned as Managing Director and Director of the Company effective the end of day 14- Feb-2021
11.	Mr. Anand Kumar Director / Non- executive/ Independent Director DIN -00818724	16-Mar-2021			Appointed as an additional director on 16-Mar-2021
12.	Mr. Bharath Vasudevan Director / Non- executive/ Independent Director DIN -09104808	16-Mar-2021			Appointed as an additional director on 16-Mar-2021
13.	Mr. Ashok Kumar Barat / Director / Non- executive / Independent Director	30-Oct-2017	30-Oct-2022	30-Oct-2022	Retired at close of the business hours on 30-Oct-2022

Sr No	Name, Designation and DIN	Date of Appointment	Date of Resignation / Retirement	Director of the Company since (in case of resignation)	Remarks
	DIN - 00492930				

1.4. List of top 10 holders of equity shares of the company as on date or the latest quarter end:

Sr. No.	Name of the Shareholders	Total No. of Equity Shares	No. of Shares in Demat Form	Total Shareholding As % of total no. of Equity Shares
1	CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED / Promoter	37,28,85,889	37,28,85,889	45.37
2	AXIS MUTUAL FUND TRUSTEE LIMITED A/C / Mutual Fund	4,02,04,182	4,02,04,182	4.89
3	AMBADI INVESTMENTS LIMITED / Promoter	3,37,21,870	3,37,21,870	4.10
4	HDFC TRUSTEE COMPANY LTD - A/C HDFC MID - CAPOPPORTUNITIES FUND / Mutual Fund	2,04,37,236	2,04,37,236	2.49
5	SMALLCAP WORLD FUND, INC / Foreign Institutional Investor	1,70,82,421	1,70,82,421	2.08
6	SBI BLUE CHIP FUND / Mutual Fund	1,21,13,899	1,21,13,899	1.47
7	ADITYA BIRLA SUN LIFE TRUSTEE PRIVATE LIMITED / Mutual Fund	1,05,31,699	1,05,31,699	1.28
8	GOVERNMENT PENSION FUND GLOBAL /Foreign Portfolio Corp	1,04,74,260	1,04,74,260	1.27
9	CANARA ROBECO MUTUAL FUND A/C CANARA ROBECO EQUITY / Mutual Fund	1,00,36,061	1,00,36,061	1.22
10	UTI NIFTY 200 MOMENTUM 30 INDEX FUND / Mutual Fund	85,84,828	85,84,828	1.04

1.5. Details of the statutory auditor:

Name & Address	Date of Appointment	Remarks
M/s. Price Waterhouse LLP 252, Veer Savarkar Marg, Shivaji Park, Dadar (West), Mumbai 400028	30-Jul-2021	Appointed at the 43 rd AGM held on 30 th July, 2021 effective the conclusion of the 43 rd AGM
M/s. Sundaram & Srinivasan Chartered Accountants #23,CP Ramaswamy Road, Alwarpet, Chennai 600018		

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	Auditor of the Company since (in case of resignation)	Remarks
M/s. S.R. Batliboi &	Chartered Accountants, 6 th & 7 th Floor, - "A" Block	27-Jul-2017	27-Jul-2017	Appointed as statutory auditors at 39 th AGM held on 27 th Jul 2017

Associates LLP	Tidel Park, (Module 601,701 & 702) No.4 Rajiv Gandhi Salai, Taramani, Chennai 600113			effective the conclusion of the 39 th AGM for a period of five years.
		30-Jul-2021	27-Jul-2017	Resigned as Statutory auditors pursuant to the RBI Guidelines dated April 27, 2021 for Appointment of Statutory Auditors for NBFCs issued by Reserve Bank of India
M/s. Price Waterhouse LLP	252, Veer Savarkar Marg, Shivaji Park, Dadar (West), Mumbai 400028	30-Jul-2021	-	Appointed as joint statutory auditors at 43 rd AGM held on 30 th July, 2021 effective the conclusion of the 43 rd AGM for a period of three years.
M/s. Sundaram & Srinivasan	Chartered Accountants #23,CP Ramaswamy Road, Alwarpet, Chennai 600018	30-Jul-2021	-	Appointed as joint statutory auditors at 43 rd AGM held on 30 th July, 2021 effective the conclusion of the 43 rd AGM for a period of three years.



1.7. List of top 10 debt securities holders as on 31-Dec-22

Sr. No	Name of Holder	Category	Face Value (Amt in crs)	Holding of debt securities as a percentage of total debt securities outstanding of the issuer
1	STATE BANK OF INDIA	BNK	1950	10%
2	ADITYA BIRLA SUN LIFE MUTUAL FUND	MUT	1205	6%
3	LARSEN AND TOUBRO LIMITED	LTD	805.2	4%
4	SBI MUTUAL FUND	MUT	780	4%
5	KOTAK MUTUAL FUND	MUT	650	3%
6	HDFC LIFE INSURANCE COMPANY LIMITED	INS	640	3%
7	HDFC MUTUAL FUND	MUT	580	3%
8	ICICI PRUDENTIAL MUTUAL FUND	MUT	575	3%
9	SBI LIFE INSURANCE CO.LTD	INS	520	3%
10	AZIM PREMJI TRUST	TRU	502.5	3%

1.8. List of top 10 CP holders as on 31-Dec-22

Sr. No	Name of CP Holder	Category	Discount (Amt in crs)	CP holding percentage as a percentage of total CP outstanding of the issuer
1	SBI MF	MUT	1439	29%
2	HDFC MF	MUT	1341	27%
3	UTI MF	MUT	671	14%
4	ADITYA BIRLA SUN LIFE MF	MUT	496	10%
5	DSP MF	MUT	374	8%
6	ICICI SECURITIES PD LTD	LTD	200	4%
7	ICICI PRUDENTIAL MF	MUT	99	2%
8	STATE BANK OF INDIA	BNK	50	1%
9	UNION MF	MUT	50	1%
10	UBI SERVICES LIMITED	LTD	49	1%

2. Material Information:

2.1. Details of all default/s 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. - **NIL**

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

3. Details of borrowings of the company, as on the latest quarter end: 31-Dec-2022

3.1. Details of debt securities and CPs: As per enclosed Annexure 3.1

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: **31-Dec-2022** : As per enclosed Annexure 3.2

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 ISIN, amount, date of issue, maturity, all credit ratings including unaccepted ratings, date of rating, name of credit rating agency, its validity period (details of credit rating letter issued not older than one month on the date of opening of the issue), details of issuing and paying agent and other conditions, if any. - As per enclosed Annexure 4.1

4.2. CP borrowing limit –

-Supporting board resolution for CP borrowing – Dated 05-May-2022 (Enclosed)

-Details of CP issued during the last 15 months – Enclosed Annexure 4.2

4.3. End-use of funds. - On Lending and Repayment

4.4. Credit Support/enhancement (if any): **NIL**

(i) Details of instrument, amount, guarantor company

(ii) Copy of the executed guarantee

(iii) Net worth of the guarantor company

(iv) Names of companies to which guarantor has issued similar guarantee

(v) Extent of the guarantee offered by the guarantor company

(vi) Conditions under which the guarantee will be invoked



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 latest available financial results, if an issuer has been in existence for a period of three years and above - <https://www.cholamandalam.com/financials.aspx> ; <https://www.cholamandalam.com/stock-exchange-communication.aspx>

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

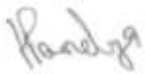
Provided that listed issuers (who have already listed their specified securities and/or 'Non-convertible Debt Securities' (NCDs) and/or 'Non-Convertible Redeemable Preference Shares' (NCRPS)) who are in compliance with SEBI (Listing obligations and disclosure requirements) Regulations 2015 (hereinafter "SEBI LODR Regulations"), 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. – as amended from time to time, for furnishing / publishing its half yearly / annual result - <https://www.cholamandalam.com/financials.aspx> : <https://www.cholamandalam.com/stock-exchange-communication.aspx>

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 - Enclosed Annexure 6.1

6.2. HFCs shall make disclosures as specified for NBFCs in SEBI Circular no. CIR/IMD/DF/ 6 /2015, dated September 15, 2015, as revised from time to time with appropriate modifications viz. retail housing loan, loan against property, wholesale loan - developer and others. – **N.A**

Thanking You,
for Cholamandalam Investment and Finance Company Limited



Authorised Signatory
06-Jan-2023



Annexure 3.1 - Details of Debt Securities and CP as on Dec-22

Instrument	Series	ISIN	Tenor	Coupon/Yield	Amt	Allotment Dt.	Redemption dt.	Credit rating	Secured/ Unsecured	Security	Other Details
Debt	516	INE121A07M25	3650	8.5500%	25.00	15-Nov-16	13-Nov-26	[ICRA]/AA+	SECURED	1.00	NA
Debt	555	INE121A07O17	2191	8.62%	50.00	12-Apr-18	11-Apr-24	IND AA+	SECURED	1.00	NA
Debt	555	INE121A07O17	2191	8.62%	30.00	12-Apr-18	11-Apr-24	IND AA+	SECURED	1.00	NA
Debt	556	INE121A07O17	2186	8.62%	50.00	17-Apr-18	11-Apr-24	IND AA+	SECURED	1.00	NA
Debt	556	INE121A07O17	2186	8.62%	20.00	17-Apr-18	11-Apr-24	IND AA+	SECURED	1.00	NA
Debt	568	INE121A07O14	1826	8.80%	352.30	12-Sep-18	12-Sep-23	ICRA AA+	SECURED	1.15	NA
Debt	579	INE121A07PD5	1095	7.85%	50.00	14-Jan-20	13-Jan-23	ICRA AA+	SECURED	1.00	NA
Debt	581	INE121A07PF0	1094	7.41%	110.00	12-Feb-20	10-Feb-23	ICRA AA+ & IND AA+	SECURED	1.00	NA
Debt	582	INE121A07PF0	1078	7.41%	25.00	28-Feb-20	10-Feb-23	ICRA AA+ & IND AA+	SECURED	1.00	NA
Debt	584	INE121A07PH6	1095	7.50%	150.00	29-May-20	29-May-23	ICRA AA+	SECURED	1.00	NA
Debt	588	INE121A07PM6	1826	7.92%	500.00	08-Jul-20	08-Jul-25	ICRA AA+ & IND AA+	SECURED	1.00	NA
Debt	589	INE121A07PL8	1826	7CB	125.00	08-Jul-20	08-Jul-25	ICRA AA+ & IND AA+	SECURED	1.00	NA
Debt	590	INE121A07PN4	1461	7.38%	200.00	31-Jul-20	31-Jul-24	ICRA AA+ & IND AA+	SECURED	1.00	NA
Debt	591	INE121A07PN4	1454	7.38%	100.00	07-Aug-20	31-Jul-24	ICRA AA+ & IND AA+	SECURED	1.00	NA
Debt	592	INE121A07PO2	881	5.85%	500.00	21-Oct-20	21-Mar-23	[ICRA]/AA+	SECURED	1.00	NA
Debt	593	INE121A07PP9	1460	6.80%	150.00	26-Oct-20	25-Oct-24	ICRA AA+ & IND AA+	SECURED	1.00	NA
Debt	594	INE121A07PO7	1460	7CB	35.00	26-Oct-20	25-Oct-24	ICRA AA+ & IND AA+	SECURED	1.00	NA
Debt	595	INE121A07PR5	844	5.70%	200.00	06-Nov-20	28-Feb-23	[ICRA]/AA+	SECURED	1.00	NA
Debt	597	INE121A07PT1	1461	7CB	25.00	02-Dec-20	02-Dec-24	[ICRA]/AA+	SECURED	1.00	NA
Debt	598	INE121A07PU9	820	5.68%	300.00	14-Dec-20	14-Mar-23	[ICRA]/AA+	SECURED	1.00	NA
Debt	599	INE121A07PV7	1095	6.10%	550.00	18-Dec-20	18-Dec-23	[ICRA]/AA+	SECURED	1.00	NA
Debt	601	INE121A07PX3	1654	7CB	85.00	19-Jan-21	31-Jul-25	[ICRA]/AA+	SECURED	1.00	NA
Debt	602	INE121A07PY1	789	6.27%	325.00	18-Feb-21	18-Apr-23	IND AA+	SECURED	1.00	NA
Debt	603	INE121A07P28	1095	6.61%	585.00	23-Feb-21	23-Feb-24	[ICRA]/AA+	SECURED	1.00	NA
Debt	604	INE121A07QA9	730	5.70%	250.00	11-May-21	11-May-23	[ICRA]/AA+	SECURED	1.00	NA
Debt	605	INE121A07QA9	722	5.70%	500.00	19-May-21	11-May-23	[ICRA]/AA+	SECURED	1.00	NA
Debt	606	INE121A08OP0	730	3M Tbill + 151 bps	25.00	05-Jul-21	05-Jul-23	IND AA+	SECURED	1.00	NA
Debt	607	INE121A07QB7	1096	3M Tbill + 180 bps	300.00	30-Jul-21	30-Jul-24	[ICRA]/AA+	SECURED	1.00	NA
Debt	608	INE121A07QC5	732	9.06%	200.00	30-Jul-21	01-Aug-23	[ICRA]/AA+	SECURED	1.00	NA
Debt	609	INE121A07QD3	1096	3M Tbill + 180 bps	200.00	04-Aug-21	04-Aug-24	[ICRA]/AA+	SECURED	1.00	NA
Debt	610	INE121A07QE1	1096	3M Tbill + 180 bps	200.00	17-Aug-21	17-Aug-24	[ICRA]/AA+	SECURED	1.00	NA
Debt	611	INE121A07QF8	730	5.58%	250.00	20-Sep-21	20-Sep-23	[ICRA]/AA+	SECURED	1.00	NA
Debt	612	INE121A07QG6	1095	3M Tbill + 186 bps	500.00	07-Dec-21	06-Dec-24	[ICRA]/AA+	SECURED	1.00	NA
Debt	613	INE121A07QH4	1094	6.30%	360.00	29-Dec-21	27-Dec-24	[ICRA]/AA+	SECURED	1.00	NA
Debt	614	INE121A07QI2	1096	3M Tbill + 210 bps	200.00	11-Feb-22	11-Feb-25	[ICRA]/AA+	SECURED	1.00	NA
Debt	615	INE121A07QJ0	1124	7.08%	400.00	11-Feb-22	11-Mar-25	[ICRA]/AA+ & IND AA+	SECURED	1.00	NA
Debt	616	INE121A07QK8	730	6.25%	100.00	21-Feb-22	21-Feb-24	[ICRA]/AA+	SECURED	1.00	NA

Instrument	Series	ISIN	Tenor	Coupon/Yield	Amt	Allotment Dt.	Redemption dt.	Credit rating	Secured/Unsecured	Security	Other Details
Debt	617	INE121A07QJ0	1078	7.08%	97.40	29-Mar-22	11-Mar-25	[[ICRA]/AA+ & IND AA+]	SECURED	1.00	NA
Debt	618	INE121A07QJ4	1826	7.30%	270.00	29-Mar-22	29-Mar-27	[[ICRA]/AA+ & IND AA+]	SECURED	1.00	NA
Debt	619	INE121A07QL6	1826	7C8	100.00	29-Mar-22	29-Mar-27	[[ICRA]/AA+]	SECURED	1.00	NA
Debt	620	INE121A07QN2	1826	7.50%	275.00	28-Apr-22	28-Apr-27	[[ICRA]/AA+ & IND AA+]	SECURED	1.00	NA
Debt	621	INE121A07QJ0	1461	7.32%	700.00	28-Apr-22	28-Apr-26	[[ICRA]/AA+ & IND AA+]	SECURED	1.00	NA
Debt	622	INE121A07QJ7	1826	7.95%	350.00	18-May-22	18-May-27	[[ICRA]/AA+ & IND AA+]	SECURED	1.00	NA
Debt	623	INE121A07QJ7	1797	7.95%	105.00	16-Jun-22	18-May-27	[[ICRA]/AA+ & IND AA+]	SECURED	1.00	NA
Debt	624	INE121A07QJ5	1097	7.90%	500.00	29-Jun-22	30-Jun-25	[[ICRA]/AA+ & IND AA+]	SECURED	1.00	NA
Debt	625	INE121A07QJ3	1280	7.9217%	800.00	14-Jul-22	14-Jan-26	[[ICRA]/AA+ & IND AA+]	SECURED	1.00	NA
Debt	626	INE121A07PN4	713	7.38%	1,000.00	18-Aug-22	31-Jul-24	[[ICRA]/AA+ & IND AA+]	SECURED	1.00	NA
Debt	627	INE121A07QJ1	547	7.31%	320.00	29-Aug-22	27-Feb-24	[[ICRA]/AA+]	SECURED	1.00	NA
Debt	628	INE121A07PP9	767	6.80%	200.00	19-Sep-22	25-Oct-24	[[ICRA]/AA+ & IND AA+]	SECURED	1.00	NA
Debt	629	INE121A07QJ7	513	8.6179%	1,000.00	15-Nov-22	11-Apr-24	IND AA+	SECURED	1.00	NA
Debt	630	INE121A07QJ9	1096	8.45%	500.00	21-Nov-22	21-Nov-25	[[ICRA]/AA+ & IND AA+]	SECURED	1.00	NA
Debt	631	INE121A07QJ4	767	6.30%	500.00	21-Nov-22	27-Dec-24	[[ICRA]/AA+]	SECURED	1.00	NA
Debt	632	INE121A07QJ7	1096	8.30%	605.00	12-Dec-22	12-Dec-25	[[ICRA]/AA+ & CARE AA+]	SECURED	1.00	NA
Debt	SD33	INE121A08MY6	3654	11.00%	15.00	30-Sep-13	29-Sep-23	[[ICRA]/AA+ & CARE AA+]	UNSECURED	-	NA
Debt	SD35	INE121A08NG1	3655	11.00%	25.00	30-Jan-14	30-Jan-24	[[ICRA]/AA+ & CARE AA+]	UNSECURED	-	NA
Debt	SD36	INE121A08NH9	3661	11.00%	20.00	24-Feb-14	23-Feb-24	[[ICRA]/AA+ & CARE AA+]	UNSECURED	-	NA
Debt	SD38	INE121A08NL1	3669	11.00%	15.00	26-Mar-14	26-Mar-24	[[ICRA]/AA+ & CARE AA+]	UNSECURED	-	NA
Debt	SD38	INE121A08NL1	3665	11.00%	10.00	26-Mar-14	26-Mar-24	[[ICRA]/AA+ & CARE AA+]	UNSECURED	-	NA
Debt	SD40	INE121A08NN7	3653	11.00%	25.00	25-Apr-14	25-Apr-24	[[ICRA]/AA+ & CARE AA+]	UNSECURED	-	NA
Debt	SD41	INE121A08NOS	3656	11.00%	5.00	20-May-14	20-May-24	[[ICRA]/AA+ & CARE AA+]	UNSECURED	-	NA
Debt	SD43	INE121A08NQ0	3654	11.00%	15.00	11-Jun-14	11-Jun-24	[[ICRA]/AA+ & CARE AA+]	UNSECURED	-	NA
Debt	SD46	INE121A08NW8	2556	9.08%	50.00	27-Oct-16	27-Oct-23	[[ICRA]/AA+ & IND AA+]	UNSECURED	-	NA
Debt	SD47	INE121A08NX6	2556	9.20%	25.00	09-Nov-16	09-Nov-23	[[ICRA]/AA+ & IND AA+]	UNSECURED	-	NA
Debt	SD47	INE121A08NX6	2556	9.20%	25.00	09-Nov-16	09-Nov-23	[[ICRA]/AA+ & IND AA+]	UNSECURED	-	NA
Debt	SD48	INE121A08NY4	3652	9.20%	5.00	10-Nov-16	10-Nov-26	[[ICRA]/AA+ & IND AA+]	UNSECURED	-	NA
Debt	SD49	INE121A08NZ1	2556	9.10%	15.00	16-Nov-16	16-Nov-23	[[ICRA]/AA+ & IND AA+]	UNSECURED	-	NA
Debt	SD50	INE121A08OA2	2556	9.08%	40.00	23-Nov-16	23-Nov-23	[[ICRA]/AA+ & IND AA+]	UNSECURED	-	NA
Debt	SD50	INE121A08OA2	2556	9.08%	10.00	23-Nov-16	23-Nov-23	[[ICRA]/AA+ & IND AA+]	UNSECURED	-	NA
Debt	SD51	INE121A08OB0	2556	9.15%	100.00	24-Nov-16	24-Nov-23	[[ICRA]/AA+ & IND AA+]	UNSECURED	-	NA
Debt	SD52	INE121A08OC8	3652	8.80%	25.00	15-Jun-17	15-Jun-27	[[ICRA]/AA+ & IND AA+]	UNSECURED	-	NA
Debt	SD52	INE121A08OC8	3652	8.80%	20.00	15-Jun-17	15-Jun-27	[[ICRA]/AA+ & IND AA+]	UNSECURED	-	NA
Debt	SD52	INE121A08OC8	3652	8.80%	10.00	15-Jun-17	15-Jun-27	[[ICRA]/AA+ & IND AA+]	UNSECURED	-	NA
Debt	SD52	INE121A08OC8	3652	8.80%	50.00	15-Jun-17	15-Jun-27	[[ICRA]/AA+ & IND AA+]	UNSECURED	-	NA
Debt	SD53	INE121A08OD6	3650	8.78%	50.00	20-Jun-17	18-Jun-27	[[ICRA]/AA+ & IND AA+]	UNSECURED	-	NA
Debt	SD54	INE121A08OE4	3652	8.80%	75.00	28-Jun-17	28-Jun-27	[[ICRA]/AA+ & IND AA+]	UNSECURED	-	NA
Debt	SD55	INE121A08OF3	3652	8.53%	50.00	30-Aug-17	30-Aug-27	[[ICRA]/AA+ & IND AA+]	UNSECURED	-	NA
Debt	SD55	INE121A08OF3	3652	8.53%	100.00	30-Aug-17	30-Aug-27	[[ICRA]/AA+ & IND AA+]	UNSECURED	-	NA
Debt	POI 15	INE121A08MW0	3655	12.80%	30.00	07-Feb-13	07-Feb-23	[[ICRA]/AA]	UNSECURED	-	NA

Instrument	Series	ISIN	Tenor	Coupon/Yield	Amt	Allotment Dt.	Redemption dt.	Credit rating	Secured/ Unsecured	Security	Other Details
Debt	PDI 16	INE121A08M23	3657	12.60%	11.00	23-Oct-13	23-Oct-23	[ICRA]/AA & CARE AA	UNSECURED	-	NA
Debt	PDI 16	INE121A08M23	3657	12.60%	12.50	23-Oct-13	23-Oct-23	[ICRA]/AA & CARE AA	UNSECURED	-	NA
Debt	PDI 16	INE121A08M23	3653	12.60%	1.00	23-Oct-13	23-Oct-23	[ICRA]/AA & CARE AA	UNSECURED	-	NA
Debt	PDI 16(A)	INE121A08M2	3657	12.90%	50.00	30-Oct-13	30-Oct-23	[ICRA]/AA & CARE AA	UNSECURED	-	NA
Debt	PDI 16(B)	INE121A08NCO	3674	12.60%	8.50	24-Dec-13	26-Dec-23	[ICRA]/AA & CARE AA	UNSECURED	-	NA
Debt	PDI 16(B)	INE121A08NCO	3672	12.60%	2.00	24-Dec-13	26-Dec-23	[ICRA]/AA & CARE AA	UNSECURED	-	NA
Debt	PDI 16(B)	INE121A08NCO	3667	12.60%	1.50	24-Dec-13	26-Dec-23	[ICRA]/AA & CARE AA	UNSECURED	-	NA
Debt	PDI 16(C)	INE121A08ND8	3653	12.50%	60.00	27-Dec-13	27-Dec-23	[ICRA]/AA & CARE AA	UNSECURED	-	NA
Debt	PDI 16(C)	INE121A08ND8	3652	12.50%	5.00	27-Dec-13	27-Dec-23	[ICRA]/AA & CARE AA	UNSECURED	-	NA
Debt	PDI 16(D)	INE121A08NE6	3652	12.50%	25.00	27-Dec-13	27-Dec-23	[ICRA]/AA & CARE AA	UNSECURED	-	NA
Debt	PDI 16(D)	INE121A08NE6	3652	12.50%	0.50	27-Dec-13	27-Dec-23	[ICRA]/AA & CARE AA	UNSECURED	-	NA
Debt	PDI 16(D)	INE121A08NE6	3652	12.50%	0.30	27-Dec-13	27-Dec-23	[ICRA]/AA & CARE AA	UNSECURED	-	NA
Debt	PDI 16(E)	INE121A08NF3	3655	12.60%	5.00	23-Jan-14	23-Jan-24	[ICRA]/AA & CARE AA	UNSECURED	-	NA
Debt	PDI 16(F)	INE121A08NJ5	3655	12.90%	25.00	25-Feb-14	23-Feb-24	[ICRA]/AA & CARE AA	UNSECURED	-	NA
Debt	PDI 17	INE121A08NS6	3653	12.90%	25.00	27-Jun-14	27-Jun-24	[ICRA]/AA & CARE AA	UNSECURED	-	NA
Debt	PDI 18	INE121A08NT4	3653	12.90%	17.40	09-Jul-14	09-Jul-24	[ICRA]/AA & CARE AA	UNSECURED	-	NA
Debt	PDI 19	INE121A08NU2	3653	12.80%	25.00	27-Aug-14	27-Aug-24	[ICRA]/AA & CARE AA	UNSECURED	-	NA
Debt	PDI 20	INE121A08O15	3653	10.86%	250.00	12-Feb-19	12-Feb-29	[ICRA]/AA & IR AA	UNSECURED	-	NA
Debt	PDI 21	INE121A08OJ3	3653	10.83%	44.30	29-Mar-19	29-Mar-29	[ICRA]/AA & IR AA	UNSECURED	-	NA
Debt	PDI 21	INE121A08OJ3	3653	10.83%	6.00	29-Mar-19	29-Mar-29	[ICRA]/AA & IR AA	UNSECURED	-	NA
Debt	PDI 21	INE121A08OJ3	3653	10.83%	3.10	29-Mar-19	29-Mar-29	[ICRA]/AA & IR AA	UNSECURED	-	NA
Debt	PDI 21	INE121A08OJ3	3653	10.83%	1.60	29-Mar-19	29-Mar-29	[ICRA]/AA & IR AA	UNSECURED	-	NA
Debt	PDI 22	INE121A08OK1	3653	10.75%	1.00	29-Mar-19	29-Mar-29	[ICRA]/AA & IR AA	UNSECURED	-	NA
Debt	PDI 22	INE121A08OK1	3653	10.75%	49.00	13-Dec-19	13-Dec-29	[ICRA]/AA & IR AA	UNSECURED	-	NA
Debt	PDI 23	INE121A08OL9	3653	9.30%	1.00	13-Dec-19	13-Dec-29	[ICRA]/AA & IR AA	UNSECURED	-	NA
Debt	PDI 24	INE121A08OM7	3653	9.25%	45.00	03-Nov-20	03-Nov-30	[ICRA]/AA & IR AA	UNSECURED	-	NA
Debt	PDI 25	INE121A08ONS	3653	9.20%	100.00	08-Mar-21	08-Mar-31	[ICRA]/AA & IR AA	UNSECURED	-	NA
Debt	PDI 26	INE121A08OO3	3653	9.05%	40.00	25-May-21	26-May-31	[ICRA]/AA & IR AA	UNSECURED	-	NA
Debt	PDI 27	INE121A08OQ8	3653	8.98%	30.00	30-Jun-21	01-Jul-31	[ICRA]/AA & IR AA	UNSECURED	-	NA
Debt	PDI 28	INE121A08OT2	3654	9.10%	25.00	06-Sep-21	08-Sep-31	[ICRA]/AA & IR AA	UNSECURED	-	NA
Debt	PDI 29	INE121A08OU0	3654	9.20%	45.00	07-Mar-22	08-Mar-32	[ICRA]/AA & IR AA	UNSECURED	-	NA
Debt	PDI 30	INE121A08OV8	3654	9.15%	60.00	30-May-22	31-May-32	[ICRA]/AA & IR AA	UNSECURED	-	NA
Debt	PDI 31	INE121A08OW6	3654	9.15%	24.00	23-Aug-22	24-Aug-32	[ICRA]/AA & IR AA	UNSECURED	-	NA
Debt	PDI 32	INE121A08OX4	3654	9.15%	21.00	27-Sep-22	28-Sep-32	[ICRA]/AA & IR AA	UNSECURED	-	NA
Debt	PDI 33	INE121A08OY2	3654	9.15%	20.00	28-Oct-22	29-Oct-32	[ICRA]/AA & IR AA	UNSECURED	-	NA
Debt	SD56	INE121A08OG9	3651	9.05%	50.00	30-Nov-22	01-Dec-32	[ICRA]/AA & IR AA	UNSECURED	-	NA
Debt	SD56	INE121A08OG9	3651	9.05%	50.00	26-Mar-18	24-Mar-28	[ICRA]/AA+ & IND AA+	UNSECURED	-	NA
Debt	SD56	INE121A08OG9	3651	9.05%	50.00	26-Mar-18	24-Mar-28	[ICRA]/AA+ & IND AA+	UNSECURED	-	NA
Debt	SD56	INE121A08OG9	3651	9.05%	50.00	26-Mar-18	24-Mar-28	[ICRA]/AA+ & IND AA+	UNSECURED	-	NA
Debt	SD57	INE121A08OG9	3649	9.05%	15.00	28-Mar-18	24-Mar-28	[ICRA]/AA+ & IND AA+	UNSECURED	-	NA
Debt	SD57	INE121A08OG9	3649	9.05%	100.00	28-Mar-18	24-Mar-28	[ICRA]/AA+ & IND AA+	UNSECURED	-	NA

Instrument	Series	ISIN	Tenor	Coupon/Yield	Amt	Allotment Dt.	Redemption dt.	Credit rating	Secured/ Unsecured	Security	Other Details
Debt	SD58	INE121A080G9	3641	9.05%	100.00	05-Apr-18	24-Mar-28	[ICRA]AA+ & IND AA+	UNSECURED	-	NA
Debt	SD58	INE121A080G9	3641	9.05%	50.00	05-Apr-18	24-Mar-28	[ICRA]AA+ & IND AA+	UNSECURED	-	NA
Debt	SD58	INE121A080G9	3641	9.05%	15.00	05-Apr-18	24-Mar-28	[ICRA]AA+ & IND AA+	UNSECURED	-	NA
Debt	SD59	INE121A080G9	3641	9.05%	50.00	05-Apr-18	24-Mar-28	[ICRA]AA+ & IND AA+	UNSECURED	-	NA
Debt	SD60	INE121A080H7	3653	9.75%	10.00	23-Aug-18	23-Aug-28	CARE AA+ & IND AA+	UNSECURED	-	NA
Debt	SD60	INE121A080H7	3653	9.75%	50.00	23-Aug-18	23-Aug-28	CARE AA+ & IND AA+	UNSECURED	-	NA
Debt	SD60	INE121A080H7	3653	9.75%	25.00	23-Aug-18	23-Aug-28	CARE AA+ & IND AA+	UNSECURED	-	NA
Debt	SD60	INE121A080H7	3653	9.75%	25.00	23-Aug-18	23-Aug-28	CARE AA+ & IND AA+	UNSECURED	-	NA
Debt	SD60	INE121A080H7	3653	9.75%	30.00	23-Aug-18	23-Aug-28	CARE AA+ & IND AA+	UNSECURED	-	NA
Debt	SD60	INE121A080H7	3653	9.75%	10.00	23-Aug-18	23-Aug-28	CARE AA+ & IND AA+	UNSECURED	-	NA
Debt	SD60	INE121A080H7	3653	9.75%	25.00	23-Aug-18	23-Aug-28	CARE AA+ & IND AA+	UNSECURED	-	NA
Debt	SD60	INE121A080H7	3653	9.75%	25.00	23-Aug-18	23-Aug-28	CARE AA+ & IND AA+	UNSECURED	-	NA
Debt	SD60	INE121A080H7	3653	9.75%	50.00	23-Aug-18	23-Aug-28	CARE AA+ & IND AA+	UNSECURED	-	NA
Debt	SD60	INE121A080H7	3653	9.75%	50.00	23-Aug-18	23-Aug-28	CARE AA+ & IND AA+	UNSECURED	-	NA
Debt	SD60	INE121A080H7	3653	9.75%	15.00	23-Aug-18	23-Aug-28	CARE AA+ & IND AA+	UNSECURED	-	NA
Debt	SD60	INE121A080H7	3653	9.75%	10.00	23-Aug-18	23-Aug-28	CARE AA+ & IND AA+	UNSECURED	-	NA
Debt	MB	XS2099030244	3653	3 yr MIBOR OIS	400.00	10-Jan-20	10-Jan-30	NA	UNSECURED	-	NA
Debt	SD62	INE121A080R6	3653	7.90%	200.00	04-Oct-21	06-Oct-31	[ICRA]AA+ & IND AA+	UNSECURED	-	NA
Debt	SD63	INE121A080S4	3651	8.10%	150.00	28-Feb-22	27-Feb-32	[ICRA]AA+ & IND AA+	UNSECURED	-	NA
Debt	SD64	INE121A080Z9	3653	8.65%	290.00	06-Dec-22	06-Dec-32	[ICRA]AA+ & IND AA+	UNSECURED	-	NA
CP	SA04(a)	INE121A14TV5	341	5.50%	300.00	13-Apr-22	20-Mar-23	ICRA A1+ & CRISIL A1+	Unsecured	NIL	IPA- HDFC Bank Ltd ; CRA - ICRA Ltd
CP	SA04(b)	INE121A14TV5	341	5.50%	200.00	13-Apr-22	20-Mar-23	ICRA A1+ & CRISIL A1+	Unsecured	NIL	IPA- HDFC Bank Ltd ; CRA - ICRA Ltd
CP	SA15	INE121A14UC3	363	6.90%	50.00	08-Jul-22	06-Jul-23	ICRA A1+ & CRISIL A1+	Unsecured	NIL	IPA- HDFC Bank Ltd ; CRA - ICRA Ltd
CP	SA16	INE121A14UC3	363	6.90%	25.00	08-Jul-22	06-Jul-23	ICRA A1+ & CRISIL A1+	Unsecured	NIL	IPA- HDFC Bank Ltd ; CRA - ICRA Ltd
CP	SA17	INE121A14UC3	363	6.90%	50.00	08-Jul-22	06-Jul-23	ICRA A1+ & CRISIL A1+	Unsecured	NIL	IPA- HDFC Bank Ltd ; CRA - ICRA Ltd
CP	SA18	INE121A14UC3	363	6.90%	25.00	08-Jul-22	06-Jul-23	ICRA A1+ & CRISIL A1+	Unsecured	NIL	IPA- HDFC Bank Ltd ; CRA - ICRA Ltd
CP	SA19	INE121A14UC9	182	6.45%	200.00	05-Aug-22	03-Feb-23	ICRA A1+ & CRISIL A1+	Unsecured	NIL	IPA- HDFC Bank Ltd ; CRA - ICRA Ltd
CP	SA20	INE121A14UC9	182	6.45%	125.00	05-Aug-22	03-Feb-23	ICRA A1+ & CRISIL A1+	Unsecured	NIL	IPA- HDFC Bank Ltd ; CRA - ICRA Ltd
CP	SA21	INE121A14UC9	182	6.45%	100.00	05-Aug-22	03-Feb-23	ICRA A1+ & CRISIL A1+	Unsecured	NIL	IPA- HDFC Bank Ltd ; CRA - ICRA Ltd
CP	SA22	INE121A14UC9	182	6.45%	75.00	05-Aug-22	03-Feb-23	ICRA A1+ & CRISIL A1+	Unsecured	NIL	IPA- HDFC Bank Ltd ; CRA - ICRA Ltd
CP	SA23	INE121A14UD1	364	6.84%	50.00	05-Aug-22	04-Aug-23	ICRA A1+ & CRISIL A1+	Unsecured	NIL	IPA- HDFC Bank Ltd ; CRA - ICRA Ltd
CP	SA30	INE121A14UH2	91	7.13%	100.00	19-Oct-22	18-Jan-23	ICRA A1+ & CRISIL A1+	Unsecured	NIL	IPA- HDFC Bank Ltd ; CRA - ICRA Ltd
CP	SA31	INE121A14UI0	73	7.30%	250.00	28-Oct-22	09-Jan-23	ICRA A1+ & CRISIL A1+	Unsecured	NIL	IPA- HDFC Bank Ltd ; CRA - ICRA Ltd
CP	SA32	INE121A14UI0	73	7.30%	200.00	28-Oct-22	09-Jan-23	ICRA A1+ & CRISIL A1+	Unsecured	NIL	IPA- HDFC Bank Ltd ; CRA - ICRA Ltd
CP	SA33	INE121A14UI0	73	7.30%	50.00	28-Oct-22	09-Jan-23	ICRA A1+ & CRISIL A1+	Unsecured	NIL	IPA- HDFC Bank Ltd ; CRA - ICRA Ltd
CP	SA34	INE121A14UI8	67	7.29%	200.00	07-Nov-22	13-Jan-23	ICRA A1+ & CRISIL A1+	Unsecured	NIL	IPA- HDFC Bank Ltd ; CRA - ICRA Ltd
CP	SA35	INE121A14UK6	91	7.32%	1000.00	11-Nov-22	10-Feb-23	ICRA A1+ & CRISIL A1+	Unsecured	NIL	IPA- HDFC Bank Ltd ; CRA - ICRA Ltd
CP	SA36	INE121A14UL4	64	7.14%	500.00	05-Dec-22	07-Feb-23	ICRA A1+ & CRISIL A1+	Unsecured	NIL	IPA- HDFC Bank Ltd ; CRA - ICRA Ltd
CP	SA37	INE121A14UL4	64	7.14%	500.00	05-Dec-22	07-Feb-23	ICRA A1+ & CRISIL A1+	Unsecured	NIL	IPA- HDFC Bank Ltd ; CRA - ICRA Ltd
CP	SA38	INE121A14UM2	72	7.14%	500.00	05-Dec-22	15-Feb-23	ICRA A1+ & CRISIL A1+	Unsecured	NIL	IPA- HDFC Bank Ltd ; CRA - ICRA Ltd
CP	SA39	INE121A14UN0	49	7.08%	500.00	13-Dec-22	31-Jan-23	ICRA A1+ & CRISIL A1+	Unsecured	NIL	IPA- HDFC Bank Ltd ; CRA - ICRA Ltd

Annexure - 3.2 - Details of Secured / Unsecured Loan Facilities as of Dec22

Bank Name	Nature of facility	Amt sanctioned	Principal Amt O/S	Repayment schedule	Security	Credit rating	Asset classification
SIDBI	Term loan	710.00	30.00	Repayable in 19 tranches of Rs.40 crs each in Jul18, Oct18, Jan19, Apr19, Jul19, Oct19, Jan20, Apr20, Jul20, Oct20, Jan21, Apr21, Jul21, Oct21, Jan22, Apr22, Jul22, Oct22 & 30 Crs. Jan23	1.15 ICRA		Standard Asset
HDFC BANK LTD	Term loan	250.00	15.63	Apr19, Jul19, Oct19, Jan20, Apr20, Jul20, Oct20, Jan21, Apr21, Jul21, Oct21, Jan22, Apr22, Jul22, Oct22 & Jan23	1.15 ICRA		Standard Asset
BANK OF BARODA	Term loan	500.00		Bullet Repayment end of Dec-20	1.15 ICRA		Standard Asset
BANK OF BARODA	Term loan	500.00	500.00	Bullet Repayment end of 4th Year	1.15 ICRA		Standard Asset
BANK OF BARODA	Term loan	1,000.00	250.00	Repayable in 20 quarterly instalments from the end of 3rd month.	1.15 ICRA		Standard Asset
BANK OF BARODA	Term loan	2,500.00	625.00	Repayable in 20 quarterly instalments from the end of 3rd month.	1.15 ICRA		Standard Asset
INDIAN BANK	Term loan	1,000.00	300.00	Repayable in 10 Half yearly instalments from the end of 6th month.	1.15 ICRA		Standard Asset
INDIAN BANK	Term loan	450.00	150.00	Repayable in 10 Half yearly instalment of Rs.50 crs each	1.15 ICRA		Standard Asset
PUNJAB NATIONAL BANK	Term loan	500.00	300.00	Repayable in 5 Half yearly instalment of Rs.100 crs each	1.15 ICRA		Standard Asset
IFC ECB SYNDICATION - IFC	Term loan	642.38	642.38	Bullet Repayment end of 5th Year	1.15 ICRA		Standard Asset
IFC ECB SYNDICATION - IFC	Term loan	798.80	798.80	Bullet Repayment end of 3rd Year	1.15 ICRA		Standard Asset
STATE BANK OF INDIA	Term loan		125.00	Four Annual Equal Instalments	1.15 ICRA		Standard Asset
STATE BANK OF INDIA	Term loan		125.00	Four Annual Equal Instalments	1.15 ICRA		Standard Asset
STATE BANK OF INDIA	Term loan	3,400.00	125.00	Four Annual Equal Instalments	1.15 ICRA		Standard Asset
STATE BANK OF INDIA	Term loan		250.00	Four Annual Equal Instalments	1.15 ICRA		Standard Asset
STATE BANK OF INDIA	Term loan		225.00	Four Annual Equal Instalments	1.15 ICRA		Standard Asset
SIDBI	Term loan	975.00	426.00	15 Quarterly Instalments amounted Rs.61Crs and final 16th repayment of Rs.60Crs after the moratorium of 12 Months	1.15 ICRA		Standard Asset
ICICI BANK	Term loan	300.00		Four Half yearly instalments	1.15 ICRA		Standard Asset
PUNJAB NATIONAL BANK	Term loan	1,000.00	900.00	Repayable in 20 half yearly instalments of Rs. 50 Crs each	1.15 ICRA		Standard Asset
PUNJAB NATIONAL BANK	Term loan	200.00	150.00	Four Half yearly instalments	1.15 ICRA		Standard Asset
BANK OF BARODA	Term loan	500.00	50.00	Repayable in 20 Quarterly Yearly instalments	1.15 ICRA		Standard Asset
BANK OF BARODA	Term loan		157.90	Repayable in 20 Quarterly Yearly instalments	1.15 ICRA		Standard Asset
UNION BANK OF INDIA	Term loan		500.00	Repayable in 5 Half Yearly instalments	1.15 ICRA		Standard Asset
CANARA BANK	Term loan	3,000.00	3,000.00	Repayable in 6 Half Yearly instalments	1.15 ICRA		Standard Asset
HDFC BANK LTD	Term loan	900.00	90.00	Repayable in 10 Quarterly Yearly instalments	1.15 ICRA		Standard Asset

Bank Name	Nature of facility	Amt sanctioned	Principal Amt O/S	Repayment schedule	Security	Credit rating	Asset classification
INDIAN BANK	Term loan	1,000.00	500.00	Repayable in 20 Quarterly Yearly Instalments	1.15 ICRA		Standard Asset
AXIS BANK LTD	Term loan	350.00	350.00	Bullet Repayment end of 3rd Year	1.15 ICRA		Standard Asset
ICICI BANK	Term loan	600.00	150.00	4 Equal Quarterly instalments	1.15 ICRA		Standard Asset
OPIC (DFC)	Term loan	1,402.86	1,187.03	26 Quarterly instalments after the moratorium of 18 Months	1.15 No		Standard Asset
HDFC BANK LTD	Term loan	600.00	150.00	12 Quarterly instalments	1.15 ICRA		Standard Asset
HDFC BANK LTD	Term loan	500.00	125.00	12 Quarterly instalments	1.15 ICRA		Standard Asset
HDFC BANK LTD	Term loan	1,400.00	350.00	12 Quarterly instalments	1.15 ICRA		Standard Asset
AXIS BANK LTD	Term loan	250.00	100.00	Repayable in 3 Annual instalments	1.15 ICRA		Standard Asset
AXIS BANK LTD	Term loan	200.00	50.00	Repayable in 3 Annual instalments	1.15 ICRA		Standard Asset
AXIS BANK LTD	Term loan	300.00	100.00	Repayable in 3 Annual instalments	1.15 ICRA		Standard Asset
FEDERAL BANK	Term loan	100.00	33.33	Repayable in 3 Annual instalments	1.15 ICRA		Standard Asset
KOTAK MAHINDRA BANK	Term loan	250.00	107.15	Repayable in 14 Quarterly instalments	1.15 ICRA		Standard Asset
CANARA BANK	Term loan	4,500.00	4,235.30	Repayable in 17 Quarterly instalments	1.15 ICRA		Standard Asset
HDFC BANK LTD	Term loan	500.00	166.66	Repayable in 12 Quarterly instalments	1.15 ICRA		Standard Asset
KOTAK MAHINDRA BANK	Term loan	200.00	100.00	Repayable in 16 Quarterly instalments	1.15 ICRA		Standard Asset
KOTAK MAHINDRA BANK	Term loan	100.00	75.00	Repayable in 20 Quarterly instalments	1.15 ICRA		Standard Asset
KOTAK MAHINDRA BANK	Term loan	100.00	85.00	Repayable in 20 Quarterly instalments	1.15 ICRA		Standard Asset
KOTAK MAHINDRA BANK	Term loan	100.00	75.00	Repayable in 16 Quarterly instalments	1.15 ICRA		Standard Asset
MUDRA	Term loan	375.00	272.70	Repayable in 22 Quarterly instalments	1.1 ICRA		Standard Asset
UNION BANK OF INDIA	Term loan		180.00	Repayable in 20 Quarterly instalments	1.15 ICRA		Standard Asset
UNION BANK OF INDIA	Term loan	1,000.00	180.00	Repayable in 20 Quarterly instalments	1.15 ICRA		Standard Asset
UNION BANK OF INDIA	Term loan		240.00	Repayable in 20 Quarterly instalments	1.15 ICRA		Standard Asset
BANK OF BARODA	Term loan		180.00	Repayable in 20 Quarterly instalments	1.15 ICRA		Standard Asset
BANK OF BARODA	Term loan	1,000.00	130.00	Repayable in 20 Quarterly instalments	1.15 ICRA		Standard Asset
BANK OF BARODA	Term loan		325.00	Repayable in 20 Quarterly instalments	1.15 ICRA		Standard Asset
HDFC BANK LTD	Term loan	1,500.00	562.50	Repayable in 16 Quarterly instalments	1.15 ICRA		Standard Asset
HDFC BANK LTD	Term loan		281.25	Repayable in 16 Quarterly instalments	1.15 ICRA		Standard Asset
INDIAN BANK	Term loan		66.66	Repayable in 9 Half Yearly instalments	1.15 ICRA		Standard Asset
INDIAN BANK	Term loan	500.00	266.66	Repayable in 9 Half Yearly instalments	1.15 ICRA		Standard Asset
AXIS BANK LTD	Term loan	550.00	550.00	Repayable in 3 Annual Yearly instalments after the moratorium period of 24 Months	1.15 ICRA		Standard Asset
AXIS BANK LTD	Term loan	450.00	450.00	Repayable in 3 Annual Yearly instalments after the moratorium period of 24 Months	1.15 ICRA		Standard Asset
FEDERAL BANK	Term loan	250.00	166.67	Repayable in 3 Yearly instalments	1.15 ICRA		Standard Asset
ICICI BANK	Term loan	1,000.00	625.00	Repayable in 8 Half Yearly instalments	1.15 ICRA		Standard Asset
ICICI BANK	Term loan	500.00	500.00	Repayable in 8 Half Yearly instalments	1.15 ICRA		Standard Asset
MUFG BANK LTD	Term loan	200.00	200.00	Bullet repayment end of 2nd year	1.15 ICRA		Standard Asset
SIDBI	Term loan	500.00	350.00	Repayable in 10 Half Yearly instalments	1.15 ICRA		Standard Asset
DBS BANK LTD	Term loan	500.00	500.00	Bullet repayment end of 3rd year	1.15 ICRA		Standard Asset
INDUSIND BANK	Term loan	475.00	451.24	Repayable in 20 Quarterly instalments	1.15 ICRA		Standard Asset
INDUSIND BANK	Term loan	750.00	612.50	Repayable in 20 Quarterly instalments	1.15 ICRA		Standard Asset
KARUR VYSYA BANK	Term loan	300.00	300.00	Repayable in 4 half yearly instalment after moratorium of 2 years	1.15 ICRA		Standard Asset

Bank Name	Nature of facility	Amt sanctioned	Principal Amt O/S	Repayment schedule	Security	Credit rating	Asset classification
Karnataka Bank	Term loan	200.00	150.00	Repayable in 10 quarterly installments	1.15 ICRA		Standard Asset
HDFC BANK LTD	Term loan	2,000.00	1,571.43	Repayable in 14 Quarterly installments	1.15 ICRA		Standard Asset
HDFC BANK LTD	Term loan		571.43	Repayable in 14 Quarterly installments	1.15 ICRA		Standard Asset
HDFC BANK LTD	Term loan	2,000.00	642.86	Repayable in 14 Quarterly installments	1.15 ICRA		Standard Asset
AXIS BANK LTD	Term loan	1,250.00	1,250.00	Repayable in 3 Annual Yearly installments after the moratorium period of 24 Months	1.15 ICRA		Standard Asset
AXIS BANK LTD	Term loan	300.00	300.00	Repayable in 3 Annual Yearly installments after the moratorium period of 24 Months	1.15 ICRA		Standard Asset
AXIS BANK LTD	Term loan	2,000.00	2,000.00	Repayable in 3 Annual Yearly installments after the moratorium period of 24 Months	1.15 ICRA		Standard Asset
MIZUHO BANK	Term loan	150.00	150.00	Bullet repayment end of the year	1.15 ICRA		Standard Asset
STATE BANK OF INDIA	Term loan	1,400.00	1,120.00	Five Annual Equal Installments	1.15 ICRA		Standard Asset
STATE BANK OF INDIA	Term loan		800.00	Five Annual Equal Installments	1.15 ICRA		Standard Asset
STATE BANK OF INDIA	Term loan	3,000.00	800.00	Five Annual Equal Installments	1.15 ICRA		Standard Asset
STATE BANK OF INDIA	Term loan		800.00	Five Annual Equal Installments	1.15 ICRA		Standard Asset
ICICI BANK	Term loan	500.00	500.00	Repayable in 8 Half Yearly installments	1.15 ICRA		Standard Asset
ICICI BANK	Term loan	500.00	500.00	Repayable in 8 Half Yearly installments	1.15 ICRA		Standard Asset
ICICI BANK	Term loan	1,000.00	1,000.00	Repayable in 8 Half Yearly installments	1.15 ICRA		Standard Asset
PUNJAB NATIONAL BANK	Term loan	1,000.00	950.00	Repayable in 20 Quarterly installments	1.15 ICRA		Standard Asset
BANK OF BARODA	Term loan	1,500.00	450.00	Repayable in 20 Quarterly installments	1.15 ICRA		Standard Asset
BANK OF BARODA	Term loan		950.00	Repayable in 20 Quarterly installments	1.15 ICRA		Standard Asset
STATE BANK OF INDIA	Term loan		800.00	Bullet Repayment at the end of 1 Year	1.15 ICRA		Standard Asset
STATE BANK OF INDIA	Term loan	3,000.00	1,200.00	Repayable in 4 Annual installments	1.15 ICRA		Standard Asset
STATE BANK OF INDIA	Term loan		1,000.00	Repayable in 4 Annual installments	1.15 ICRA		Standard Asset
SOUTH INDIAN BANK LTD	Term loan	200.00	200.00	Repayable in 2 equal annual installments in 4th and 5th year	1.15 ICRA		Standard Asset
HDFC BANK LTD	Term loan		1,021.43	Repayable in 14 Quarterly installments	1.15 ICRA		Standard Asset
HDFC BANK LTD	Term loan	2,000.00	371.43	Repayable in 14 Quarterly installments	1.15 ICRA		Standard Asset
HDFC BANK LTD	Term loan		464.29	Repayable in 14 Quarterly installments	1.15 ICRA		Standard Asset
MIZUHO BANK	Term loan	400.00	400.00	Bullet Repayment at the end of 3rd Year	1.15 ICRA		Standard Asset
AXIS BANK LTD	Term loan		500.00	Repayable in 9 Half yearly installments	1.15 ICRA		Standard Asset
AXIS BANK LTD	Term loan	1,000.00	250.00	Repayable in 9 Half yearly installments	1.15 ICRA		Standard Asset
AXIS BANK LTD	Term loan		250.00	Repayable in 9 Half yearly installments	1.15 ICRA		Standard Asset
AXIS BANK LTD	Term loan		144.00	Repayable in 4 Annual installments	1.15 ICRA		Standard Asset
STATE BANK OF INDIA	Term loan	176.00	176.00	Repayable in 4 Annual installments	1.15 ICRA		Standard Asset
STATE BANK OF INDIA	Term loan	150.00	150.00	Repayable in 20 Quarterly installments	1.1 ICRA		Standard Asset
FEDERAL BANK	Term loan	250.00	250.00	Repayable in 3 Annual installments after 2 years moratorium	1.15 ICRA		Standard Asset
INDIAN BANK	Term loan	1,000.00	475.00	Repayable in 20 Quarterly installments	1.15 ICRA		Standard Asset
INDIAN BANK	Term loan		475.00	Repayable in 20 Quarterly installments	1.15 No		Standard Asset
FEDERAL BANK	Term loan	250.00	250.00	Repayable in 3 Annual installments after 2 years moratorium	1.15 No		Standard Asset
SIDBI	Term loan		1,000.00	Repayable in 20 Quarterly installments	1.15 No		Standard Asset
SIDBI	Term loan	2,500.00	1,500.00	Repayable in 20 Quarterly installments	1.15 No		Standard Asset

Bank Name	Nature of facility	Amt sanctioned	Principal Amt O/S	Repayment schedule	Security	Credit rating	Asset classification
SOUTH INDIAN BANK LTD	Term loan	100.00	100.00	Repayable in 2 equal annual installments in 4th and 5th year	1.15	No	Standard Asset
INDIAN BANK	Term loan	500.00	500.00	Repayable in 20 Quarterly installments	1.15	No	Standard Asset
PUNJAB NATIONAL BANK	Term loan	1,000.00	1,000.00	Repayable in 18 Quarterly installments	1.15	No	Standard Asset
HDFC BANK LTD	Term loan		1,125.00	Repayable in 14 Quarterly installments	1.15	No	Standard Asset
HDFC BANK LTD	Term loan	1,500.00	375.00	Repayable in 14 Quarterly installments	1.15	No	Standard Asset
HDFC BANK LTD	Term loan - Unsecured	200.00	200.00	Bullet Repayment at the end of 6th Month	Unsecured	ICRA	Standard Asset
State Bank of India	CC/WCDL	1000.00	500.00	-	1.15	ICRA	Standard Asset
Axis Bank Ltd	CC/WCDL	100.00	0.23	-	1.15	ICRA	Standard Asset
Indian Bank	CC/WCDL	50.00	-	-	1.15	ICRA	Standard Asset
HDFC Bank Ltd	CC/WCDL	400.00	-	-	1.15	ICRA	Standard Asset
BNP Paribas	CC/WCDL	150.00	-	-	1.15	ICRA	Standard Asset
ICICI Bank Ltd	CC/WCDL	150.00	-	-	1.15	ICRA	Standard Asset
Standard Chartered bank	CC/WCDL	25.00	-	-	1.15	ICRA	Standard Asset
Citi Bank	CC/WCDL	25.00	-	-	1.15	ICRA	Standard Asset



Annexure 4.1 - Details of Current Tranche

Instrument	CP
Series	SA42
ISIN	INE121A14UP5
Tenor (days)	77
Coupon (p.a.)	6.75%
Amt (Rs.)	2,00,00,00,000
Allotment Dt.	06-Jan-23
Redemption dt.	24-Mar-23
CRA	ICRA Ltd and Crisil Ltd
Credit rating	ICRA A1+ & CRISIL A1+
Secured/ Unsecured	Unsecured
Security	Nil
IPA Details	HDFC Bank Ltd
Date of Rating	ICRA - 26-Dec-22 ; Validity - 3 months from the letter date and valid for 1 year Crisil - 23-Dec -22; Validity - 30 Calendar days from the letter date and valid for 1 year
Rating Declaration	All the ratings are valid as at the date of issuance and listing
ISIN Activation	Activation letters obtained from NSDL & CDSL
Other Conditions	NA



Annexure No 4.2 for Details of CPs issued during the last 15 months

ISIN	Date of issue	Amount (in Rs. Lakhs)	Date of Maturity	Amount Outstanding (in Rs. Lakhs)	IPA	Name of Rating Agency	Credit Rating	Rated Amount (in crs)
INE121A14TR3	12-Nov-21	12500	28-Sep-22	12500	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14TR3	12-Nov-21	10000	28-Sep-22	10000	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14TR3	12-Nov-21	7500	28-Sep-22	7500	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14TR3	15-Nov-21	20000	28-Sep-22	20000	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14TS1	25-Nov-21	50000	24-Dec-21	50000	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14TT9	03-Feb-22	50000	28-Feb-22	50000	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14TT9	03-Feb-22	30000	28-Feb-22	30000	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14TT9	03-Feb-22	20000	28-Feb-22	20000	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14TU7	12-Apr-22	25000	01-Jul-22	25000	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14TU7	12-Apr-22	25000	01-Jul-22	25000	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14TW3	13-Apr-22	30000	20-Sep-22	30000	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14TW3	13-Apr-22	19100	20-Sep-22	19100	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14TW3	13-Apr-22	900	20-Sep-22	900	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14TV5	13-Apr-22	30000	20-Mar-23	30000	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14TV5	13-Apr-22	20000	20-Mar-23	20000	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14TY9	21-Apr-22	30000	08-Jul-22	30000	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14TY9	21-Apr-22	25000	08-Jul-22	25000	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14TY9	21-Apr-22	25000	08-Jul-22	25000	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14TX1	21-Apr-22	5000	20-Jul-22	5000	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14TX1	21-Apr-22	2500	20-Jul-22	2500	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14TZ6	11-May-22	50000	16-Sep-22	50000	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14UA7	19-May-22	40000	18-Aug-22	40000	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14UA7	19-May-22	12500	18-Aug-22	12500	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14UB5	23-Jun-22	25000	23-Nov-22	25000	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14UB5	23-Jun-22	15000	23-Nov-22	15000	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14UB5	23-Jun-22	10000	23-Nov-22	10000	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14UC3	08-Jul-22	5000	06-Jul-23	5000	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14UC3	08-Jul-22	2500	06-Jul-23	2500	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14UC3	08-Jul-22	5000	06-Jul-23	5000	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14UC3	08-Jul-22	2500	06-Jul-23	2500	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14UE9	05-Aug-22	20000	03-Feb-23	20000	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14UE9	05-Aug-22	12500	03-Feb-23	12500	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14UE9	05-Aug-22	10000	03-Feb-23	10000	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14UE9	05-Aug-22	7500	03-Feb-23	7500	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14UD1	05-Aug-22	5000	04-Aug-23	5000	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14UF6	17-Aug-22	50000	28-Oct-22	50000	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14UF6	17-Aug-22	20000	28-Oct-22	20000	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14UF6	17-Aug-22	20000	28-Oct-22	20000	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14UF6	17-Aug-22	5000	28-Oct-22	5000	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14UF6	17-Aug-22	5000	28-Oct-22	5000	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14UG4	02-Sep-22	50000	31-Oct-22	50000	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14UH2	19-Oct-22	10000	18-Jan-23	10000	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14UI0	28-Oct-22	25000	09-Jan-23	25000	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14UI0	28-Oct-22	20000	09-Jan-23	20000	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14UI0	28-Oct-22	5000	09-Jan-23	5000	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14UJ8	07-Nov-22	20000	13-Jan-23	20000	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14UK6	11-Nov-22	100000	10-Feb-23	100000	HDFC BANK	ICRA	ICRA A1+	8000

ISIN	Date of issue	Amount (in Rs. Lakhs)	Date of Maturity	Amount Outstanding (in Rs. Lakhs)	IPA	Name of Rating Agency	Credit Rating	Rated Amount (in crs)
INE121A14UL4	05-Dec-22	50000	07-Feb-23	50000	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14UL4	05-Dec-22	50000	07-Feb-23	50000	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14UM2	05-Dec-22	50000	15-Feb-23	50000	HDFC BANK	ICRA	ICRA A1+	8000
INE121A14UN0	13-Dec-22	50000	31-Jan-23	50000	HDFC BANK	ICRA	ICRA A1+	8000
		1190000		1190000				



Asset Liability Management (ALM) Disclosures as of 31-Mar-22: Annexure 6.1

1. Classification of loans/advances given to according to :

a. Types of loans:

S.No	Types of loans	Rs crore
1	Secured	76477.90
2	Unsecured	-
	Total assets under management (AUM) *	76477.90

b. Sectoral Exposure:

S.No	Segment-wise break-up of AUM	Percentage of AUM
1	Vehicle Finance	70.37%
2	Home Equity	21.04%
3	Home Loans	6.37%
4	Others	2.22%
	Total	100%

c. Denomination of loans outstanding by ticket size*:

S.No	Ticket size	Percentage of AUM
1	Upto Rs. 2 lakh	5%
2	Rs. 2-5 lakh	16%
3	Rs. 5-10 lakh	26%
4	Rs. 10-25 lakh	25%
5	Rs. 25-50 lakh	12%
6	Rs. 50 lakh-1 crore	5%
7	Rs. 1-5 crore	9%
8	Rs. 5-25 crore	2%
9	Rs. 25-100 crore	0%
10	>Rs. 100 crore	0%
	Total	100%



d. Denomination of loans outstanding by LTV*:

S.No	LTV	Percentage of AUM
1	Upto 40%	8%
2	40-50%	6%
3	50-60%	9%
4	60-70%	13%
5	70-80%	14%
6	80-90%	25%
7	> 90%	25%
	Total	100%

e. Geographical classification of borrowers

S.No	Top 5 states	Percentage of AUM
1	TAMIL NADU	12.67%
2	MAHARASHTRA	10.93%
3	RAJASTHAN	6.61%
4	KARNATAKA	6.59%
5	GUJARAT	5.63%

f. Details of loans overdue and classified as non-performing in accordance with the RBI's guidelines

Movement of gross Stage 3*	Rs.Crore
Opening gross NPA	1,197
- Additions during the year	1,000
- Reductions during the year	-615
Closing balance of gross NPA	1,582

*Please indicate the gross NPA recognition policy (DPD)

Movement of provisions for Stage 3	Rs.Crore
Opening gross NPA	898
- Provisions made during the year	641
- Write-off / write-back of excess provisions	-342
Closing balance	1,197

g. Segment-wise gross NPA

S.No	Segment-wise gross NPA	Gross NPA (%)
1	Vehicle Finance	6.65%
2	Home Equity	8.61%
3	Home Loan	4.28%
4	Others	3.04%
	Total	6.82%



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

Rs in Cr.

ALM snapshot as on 31st Mar 2022

Particulars	1 m	>1 to 2m	>2 to 3m	>3 to 6m	>6m to 1 yr	>1 to 3 yr	>3 to 5 yr	>5 yr	Total
Cash & Bank Balances	2,003.70	-	2,026.36	37.22	48.57	194.28	194.28	837.78	5,342.11
Advances	2,231.93	2,286.22	2,047.99	7,644.17	12,081.36	31,601.63	10,703.94	6,999.14	75,596.35
Trade Receivable & Others	109.02	58.52	112.00	51.62	90.19	289.28	369.22	1,810.54	2,890.37
Total Inflows (A)	4,344.65	2,344.74	4,186.35	7,733.01	12,220.12	32,085.19	11,267.43	9,647.46	83,828.96
Cumulative Total Inflows (B)	4,344.65	6,689.39	10,875.74	18,608.75	30,828.88	62,914.07	74,181.50	83,828.96	
Borrowing									
Repayment-Bank & Others	1,398.64	875.86	2,918.93	5,405.55	7,752.46	23,693.75	9,159.37	580.03	51,784.59
Borrowing Repayment-Market	832.34	59.67	1,226.84	1,615.39	2,753.74	6,887.44	1,138.29	2,655.31	17,169.04
Capital Reserves and Surplus	-	-	-	-	-	-	-	11,861.00	11,861.00
Other Outflows	2,063.85	78.63	36.32	365.51	147.71	194.22	48.73	79.42	3,014.39
Total Outflows (C)	4,294.82	1,014.15	4,182.09	7,386.45	10,653.90	30,775.41	10,346.38	15,175.76	83,828.96
Cumulative Total Outflows (D)	4,294.82	5,308.98	9,491.06	16,877.51	27,531.41	58,306.82	68,653.20	83,828.96	
E. GAP (A - C)	49.83	1,330.58	4.26	346.57	1,566.22	1,309.79	921.05	5,528.30	
F. Cumulative GAP (B - D)	49.83	1,380.41	1,384.67	1,731.24	3,297.46	4,607.25	5,528.30	0.00	
Cumulative GAP as % (F/D)	1.16%	26.00%	14.59%	10.26%	11.98%	7.90%	8.05%	0.00%	

3. Others:

a. Lending policy:

A. Origination Method:

Chola has its own in-house team for business origination which pertains to sourcing and identifying of customers eligible as prospective borrowers for the company.

All activities like field investigation, personal discussion, original seen and verification of "know your customer" document (as per RBI approved KYC norms), collection of all relevant documents & a thorough due diligence of the borrower(s) to evaluate the credit worthiness of the borrower is done by the sourcing executives.

All the documents are then duly verified by the Credit & Operations department of the company.

B. Credit Appraisal Methodology :

The credit philosophy followed in Chola is risk identification and measurement to ensure sanction of profitable loans for the organization with optimum productivity and desirable portfolio behaviour.

The credit assessment criteria follow a process focusing on –

- Quality portfolio
- Consistency in credit appraisal
- Innovation & improvisation
- Productivity
- Profitability

The primary responsibility of the credit team is to analyze risks and to make credit decisions that will result in granting low-risk, profitable loans in which the principal and interest is estimated to be repaid in a timely fashion. In this regard credit managers analyze the borrower's ability and willingness to repay.

The different tools for assessment are –

- Traditional Tools viz. bureau report, dedupe, field credit investigation, tele-verification reference checks, market visit, personal discussion, grids, intuition and experience, process & policies etc.
- Pricing based upon risk assessment, product and customer profile.
- Credit scoring mechanism.

C. Risk management, structure, monitoring, EWS:

Risk is adequately measured as well as priced while carrying out underwriting.

The company follows a robust portfolio review and monitoring mechanism with close tracking of receivables from the date of lending itself.

Chola has a very stringent early warning portfolio management wherein early default is monitored over a period of 18 months by credit team from the date of disbursement. This enables a strong check on portfolio behaviour. Early default is a critical credit parameter and any delinquency has impact upon branch business itself hence there exists a proper risk management culture in the origination.

In addition, the company has a strong internal audit mechanism. In fact, credit team also conducts a self audit i.e. risk containment and self assessment activity to review and monitor risk.

The company has defined processes for concentration risk, risk parameters and a separate risk measurement & monitoring division under the aegis of Chief Risk Officer (CRO).

D. Rating

Credit underwriting is rendered through Credit scoring mechanism which is a predictive model to quantify the likelihood of default of a borrower using certain key trends identified –

- The output of the model is the probability to default within a particular period of time
- Probability to default is then converted to score.
- Credit score denotes the credit worthiness of the borrower – higher the score, higher the creditworthiness of the applicant.

Hence,

B. Credit Appraisal Methodology :

The credit philosophy followed in Chola is risk identification and measurement to ensure sanction of profitable loans for the organization with optimum productivity and desirable portfolio behaviour.

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- Quality portfolio
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Hence,

- Objective assessment of the borrower greatly reduces the need for human intervention for credit evaluation and the cost of delivering credit.
- Credit scoring helps to increase the speed and consistency of the loan application process and allows automation of lending process.
- Credit scores helps to price the riskiness of the borrowers.

E. Lending Limit:

Our company has adopted a scientific model for determining Loan to Value (LTV) for every loan granted. Hence we have moved away from a traditional model for disbursing a loan on the basis of pre-determined matrix only to a mathematical model which is based on several factors to ensure that default and recovery risks are contained, with all loans being sanctioned using a blend of technology & qualitative credit assessment.

This scientific model determines output based upon geography, product, make and model, customer profile and LTV. This model considers Probability of Default and Risk based pricing. The Probability of default (PD) in this digital underwriting model is arrived on the basis of the historical data related to the performance of the demography, geography, product, make model, customer category, customer profile & LTV etc. PD is translated to ECL and pricing is done basis the transactional risk of the customer to achieve desired ROTA. Therefore any LTV offered to the customer is thoroughly premeditated keeping both expected loss & the return in the deal. The customer profile, geography and historical portfolio behaviour is static but LTV and make & model are dynamic.

Hence, the LTV is one of the variables for underwriting as per the loan policy of the company. The model output is the primary factor for taking credit decision. As a result of which the LTV range may vary based upon the multitude of variables.

F. Recovery:

Receivables management is a strong focus area for the company. Collections are made on the basis of well-defined processes & policies.

Chola has an in-house collection team for making recoveries from the customer. Also, there is a strong use of technology for the collection process and selling of vehicles.

The company has created a digital platform for sale of repossessed stock to enable transparency as well as ensure the availability of the highest selling price from a multitude of bidders.

3.b. Classification of loans/advances given to associates, entities/person relating to the board, senior management, promoters, others, etc.:

The company has not provided any loans/advances to associates, entities/persons relating to the board, senior management except as provided for in the chapter titled "Related Party Disclosures" on Pg. 244 (Note 39) in the Annual Report of the company - <https://www.cholamandalam.com/annual-reports.aspx>



Chola

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CERTIFIED TRUE COPY OF THE RESOLUTION PASSED AT THE MEETING OF THE BOARD OF DIRECTORS OF CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED HELD AT 2.15 P.M. ON THURSDAY, THE 5th MAY, 2022 AT WEST BOARD ROOM, DARE HOUSE, 5th FLOOR, NO.2, N.S.C. BOSE ROAD, PARRYS CHENNAI 600 001

Delegation of authority for Commercial Papers:

RESOLVED THAT in supersession of the Board resolution dated 29th January, 2021 passed in this regard and subject to the provisions of Sections 179, 180 and other applicable provisions of the Companies Act, 2013 and the Rules framed there under, approval of the board be and is hereby given to the Company to borrow up to a sum not exceeding Rs.15,000 crores by way of issue of rated, unsecured, Commercial Papers (CPs) at market related short term rates to permitted investors including various banks/mutual funds/financial institutions and other bodies corporate outstanding at any point in time up to a tenor not exceeding 1 year.

RESOLVED FURTHER THAT in supersession of the earlier resolution passed in this regard and subject to the overall borrowing limits of the Company pursuant to Section 180 (1)(c) of the Companies Act, 2013, approval for the aforesaid borrowing be and is hereby delegated to the authorities as hereunder:

Approving authority	Limit per transaction
President & CFO	Up to Rs.500 crores per issuance
Business Committee	Above Rs.500 crores per issuance

RESOLVED FURTHER THAT Mr. D Arul Selvan, President & CFO be and is hereby authorized severally to:

- approve the terms and conditions of borrowings including the rate of interest and tenure of borrowings;
- approve list of permitted investors, banks/mutual funds/bodies corporate/various institutions for placement and finalize the terms and conditions of issue of commercial papers;
- approve, execute authorise execution of necessary documents required in this regard including letters, undertakings, declarations, amendments, modifications and any other agreements/papers as may be required
- approve and authorize to do all other acts deeds and things as may be necessary to give effect to the above resolution

RESOLVED FURTHER THAT Mr.D. Arul Selvan, President & CFO, Mr.N. Ganesh, Vice President-Finance, Ms. Rajalakshmi Sriram, Associate Vice President – Treasury and Mr. Hardik Pandya, Assistant Vice President – Treasury be and are hereby authorised severally to execute such documents as may be required to give effect to the above issue of CPs.

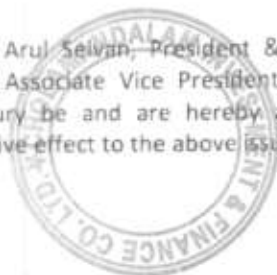
Cholamandalam Investment and Finance Company Ltd.

Dare House, 2, N.S.C. Bose Road, Parrys, Chennai 600001, India.

Tel : +91 44 40907172 / Fax : +91 44 25346464

Website : www.cholamandalam.com

CIN - L65993TN1978PLC007576



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RESOLVED FURTHER THAT the Common Seal of the Company, wherever required, be affixed to such documents as may be required in the presence of any two directors, jointly, who shall sign the documents in token of the Common Seal having been affixed in their presence or in the presence of Mr. D. Arul Selvan, President & CFO or CFO or Ms. Rajalakshmi Sriram, Associate Vice President – Treasury or Mr. Hardik Pandya, Assistant Vice President – Treasury or any other person authorised by Mr. Ravindra Kumar Kundu, Executive Director in whose favour Powers of Attorney may be executed for the specific purpose of executing documents relating to the aforesaid borrowings and who shall sign the documents in token of the Common Seal having been affixed in their presence.



CERTIFIED TRUE COPY

For Cholamandalam Investment and
Finance Company Limited

P. Sujatha
Company Secretary



Cholamandalam Investment and Finance Company Ltd.

Dare House, 2, N.S.C. Bose Road, Parrys, Chennai 600001, India.

Tel : +91 44 40907172 / Fax : +91 44 25346464

Website : www.cholamandalam.com

CIN - L65993TN1978PLC007576



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ICRA

ICRA Limited

CONFIDENTIAL

Ref. No. ICRA/Cholamandalam Investment and Finance Company Limited/26122022/1
December 26, 2022

Mr. D. Arulselvan
Chief Financial Officer
Cholamandalam Investment and Finance Company Limited
Dare House, First Floor
No.2, N.S.C. Bose Road, Parrys
Chennai - 600 001

Dear Sir,

Re: ICRA rating for Rs. 8,000.00 crore Commercial Paper (CP) programme of Cholamandalam Investment and Finance Company Limited

Please refer to your request dated December 22, 2022 for revalidating the rating letter issued for the captioned programme.

We confirm that the "[ICRA]A1+" (pronounced as ICRA A One Plus) rating assigned to your captioned programme and last communicated to you vide our letter dated November 25, 2022 stands. Instruments with this rating is considered to have very strong degree of safety regarding timely payment of financial obligations. Such instruments carry lowest credit risk. Within this category rating modifier {"+" (plus)} can be used with the rating symbols. The modifier reflects the comparative standing within the category.

Additionally, we wish to highlight the following with respect to the rating:

(a) If the instrument rated, as above, is not issued by you within a period of 3 months from the date of this letter, the rating would need to be revalidated before issuance;

(b) Subject to Clause (c) below, once the instrument is issued, the rating is valid throughout the life of the captioned programme (which shall have a maximum maturity of twelve months from the date of the issuance of the instrument).

(c) notwithstanding what is stated in clause (b) above, ICRA reserves the right to review and/or, revise the above rating at any time on the basis of new information or unavailability of information or such circumstances, which ICRA believes, may have an impact on the aforesaid rating assigned to you.

The rating, as aforesaid, however, should not be treated as a recommendation to buy, sell or hold the CP issued by you. The rating is restricted to your CP Programme size of Rs. 8,000.00 crore only.

In case, you propose to enhance the size of the CP programme, the same would be required to be rated afresh. ICRA does not assume any responsibility on its part, for any liability, that may arise consequent to your not complying with any eligibility criteria, applicable from time to time, for issuance of CP.



ICRA

You are requested to forthwith inform us about any default or delay in repayment of interest or principal amount of the instrument rated, as above, or any other debt instruments/ borrowing. You are also requested to keep us forthwith informed of any other developments which may have a direct or indirect impact on the debt servicing capability of the company including any proposal for re-schedulement or postponement of the repayment programmes of the dues/ debts of the company with any lender(s) / investor(s).

Further, you are requested to us inform immediately as and when the borrowing limit for the instrument rated, as above, or as prescribed by the regulatory authority (ies) is exceeded.

We thank you for your kind cooperation extended during the course of the rating exercise. Please let us know if you need any clarification.

We look forward to further strengthening our existing relationship and assure you of our best services.

With kind regards,

For ICRA Limited

**SRINIVASAN
RANGASWAMY**

Digitally signed by
SRINIVASAN RANGASWAMY
Date: 2022.12.26 15:34:15
+05'30'

(R Srinivasan)

Vice President

E mail: r.srinivasan@icraindia.com

Ratings

CRISIL

An S&P Global Company

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RL/CHOINVE/302316/CP/0922/43975/3
December 23, 2022

Mr. D Arulselvan
Chief Financial Officer
Cholamandalam Investment and Finance Company Limited
Dare House 2,
NSC Bose Road,
Chennai - 600001
9840294164



Dear Mr. D Arulselvan,

Re: CRISIL Rating on the Rs. 8000 Crore Commercial Paper of Cholamandalam Investment and Finance Company Limited

All ratings assigned by CRISIL Ratings are kept under continuous surveillance and review.
Please refer to our rating letter dated November 23, 2022 bearing Ref. no.: RL/CHOINVE/302316/CP/0922/43975/2

Please find in the table below, the rating outstanding for your company:

S.No.	Instrument	Rated Amount (Rs. in Crore)	Rating Outstanding
1	Commercial Paper	8000	CRISIL A1+


For the purpose of issuance of captioned commercial paper programme, this letter is valid for 30 calendar days from the date of the letter. In the event of your company not placing the above programme within this period, or in the event of any change in the size/structure of your proposed issue, the rating shall have to be reviewed and a letter of revalidation shall have to be issued to you. Once the instrument is issued, the above rating is valid (unless revised) throughout the life of the captioned Commercial Paper Programme with a maximum maturity of one year.

As per our Rating Agreement, CRISIL Ratings would disseminate the rating through its publications and other media, and keep the rating under surveillance for the life of the instrument. CRISIL Ratings reserves the right to withdraw or revise the ratings assigned to the captioned instrument at any time, on the basis of new information, or unavailability of information or other circumstances, which CRISIL Ratings believes, may have an impact on the rating. Please visit www.crisilratings.com and search with the name of the rated entity to access the latest rating/s.

Should you require any clarification, please feel free to get in touch with us.

With warm regards,

Yours sincerely,


Malvika Bhotika
Director - CRISIL Ratings


Nivedita Shibu
Associate Director - CRISIL Ratings

Disclaimer: A rating by CRISIL Ratings reflects CRISIL Ratings' current opinion on the likelihood of timely payment of the obligations under the rated instrument, and does not constitute an audit of the rated entity by CRISIL Ratings. Our ratings are based on information provided by the issuer or obtained by CRISIL Ratings from sources it considers reliable. CRISIL Ratings does not guarantee the completeness or accuracy of the information on which the rating is based. A rating by CRISIL Ratings is not a recommendation to buy / sell or hold the rated instrument; it does not comment on the market price or suitability for a particular investor. CRISIL Ratings has a practice of keeping all its ratings under surveillance and ratings are revised as and when circumstances so warrant. CRISIL Ratings is not responsible for any errors and especially states that it has no financial liability whatsoever to the subscribers / users / transmitters / distributors of its ratings. CRISIL Ratings' criteria are available without charge to the public on the web site, www.crisilratings.com. CRISIL Ratings or its associates may have other commercial transactions with the company/entity. For the latest rating information on any instrument of any company rated by CRISIL Ratings, please visit www.crisilratings.com or contact Customer Service Helpdesk at CRISIL.ratingsdesk@crsil.com or at 1800-267-1301.

CRISIL Ratings Limited
(A subsidiary of CRISIL Limited)
Corporate Identity Number: U67100KA12019PLC326247

Registered Office: CRISIL, House, Central Avenue, Hindustani Business Park, Powai, Mumbai - 400076. Phone: +91 22 3342 3000 | Fax: +91 22 3342 3001
www.crisilratings.com