



Deutsche Investments India Pvt. Ltd.
Nirlon Knowledge Park, Block B1,
1st Floor, Western Express Highway,
Goregaon (East), Mumbai 400 063

Tel +91 (22) 7180 3300 / 6761 / 6760 / 3906 / 3797

Annexure I

Disclosures to be provided along with the application for listing

1. Issuer details:

1.1. Details of the issuer:

- (i) Name - Deutsche Investments India Private Limited
Address - Block B-1, Nirlon Knowledge Park, Western Express Highway,
Goregaon (East), Mumbai – 400 063
CIN - U65923MH2005PTC153486
PAN - AACCD1765E
- (ii) Line of business - Non Banking Financial Company (NBFC)
- (iii) Chief Executive (~~Managing Director/President/CEO/CFO~~) – CEO: Mr. Vinay Bajpai
- (iv) Group affiliation (if any). Deutsche Bank Group

1.2. Details of the directors:

Name, designation and DIN	Age	Address	Director since	List of other directorships
Ramaswami Krishnakumar (DIN- 07612626) Director	56 yrs	41, Sommerville Estate Road Sommerville PK Singapore- 258035	15/09/2016	-
Anjallee Paatil (DIN- 00643278) Director	51 yrs	B-503, Sarvodaya, Near Provident Fund office, Kher Wadi, Bandra	26/11/2020	<ul style="list-style-type: none"> • Deutsche India Holdings Private Limited

		(East), Mumbai-400051		<ul style="list-style-type: none"> Deutsche Equities India Private Limited
Abhishek Bansal (DIN- 09468755) Director	36 yrs	Flat No. 703, Hasman Flat Owner CHS Ltd, Sai Heritage- 4th Road, Natwer Nagar H.F Society, Jogeshwari (East), Mumbai-400060	10/05/2022	-
Manu Sharma (DIN- 09744923) Director	44 yrs	G-401, Krishna Residency, Sunder Nagar, Opp. Dalmia, Malad (West), Mumbai- 400064	27/10/2022	-

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/ resignation	Date of cessation (in case of resignation)	Remarks(viz. reasons for change etc)
Rajeev Radhakrishnan (DIN- 08147128) Additional director	12/06/2018	-	Appointment as Additional Director
Rajeev Radhakrishnan (DIN- 08147128) Director	16/07/2018	-	Change in designation from Additional Director to Director
Siddharatha Chopra (DIN-06389562) Additional director	09/08/2018	-	Appointment as Additional Director
Siddharatha Chopra (DIN-06389562) Director	29/08/2019	-	Change in designation from Additional Director to Director

Sumit Gupta (DIN- 08532330) Additional director	26/09/2019	-	Appointment as Additional Director
Rajeev Radhakrishnan (DIN: 08147128) Director	12/06/2018	10/01/2020	Cessation
Sumit Gupta (DIN- 08532330) Director	18/09/2020	-	Change in designation from Additional Director to Director
Anjallee Paatil (DIN- 00643278) Additional Director	26/11/2020	-	Appointment as Additional Director
Siddharatha Chopra (DIN-06389562) Director	09/08/2018	09/06/2021	Cessation
Anjallee Paatil (DIN- 00643278) Director	30/09/2021	-	Change in designation from Additional Director to Director
Sumit Gupta (DIN- 08532330) Director	26/09/2019	04/01/2022	Cessation
Abhishek Bansal (DIN- 09468755) Director	10/05/2022	-	Appointment as Additional Director
Abhishek Bansal (DIN- 09468755) Director	28/09/2022	-	Change in designation from Additional Director to Director
Atin Kumar Saha (DIN- 06901962) Director	24/06/2014	27/10/2022	Cessation
Manu Sharma (DIN- 09744923) Director	27/10/2022	-	Appointment as Additional Director

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

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.	Deutsche Asia Pacific Holdings Pte Ltd (Body Corporate)	4,28,12,500	4,28,12,500	80.95%
2.	*Deutsche India Holdings Pvt Ltd (Body Corporate)	1,00,72,500	1,00,62,500	19.05%

*10,000 equity shares held in physical form.

1.5. Details of the statutory auditor:

Name and address	Date of appointment	Remarks
Borkar & Muzumdar, Chartered Accountants Address:- 21/168, Anand Nagar Om C.H.S., Anand Nagar Lane, Off Nehru Road, Santacruz (E), Mumbai – 400 055	AGM dated 30/09/2021 to cover audit of accounts for Financial Years 01/04/2021 to 31/03/2024	Pursuant to RBI Guidelines pertaining to Appointment of Statutory Central Auditors (SCAs)/Statutory Auditors (SAs) of NBFCs (including HFCs) under provisions of Chapter IIIB of RBI Act, 1934 for NBFCs, dated April 27, 2021, Statutory Auditors has been appointed for a block of three years from the conclusion of Sixteenth Annual General Meeting until the conclusion of Nineteenth Annual General Meeting

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)
Price Waterhouse Chartered Accountants LLP Address - 252, Veer Savarkar Marg, Shivaji Park, Dadar	AGM dated 27/09/2017 to cover audit of accounts for Financial Years 01/04/2017 to	15/01/2021	In the light of the change in auditors globally, for Deutsche Bank Group, the said Firm has tendered its resignation as

(west), Mumbai - 400028	31/03/2022		Statutory Auditors of the Company with effect from January 15, 2021
S.R. Batliboi & Associates LLP Address:- 12th Floor, The Ruby, 29, Senapati Bapat Marg, Dadar (West), Mumbai - 400 028, India	EGM dated 08/02/2021 to cover audit of accounts for Financial Year 01/04/2020 to 31/03/2021	AGM dated 30/09/2021	Term expired as per provisions of Companies Act, 2013
Borkar & Muzumdar, Chartered Accountants Address:- 21/168, Anand Nagar Om C.H.S., Anand Nagar Lane, Off Nehru Road, Santacruz (E), Mumbai – 400 055	AGM dated 30/09/2021 to cover audit of accounts for Financial Years 01/04/2021 to 31/03/2024		Pursuant to RBI Guidelines pertaining to Appointment of Statutory Central Auditors (SCAs)/Statutory Auditors (SAs) of NBFCs (including HFCs) under provisions of Chapter IIIB of RBI Act, 1934 for NBFCs, dated April 27, 2021, Statutory Auditors has been appointed for a block of three years from the conclusion of Sixteenth Annual General Meeting until the conclusion of Nineteenth Annual General Meeting

1.7. List of top 10 debt securities holders (as on 31-Dec-2022.):

Sr No	Debt Security Holder	Category	Face Value of NCD Holdings (Rs.)	NCD Holding % as a % of total NCD Outstanding of the Issuer
1	HDFC Bank Limited	Bank	1,000,000.00	100.00

1.8. List of top 10 CP holders (as on 31-Dec-2022.):

Sr No	Name of CP Holder	Category of CP Holder	Face Value of CP Holding (Rs.)	CP Holding % as a % of total CP Outstanding of the Issuer
1	HDFC Asset Management Limited	Mutual Fund	500,000.00	33.33
2	Nippon Life India Asset Management Limited	Mutual Fund	500,000.00	11.11
3	TATA Asset Management Limited	Mutual Fund	500,000.00	11.11
4	Aditya Birla Sunlife Mutual Fund	Mutual Fund	500,000.00	33.33
5	Kotak Asset Management Limited	Mutual Fund	500,000.00	11.11

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.

None

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

None

- 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.

None

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

- 3.1. Details of debt securities and CPs:

Sr.No.	Particulars	Series	ISIN	No. of Units	Face Value	Quantity	Trade Date	Issuance Date	Maturity Date	IPA Details	Credit Ratings
1	Tata Mutual Fund – Tata Money Market Fund	CP-0268	INE144H14FC1	2000	500,000.00	1,000,000,000.00	3-Feb-22	8-Feb-22	7-Feb-23	HDFC Bank Limited	CRISIL Rating - CRISIL A1+, ICRA Rating - (ICRA) A1+
2	HDFC Trustee Company Ltd. A/C HDFC Money Market Fund	CP-0269	INE144H14FF4	4000	500,000.00	2,000,000,000.00	23-Feb-22	25-Feb-22	24-Feb-23	HDFC Bank Limited	CRISIL Rating - CRISIL A1+, ICRA Rating - (ICRA) A1+
3	HDFC Trustee Co.Ltd. A/C HDFC Ultra Short Term Fund	CP-0269	INE144H14FF4	2000	500,000.00	1,000,000,000.00	23-Feb-22	25-Feb-22	24-Feb-23	HDFC Bank Limited	CRISIL Rating - CRISIL A1+, ICRA Rating - (ICRA) A1+
4	Nippon Life India Trustee Ltd-A/C Nippon India Liquid Fund	CP-0273	INE144H14FH0	2000	500,000.00	1,000,000,000.00	3-Nov-22	9-Nov-22	8-Feb-23	HDFC Bank Limited	CRISIL Rating - CRISIL A1+, ICRA Rating - (ICRA) A1+
5	Aditya Birla Sun Life Trustee Pvt. Ltd A/C - Aditya Birla Sun Life Liquid Fund	CP-0274	INE144H14FIB	6000	500,000.00	3,000,000,000.00	13-Dec-22	16-Dec-22	17-Mar-23	HDFC Bank Limited	CRISIL Rating - CRISIL A1+, ICRA Rating - (ICRA) A1+
6	Kotak Mahindra Trustee Company Ltd A/C Kotak Liquid Fund	CP-0275	INE144H14FIB	2000	500,000.00	1,000,000,000.00	13-Dec-22	16-Dec-22	17-Mar-23	HDFC Bank Limited	CRISIL Rating - CRISIL A1+, ICRA Rating - (ICRA) A1+
7	HDFC Bank Limited	NCD-001	INE144H0801B	300	1,000,000.00	300,000,000.00	30-Jun-21	30-Jun-21	30-Jun-23	NA	INDIA RATINGS & RESEARCH -'IND AAA'

Note: Above mentioned CPs are unsecured

- 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:

Lender' s name/ Name of the Bank	Nature of Facility / Instrument	Amount sanctioned	Principal Amount outstanding	Repayment Date / Schedule	Security, if applicable	Credit Rating, if applicable	Asset classification
Deutsche Bank	Short Term Loan	500 Crores	Nil	NA	Nil	NA	Working Capital

- 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.

None

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.

Credit Date for CP	CRISIL A1+	ICRA A1+
Credit Rating	CRISIL A1+	ICRA A1+
Issued By	CRISIL LIMITED	ICRA LIMITED
Date of Rating	10-Jan-23	04-Jan-23
Validity for Issuance	30 days	3 Months
Validity period of Rating	08-Feb-23	03-Apr-23
For Amount	INR 2200 Crore	INR 2200 Crore
Conditions if any	-	
Exact purpose of issue of CP	Working Capital purposes which includes repayment of liabilities/ On-Lending activities	
Credit Support	No	
Description of Instrument	Commercial Paper	
Amount	100 crores	
Issued By	Deutsche Investments India Private Limited	
In favour of	DSP Liquidity Fund	
Net Worth of the Guarantor Company	NA	
Names of Companies to which the Guarantor has issued similar Guarantee	NA	
Extent of the Guarantee offered by the Guarantor Company	NA	
Conditions under which the guarantee will be invoked	NA	
Issue and Paying Agent	HDFC Bank limited - Treasury Operations- Lodha - I Think Techno Campus, Building - Alpha, 4th Floor - Office Near Kanjur Marg Railway Station, Kanjur Marg E Mumbai - 400 042	
ISIN	INE144H14FK4	
Issue Open Date	24-Jan-23	
Issue Close Date	31-Jan-23	
Issue / Value Date	31-Jan-23	
Maturity Date	02-May-23	
Issue Amount (Total)	980,924,000.00	
Redemption Amount (Total)	1,000,000,000.00	

We do hereby declare that the credit ratings are valid as on the date of issuance and listing.

4.2. CP borrowing limit, supporting board resolution for CP borrowing, details of CP issued during the last 15 months.

Board resolution, authorising the company to make borrowings below.

Deutsche Bank Group
Deutsche Investments India



Deutsche Investments India Pvt. Ltd
Block B1, Nirlon Knowledge Park
Western Express Highway
Goregaon (E), Mumbai 400 063
Tel +91 (22) 7180 3785 / 86 / 97 / 6760
Fax +91 (22) 7180 3799

CIN: U65923MH2005PTC153486

CERTIFIED TRUE COPY OF THE RESOLUTION PASSED AT THE NINTH ANNUAL GENERAL MEETING OF THE SHAREHOLDERS OF DEUTSCHE INVESTMENTS INDIA PRIVATE LIMITED HELD ON WEDNESDAY, 09 JULY 2014 AT 11.00 AM AT BLOCK B-1, NIRLON KNOWLEDGE PARK, WESTERN EXPRESS HIGHWAY, GOREGAON (EAST), MUMBAI- 400063

AUTHORIZING THE COMPANY TO MAKE BORROWINGS:

SPECIAL RESOLUTION

"RESOLVED THAT in supersession of any resolution passed in this regard and pursuant to the provisions of Section 180(1)(c) and other applicable provisions, if any, of the Companies Act, 2013 including any statutory modifications or any amendments or any substitution or re-enactment thereof, if any, for the time being in force and all other applicable Acts, laws, rules, regulations and guidelines for the time being in force and in accordance with Memorandum and Articles of Association of the Company, the Company do issue non-convertible debt instruments in the form of secured/ unsecured debentures, commercial papers, inter corporate deposits (ICD), bonds and other short term notes, or such other financial instruments which do not qualify as a "public deposit", from time to time, up to a maximum sum of Rs. 7,500 Crore, at such interest rates and on such terms and conditions as may be determined by the Board or any two Directors acting jointly and that the Company do submit requisite application, from time to time, to a credit rating agency for obtaining credit rating of the Company, if required, for the purpose of issue of Debt instruments, subject to due compliance with the "Non-Banking Financial Companies Acceptance of Public Deposits (RBI) Directions, 1998" issued by the Reserve Bank of India and also any other law, rules, directions issued by the Government or any other regulatory authority, in this regard.

RESOLVED FURTHER THAT of the above total borrowing limit of Rs. 7500 Crore, the borrowing by way of issuance of non-convertible debt instruments in the form of secured/ unsecured debentures shall be up to a maximum of Rs. 5000 Crore.

RESOLVED FURTHER THAT any two Directors of the Company be and are hereby authorized to:-

1. Finalize the terms and conditions of each issue and each tranche of debt securities i.e. secured/ unsecured debentures, commercial papers, inter-corporate deposits, bonds and other short term notes, or such other financial instruments which do not qualify as a "public deposit" including the respective rate of interest/ maturity/ put and call options/ rollover/ redemption/ repayment pertaining to such debt security/ instrument;

Deutsche Investments India Pvt. Ltd. Registered Office: Block B1, Nirlon Knowledge Park, Western Express Highway, Goregaon (E), Mumbai 400 063, India

2. Appoint necessary agencies/ intermediaries in connection with the issue of any of the above instruments, including issuing and paying agents, registrar and transfer agents to the issue, rating agencies, debenture trustees and any other concerned agency/ intermediary and fix their terms and conditions;

RESOLVED FURTHER THAT any two Directors of the Company be and are hereby jointly authorized and shall be deemed to have always been so authorized to create such mortgages, charges, hypothecation or other encumbrances on all or any part of the immovable or movable properties, current or fixed assets, tangible or intangible assets, book debts and/ or claims of the Company wherever so situated, present and future charge to rank either *pari passu* in favour of such creditors along with interest, cost, charges and other incidental expenses in terms of the agreement to be entered into by the Company and such creditors.

RESOLVED FURTHER THAT any two Directors acting jointly or employees of the Company designated by Directors by way of a Power of Attorney (POA), be and are hereby authorized to:

- (i) execute necessary documents and sign the certificates and all other documents relating to the security including the repayments/ rollover,
- (ii) open new bank accounts as may be necessary for payment of interest and repayment of principal, including escrow accounts as may be foreseen in terms of the instrument structure,
- (iii) execute agreements and comply with other requirements of the depositories or any stock exchange for obtaining ISIN numbers and/ or the debentures or the securities listed on the stock exchange,
- (iv) issue inter-corporate deposit receipts, bonds, commercial papers, short term papers, letters of allotment and Debenture certificates to respective lenders in physical/ dematerialized form,
- (v) finalize the security and the terms and conditions of the creation of security in favour of the creditors of the Company in accordance with the terms and conditions of the agreements entered into with such creditors,
- (vi) register all the security documents with the required authorities and make all necessary filings and reportings for the perfection of such security,
- (vii) make payments of necessary stamp duties, registration charges and other expenses and so all necessary things in connection with the issue of the instrument or the creation of security for the issue of the above instruments,
- (viii) execute necessary agreements and any other documents and any other documents with the various agencies/ intermediaries and security trustees as mentioned above,
- (ix) file returns and various documents with the Reserve Bank of India and with any other authority as required by any law, rules, directions issued by the Government or any other regulatory authority in this regard.

RESOLVED FURTHER THAT any one of the Directors or the Company Secretary of the Company be and is hereby authorized to sign and submit such Forms, Deeds, agreements and other documents with the Registrar of Companies as may be deemed necessary.

RESOLVED FURTHER THAT where any of the documents pertaining to the above issue is to be issued under the common seal of the Company, the same shall be affixed in accordance with the provisions of the Articles of Association of the Company.

RESOLVED FURTHER THAT one or more current Account(s) or such other Account(s) as may be necessary from time to time in connection with the issue/ repayment of secured/ unsecured debentures, commercial papers, inter corporate deposits, bonds and other short term notes or such other financial instruments or for payment of interest thereof, be opened with Deutsche Bank, Mumbai Branch and such other branches as may be deemed necessary from time to time, and that the bank be and is hereby authorized to honour cheques, bills of exchange and promissory notes accepted and made on behalf of Deutsche Investments India Private Limited and to act on any instructions so given relating to the operations of the said account(s) jointly by any two Directors or the employees of the Company designated by Directors by way of a Power of Attorney (POA) of the Company.

RESOLVED FURTHER THAT a copy of the above resolution duly certified as "True Copy" under the hand of a Director or the Company Secretary be furnished to such parties and organizations as may be necessary for giving effect to the above resolution from time to time.

RESOLVED FURTHER THAT any one of the Directors or the Company Secretary of the Company be and are hereby authorized as the case may be, take all such actions and do all such things as may be deemed prudent for giving effect to the above resolution from time to time."

Dated this 05th day of August 2014

Certified True Copy

FOR DEUTSCHE INVESTMENTS INDIA PRIVATE LIMITED



JAISHANKAR SUBRAMANIAN
DIRECTOR (DIN: 02801493)
DEUTSCHE INVESTMENTS INDIA PRIVATE LIMITED
5th Floor, Block B-1, Nirlon Knowledge Park,
Off Western Express Highway, Goregaon-E,
Mumbai- 400063.



Deutsche Investments India Pvt. Ltd.
Block B1, Nilton Knowledge Park
Western Express Highway
Goregaon (E), Mumbai 400 063
Tel +91 (22) 7180 3785 / 86 / 97 / 6780
Fax +91 (22) 7180 3789

**CERTIFIED TRUE COPY OF THE BOARD RESOLUTION PASSED BY THE BOARD OF DIRECTORS
OF DEUTSCHE INVESTMENTS INDIA PRIVATE LIMITED AT THEIR BOARD MEETING HELD ON
FRIDAY, 27 NOVEMBER, 2015**

INCREASE IN COMMERCIAL PAPER LIMIT

"RESOLVED THAT the Company shall issue in one or more tranches(s) commercial paper to one or more investors in denominations of Rs. 5,00,000/- (Rupees Five Lacs Only) or its multiples thereof, up to an aggregate value of Rs. 3,000,00,00,000/- (Rupees Three Thousand Crores Only), with a maturity period of up to one year, in accordance with the guidelines issued by Reserve Bank of India and on such terms and conditions as may be agreed between the Company and the investors ("CP Programme").

RESOLVED FURTHER THAT the Company shall appoint HDFC Bank Limited, having its office at Lodha - i Think techno campus, Office Floor-4, Opp. Crompton Greaves Ltd, Next to Kanjurmarg railway station, Kanjurmarg East, Mumbai - 400 042 as the issuing and paying agent ("IPA") and open one or more current account(s) with the Mumbai branch of the IPA for the purposes of CP Programme and that the IPA is hereby authorized to operate one or more current accounts so opened by the Company with the Mumbai branch of the IPA, for the purposes of the CP Programme.

RESOLVED FURTHER THAT any two directors of the Company or any two employees of the Company designated by such directors by way of a power of attorney acting jointly ("Authorized Officers") be and are hereby authorized on behalf of the Company to negotiate, finalise and accept the terms and conditions of the CP Programme, to enter into an appropriate arrangement with the depository, to open and operate bank and demat accounts in the name of the Company if so required, to negotiate, finalise and execute all the documents and agreements required for the purpose of consummation of the CP Programme, including the issuance of usance promissory note by the Company, and to do all such acts, deeds, matters and things as may be necessary for or incidental to the completion of the CP Programme.

RESOLVED FURTHER THAT the common seal of the Company be affixed to such of the transaction documents related to the CP Programme (and to any deeds or documents in connection with any amendments or modifications thereto) as may be required as per the Articles of Association of the Company in the presence of any one of the Authorized Officers, who shall sign the same in token thereof

RESOLVED FURTHER THAT any two Directors of the Company or any one Director and the Company Secretary of the Company be and are hereby authorized to issue a certified true copy or certified true extract of this resolution to anyone as may be required from time to time."

Dated this 21st day of December 2015.

Certified True Copy

For Deutsche Investments India Private Limited

Director
Jaishankar Subramanian
DIN: 02801493

Company Secretary
Kaushang Parikh

Sr.No.	Particulars	Series	ISIN	No. of Units	Face Value	Quantity	Price	Yield	Cash Inflow	Trade Date	Issuance Date	Maturity Date	Tenor	Sharepro Charges
1	HDFC Trustee Company Ltd. A/C HDFC Liquid Fund	CP-0218	INE144H14EV4	1000	500,000,000	500,000,000	99.0004	4.0500	495,002,000.00	11-Oct-21	13-Oct-21	12-Jan-22	91 days	NSDL Database Management Limited
2	Axis Mutual Fund Trustee Ltd. A/C Axis Mutual Fund A/C Axis Liquid Fund	CP-0219	INE144H14EW2	1000	500,000,000	500,000,000	99.1433	4.1500	495,716,500.00	21-Oct-21	26-Oct-21	10-Jan-22	76 days	NSDL Database Management Limited
3	HDFC Trustee Company Ltd. A/C HDFC Floating Rate Debt Fund	CP-0260	INE144H14E80	3000	500,000,000	1,500,000,000	97.5133	5.2000	1,462,699,500.00	27-Oct-21	1-Nov-21	29-Apr-22	179 days	NSDL Database Management Limited
4	HDFC Trustee Company Ltd. A/C HDFC Money Market Fund	CP-0260	INE144H14E80	2000	500,000,000	1,000,000,000	97.5133	5.2000	975,133,000.00	27-Oct-21	1-Nov-21	29-Apr-22	179 days	NSDL Database Management Limited
5	Axis Mutual Fund Trustee Ltd. A/C Axis Mutual Fund A/C Axis FTP Series 109 (111 Days)	CP-0261	INE144H14E25	1000	500,000,000	500,000,000	98.7322	4.3000	493,461,000.00	23-Nov-21	25-Nov-21	14-Mar-22	109 days	NSDL Database Management Limited
6	Axis Mutual Fund Trustee Ltd. A/C Axis Mutual Fund A/C Axis Arbitrage Fund	CP-0262	INE144H14EY8	500	500,000,000	250,000,000	97.7881	4.8000	244,470,250.00	23-Nov-21	25-Nov-21	16-May-22	172 days	NSDL Database Management Limited
7	Axis Mutual Fund Trustee Ltd. A/C Axis Mutual Fund A/C Axis Money Market Fund	CP-0262	INE144H14EY8	500	500,000,000	250,000,000	97.7881	4.8000	244,470,250.00	23-Nov-21	25-Nov-21	16-May-22	172 days	NSDL Database Management Limited
8	Tata Mutual Fund - Tata Liquid Fund (TFRSTF)	CP-0263	INE144H14FA5	1000	500,000,000	500,000,000	98.8662	4.6000	494,331,000.00	5-Jan-22	7-Jan-22	8-Apr-22	91 days	NSDL Database Management Limited
9	ICICI Prudential Liquid Fund	CP-0264	INE144H14FB3	3000	500,000,000	1,500,000,000	98.8905	4.5000	1,483,157,500.00	17-Jan-22	20-Jan-22	21-Apr-22	91 days	NSDL Database Management Limited
10	Nippon Life India Trustee Ltd. A/C Nippon India Liquid Fund	CP-0265	INE144H14FB3	2000	500,000,000	1,000,000,000	98.8905	4.5000	988,905,000.00	17-Jan-22	20-Jan-22	21-Apr-22	91 days	NSDL Database Management Limited
11	Nippon Life India Trustee Ltd. A/C Nippon India Money Market Fund	CP-0266	INE144H14FD9	1000	500,000,000	500,000,000	97.3879	5.5000	486,939,500.00	3-Feb-22	8-Feb-22	5-Aug-22	178 days	NSDL Database Management Limited
12	Nippon Life India Trustee Ltd. A/C Nippon India Ultra Short Duration Fund	CP-0266	INE144H14FD9	1000	500,000,000	500,000,000	97.3879	5.5000	486,939,500.00	3-Feb-22	8-Feb-22	5-Aug-22	178 days	NSDL Database Management Limited
13	Axis Mutual Fund Trustee Ltd. A/C Axis Mutual Fund A/C Axis Money Market Fund	CP-0267	INE144H14FE7	1000	500,000,000	500,000,000	97.2879	5.5000	486,439,500.00	3-Feb-22	8-Feb-22	12-Aug-22	185 days	NSDL Database Management Limited
14	Tata Mutual Fund - Tata Money Market Fund	CP-0268	INE144H14FC1	2000	500,000,000	1,000,000,000	94.3543	6.0000	943,543,000.00	3-Feb-22	8-Feb-22	7-Feb-23	364 days	NSDL Database Management Limited
15	HDFC Trustee Company Ltd. A/C HDFC Money Market Fund	CP-0269	INE144H14FF4	4,000	500,000,000	2,000,000,000	94.3543	6.0000	1,887,086,000.00	23-Feb-22	25-Feb-22	24-Feb-23	364 days	NSDL Database Management Limited
16	HDFC Trustee Co. Ltd. A/C HDFC Ultra Short Term Fund	CP-0269	INE144H14FF4	2,000	500,000,000	1,000,000,000	94.3543	6.0000	943,543,000.00	23-Feb-22	25-Feb-22	24-Feb-23	364 days	NSDL Database Management Limited
17	DSP Ultra Short Fund	CP-0270	INE144H14FG2	1000	500,000,000	500,000,000	97.3879	5.5000	486,939,500.00	21-Apr-22	26-Apr-22	21-Oct-22	178 days	NSDL Database Management Limited
18	DSP Low Duration Fund	CP-0270	INE144H14FG2	1000	500,000,000	500,000,000	97.3879	5.5000	486,939,500.00	21-Apr-22	26-Apr-22	21-Oct-22	178 days	NSDL Database Management Limited
19	ICICI Prudential Savings Fund	CP-0271	INE144H14FG2	1500	500,000,000	750,000,000	97.3879	5.5000	730,409,250.00	21-Apr-22	26-Apr-22	21-Oct-22	178 days	NSDL Database Management Limited
20	Nippon Life India Trustee Ltd. A/C Nippon India Money Market Fund	CP-0272	INE144H14FG2	1000	500,000,000	500,000,000	97.3879	5.5000	486,939,500.00	21-Apr-22	26-Apr-22	21-Oct-22	178 days	NSDL Database Management Limited
21	Nippon Life India Trustee Ltd. A/C Nippon India Liquid Fund	CP-0273	INE144H14FHD	2000	500,000,000	1,000,000,000	98.1164	7.7000	981,164,000.00	3-Nov-22	9-Nov-22	8-Feb-23	91 days	NSDL Database Management Limited
22	Aditya Birla Sun Life Trustee Pvt. Ltd A/C - Aditya Birla Sun Life Liquid Fund	CP-0274	INE144H14FIB	6000	500,000,000	3,000,000,000	98.1885	7.4000	2,945,655,000.00	13-Dec-22	16-Dec-22	17-Mar-23	91 days	NSDL Database Management Limited
23	Kotak Mahindra Trustee Company Ltd A/C Kotak Liquid Fund	CP-0275	INE144H14FIB	2000	500,000,000	1,000,000,000	98.1885	7.4000	981,885,000.00	13-Dec-22	16-Dec-22	17-Mar-23	91 days	NSDL Database Management Limited

4.3. End-use of funds.

Working Capital purposes which includes repayment of liabilities/ On-Lending activities

4.4. Credit Support/enhancement (if any): **None**

5. Financial Information:

5.1. Audited / Limited review half yearly (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.

In case an issuer is required to prepare financial results for the purpose of consolidated financial results in terms of Regulation 33 of SEBI LODR Regulations, latest available quarterly financial results shall be filed.

Last 3 years audited financials attached separately

- 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.

Audited financials as of March 31st 2022 attached separately

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.

See ALM disclosures below

- 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.

Not applicable

ASSET LIABILITY MANAGEMENT (ALM) DISCLOSURES AS MENTIONED IN SEBI

CIRCULAR NO. CIR/IMD/DF/ 12 /2014 DATED JUNE 17, 2014 AND CIRCULAR NO. CIR/IMD/DF/6/2015 DATED SEPTEMBER 15, 2015

As of 31st March 2022

S. No	Type of loans	Rs. crore
1	Secured	1873.82
2	Unsecured	-
	Total assets under management (AUM) *	1873.82

B –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	
g	- Others	
2	Wholesale	
a	- Infrastructure	
b	- Real estate (including builder loans)	
c	- Promoter funding	41.95
d	Loan Against Shares/Equity MFs	47.33
e	Loan Against Debt MFs/Bonds, SBLC	10.72
	Total	100

c. 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	0.05
5	Rs. 25-50 lakh	0.76
6	Rs. 50 lakh-1 crore	2.17
7	Rs. 1-5 crore	10.07
8	Rs. 5-25 crore	32.70
9	Rs. 25-100 crore	42.56
10	>Rs. 100 crore	11.69
	Total	100.00

d. Denomination of loans outstanding by LTV* :

S. No	LTV	Percentage of AUM
1	Upto 40%	0.98%
2	40-50%	5.36%
3	50-60%	3.04%
4	60-70%	9.51%
5	70-80%	22.08%
6	80-90%	12.64%
7	>90%	46.39%
	Total	100.00%

e. Geographical classification of borrowers

S. No	Top 5 states	Percentage of AUM
1	Maharashtra	48.39
2	Delhi	20.52
3	Gujarat	13.00
4	West Bengal	9.87
5	Karnataka	5.34
6	Punjab	1.96
7	Tamilnadu	0.69
8	MadhyaPradesh	0.23
	Total	100

f. 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	11.92
- Additions during the year	-
- Reductions during the year	(11.92)
Closing balance of gross NPA	-

*Please indicate the gross NPA recognition policy (DPD)

Movement of provisions for NPA	Rs. Crore
Opening balance	11.92
- Provisions made during the year	-
- Write-off / write-back of excess Provisions	(11.92)
Closing balance	-

g. Segment-wise gross NPA

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

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

	Up to 30/31 days	>1 month – 2 months	>2 months – 3 months	>3 months – 6 months	>6 months – 1 year	>1 years – 3 years	>3 years – 5 years	>5 years	Total
Deposit									
Advances	116.95	222.00	887.76	196.45	450.66				1,873.82
Investments									
Borrowings	550.00	50.00	-	150.00	825.00	30.00			1,605.00
Foreign Currency assets									
Foreign Currency liabilities									

a. Credit Policy: Please see in the following page

Deutsche Investments India Private Limited (DIPL) Credit Policy

DIPL is classified as a **Systemically Important Non-Deposit taking Non-Banking Financial Company**. DIPL's Loan process and operations are governed by Board approved Credit Policy. Policy is largely based on the **Deutsche Bank Group ("the Bank")** and relevant, local regulations stipulated by RBI. Where the policy is silent, the Global Credit Guidelines or local Regulatory stipulations whichever is more stringent will apply. The broad objectives of the credit policy is to ensure efficient delivery of credit with strong focus on quality of assets and risk mitigation. The policy clearly defines DIPL's risk appetite for default risk and to properly measure and actively manage this risk, develop an effective and efficient organization to manage credit risk, lay down the key process principles for credit and country risk management and embed the regulatory requirements in risk management principles.

Within the risk appetite framework, the Credit policy helps define the Borrower Group and target segment **which include** high net worth individuals, family managed corporates, listed / unlisted companies managed by such promoters group and private investment companies or vehicles. **Stringent KYC norms** as per DB Group and RBI guidelines are followed and are subjected to specific regulations such as the "Volcker Rule" and **German Banking Separation Act** which prohibits lending to Alternative Investment Funds (AIFs). NCA Escalation/ Enhanced Due Diligence is performed on the borrowers classified under 'High Risk' Category viz. clients belonging to High risk industries, domiciled in high risk countries, Politically Exposed Persons (PEP), Political and religious associations, Charities etc. **One Obligor Principle** measures and consolidates globally all exposures/facilities to the same obligor.

DIPL can engage in and extend Cash limits (committed or uncommitted), trade finance, money market lending and overnight placements, Margin Limits for traded products, contingencies for guarantees and other contingencies besides managing Securities Limits for traded loans, securities and commercial papers within the RBI framework. **The key Policy Parameters being:**

- Active use of regulatory permitted hedging products to minimize risk on DIPL's own books;
- Restrictions on granting facilities to certain prohibited sectors connected to (but not limited to) Defense, pornography, betting and gambling, environmental issues, trade and other embargoes.
- Restrictions / special approval levels are required for lending to Industries with high Environmental and Social Governance (ESG) risks, 'C-suite Executives against 'single stock'. No lending permitted against Cryptocurrency.
- DIPL complies with extant RBI guidelines contained in Master Directions and other relevant circulars, Guidelines for Fair Practices Code etc.
- Guidelines relating to periodic valuation of securities, periodicity of credit review being at least once annually or such other frequency as may be stipulated by RBI relating to any product offering.
- Handling of all Special Mention, Sub Standard and Doubtful accounts which are to be reviewed on a quarterly basis.
- DIPL retains the option of out of court settlements as well as litigation, in its well defined recovery strategy.
- Key security backed transactions include **Lending against shares / MF/ single stock / promoter stock; IPO financing ; Margin financing ; Real Estate Financing; structured products; SBLCs; bonds / NCDs, Insurance Policies etc.**
- DIPL prices particular loan/ facility transaction depending on various factors including, Cost of funds/ ability to access funds at competitive rates, Margin, Quality of collateral and Credit quality as per internal parameters, Tenor, Market conditions of the sector in which the client operates, risk mitigation, Monetary policies of the RBI besides domestic and international economic and political conditions, inflation and other relevant macro factors.

Robust credit due diligence process is followed under 4 eye principle. The credit officer interacts with Lending and Deposit team, which helps articulate the key risks in any structured transactions including operational / transactional risks, legal risks, compliance risks, market risks, reputation risks, etc. and suggest suitable mitigants for the same. A robust internal credit rating framework exists in DIPL which help analyze the Structured / Lombard rating parameters.

No distinction is being made between secured and unsecured exposures or off balance sheet exposures for the purposes of arriving at the Counterparty Probability of Default. DIPL's focus in its credit risk assessment is primarily on the cash flow projections and resulting capability of the counterparty to meet its obligations. The Facility Probability of Default for a counterparty may be adjusted to recognize the positive impact of security offered, such as liquid collateral, guarantee, etc. This adjustment is made in accordance with the Group's Credit Process Guide and the Credit Ratings Policy.

DIPL follows the standard credit practices of **analyzing and monitoring credit limits and exposures**. Underlying Wrong Way Risks (WWR)¹ and the correlation between the obligor and risk mitigations are carefully considered in transactions where the financial impact could potentially be material.

¹WWR occurs when exposure to a counterparty is adversely correlated with the credit quality of that counterparty (high correlation between the obligor and underlying risk factors). Correlated collateral may not be an eligible risk mitigant for capital calculations as per Basel —III guidelines.

DB Group follows CRR (Capital Requirements Regulation) as per EU regulations on prudential requirements for credit institutions, to demonstrate and document adequate check performed on all secured collaterals to ensure collateral is eligible for RWA relief, thus CRR compliant.

DIPL has **standard documentation** for all types of facilities, approved by Legal and Operations. Variations from these will be exceptional and based on valid justification with Legal inputs.

Loan Operations independently monitors the pre-disbursal / post disbursal credit approval terms besides daily Collateral Monitoring based on the approved AR. AR setting and review process is managed by independent teams – Exposure Management Group (EMG) for financial collateral; BRM-REV for real estate.

Credit Reviews are performed by Credit officer independently based on the inputs from L&D team after obtaining of Periodical financial information, End Use Monitoring etc.

In the event that an account suffers slippage to NPA category, DIPL will examine the root cause and take suitable steps to avoid recurrence. Staff accountability for willful negligence, if any is carried out and board notified suitably.

Regular Account Management and Customer Visits are carried out by RM / Senior Management L&D and credit officer as may be necessitated.

Credit exposure in terms of advised limits or outstanding (whichever is higher) & Investments shall be subject to the following restrictions SBL (15%) / GBL (25%) of DIPL's owned funds.

- The limit can be exceeded by 5% for any single party and by 10% for a single group of parties, if the additional exposure is on account of infrastructure loan and / or investment.

The following **prudential limits** apply on a **consolidated** basis (DB AG + DIPL)

- (a) For a single borrower shall not exceed 15% of capital funds
- (b) For a single Group of borrowers shall not exceed 40% of capital funds

subject to overall DB Group limits and changes in line with RBI guidelines and DIPL's changing capital position.

Sectoral exposures are subjected to the Deutsche Bank Group's global Batch Strategy concept, where each Industry / sector is reviewed globally in detail for risk drivers, along with an analysis of the exposures in that sector globally – exposure amounts, counterparty ratings, products, risk profile, etc. Based on this review, a strategy is formulated for global exposures within the Industry / sector, in terms of the maximum exposures, ratings and product profiles.

Total Group consolidated (Deutsche Bank and DIPL) **Real Estate loans** not to exceed 40% of Group consolidated owned funds. Reduction of CRE by taking eligible collaterals as per extant regulations is carried out.

DIPL shall ensure compliance with the norms relating to infrastructure loans at all times, in accordance with the existing RBI requirements.

The Group consolidated exposure (Deutsche Bank India + DIPL) **to capital market** shall not exceed the prudential ceilings prescribed by RBI from time to time.

Direct investment in shares etc. is governed by the 'Investment Policy' of DIPL.

DIPL to follow extant Guidelines on Securitisation of Standard Assets, as Originator, Investor/Purchaser or as provider of Credit enhancement or Liquidity facility, Underwriting.

Asset classification as per SEC guidelines is followed as per the Global Credit policy for classification of assets. NPAs are classified into the three categories based on the period for which the assets have remained NPAs and the realisability of the dues as Sub-standard Assets, Doubtful assets, Loss assets. Income on asset classified as NPA is recognised on cash basis only; unrealised income is reversed or provided for. The provision for NPA is as per applicable RBI guidelines based on asset classification. DIPL has set up robust monitoring procedures in place for identifying and monitoring special mention / substandard accounts. Such accounts are normally handed over to the Workout team which specialises in recovery.

DIPL has policy on Purchase / Sale of Non-Performing Financial Assets and Restructures / Rehabilitation of Sick Units / Compromise Settlements. Any sacrifice/compromise settlement agreed with the client needs prior approval from the Board of Directors, Head of BRM and the relevant Head of Business.

Please note below changes are to be considered against para 11 in second screenshot of the credit policy. Para starting with Credit Exposure.

Credit exposure in terms of advised limits or outstanding (whichever is higher) shall be subject to the following restrictions:

Existing limit (as a % of Owned Fund) – upto 30 th September, 2022				Revised limit (as a % of Tier I Capital) – wef 01 st October, 2022	
	Lending	Investment	Total		Exposure
Single Borrower Limit (SBL)	15%	15%	25%	Single Borrower Limit (SBL)	25%
Group Borrower Limit (GBL)	25%	25%	40%	Group Borrower Limit (GBL)	40%

1. Lending limit refers to all loans (including fund based and non-fund based facilities
2. Investment refers to investment in the issuances of a company as defined by RBI from time to time.
3. Under the revised guidelines, the existing lending and investment limits have been combined and made fungible and capped at 25% and 40% for a single and a group of borrowers respectively.

b. Classification of loans / advances given to associates, entities / person relating to the board, senior management, promoters, others, etc. : As is being disclosed currently

None

Deutsche Investments India Private Limited



Name of the Authorised Signatory:

Roopkumar Uppala

Aakash Shetty

Designation:

Assistant Vice President

Associate

Date: 31st January 2023