

LIC HOUSING FINANCE LIMITED

Disclosure Document

1. Issuer details:

1.1. Details of the issuer:

(i) Names & Address

LIC HOUSING FINANCE LIMITED

(Incorporated on 19th June 1989 under the Companies Act, 1956)

Registered Office:

Bombay Life Building, 2nd Floor, 45/47 Veer Nariman Road, Fort, Mumbai 400001

Tel no: 22049799 Fax no: 22049839

Corporate Office:

131 Maker Tower "F" Premises, 13th Floor, Cuffe Parade, Mumbai 400005.

Tel no: 22178600 Fax no: 22178777

Website: www.lichousing.com

Email: lichousing@lichousing.com

CIN NO: L65922MH1989PLC052257

PAN NO: AAACL1799C

(ii) Line of business:

LICHFL provides loans for Homes, construction activities and corporate housing schemes. The primary business of LICHFL is granting of housing loans to individuals. LICHFL also provides finance to Companies / Firms engaged in Real Estate Business. LICHFL has various schemes for group housing loans. These are targeted towards Development Authorities, Developers and Employer Organization (For construction of Employee quarters). Over the years, LIC Housing Finance has evolved from funding homes to funding needs.

Even though financing individual housing continues to be the Company's focus, the company has expanded its product range to cater to diverse customer needs. The company's products include the following:-

- Purchase of Residential Plot / House / Flat.
- Construction of Residential House / Flat.
- Renovation / Extension/ Repairs to Residential House / Flat.
- Any possible combination of the above.
- Loans to Non Resident Indians for acquiring residential property in India as per above purposes. The company has overseas branches in Dubai & Kuwait.
- Loans for personal/business needs against mortgage of residential property.
- Takeover of Housing Loan from other Banks/Financial Institutions.
- Housing Loans for Higher age applicants (pensioners/non pensioners).
- Loans for purchase / construction of commercial offices/Nursing homes etc for professionals for their own business /practice.



- Loan against securitization of rent receivables.
- Loan against assignment/hypothecation of liquid securities like Life Insurance Policies, Bank FDs etc.
- Project Loans to builders and developers.
- Loan against property to Individuals / Companies against commercial property.
- Loan to Individuals/ Companies for purchase of commercial property (ready to move in).
- Loan to Individuals with Mortgage Guarantee.

(iii) **Chief Executive/s:**

Managing Director and Chief Executive Officer:

Mr. Y Viswanatha Gowd
MD & CEO
LIC Housing Finance Ltd.
131 Maker Tower "F" Premises,
13th Floor, Cuffe Parade,
Mumbai 400 005.

Company Secretary & Compliance Officer

Ms. Varsha Hardasani
Company Secretary
LIC Housing Finance Ltd.
131 Maker Tower "F" Premises,
13th Floor, Cuffe Parade,
Mumbai 400 005.
Tel: +91-22-22178611(Direct)
Email: varsha.hardasani@lichousing.com

Chief Financial Officer

Mr. Sudipto Sil
Chief Financial Officer
LIC Housing Finance Ltd.
131 Maker Tower "F" Premises,
13th Floor, Cuffe Parade,
Mumbai 400 005.

(iv) **Group Affiliation (if any) :**



1.2. Details of the current directors of the company as on 31.12.2022:

| Name, Designation & DIN | Age | Business Address | Director of the Company since | Disclosure of Interest |
|--|-----|---|--|--|
| Shri M R KUMAR DIN - 03628755 | 61 | LIC of India, 'Yogakshema' Central Office, 7th floor, Jeevan Bima Marg, Nariman Point, 400 021. | Chairman of Co. since-25.03.2019 | Life Insurance Corporation of India LIC Pension Fund Limited LIC Cards Services Limited LIC Mutual Fund Asset Management Co. Ltd Life Insurance Corporation (Singapore) Pte. Ltd. IDBI Bank Limited LIC (Nepal) Ltd LIC (International) BSC (C) Bahrain LIC (Lanka) Limited Kenindia Assurance Company Ltd. Ambuja Cements Limited |
| Shri Raj Kumar DIN- 06627311 | 60 | LIC of India, 'Yogakshema' Central Office, 7th floor, Jeevan Bima Marg, Nariman Point, 400 021. | Non-Executive (Nominee) Director since- 13.08.2021 | LIC of India LICHFL Asset Management Co. Ltd. Life Insurance Corporation (Lanka) Ltd. National Insurance Academy-Member LIC Golden Jubilee Foundation Grasim Industries Limited IDBI Bank Ltd. |
| Mr. Y Viswanatha Gowd DIN: 09048488 | 58 | LIC Housing Finance Limited Corporate office, 131 Maker Tower, 'F' Wing, 13th Floor, Cuffe Parade, Mumabi 400 005 | Managing Director & Chief Executive officer since 01.02.2021 | LICHFL Asset Management Co. Ltd LIC Mutual Fund Asset Management Co. Ltd LICHFL Financial Services Ltd LICHFL Care Homes Ltd |
| Shri P Koteswara Rao DIN - 06389741 | 66 | Flat No.52, Block no.1B Kalpatharuvu Estate, Near Majas Bus Depot Jogeshwari-Vikhroli- Andheri East-400093 . | Director since 11.06.2018 | Nil |
| Shri Dharmendra Bhandari DIN - 00041829 | 65 | Flat No.203, Lodha Grandeur, ayani Road, Opp. Parel ST Depot.,Prabhadevi, Mumbai - 400025. | Director since 20.08.2014 And Re-Appointed on 19.08.2019 | Harmony for Silvers Foundation Mandke Foundation (Section 8 Co.) LIC Golden Jubilee Foundation Prakash Bhandari Memorial Trust Vishwaswarupa Investment and Holdings Pvt ltd Sarveshvarah Consultancy Services Pvt.ltd Shyamasundara advisory Servies Pvt. ltd |
| Shri V. K. Kukreja DIN- 01185834 | 69 | Wing-A, Flat No. 3 Sarvottam Housing Society SAGAR- Building off Relief Road Daulat Nagar, Santacruz (West) Mumbai-400054 | Director since 30.06.2015 And Re-Appointed on 30.06.2020 | OTCEI Securities Ltd. S. P Chopra & Co. Propproctor Services Private Limited |
| | 59 | | Director since | Manohar Chowdhary & Associates |



| | | | | |
|--|----|--|---|--|
| Shri Ameet Patel DIN-00726197 | | Manohar Chowdhry & Associates, Chartered Accountants, 116, Udyog Mandir No. 1, 7-C, Piramber Lane, Mahim West, Mumbai - 400016 | 19.08.2015 And Re-Appointed on 19.08.2020 | SBM Bank (India) Ltd |
| | | | | Quantum Trustee Company Private Limited |
| Shri Kashi Prasad Khandelwal DIN - 00748523 | 71 | Flat No 91, Parijaat 9th floor, 24A Shakespeare Sarani, Kolkata-700017. | Director since 01.07.2019 | Kesoram Industries Ltd |
| | | | | GPT Infraprojects Ltd |
| | | | | Cygnat Industries Limited |
| | | | | Birla Tyres Ltd |
| | | | | P.D. Khandelwal & Sons (HUF) |
| | | | | K. Khandelwal & Co., Chartered Accountants |
| | | | | G.M. Khandelwal Charitable Trust |
| Shri Sanjay Kumar Khemani DIN - 00072812 | 55 | M M Nissim & Co. LLP, HO: Barodawala Mansion, B Wing, 3rd Floor, 81, Dr. A B Road, Worli, Mumbai - 400018. | Director since 01.07.2019 | GPT Healthcare Limited |
| | | | | One Cow One Family Foundation |
| | | | | M. M. Nissim & Co. Khemani Brothers |
| | | | | Akruti Tradvest Pvt. Ltd |
| | | | | Indrajeet Sales Pvt. Ltd |
| | | | | Sanjay Khemani HUF |
| Shri Akshay Rout DIN - 08858134 | 63 | 5/ 702, Vipul Belmonte, Golf Course Road, Parsvnath Exotica, DLF Phase 5, Sector 53, Gurugram, Haryana- 122003 | Director since 28.09.2020 | Go Gram Eco Foundation |
| | | | | NA |
| Smt. J. Jayanthi DIN - 09053493 | 62 | 12, G1 Navins Apartments, Jaishankar Street, West Mambalam Chennai Tamil Nadu-600033 | Director since 05.02.2021 | Policybazaar Insurance Brokers Pvt Ltd |
| Shri Ravi Krishan Takkar DIN-07734571 | 63 | 2/103, Sunder Vihar, Outer Ring Road New Delhi - 110087 | Director since 25.07.2022 | Nabsamruddhi Finance Limited |
| Shri Ashwani Ghai DIN-0009733798 | 58 | LIC Housing Finance Limited Corporate office, 131 Maker Tower, 'F' Wing, 13th Floor, Cuffe Parade, Mumbai 400 005 | Whole Time Director since 01.11.2022 | NA |



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 | Director of the Company since (in case of resignation) | Remarks |
|--|--|--|----------------|
| Shri V K Kukreja Director DIN 01185834 | 30.06.2020 | NA | Re-Appointment |
| Shri Ameet N Patel Director DIN 00726197 | 19.08.2020 | NA | Re-Appointment |
| Ms. Savita Singh Director DIN 01585328 | 24.05.2017 | 09.11.2020 | Resignation |
| Ms. Jagdish Capoor Director DIN 00002516 | 24.05.2017 | 23.05.2022 | Resignation |
| Shri P Koteswara Rao Director DIN 00726197 | 11.06.2018 | NA | Appointment |
| Shri M R Kumar Chairman DIN 03628755 | 25.03.2019 | NA | Appointment |
| Shri Kashi Prasad Khandelwal Director DIN-00748523 | 01.07.2019 | NA | Appointment |
| Shri Sanjay Kumar Khemani Director DIN-00072812 | 01.07.2019 | NA | Appointment |
| Siddhartha Mohanty MD & CEO DIN-08058830 | 01.08.2019 | 01.02.2021 | Resigned |
| Dr. Dharmendra Bhandari Director DIN 00041829 | 19.08.2019 | NA | Re-Appointment |
| Vipin Anand MD of LIC of India DIN-05190124 | 11.11.2019 | 30.07.2021 | Resigned |
| Akshay Kumar Rout Director DIN-08858134 | 28.09.2020 | NA | Appointment |
| Viswanatha Gowd MD & CEO DIN-09048488 | 01.02.2021 | NA | Appointment |



| | | | |
|---|------------|----|-------------|
| J. Jayanthi Director DIN- 09053493 | 05.02.2021 | NA | Appointment |
| Raj Kumar MD of LIC of India DIN-06627311 | 13.08.2021 | NA | Appointment |
| Ravi Krishan Takkar Director DIN-07734571 | 25.07.2022 | NA | Appointment |
| Ashwani Ghai Whole Time Director DIN-09733798 | 01.11.2022 | NA | Appointment |

1.4 List of top 10 holders of equity shares of the company as on 31st December, 2022:

| Sr. No. | Name of the shareholder | Total No of Equity shares | Total Shareholding as % of total no of equity shares |
|---------|---|---------------------------|--|
| 1 | Life Insurance Corporation Of India | 248842495 | 45.2389 |
| 2 | Government Pension Fund Global | 14499679 | 2.636 |
| 3 | Bank Muscat India Fund | 11496000 | 2.0899 |
| 4 | ICICI Prudential Value Discovery Fund | 9333554 | 1.6968 |
| 5 | HDFC Life Insurance Company Limited | 8311205 | 1.511 |
| 6 | SBI Small Cap Fund | 7700000 | 1.3998 |
| 7 | The Prudential Assurance Company Limited | 6256122 | 1.1373 |
| 8 | ICICI Prudential Life Insurance Company Limited | 5951171 | 1.0819 |
| 9 | SBI Banking & Financial Services Fund | 5890919 | 1.071 |
| 10 | ICICI Prudential India Opportunities Fund | 5637723 | 1.0249 |

1.5. Details of the statutory auditor:

| Name | Address | Auditor since |
|----------------------------|---|--|
| M/s. Khandelwal Jain & Co. | M/s. Khandelwal Jain & Co. Chartered Accountants, Firm Registration No.: 105049W Chartered Accountants, 6-B&C, PIL Court, 6th Floor, | 29.09.2022 (Appointed in 33 rd AGM) |
| M/s. SGCO & Co.LLP | M/s. SGCO & Co.LLP., Chartered Accountants Firm Registration No.: 112081W/W100184 4A Kaledonia-Mackstar 2nd Floor Sahar Road, Near Andheri Station, Andheri (East) Mumbai – 400 069. | 29.09.2022 (Appointed in 33 rd AGM) |

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 registration) | Remarks |
|------|---------|-----------------------------------|--|---------|
| | | | | |



| | | | | |
|-------------------|---|--|----|--|
| MP Chitale & Co | Hamam House, Ambalal Doshi Marg, Fort, Mumbai – 400 001 | 28.08.2019 (Appointed in 30th AGM). | NA | Mandatory Auditor's rotation after 3 years |
| Gokhale and Sathe | 308/309, Udyog Mandir No.1, Bhagoji Keer Marg, Mahim, Mumbai - 400016 | 28.08.2019 (Appointed in 30th AGM) | NA | Mandatory Auditor's rotation after 3 years |

1.7. List of top 10 debt securities holders as on 31st December, 2022:-

i) List of Top 10 Secured Debenture Holders as on 31st December, 2022

| SR NO | Name of the Holder | Category | Face Value (In Rs.) | %Holding of debt securities as a percentage of total debt securities outstanding of the issuer |
|-------|---|---------------|---------------------|--|
| 1 | STATE BANK OF INDIA | BANK | 1000000 | 13.90 |
| 2 | LIFE INSURANCE CORPORATION OF INDIA - P & GS Fund | INSURANCE CO. | 1000000 | 4.09 |
| 3 | SBI LIFE INSURANCE CO.LTD | INSURANCE CO. | 1000000 | 3.83 |
| 4 | LIFE INSURANCE CORPORATION OF INDIA | INSURANCE CO. | 1000000 | 3.78 |
| 5 | RELIANCE INDUSTRIES LIMITED | DOMESTIC CO. | 1000000 | 3.65 |
| 6 | AXIS BANK LIMITED | BANKING CO. | 1000000 | 2.30 |
| 7 | INFOSYS LIMITED | DOMESTIC CO. | 1000000 | 1.81 |
| 8 | GENERAL INSURANCE CORPORATION OF INDIA | INSURANCE CO. | 1000000 | 1.58 |
| 9 | WIPRO LIMITED | DOMESTIC CO. | 1000000 | 1.50 |
| 10 | THE NEW INDIA ASSURANCE COMPANY LIMITED | INSURANCE CO. | 1000000 | 1.43 |

ii) List of Top 10 Holders in Subordinate Bonds & Tier II Capital as on 31st December, 2022:-

| SR NO | Name of the Holder | Category | Face Value (In Rs.) | %Holding of debt securities as a percentage of total debt securities outstanding of the issuer |
|-------|--|---------------------------|---------------------|--|
| 1 | NPS TRUST- A/C LIC PENSION FUND SCHEME - CENTRAL GOVT | Non Institution Any Other | 1000000 | 20.56 |
| 2 | MARUTI SUZUKI INDIA LIMITED EMPLOYEES PROVIDENT FUND TRUST | MUTUAL FUND | 1000000 | 5.71 |
| 3 | HDFC TRUSTEE COMPANY LTD A/C HDFC CREDIT RISK DEBT FUND | TRUSTS | 1000000 | 5.06 |
| 4 | THE PEERLESS GENERAL FINANCE AND INVESTMENT COMPANY LIMITED | OTHER BODIES CORPORATE | 1000000 | 4.72 |
| 5 | NPS TRUST- A/C HDFC PENSION MANAGEMENT COMPANY LTD SCHEME C - TIER I | Non Institution Any Other | 1000000 | 3.79 |



| | | | | |
|----|--|------------------------|---------|------|
| 6 | SHRIRAM LIFE INSURANCE CO LTD POLICY HOLDERS NON PARTICIPATING | INSURANCE CO. | 1000000 | 3.73 |
| 7 | PUNJAB NATIONAL BANK EMPLOYEES PROVIDENT FUND | OTHER BODIES CORPORATE | 1000000 | 2.78 |
| 8 | CANARA HSBC LIFE INSURANCE CO LTD | INSURANCE CO. | 1000000 | 2.78 |
| 9 | PROVIDENT FUND OF TATA STEEL LIMITED | OTHER BODIES CORPORATE | 1000000 | 2.78 |
| 10 | Hero MotoCorp Ltd | DOMESTIC CO. | 1000000 | 2.78 |

1.8. List of top 10 CP holders as on 31st December, 2022

| Sr. no | Name of CP holder | Category of CP holder | Face Value of CP holdings | CP holding percentage as a percentage of total CP outstanding of the issuer |
|--------|--|-----------------------|---------------------------|---|
| 1 | STATE BANK OF INDIA | BANKS | 500000 | 19.30% |
| 2 | HDFC TRUSTEE COMPANY LIMITED A/C HDFC MONEY MARKET FUND | MUTUAL FUND | 500000 | 13.55% |
| 3 | SBI SAVINGS FUND | MUTUAL FUND | 500000 | 13.18% |
| 4 | UNION BANK OF INDIA | BANKS | 500000 | 7.86% |
| 5 | SBI LIFE INSURANCE CO.LTD | INSURANCE CO. | 500000 | 5.32% |
| 6 | TATA MUTUAL FUND-TATA MONEY MARKET FUND | MUTUAL FUND | 500000 | 5.08% |
| 7 | ICICI PRUDENTIAL MONEY MARKET FUND | MUTUAL FUND | 500000 | 4.81% |
| 8 | NIPPON LIFE INDIA TRUSTEE LTD-A/C NIPPON INDIA LIQUID FUND | MUTUAL FUND | 500000 | 4.62% |
| 9 | INFOSYS LIMITED | DOMESTIC CO. | 500000 | 4.16% |
| 10 | DSP ULTRA SHORT FUND | MUTUAL FUND | 500000 | 3.74% |

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**

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

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

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

3.1. Details of debt securities and CPs:



i) **Details of Non-Convertible Debentures outstanding as on 31st December, 2022:-**

| Debenture Series | ISIN | Tenor / Period of Maturity | Coupon | Amount | Date of Allotment | Redemption Date/ Schedule | Credit Rating | Secured/U nsecured | Security |
|----------------------------|--------------|----------------------------|--------|--------|-------------------|---------------------------|---------------|--------------------|------------|
| 167th | INE115A07DI2 | 10 Years | 9.25% | 750 | 01-Jan-13 | 01-Jan-23 | CRISIL & CARE | Secured | Refer Note |
| 175th | INE115A07DQ5 | 10 Years | 9.13% | 500 | 12-Mar-13 | 12-Mar-23 | CRISIL & CARE | | |
| 177th | INE115A07DS1 | 10 Years | 9.00% | 525 | 09-Apr-13 | 09-Apr-23 | CRISIL & CARE | | |
| 178th | INE115A07DT9 | 10 Years | 8.89% | 500 | 25-Apr-13 | 25-Apr-23 | CRISIL & CARE | | |
| 182th | INE115A07DX1 | 10 Years | 8.37% | 900 | 21-May-13 | 21-May-23 | CRISIL & CARE | | |
| 213th | INE115A07FC0 | 10 Years | 9.80% | 1,000 | 19-Mar-14 | 19-Mar-24 | CRISIL & CARE | | |
| 220th | INE115A07FJ5 | 9 Years 364 Days | 9.29% | 605 | 07-Jul-14 | 05-Jul-24 | CRISIL & CARE | | |
| 225 th option-1 | INE115A07FO5 | 9 Years 11 Months 29 days | 9.47% | 500 | 25-Aug-14 | 23-Aug-24 | CRISIL & CARE | | |
| 225 th option-2 | INE115A07FP2 | 9 Years 11 Months 29 days | 9.39% | 1,000 | 25-Aug-14 | 23-Aug-24 | CRISIL & CARE | | |
| 229 th option-2 | INE115A07FW8 | 10 Years | 9.24% | 650 | 30-Sep-14 | 30-Sep-24 | CRISIL & CARE | | |
| 230th option-2 | INE115A07FY4 | 120 Months | 9.22% | 500 | 16-Oct-14 | 16-Oct-24 | CRISIL & CARE | | |
| 238th | INE115A07GL9 | 120 Months | 8.62% | 1,000 | 08-Jan-15 | 08-Jan-25 | CRISIL & CARE | | |
| 241st | INE115A07GP0 | 120 Months | 8.40% | 10 | 30-Jan-15 | 30-Jan-25 | CRISIL & CARE | | |
| 242nd option-3 | INE115A07GS4 | 120 Months | 8.50% | 600 | 24-Feb-15 | 24-Feb-25 | CRISIL & CARE | | |
| 243rd | INE115A07GT2 | 120 Months | 8.52% | 425 | 03-Mar-15 | 03-Mar-25 | CRISIL & CARE | | |



| | | | | | | | |
|-----------------|--------------|-----------|-------|-------|-----------|-----------|---------------|
| 247th | INE115A07GY2 | 10 Years | 8.22% | 1,000 | 31-Mar-15 | 31-Mar-25 | CRISIL & CARE |
| 253th | INE115A07HG7 | 10 Years | 8.55% | 1,000 | 29-May-15 | 29-May-25 | CRISIL & CARE |
| 254th | INE115A07HH5 | 120 Month | 8.50% | 205 | 04-Jun-15 | 04-Jun-25 | CRISIL & CARE |
| 261th | INE115A07HP8 | 10 Years | 8.57% | 195 | 20-Jul-15 | 18-Jul-25 | CRISIL & CARE |
| 264th | INE115A07HT0 | 10 Y | 8.58% | 300 | 03-Aug-15 | 01-Aug-25 | CRISIL & CARE |
| 265th | INE115A07HU8 | 10 Years | 8.55% | 500 | 17-Aug-15 | 14-Aug-25 | CRISIL & CARE |
| 267th Option I | INE115A07HX2 | 10 Years | 8.50% | 300 | 31-Aug-15 | 29-Aug-25 | CRISIL & CARE |
| 267th Option II | INE115A07HW4 | 10 Years | 8.48% | 200 | 31-Aug-15 | 29-Aug-25 | CRISIL & CARE |
| 271 Option II | INE115A07IC4 | 10 Years | 8.34% | 210 | 08-Oct-15 | 08-Oct-25 | CRISIL & CARE |
| 273 Option II | INE115A07IF7 | 10 Years | 8.25% | 381 | 23-Oct-15 | 23-Oct-25 | CRISIL & CARE |
| 275th | INE115A07IH3 | 10 Years | 8.20% | 1,000 | 13-Nov-15 | 13-Nov-25 | CRISIL & CARE |
| 279th | INE115A07IN1 | 10 Y | 8.40% | 1,000 | 14-Dec-15 | 12-Dec-25 | CRISIL & CARE |
| 281th | INE115A07IQ4 | 7 Y | 8.58% | 490 | 19-Jan-16 | 19-Jan-23 | CRISIL & CARE |
| 282nd | INE115A07IR2 | 10Y | 8.42% | 750 | 28-Jan-16 | 28-Jan-26 | CRISIL & CARE |
| 283rd | INE115A07IS0 | 10Y | 8.43% | 750 | 02-Feb-16 | 02-Feb-26 | CRISIL & CARE |
| 284th | INE115A07IT8 | 8Y t | 8.58% | 137.3 | 08-Feb-16 | 08-Feb-24 | CRISIL & CARE |
| 286th | INE115A07IW2 | 10Y | 8.53% | 500 | 26-Feb-16 | 26-Feb-26 | CRISIL & CARE |
| 287th | INE115A07IX0 | 10 Y | 8.57% | 1,000 | 03-Mar-16 | 03-Mar-26 | CRISIL & CARE |



| | | | | | | | |
|-------------------|--------------|---------------|-------|-------|-----------|-----------|---------------|
| 292ND | INE115A07JI9 | 10 Years | 8.32% | 300 | 27-Apr-16 | 27-Apr-26 | CRISIL & CARE |
| 296th Option I | INE115A07JM1 | 9 Y 11 M 29 D | 8.45% | 510 | 23-May-16 | 22-May-26 | CRISIL & CARE |
| 297th Option I | INE115A07JO7 | 6 Y 11 M 30 D | 8.48% | 272 | 10-Jun-16 | 09-Jun-23 | CRISIL & CARE |
| 297th Option II | INE115A07JP4 | 10 Y | 8.47% | 495 | 10-Jun-16 | 10-Jun-26 | CRISIL & CARE |
| 298th | INE115A07JQ2 | 10 Y | 8.47% | 357 | 15-Jun-16 | 15-Jun-26 | CRISIL & CARE |
| 300th Option I | INE115A07JS8 | 10 Y | 8.48% | 500 | 29-Jun-16 | 29-Jun-26 | CRISIL & CARE |
| 300th Option II | INE115A07JT6 | 10 Y | 8.48% | 348.8 | 29-Jun-16 | 29-Jun-26 | CRISIL & CARE |
| 303rd | INE115A07JW0 | 9Y 11M 28D | 8.43% | 472.4 | 12-Jul-16 | 10-Jul-26 | CRISIL & CARE |
| 306th Option III | INE115A07KE6 | 10Y | 7.90% | 200 | 18-Aug-16 | 18-Aug-26 | CRISIL & CARE |
| 308th Option II | INE115A07KJS | 7Y | 7.86% | 200 | 19-Sep-16 | 19-Sep-23 | CRISIL & CARE |
| 309th Option II | INE115A07KM9 | 9Y 11M 30D | 7.83% | 500 | 26-Sep-16 | 25-Sep-26 | CRISIL & CARE |
| 314th | INE115A07KS6 | 10 Y | 7.48% | 1,000 | 25-Oct-16 | 23-Oct-26 | CRISIL & CARE |
| 320th | INE115A07KY4 | 10y | 7.16% | 1,000 | 16-Dec-16 | 16-Dec-26 | CRISIL & CARE |
| 321 st | INE115A07KZ1 | 6Y 11M 29D | 7.25% | 1,000 | 23-Dec-16 | 22-Dec-23 | CRISIL & CARE |
| 332nd | INE115A07LO3 | 9 Y 11 M 27 D | 7.95% | 600 | 27-Mar-17 | 26-Mar-27 | CRISIL & CARE |
| 335th Option II | INE115A07LS4 | 7Y | 7.90% | 250 | 08-May-17 | 08-May-24 | CRISIL & CARE |
| 337th | INE115A07LU0 | 10Y | 7.86% | 700 | 17-May-17 | 17-May-27 | CRISIL & CARE |
| 341st Option III | INE115A07MC6 | 10Y | 7.56% | 500 | 14-Jun-17 | 14-Jun-27 | CRISIL & CARE |



| | | | | | | | |
|-----------------------------------|--------------|----------------------------------|-------|----------|-----------|-----------|------------------|
| 349th Option I | INE115A07ML7 | 6Y 11M 30D | 7.40% | 1,000 | 07-Sep-17 | 06-Sep-24 | CRISIL & CARE |
| 353rd | INE115A07MQ6 | 10Y | 7.75% | 530 | 23-Nov-17 | 23-Nov-27 | CRISIL & CARE |
| 359th | INE115A07MW4 | 10 Y with 3Y 6M 29D Put | 7.95% | 1,477 | 29-Jan-18 | 29-Jan-28 | CRISIL & CARE |
| 365th | INE115A07ND2 | 10Y | 9.08% | 912 | 10-Oct-18 | 10-Oct-28 | CRISIL & CARE |
| 366th | INE115A07NE0 | 5Y | 9.08% | 448 | 17-Oct-18 | 17-Oct-23 | CRISIL & CARE |
| 367th Option III | INE115A07NH3 | 9Y 11M | 9.10% | 630.5 | 24-Oct-18 | 24-Sep-28 | CRISIL & CARE |
| 368th Option I | INE115A07NI1 | 4Y 7M with 1Y 3M put | 9.19% | 1,663 | 06-Nov-18 | 06-Jun-23 | CRISIL & CARE |
| 369th Option II | INE115A07NL5 | 9Y 11M 29D | 8.97% | 274.9 | 19-Nov-18 | 17-Nov-28 | CRISIL & CARE |
| 372nd Option I | INE115A07NO9 | 4Y 11M 28D | 8.75% | 775 | 10-Dec-18 | 08-Dec-23 | CRISIL & CARE |
| 372nd Option II | INE115A07NP6 | 9Y 11M 28D | 8.75% | 1,606 | 10-Dec-18 | 08-Dec-28 | CRISIL & CARE |
| 373rd Option II | INE115A07NR2 | 7Y | 8.70% | 1,522.40 | 24-Dec-18 | 24-Dec-25 | CRISIL & CARE |
| 376th | INE115A07NU6 | 9Y 11M 28D | 8.80% | 1,365 | 28-Jan-19 | 25-Jan-29 | CRISIL & CARE |
| 379th Option II | INE115A07NY8 | 5 Y | 8.79% | 315 | 05-Mar-19 | 05-Mar-24 | CRISIL & CARE |
| 379th Option II- Reissue- 1 | INE115A07NY8 | 4 Y 11 M 26 D | 8.79% | 1,500 | 08-Mar-19 | 05-Mar-24 | CRISIL & CARE |
| 382nd | INE115A07OB4 | 9Y 11M 26D | 8.70% | 3,400 | 25-Mar-19 | 23-Mar-29 | CRISIL & CARE |
| 385th | INE115A07OE8 | 5Y | 8.33% | 1,674 | 31-May-19 | 31-May-24 | CRISIL & CARE |
| 386th | INE115A07OF5 | 10Y with 2Y put | 7.99% | 2,500 | 12-Jul-19 | 12-Jul-29 | CRISIL & CARE |



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|--------------------------|--------------|---------------|-------|-------|-----------|-----------|---------------|
| 389th | INE115A07OI9 | 5Y | 7.78% | 770 | 29-Aug-19 | 29-Aug-24 | CRISIL & CARE |
| 390th | INE115A07OJ7 | 3Y 4M 4D | 7.45% | 910 | 09-Sep-19 | 13-Jan-23 | CRISIL & CARE |
| 391st option II | INE115A07OL3 | 4Y 10M | 7.75% | 1,455 | 23-Sep-19 | 23-Jul-24 | CRISIL & CARE |
| 392nd | INE115A07OM1 | 5Y | 7.79% | 2,700 | 18-Oct-19 | 18-Oct-24 | CRISIL & CARE |
| 396th | INE115A07OQ2 | 3Y 1M | 7.45% | 3,250 | 10-Jan-20 | 10-Feb-23 | CRISIL & CARE |
| 397th | INE115A07OR0 | 10Y | 7.97% | 1,120 | 28-Jan-20 | 28-Jan-30 | CRISIL & CARE |
| 398th Option I | INE115A07OS8 | 5Y | 7.33% | 1,510 | 12-Feb-20 | 12-Feb-25 | CRISIL & CARE |
| 399th | INE115A07OU4 | 2 Y 10 M 15 D | 5.90% | 520 | 26-Jun-20 | 11-May-23 | CRISIL |
| 399th Reissue 1 | INE115A07OU4 | 2 Y 10 M 9 D | 5.82% | 500 | 02-Jul-20 | 11-May-23 | CRISIL |
| 349th Option I Reissue 1 | INE115A07ML7 | 4 Y 1 M 22 D | 5.82% | 1,250 | 15-Jul-20 | 06-Sep-24 | CRISIL & CARE |
| 400th | INE115A07OV2 | 2Y 11M 30D | 5.45% | 500 | 26-Aug-20 | 25-Aug-23 | CARE |
| 400th reissue 1 | INE115A07OV2 | 2Y 11M 15D | 5.40% | 500 | 10-Sep-20 | 25-Aug-23 | CARE |
| 401th reissue 1 | INE115A07OW0 | 4Y 2M | 6.19% | 500 | 25-Sep-20 | 25-Nov-24 | CRISIL & CARE |
| 401st Reissue 1 | INE115A07OW0 | 4Y 1M 16D | 6.15% | 1,075 | 25-Nov-24 | 25-Nov-24 | CRISIL & CARE |
| 402nd | INE115A07OX8 | 4Y 19D | 5.53% | 2,595 | 20-Dec-24 | 20-Dec-24 | CRISIL & CARE |
| 403rd | INE115A07OY6 | 4 Y 9 M | 5.78% | 500 | 11-Sep-25 | 11-Sep-25 | CRISIL & CARE |
| 404th | INE115A07OZ3 | 2 Y 8 M 14 D | 4.96% | 665 | 14-Sep-23 | 14-Sep-23 | CARE |
| 405th | INE115A07PA3 | 2 Y 6M 4D | 5.23% | 905 | 22-Jan-21 | 26-Jul-23 | CARE |
| 398th Option 1 Reissue 1 | INE115A07OS8 | 4Y 15 D | 5.85% | 325 | 28-Jan-21 | 12-Feb-25 | CRISIL & CARE |



| | | | | | | | |
|--------------------------|--------------|--------------|-------|-------|-----------|-----------|---------------|
| 406th | INE115A07PB1 | 3 Y | 5.72% | 800 | 22-Feb-21 | 22-Feb-24 | CRISIL & CARE |
| 407th | INE115A07PC9 | 2 Y 19 D | 5.35% | 1,300 | 01-Mar-21 | 20-Mar-23 | CARE |
| 408th Option I | INE115A07PD7 | 3 Y 10M 16D | 6.40% | 1,425 | 08-Mar-21 | 24-Jan-25 | CRISIL & CARE |
| 406th Reissue I | INE115A07PB1 | 2Y 11M 7D | 5.82% | 500 | 15-Mar-21 | 22-Feb-24 | CRISIL & CARE |
| 408th Option I Reissue 1 | INE115A07PD7 | 3Y 9M 30D | 6.35% | 1,100 | 25-Mar-21 | 24-Jan-25 | CRISIL & CARE |
| 407th Reissue 1 | INE115A07PC9 | 1Y 11M 23D | 5.25% | 1,000 | 25-Mar-21 | 20-Mar-23 | CARE |
| 409th | INE115A07PF2 | 5Y | 6.01% | 550 | 19-May-21 | 19-May-26 | CRISIL & CARE |
| 410th | INE115A07PG0 | 2Y 11M 21D | 5.38% | 555 | 24-May-21 | 15-May-24 | CRISIL & CARE |
| 403rd Reissue 1 | INE115A07OY6 | 4Y 3M 11D | 5.82% | 990 | 31-May-21 | 11-Sep-25 | CRISIL & CARE |
| 411th | INE115A07PH8 | 7 Y | 6.68% | 320 | 04-Jun-21 | 04-Jun-28 | CRISIL & CARE |
| 412th | INE115A07PI6 | 5 Y | 6.17% | 1500 | 03-Sep-21 | 03-Sep-26 | CRISIL & CARE |
| 413th | INE115A07PJ4 | 2Y 4M 3D | 4.98% | 1000 | 09-Sep-21 | 24-Jan-24 | CARE |
| 414th | INE115A07PK2 | 3 Y 8M | 5.69% | 550 | 03-Sep-21 | 20-May-25 | CRISIL & CARE |
| 415th | INE115A07PL0 | 10 Y | 6.95% | 975 | 24-Sep-21 | 24-Sep-31 | CRISIL & CARE |
| 416th | INE115A07PM8 | 3Y 6M 24D | 5.65% | 675 | 04-Oct-21 | 25-Apr-25 | CRISIL & CARE |
| 404th Reissue 1 | INE115A07OZ3 | 1 Y 10 M 2 D | 5.19% | 745 | 12-Nov-21 | 14-Sep-23 | CARE |
| 411th reissue 1 | INE115A07PH8 | 6 Y 6 m 23 D | 6.87% | 420 | 12-Nov-21 | 04-Jun-28 | CRISIL & CARE |
| 414th Reissue 1 | INE115A07PK2 | 3 Y 5 M 27 D | 6.06% | 1120 | 23-Nov-21 | 20-May-25 | CRISIL & CARE |
| 417th Option I | INE115A07PN6 | 5 Y | 6.40% | 1000 | 30-Nov-21 | 30-Nov-26 | CRISIL & CARE |



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|----------------------------------|--------------|------------------|-------|------|-----------|-----------|---------------------|
| 417th Option II | INE115A07PO4 | 2 Y | 5.32% | 950 | 30-Nov-21 | 30-Nov-23 | CARE |
| 417th Option III | INE115A07PP1 | 9 Y 11 M 29 D | 7.13% | 750 | 30-Nov-21 | 28-Nov-31 | CRISIL & CARE |
| 417th Option III Reissue 1 | INE115A07PP1 | 9 Y 11 M 23 D | 7.08% | 250 | 07-Dec-21 | 28-Nov-31 | CRISIL & CARE |
| 418 th | INE115A07PQ9 | 3 Y 2 M 26 D | 5.99% | 2400 | 14-Dec-21 | 12-Mar-25 | CRISIL & CARE |
| 417th Option III Reissue 2 | INE115A07PP1 | 9 Y 11 M 1 D | 7.24% | 657 | 27-Dec-21 | 28-Nov-31 | CRISIL & CARE |
| 400th Reissue 2 | INE115A07OZ3 | 1 Y 7 M 8 D | 5.48% | 1250 | 17-Jan-22 | 25-Aug-23 | CARE |
| 404th Reissue 2 | INE115A07OV2 | 1 Y 7 M 28 D | 5.48% | 500 | 17-Jan-22 | 14-Sep-23 | CARE |
| 413th Reissue 1 | INE115A07PJ4 | 1 Y 11 M 18 D | 5.71% | 1110 | 25-Jan-22 | 12-Jan-24 | CARE |
| 419th Option I | INE115A07PS5 | 2 Y 3 M 30 D | 5.75% | 1030 | 15-Feb-22 | 14-Jun-24 | CARE |
| 419th Option II | INE115A07PR7 | 5 Y | 6.65% | 500 | 15-Feb-22 | 15-Feb-27 | CRISIL & CARE |
| 419th Option I Reissue 1 | INE115A07PS5 | 2 Y 3 M 22 D | 5.71% | 525 | 23-Feb-22 | 14-Jun-24 | CARE |
| 419th Option II Reissue 1 | INE115A07PR7 | 4 Y 11 M 23 D | 6.60% | 300 | 23-Feb-22 | 15-Feb-27 | CRISIL & CARE |
| 416th Reissue 1 ZCB | INE115A07PM8 | 3 Y 2 M 2 D | 6.08% | 725 | 23-Feb-22 | 25-Apr-25 | CRISIL & CARE |
| 406th Reissue 2 | INE115A07PB1 | 1 Y 11 M 8 D | 5.76% | 600 | 14-Mar-22 | 22-Feb-24 | CRISIL & CARE |
| 420th Option I | INE115A07PT3 | 10 Y | 7.18% | 1275 | 23-Mar-22 | 23-Mar-32 | CRISIL & CARE |
| 420th Option II | INE115A07PU1 | 3 Y 2 M 28 D | 6.25% | 1100 | 23-Mar-22 | 20-Jun-25 | CRISIL & CARE |
| 421st | INE115A07PV9 | 5 Y | 7.90% | 1000 | 23-Jun-22 | 23-Jun-27 | CRISIL & CARE |
| 422nd | INE115A07PW7 | 3 Y 1 M | 7.61% | 500 | 30-Jun-22 | 30-Jul-25 | CRISIL & CARE |



| | | | | | | | |
|---------------------------------|--------------|------------------|-------|--------|---------------|---------------|---------------------|
| 406th Reissue 3 | INE115A07PB1 | 1 Y 7 M 14 D | 7.09% | 800 | 08-Jul-22 | 22-Feb-24 | CRISIL & CARE |
| 417TH Option III | INE115A07PP1 | 9 Y 4 M 20 D | 7.99% | 1350 | 08-Jul-22 | 28-Nov- 31 | CRISIL & CARE |
| 421th Reissue 1 | INE115A07PV9 | 4 Y 11M 9 D | 7.79% | 1500 | 15-Jul-22 | 23-Jun-27 | CRISIL & CARE |
| 422nd Reissue 1 | INE115A07PW7 | 3 Y 15 D | 7.54% | 2500 | 15-Jul-22 | 30-Jul-25 | CRISIL & CARE |
| 423rd | INE115A07PX5 | 1 Y 3 M 13 D | 6.90% | 2000 | 03-Aug- 22 | 26-Nov- 23 | CRISIL & CARE |
| 424th Option I | INE115A07PY3 | 10 Years | 7.85% | 1500 | 18-Aug- 22 | 18-Aug- 32 | CRISIL & CARE |
| 424th Option II | INE115A07PZ0 | 3 Years | 7.38% | 1500 | 18-Aug- 22 | 18-Aug- 25 | CRISIL & CARE |
| 391st Option II Reissue 1 | INE115A07OL3 | 1 Y 10 M 28 D | 7.17% | 310 | 25-Aug- 22 | 23-Jul-24 | CRISIL & CARE |
| 424th Option I Reissue 1 | INE115A07PY3 | 9 Y 11 M 24 d | 7.83% | 2000 | 25-Aug- 22 | 18-Aug- 32 | CRISIL & CARE |
| 425th | INE115A07QA1 | 10 Years | 7.82% | 1500 | 18-Nov- 22 | 18-Nov- 32 | CRISIL & CARE |
| 426th | INE115A07QB9 | 3 Y 2 M 14 D | 7.72% | 1175.5 | 29-Nov- 22 | 12-Feb-26 | CRISIL & CARE |
| 353th Reissue 1 | INE115A07MQ6 | 4 Y 11 M 17 D | 7.75% | 2500 | 06-Dec- 22 | 23-Nov- 27 | CRISIL & CARE |
| 426th Reissue 1 | INE115A07QB9 | 3 Y 1 M 30 D | 7.72% | 571 | 13-Dec- 22 | 12-Feb-26 | CRISIL & CARE |
| 426th Reissue 2 | INE115A07QB9 | 3 Y 1 M 26 D | 7.72% | 500 | 16-Dec- 22 | 12-Feb-26 | CRISIL & CARE |
| 425th Reissue 1 | INE115A07QA1 | 9 Y 11 M 2 D | 7.82% | 300 | 16-Dec- 22 | 18-Nov- 32 | CRISIL & CARE |
| 427th | INE115A07QC7 | 5 Y | 7.80% | 500 | 22-Dec- 22 | 22-Dec-27 | CRISIL & CARE |
| 428th | INE115A07QD5 | 2 Y 11 M | 7.82% | 625 | 28-Dec- 22 | 28-Nov- 25 | CRISIL |



iii) Details of Commercial Paper outstanding as on 31st December, 2022:

| Sr. No. | ISIN | Tenor/ Period of Maturity | Coupon | AMOUNT O/S | ISSUE DATE | MATURITY DATE | Credit RATING | Secured /Unsecured | Security | IPA |
|---------|--------------|---------------------------------|----------------|---------------|---------------|------------------|--------------------------------|-----------------------|----------|--------------|
| 1 | INE115A14DP3 | 165 Days | Zero Coupon | 1000.00 | 29-04-2022 | 11-10-2022 | ICRA A1+ & CRISIL A1+ | Unsecured | NA | HDFC BANK |
| 2 | INE115A14DR9 | 163. Days | Zero Coupon | 500.00 | 25-05-2022 | 04-11-2022 | | | | |
| 3 | INE115A14DK4 | 317 Days | Zero Coupon | 200.00 | 28-12-2021 | 11-11-2022 | | | | |
| 4 | INE115A14DK4 | 322 Days | Zero Coupon | 350.00 | 24-12-2021 | 11-11-2022 | | | | |
| 5 | INE115A14DK4 | 364 Days | Zero Coupon | 500.00 | 12-11-2021 | 11-11-2022 | | | | |
| 6 | INE115A14DO6 | 345 Days | Zero Coupon | 1000.00 | 14-02-2022 | 25-01-2023 | | | | |
| 7 | INE115A14DS7 | 233 Days | Zero Coupon | 600.00 | 04-07-2022 | 22-02-2023 | | | | |
| 8 | INE115A14DT5 | 348 Days | Zero Coupon | 525.00 | 07-07-2022 | 20-06-2023 | | | | |
| 9 | INE115A14DU3 | 339 Days | Zero Coupon | 1025.00 | 06-09-2022 | 11-08-2023 | | | | |
| 10 | INE115A14DV1 | 311 Days | Zero Coupon | 800.00 | 04-10-2022 | 11-08-2023 | | | | |
| 11 | INE115A14DW9 | 363 Days | Zero Coupon | 1010.00 | 14-10-2022 | 12-10-2023 | | | | |
| 12 | INE115A14DX7 | 84 Days | Zero Coupon | 1200.00 | 19-10-2022 | 11-01-2023 | | | | |
| 13 | INE115A14DY5 | 168 Days | Zero Coupon | 775.00 | 28-11-2022 | 15-05-2023 | | | | |
| 14 | INE115A14DZ2 | 184 Days | Zero Coupon | 650.00 | 28-11-2022 | 28-11-2022 | | | | |
| 15 | INE115A14EA3 | 209 Days | Zero Coupon | 425.00 | 15-12-2022 | 12-07-2023 | | | | |
| 16 | INE115A14EB1 | 355 Days | Zero Coupon | 1050.00 | 22-12-2022 | 12-12-2023 | | | | |
| 17 | INE115A14EC9 | 364 Days | Zero Coupon | 750.00 | 22-12-2022 | 21-12-2023 | | | | |

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:

Details of Secured loan facility as on 31th December, 2022:-

| Lender's Name | Type of Facility | Amt. Sanctioned | Principal Amount Outstanding | Repayment Yearly Date/ Schedule/ | Security | Credit Rating | Asset Classification |
|-------------------------------|---------------------|--------------------|------------------------------------|---|---------------|---|-------------------------|
| Indian Bank(e-Allahabad Bank) | Term Loan | 400.00 | 400.00 | Bullet Repayment | Refer Note | Crisil AAA/S table for Term Loan | Standard |
| Bank of Baroda | Term Loan | 3000.00 | 1500.00 | Equal Yearly Instalments | | | Standard |
| Bank of Baroda | LOC | 6225.00 | 6225.00 | One year from the date of sanction/renewal | | | Standard |
| Bank of India | Term Loan | 3,100.00 | 2,780.00 | Equal Half yearly Instalments | | | Standard |
| Bank of India LOC | LOC | 1091.00 | 1091.00 | One year from the date of sanction/renewal | | | Standard |



| <i>Lender's Name</i> | <i>Type of Facility</i> | <i>Amt. Sanctioned</i> | <i>Principal Amount Outstanding</i> | <i>Repayment Yearly Date/ Schedule/</i> | <i>Secu rity</i> | <i>Credit Rating</i> | <i>Asset Classific ation</i> |
|--|-------------------------|------------------------|-------------------------------------|---|------------------|----------------------|------------------------------|
| Bank of India | Short Term Loan/LOC | 3,000.00 | 3,000.00 | One year from the date of sanction/renewal | | | Standard |
| Bank of Maharashtra | LOC | 895.00 | 800.00 | One year from the date of sanction/renewal | | | Standard |
| Canara Bank | Term Loan | 4925.00 | 4925.00 | Equal Yearly Instalments /Bullet Repayments | | | Standard |
| Canara Bank | LOC | 500.00 | 500.00 | One year from the date of sanction/renewal | | | Standard |
| Canara Bank | Short Term Loan | 3,500.00 | 1,500.00 | One year from the date of sanction/renewal | | | Standard |
| Union Bank (e-Corporation Bank) | Term Loan | 270.00 | 195.00 | Bullet Repayment | | | Standard |
| DBS Bank | Term Loan | 504.00 | 482.00 | Equal Quarterly Instalments | | | Standard |
| Federal Bank | Term Loan | 765.89 | 696.07 | Equal Quarterly/Yearly Instalments | | | Standard |
| HDFC Bank | Term Loan | 14142.48 | 14142.48 | Bullet/Staggered Repayment | | | Standard |
| HDFC Bank | LOC | 1165.00 | 1165.00 | One year from the date of sanction/renewal | | | Standard |
| HSBC Ltd | Term Loan | 666.66 | 583.33 | Equal Yearly Instalments | | | Standard |
| ICICI Bank | LOC | 3,000.00 | 3,000.00 | Equal Yearly Instalments | | | Standard |
| Indian Bank | Term Loan | 2,127.77 | 2,127.77 | Equal Half Yearly /Quarterly Instalments | | | Standard |
| Indian Bank | LOC | 3,400.00 | 3,400.00 | One year from the date of sanction/renewal | | | Standard |
| J & K Bank | Term Loan | 600.00 | 600.00 | Bullet Repayment | | | Standard |
| Kotak Mahindra Bank Ltd. | Term Loan | 590.00 | 490.00 | Bullet Repayment | | | Standard |
| Punjab National Bank (e-Oriental Bank of Commerce) | Term Loan | 400.00 | 400.00 | Equal Half Yearly Instalments | | | Standard |
| Punjab National Bank | Term Loan | 9155.00 | 9155.00 | Equal Quarterly/Yearly Instalments | | | Standard |
| Punjab National Bank | LOC | 600.00 | 550.00 | One year from the date of sanction/renewal | | | Standard |
| Punjab & Sind Bank | Term Loan | 1000.00 | 1000.00 | Equal Yearly Instalments | | | Standard |
| State Bank of India | Term Loan | 7,600.00 | 7,066.66 | Equal Half Yearly Instalments | | | Standard |
| State Bank of India | LOC | 2,500.00 | 2,100.00 | One year from the date of sanction/renewal | | | Standard |
| UCO Bank | Term Loan | 500.00 | 500.00 | Equal Half Yearly Instalments | | | Standard |



| Lender's Name | Type of Facility | Amt. Sanctioned | Principal Amount Outstanding | Repayment Yearly Date/ Schedule/ | Security | Credit Rating | Asset Classification |
|---------------------|------------------|-----------------|------------------------------|--|----------|---------------|----------------------|
| UCO Bank | LOC | 950.00 | 950.00 | One year from the date of sanction/renewal | | | Standard |
| Union Bank of India | Term Loan | 9,040.00 | 8,800.00 | Bullet Repayment/Equal Yearly Instalments | | | Standard |
| Union Bank of India | LOC | 1450.00 | 1450.00 | One year from the date of sanction/renewal | | | Standard |

Details of Subordinate debt and Tier II Bonds outstanding as on 31st December, 2022:-

| Bonds Series | ISIN | Tenor / Period of Maturity | Coupon | Amount | Date of Allotment | Redempti on Date/ Schedule | Credit Rating | Secured /Unsecured | Security |
|---|--------------|----------------------------|--------|----------|-------------------|----------------------------|---------------|--------------------|----------|
| Tier II Bonds Tr. 1 (21.12.2020) | INE115A08369 | 10 Years | 7.05% | 1,000.00 | 21/12/2020 | 21/12/2030 | CRISIL & CARE | Unsecured | NA |
| Tier II Bonds Tr. 2 (19.03.2021) | INE115A08377 | 10 Years | 7.70% | 500.00 | 19/03/2021 | 19/03/2031 | CRISIL & CARE | | |
| Tier II Bonds Tr.2 Reissue (31.03.2021) | INE115A08377 | 9 Years 11 months 16 days | 7.70% | 300.00 | 31/03/2021 | 19/03/2031 | CRISIL & CARE | | |

Details of the rest of the Borrowings as on 31st December, 2022:

| Party Name/ Instruments | Type of Facility | Amt. Sanctioned | Principal Amt. outstanding | Repayment Yearly Date/ Schedule/ | Security | Credit Rating | Asset Classification |
|-------------------------|------------------|-------------------|----------------------------|----------------------------------|---------------|---------------|----------------------|
| National Housing Bank | Refinance | Multiple sanction | 8713.69 | Quarterly | Negative Lien | - | Standard |
| Deposits | Deposits | - | 14128.71 | On various dates | - | CRISIL FAAA | Standard |

Note:

- Secured by a negative lien on the assets of the Company (excluding the company's current and future receivables and book-debt of whatsoever nature of the Company on which a first pari-pasu floating charge by way of hypothecation to secure the borrowings of the company outstanding as on 31st March 2015 and the unavailed sanctions of the term loans, cash credit and refinance as on 31st March 2015), with a minimum asset cover of 100%. Further the Company shall be entitled to dispose of, transact or otherwise deal, in the ordinary course of business upto 5% of the Specific Assets, including by way of a securitization transaction and as may be required under any law, regulations, guidelines or rules.
- The monies raised through issuance of the said Debentures were utilized for the purpose for which the same was raised and as mentioned in the respective disclosure documents.

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.

| | |
|-------------------------------------|---------------------------|
| ISIN | INE115A14ED7 |
| Amount of Issue (Rs.) | Rs.1100 Crs |
| Date of Issue | 19-01-2023 |
| Date of Maturity | 18-01-2024 |
| Credit Rating Agency | CRISIL/ICRA |
| Credit Ratings | A1+ |
| Date of Credit rating | 11-01-2023/16-01-2023 |
| Validity Period of Credit rating | 30 Calendar days/3 Months |
| Details of issuing and paying agent | HDFC Bank Limited |
| Other conditions, if any | None |

Note: - Rating is 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:- The Board of Director has approved borrowing limit through Commercial Papers Rs. 40000 Crs subject to rating limit. The resolution passed by Board of Directors is attached as **Annexure A**. The details of CP Issued during the last 15 Months are attached as **Annexure B**.

4.3. **End-use of funds:** The proceeds of the current issue would be utilized for repayment of existing debt and for financing/refinancing the housing finance business requirements of the Company.

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

- Details of instrument, amount, guarantor company- NA
- Copy of the executed guarantee - NA
- Net worth of the guarantor company - NA
- Names of companies to which 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

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.

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.

Link for the financial results (standalone and consolidated) of the company for the above period-

- https://www.lichousing.com/staticassets/pdf/fy_2022_23/Q2_FY_2023_Financial_Results.pdf?crafterSite=lichfl-corporate-website-cms&embedded=true
- https://www.lichousing.com/staticassets/pdf/Q4_FY_2022_Financial_Results.pdf?crafterSite=lichfl-corporate-website-cms&embedded=true
- https://www.lichousing.com/downloads/Q4_FY_2021_Financial_Results.pdf
- https://www.lichousing.com/downloads/Q4_FY_2020_Financial_Results.pdf



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 actors.

Link for the financial results (standalone and consolidated) of the company for the above period-

https://www.lichousing.com/downloads/Q2_FY_2022_Financial_Results.pdf

https://www.lichousing.com/static-assets/pdf/Q3_FY_2022_Financial_Results.pdf?crafterSite=lichfl-corporate-website-cms&embedded=true

<https://www.lichousing.com/static->

[https://www.lichousing.com/static-assets/pdf/Q4_FY_2022_Financial_Results.pdf?crafterSite=lichfl-corporate-website-](https://www.lichousing.com/static-assets/pdf/Q4_FY_2022_Financial_Results.pdf?crafterSite=lichfl-corporate-website-cms&embedded=true)

[assets/pdf/fy_2022_23/Q1_FY_2023_Financial_Results.pdf?crafterSite=lichfl-corporate-website-cms&embedded=true](https://www.lichousing.com/static-assets/pdf/fy_2022_23/Q1_FY_2023_Financial_Results.pdf?crafterSite=lichfl-corporate-website-cms&embedded=true)

6. Asset Liability Management (ALM) Disclosures:

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.

The above disclosure are attached as **Annexure C**.

For LIC Housing Finance Limited



Sudipto Sil
Chief Financial Officer
Date: 17th January, 2023
Place: Mumbai



Annexure A



Date: 05th April 2022

Extract of the Minutes of the 224th Meeting of the Board of Directors of LIC Housing Finance Limited, held on Friday, the 11th day of March, 2022 at 11.00 A.M. through Webex VC Meeting Platform having Meeting access code: 2512 328 4850 (Venue of the Notice: LIC Housing Finance Limited, Corporate Office, 13th Floor, 131, Maker Tower-F, Cuffe Parade, Mumbai-400005).

ITEM -17 Borrowing budget of the Company for the F.Y. 2022-2023.

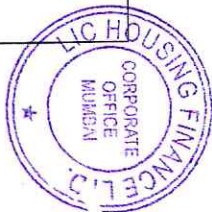
"RESOLVED THAT pursuant to the provisions of Section 179 and other applicable provisions, if any, of the Companies Act, 2013, the Company be and is hereby authorized to borrow money from the Financial Institutions, Mutual Funds, Banks & other Corporate Bodies/ Institutions/Non-Qualified Institutional Buyers (Non-QIB's) by way of Loans and/or Issue of Redeemable Non-Convertible Debentures / Zero Couponed Bonds/ Subordinate Debt / Upper Tier II Bonds / Commercial Paper / External Commercial Borrowing / Bonds/Foreign Currency Bond/ Securitization by private placement/Public Issue, Refinance from NHB in one or more tranches, Deposits from Public, Corporate, trusts etc. not exceeding at any point of time outstanding borrowing of Rs.1,03,000 crore during the financial year 2022-2023 for utilizing the same to disburse funds to meet the housing finance requirement of the borrowers and for other business activities of the Company."

"RESOLVED FURTHER THAT pursuant to the Provisions of Section 180 (1) (c) of the Companies Act, 2013 and supplement to the previous Resolutions passed in that behalf, the approval of Equity Shareholders of the Company, had been obtained for borrowing beyond the limits specified in the applicable sections under the Companies Act, 2013, incidental to the above modes of borrowings by the Company."

"RESOLVED THAT, any two of the below mentioned officials, of which at least one is from the Cadre of Joint General Manager or above, be and are hereby authorized to sign the Debenture Trust Deed, Trustee Agreement and /or any other connected documents pertaining to borrowings of the Company, required to be executed in this regard, and that the Common Seal of the Company, if so required, be affixed to the said Debenture Trust Deed, Trustee Agreement and / or any other connected documents pertaining to borrowings of the Company , in their presence:

| NAME | DESIGNATION |
|-----------------------|---|
| MR. VISHWANATHA GOWDY | MANAGING DIRECTOR & CHIEF EXECUTIVE OFFICER |

1



CIN No. : L65922MH1983PLC052257

Corporate Office : LIC Housing Finance Ltd., 131 Maker Tower "F" Premises, 13th Floor, Cuffe Parade, Mumbai 400 005
Tel :+ 91 22 2217 8600 Fax:+91 22 2217 8777 Email :lichousing@lichousing.com

Registered Office: LIC Housing Finance Ltd. Bombay Life Bldg., 2nd flr., 45/47, Veer Nariman Rd, Fort, Mumbai - 400 001.
Tel: +91 22 2204 9682 /9799 /0006 Fax: +91 22 2204 9682. E-mail: lichousing@lichousing.com

| | |
|--------------------------|---|
| MR. NITIN K JAGE | GENERAL MANAGER & CS |
| MR. DEEPAK KUMAR | GENERAL MANAGER |
| MR. R RAJNIKANTH | GENERAL MANAGER |
| MR. PATANJALI DHAR | GENERAL MANAGER |
| MR. GAJRAJ SINGH GILL | REGIONAL MANAGER (GENERAL MANAGER) |
| MS. MEENAKSHI KUMAR | GENERAL MANAGER |
| MS. ANGEL JOHNSON | GENERAL MANAGER |
| MR. SUDIPTO SIL | CHIEF FINANCIAL OFFICER (JOINT GENERAL MANAGER) |
| MR. ANUP KUMAR DUTT | JOINT GENERAL MANAGER |
| MR. J P TRIPATHI | JOINT GENERAL MANAGER |
| MR. K RAMESH | JOINT GENERAL MANAGER |
| MR. N MAHESH | JOINT GENERAL MANAGER |
| MR. NAVEEN BHANDARI | JOINT GENERAL MANAGER |
| MS. PURTI Y SAMANT | CHIEF RISK OFFICER (JOINT GENERAL MANAGER) |
| MS. JAYSHRI WAMAN WARTAK | CHIEF MANAGER |
| MR. VIMAL KUMAR SEEDHAR | CHIEF MANAGER |
| MR. V KRISHNA MOHAN | CHIEF MANAGER |
| MR. J. SANGAMESWAR | CHIEF MANAGER |
| MR. H J PANCHARIYA | CHIEF MANAGER |
| MR. HITESH B. TALREJA | CHIEF MANAGER |
| MR. RANJIT K RAMANUJAN | CHIEF MANAGER |
| MR. R MURALI | CHIEF MANAGER |
| MS. ARUNA H. DOKE | CHIEF MANAGER |
| MR. KRISHNA KANT SHARMA | CHIEF MANAGER |

"RESOLVED FURTHER THAT the Managing Director & Chief Executive Officer of the Company be and is hereby authorized to raise funds through commercial paper up to Rs.10,000 crore on appropriate terms and conditions in the intervening period of two consecutive Board Meetings and Managing Director & Chief Executive Officer or any two of the above officers, be and are hereby also authorized to execute necessary documents on behalf of the Company in respect of the said borrowing and affix common seal of the Company in their presence."

"RESOLVED FURTHER THAT the Company may borrow Rs.40,000 crore by way of Commercial Papers during the year"



RESOLVED FURTHER THAT the Managing Director & Chief Executive Officer of the Company on the recommendation of the committee consisting of General Manager (Taxation) & Company Secretary, Chief Financial Officer and Chief Manager (Accounts) be and is hereby authorized and empowered to:

(a) Appoint Merchant Bankers, Arrangers, Authorized Dealer Banks, Debenture Trustee, R & T Agents, Issuing & Paying Agents, Facility Agent, Rating Agency, Legal Counsel and/or any other service provider/agency that may be required, and to negotiate, finalize, approve and accept the terms & conditions stipulated by these Intermediaries and Lenders/ Investors and any modifications(s) thereto and execute all such deeds, documents, promissory notes, writings, receipts as may be required by the Lenders/ Investors in connection with the loans / subscription to the Non-Convertible Debentures / Subordinate Debts / Bonds/ Upper Tier II Bonds / Rupee Denominated Bonds / Foreign Currency Bonds / Commercial Paper / External Commercial Borrowings/Securitisation and the advance subscription thereto by way of Private Placement/Public Issue, under the Common Seal of the Company, if so required, in accordance with the relevant article(s) as contained in this behalf, in the Articles of Association of the Company;

(b) Get the Bonds / debentures / Zero Coupon Bonds/ Upper Tier II Bonds/ Subordinate Bonds/ Rupee Denominated Bonds / Foreign Currency Bonds /Commercial Papers and any other instrument(s) as may be required by the regulatory authority/(ies) from time to time , listed, if required, on Stock Exchange(s);

(c) Execute relevant agreements and documentation for dematerializing the bond/ debenture / Commercial Paper with National Securities Depository Limited / Central Depository Services Limited or any other Depository/(ies);

(d) To execute and decide any other relevant terms, documents, which may be required with regard to successful mobilization of funds through bonds/ debentures/ Zero Coupon Bonds/ commercial paper/ Borrowing from Banks & Financial Institutions/ refinance from NHB/ External Commercial Borrowings/ Rupee Denominated Bonds / Foreign Currency Bonds."

"RESOLVED FURTHER THAT in case of listing of non-convertible debentures / Zero Coupon Bonds/ Subordinate Bonds/ Upper Tier II Bonds / Rupee Denominated Bonds / Foreign Currency Bonds/Commercial Paper, agreement with the Stock Exchange(s) in connection with the listing of Non-Convertible Debentures / Zero Coupon Bonds/ Subordinate Bonds / Upper Tier II Bonds/ Rupee Denominated Bonds / Foreign Currency Bonds/ Commercial Paper to be issued on Private



Placement/Public Issue and dealing in the same on the Exchange(s), be executed under the Common Seal of the Company in terms of Article 195 of the Articles of Association of the Company in presence of Company Secretary and / or Chief Financial Officer and/or Chief Manager (Accounts) to sign the same in token thereof."

"RESOLVED FURTHER THAT the Board hereby approves the Declaration by the Directors to be given inter-alia in Form No. PAS-4 [pursuant to section 42 and Rule 14(1) of Companies (Prospectus and Allotment of Securities) Rules, 2014] which states that;

- a. The Company has complied with the provisions of the Act and the rules made thereunder;
- b. The compliance with the Act and the rules does not imply that payment of dividend or interest or repayment of debentures, if applicable, is guaranteed by the Central Government;
- c. The monies received under the offer shall be used only for the purposes and objects indicated in the Offer Letter."

"RESOLVED FURTHER THAT the Board authorized General Manager (Taxation) & Company Secretary and/or Chief Financial Officer and/or Chief Manager (Accounts) to sign PAS-4, PAS-3 and GNL2 on behalf of the Board as required under The Companies (Prospectus & Allotment of Securities) Rules, 2014 (Rule No. 14) or such other documents / forms / declarations as may be required for issue of NCD / Zero Coupon Bonds/ Bonds / Securitization Instruments for the purpose of raising funds for business operation and as may be required to file necessary relevant forms with the Registrar of Companies/MCA portal for the purpose of compliance."

RESOLVED FURTHER that the Executive Committee/Debenture Allotment Committee of Board of Directors of the Company be and is hereby empowered / authorized to approve upto Rs.50,000/- crore of each borrowing in the intervening period of two consecutive Board meetings and to take appropriate decision from time to time in respect of fund raising within the overall limit mentioned above."



Certified True Copy
For LIC Housing Finance Limited

General Manager
(Taxation) & Company Secretary



CIN No. : L65922MH1988PLC052257

Corporate Office : LIC Housing Finance Ltd., 131 Maker Tower "F" Premises, 13th Floor, Cuffe Parade, Mumbai 400 005
Tel : + 91 22 2217 8600 Fax: +91 22 2217 8777 Email : lichousing@lichousing.com

Registered Office: LIC Housing Finance Ltd. Bombay Life Bldg., 2nd flr., 45/47, Veer Nariman Rd, Fort, Mumbai - 400 001.
Tel: +91 22 2204 9682 /9799 /0006 Fax: +91 22 2204 9682. E-mail: lichousing@lichousing.com

Annexure B

Details of Commercial Papers issued during last 15 months

| ISIN | ISSUE DATE | AMOUNT | MATURITY DATE | AMOUNT O/S | IPA | CRA | RATING | RATED AMOUNT |
|--------------|------------|--------------------|---------------|--------------------|-----------|-------------|-----------------------|--------------|
| INE115A14EC9 | 22-12-2022 | 6,95,54,92,500.00 | 21-12-2023 | 7,50,00,00,000.00 | HDFC BANK | ICRA/CRISIL | ICRA A1+ & CRISIL A1+ | 17500 Crs. |
| INE115A14EB1 | 22-12-2022 | 9,75,51,93,000.00 | 12-12-2023 | 10,50,00,00,000.00 | HDFC BANK | ICRA/CRISIL | ICRA A1+ & CRISIL A1+ | 17500 Crs. |
| INE115A14EA3 | 15-12-2022 | 4,07,25,37,000.00 | 12-07-2023 | 4,25,00,00,000.00 | HDFC BANK | ICRA/CRISIL | ICRA A1+ & CRISIL A1+ | 17500 Crs. |
| INE115A14DZ2 | 28-11-2022 | 6,26,16,77,500.00 | 31-05-2023 | 6,50,00,00,000.00 | HDFC BANK | ICRA/CRISIL | ICRA A1+ & CRISIL A1+ | 17500 Crs. |
| INE115A14DY5 | 28-11-2022 | 7,48,97,24,000.00 | 15-05-2023 | 7,75,00,00,000.00 | HDFC BANK | ICRA/CRISIL | ICRA A1+ & CRISIL A1+ | 17500 Crs. |
| INE115A14DX7 | 19-10-2022 | 11,81,10,84,000.00 | 11-01-2023 | - | HDFC BANK | ICRA/CRISIL | ICRA A1+ & CRISIL A1+ | 17500 Crs. |
| INE115A14DW9 | 14-10-2022 | 9,37,72,44,000.00 | 12-10-2023 | 10,10,00,00,000.00 | HDFC BANK | ICRA/CRISIL | ICRA A1+ & CRISIL A1+ | 17500 Crs. |
| INE115A14DV1 | 04-10-2022 | 7,76,51,28,000.00 | 11-08-2023 | 8,00,00,00,000.00 | HDFC BANK | ICRA/CRISIL | ICRA A1+ & CRISIL A1+ | 17500 Crs. |
| INE115A14DU3 | 06-09-2022 | 9,63,26,93,750.00 | 11-08-2023 | 10,25,00,00,000.00 | HDFC BANK | ICRA/CRISIL | ICRA A1+ & CRISIL A1+ | 17500 Crs. |
| INE115A14DT5 | 07-07-2022 | 4,93,78,66,500.00 | 20-06-2023 | 5,25,00,00,000.00 | HDFC BANK | ICRA/CRISIL | ICRA A1+ & CRISIL A1+ | 17500 Crs. |
| INE115A14DS7 | 04-07-2022 | 5,76,48,48,000.00 | 22-02-2023 | 6,00,00,00,000.00 | HDFC BANK | ICRA/CRISIL | ICRA A1+ & CRISIL A1+ | 17500 Crs. |
| INE115A14DR9 | 25-05-2022 | 4,86,97,35,000.00 | 04-11-2022 | - | HDFC BANK | ICRA/CRISIL | ICRA A1+ & CRISIL A1+ | 17500 Crs. |
| INE115A14DP3 | 29-04-2022 | 9,79,28,20,000.00 | 11-10-2022 | - | HDFC BANK | ICRA/CRISIL | ICRA A1+ & CRISIL A1+ | 17500 Crs. |
| INE115A14DL2 | 18-02-2022 | 4,87,18,70,000.00 | 12-09-2022 | - | HDFC BANK | ICRA/CRISIL | ICRA A1+ & CRISIL A1+ | 17500 Crs. |
| INE115A14DO6 | 14-02-2022 | 9,54,87,20,000.00 | 25-01-2023 | 10,00,00,00,000.00 | HDFC BANK | ICRA/CRISIL | ICRA A1+ & CRISIL A1+ | 17500 Crs. |
| INE115A14DK4 | 28-12-2021 | 1,91,90,76,000.00 | 11-11-2022 | - | HDFC BANK | ICRA/CRISIL | ICRA A1+ & CRISIL A1+ | 17500 Crs. |
| INE115A14DM0 | 27-12-2021 | 5,89,10,58,000.00 | 26-05-2022 | - | HDFC BANK | ICRA/CRISIL | ICRA A1+ & CRISIL A1+ | 17500 Crs. |
| INE115A14DN8 | 27-12-2021 | 7,37,72,17,500.00 | 11-05-2022 | - | HDFC BANK | ICRA/CRISIL | ICRA A1+ & CRISIL A1+ | 17500 Crs. |
| INE115A14DK4 | 24-12-2021 | 3,35,66,75,000.00 | 11-11-2022 | - | HDFC BANK | ICRA/CRISIL | ICRA A1+ & CRISIL A1+ | 17500 Crs. |
| INE115A14DI6 | 08-12-2021 | 4,95,46,75,000.00 | 08-03-2022 | - | HDFC BANK | ICRA/CRISIL | ICRA A1+ & CRISIL A1+ | 17500 Crs. |
| INE115A14DL2 | 29-11-2021 | 3,37,83,36,500.00 | 12-09-2022 | - | HDFC BANK | ICRA/CRISIL | ICRA A1+ & CRISIL A1+ | 17500 Crs. |
| INE115A14DK4 | 12-11-2021 | 4,78,16,05,000.00 | 11-11-2022 | - | HDFC BANK | ICRA/CRISIL | ICRA A1+ & CRISIL A1+ | 17500 Crs. |
| INE115A14DJ6 | 08-11-2021 | 7,40,02,50,000.00 | 08-03-2022 | - | HDFC BANK | ICRA/CRISIL | ICRA A1+ & CRISIL A1+ | 17500 Crs. |
| INE115A14DH0 | 01-09-2021 | 4,86,13,00,000.00 | 20-05-2022 | - | HDFC BANK | ICRA/CRISIL | ICRA A1+ & CRISIL A1+ | 17500 Crs. |
| INE115A14DI8 | 13-08-2021 | 9,35,35,65,000.00 | 12-08-2022 | - | HDFC BANK | ICRA/CRISIL | ICRA A1+ & CRISIL A1+ | 17500 Crs. |
| INE115A14DH0 | 29-07-2021 | 6,53,35,00,500.00 | 20-05-2022 | - | HDFC BANK | ICRA/CRISIL | ICRA A1+ & CRISIL A1+ | 17500 Crs. |
| INE115A14DG2 | 27-07-2021 | 4,90,70,45,000.00 | 24-01-2022 | - | HDFC BANK | ICRA/CRISIL | ICRA A1+ & CRISIL A1+ | 17500 Crs. |
| INE115A14DF4 | 26-07-2021 | 7,34,80,87,500.00 | 07-02-2022 | - | HDFC BANK | ICRA/CRISIL | ICRA A1+ & CRISIL A1+ | 17500 Crs. |
| INE115A14DE7 | 19-07-2021 | 9,60,07,40,000.00 | 07-07-2022 | - | HDFC BANK | ICRA/CRISIL | ICRA A1+ & CRISIL A1+ | 17500 Crs. |
| INE115A14DC1 | 14-07-2021 | 7,20,44,77,500.00 | 28-06-2022 | - | HDFC BANK | ICRA/CRISIL | ICRA A1+ & CRISIL A1+ | 17500 Crs. |
| INE115A14DD9 | 02-07-2021 | 9,82,01,10,000.00 | 20-12-2021 | - | HDFC BANK | ICRA/CRISIL | ICRA A1+ & CRISIL A1+ | 17500 Crs. |
| INE115A14DC1 | 29-06-2021 | 3,35,60,83,500.00 | 28-06-2022 | - | HDFC BANK | ICRA/CRISIL | ICRA A1+ & CRISIL A1+ | 17500 Crs. |
| INE115A14DB3 | 22-03-2021 | 7,20,42,30,000.00 | 18-02-2022 | - | HDFC BANK | ICRA/CRISIL | ICRA A1+ & CRISIL A1+ | 17500 Crs. |
| INE115A14DA5 | 18-02-2021 | 4,64,59,79,900.00 | 14-02-2022 | - | HDFC BANK | ICRA/CRISIL | ICRA A1+ & CRISIL A1+ | 17500 Crs. |
| INE115A14CZ4 | 11-02-2021 | 10,73,98,72,000.00 | 08-09-2021 | - | HDFC BANK | ICRA/CRISIL | ICRA A1+ & CRISIL A1+ | 17500 Crs. |
| INE115A14CY7 | 10-02-2021 | 10,80,16,04,000.00 | 20-07-2021 | - | HDFC BANK | ICRA/CRISIL | ICRA A1+ & CRISIL A1+ | 17500 Crs. |
| INE115A14CW1 | 08-01-2021 | 9,83,83,40,000.00 | 25-06-2021 | - | HDFC BANK | ICRA/CRISIL | ICRA A1+ & CRISIL A1+ | 17500 Crs. |



Annexure C

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

a. Type of loans as on 31st March, 2022:

| Sr. No. | Type of loans | Rs crore |
|---------|--|------------------|
| 1 | Secured | 246856 |
| 2 | Unsecured | 2379.18 |
| | Total assets under management (AUM) * | 249235.18 |

b. Sectoral Exposure as on 31st March, 2022:

| Sr. No | Segment-wise break-up of AUM | Percentage of AUM |
|--------|---|-------------------|
| 1 | Retail | |
| | -Housing Loans to Individuals | 81.32% |
| | -Housing Loans to Corporate | - |
| | -Non-Housing Loans | 13.42% |
| 2 | Wholesale | |
| | - Real estate (including builder loans) | 2.98% |
| | - Others | 2.28% |
| | Total | 100.00% |

c. Denomination of loans outstanding by ticket size* as on 31st March, 2022:

| Sr. No | Ticket size ** | Percentage of AUM |
|--------|---------------------|-------------------|
| 1 | Up-to Rs. 2 lakh | 0.02% |
| 2 | Rs. 2-5 lakh | 0.37% |
| 3 | Rs. 5-10 lakh | 3.34% |
| 4 | Rs. 10-25 lakh | 29.68% |
| 5 | Rs. 25-50 lakh | 36.16% |
| 6 | Rs. 50 lakh-1 crore | 13.60% |
| 7 | Rs. 1-5 crore | 6.56% |
| 8 | Rs. 5-25 crore | 2.77% |
| 9 | Rs. 25-100 crore | 3.30% |
| 10 | >Rs. 100 crore | 4.20% |
| | Total | 100.00% |

Above represents retail as well as wholesale loans

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

** Ticket size at the time of origination

d. Denomination of loans outstanding by LTV* as on 31st March, 2022:

| S. No | LTV | Percentage of AUM |
|-------|--------------|-------------------|
| 1 | Up-to 40% | 18.40% |
| 2 | 40-50% | 9.84% |
| 3 | 50-60% | 12.74% |
| 4 | 60-70% | 12.28% |
| 5 | 70-80% | 36.63% |
| 6 | 80-90% | 10.08% |
| 7 | >90% | 0.03% |
| | Total | 100.00% |

Above represents only Retail Loans

*LTV at the time of origination



e. Geographical classification of borrowers as on 31st March, 2022:

| S. No | Top 5 states | Percentage of AUM |
|-------|---------------|-------------------|
| 1 | MAHARASHTRA | 15.51% |
| 2 | TAMIL NADU | 12.69% |
| 3 | UTTAR PRADESH | 11.89% |
| 4 | KARNATAKA | 11.38% |
| 5 | TELANGANA | 10.50% |
| | Total | 61.97% |

Above represents only Retail Loans

f. Details of loans overdue and classified as non-performing in accordance with the RBI's /NHB guidelines. as on 31st March, 2022 (As per Ind AS)

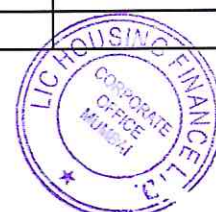
| Movement of gross NPA* | Rs. Crore |
|------------------------------|-----------------|
| Opening gross NPA | 9659.12 |
| - Additions during the year | 3648.21 |
| - Reductions during the year | (1097.33) |
| Closing balance of gross NPA | 12210.00 |

*Please indicate the gross NPA recognition policy (DPD)

| Movement of provisions for NPA | Rs. Crore |
|---|----------------|
| Opening balance | 3746.31 |
| - Provisions made during the year | 2042.13 |
| - Write-off / write-back of excess provisions | (493.89) |
| Closing balance | 5294.55 |

g. Segment-wise gross NPA: (as on 31st March, 2022)

| Sr. No | Segment-wise gross NPA | Gross NPA (%) |
|--------|---|---------------|
| 1 | Retail | |
| | -Housing Loans to Individuals | 1.89 |
| | -Housing Loans to Corporate | - |
| | -Non-Housing Loans | 1.79 |
| 2 | Wholesale | |
| | - Real estate (including builder loans) | 1.29 |
| | - Others | 0.38 |
| | Total | 5.35% |



2. Residual Maturity profile of assets and liabilities (in line with the RBI/NHB Format) (as on 31st March, 2022): Provisional

Maturity pattern of certain items of assets and liabilities is as under: [₹ in Crs]

| Particulars | 1 day to 7 days | 7 days to 14 days | 15 days to 30-31 days (one month) | Over one month to 2 months | Over 2 months upto 3 months | Over 3 months to 6 months | Over 6 months to 1 year | Over 1 year to 3 years | Over 3 to 5 years | Over 5 to 7 years | Over 7 to 10 years | Over 10 years | Total |
|------------------------------|-----------------|-------------------|-----------------------------------|----------------------------|-----------------------------|---------------------------|-------------------------|------------------------|-------------------|-------------------|--------------------|---------------|-----------|
| Liabilities | | | | | | | | | | | | | |
| Deposits | 219.48 | 129.39 | 188.33 | 634.13 | 883.36 | 2886.25 | 6817.69 | 5649.20 | 720.31 | 0.00 | 0.00 | 0.00 | 13128.14 |
| Borrowings from banks | 0.00 | 0.00 | 180.00 | 405.13 | 1450.03 | 2744.32 | 25021.96 | 22731.81 | 12355.55 | 2867.50 | 300.00 | 0.00 | 68056.30 |
| Market Borrowing ** | 0.00 | 0.00 | 651.80 | 3766.35 | 4461.69 | 10624.19 | 16153.38 | 51786.44 | 27816.53 | 13079.83 | 9683.07 | 0.00 | 138023.28 |
| Foreign Currency Liabilities | | | | | | | | | | | | | |
| Assets | | | | | | | | | | | | | |
| Advances* | 692.67 | 2031.59 | 378.47 | 3188.91 | 3210.43 | 12119.42 | 24524.02 | 22652.96 | 23660.87 | 27501.00 | 39643.27 | 76293.99 | 235897.60 |
| Investments** | 2210.00 | 1493.00 | 0.00 | 0.20 | 0.00 | 6.03 | 82.70 | 158.00 | 31.00 | 374.50 | 522.79 | 1358.30 | 6236.51 |
| Foreign Currency Assets | | | | | | | | | | | | | |

* Net of NPA.

** Net of Investment diminutions, G-Sec taken at face value and includes investment in liquid/overnight scheme of mutual fund for cash management.

*** Commercial Paper & Zero Coupon Bond taken at face value.

3. Others:-

a) Lending policy of the Company:

Company's Credit activities are guided by SOP's approved by Board of Directors.

Credit Risk is Risk resulting from Uncertainty in respect of a Borrower's Ability or Willingness to meet his Contractual Obligations. Credit Risk is the Risk from a Borrower's Failure to meet the Terms of the Contract with LICHL to perform as agreed; hence depends on the Borrower's Performance.

Fraud Risks are the Risks arising from False Declaration & Documents submitted by the Customer based on which Decisions are taken. It is essential to ensure the stability of the Borrower's Employment & hence regularity of Income throughout the Loan Term & the genuineness of the Documents relating to Income.

It is very essential to check the Creditworthiness of an Applicant & the Credit History of Borrower for Consumer or Commercial Loans. CIBIL provides this Information to its Members in the form of Credit Information Reports (CIR). As a Member of CIBIL, we can use this Report for taking a Decision on Credit Sanction by gaining access to the



Credit History of a Borrower for the previous 36 Months. This Report provides both Positive Data such as the Address of the Customer & Loan Repayment Records as well as Negative Data like Penalties & Defaults. The CIR includes the following Information:

1. Basic Borrower Information like:
 - i. Name
 - ii. Address
 - iii. In case of Individuals:
 - iv. Identification Numbers
 - v. Passport ID
 - vi. Voters ID
 - vii. Date of Birth.
 - viii. In case of Non-Individuals:
 - ix. D-U-N-S® Number (Data Universal Number System Number: a Unique 9-Character ID No. provided by Dun & Bradstreet)
 - x. Registration Number
 - xi. Legal Constitution
2. Records of all the Credit Facilities availed by the Borrower
3. Past Payment History
4. Amount Overdue
5. Number of Inquiries made on that Borrower by different Members. This will help in knowing whether Applicant is shopping around.
6. Suit-filed Status.

Pricing: Company offers fixed and floating interest rates all its loans. Benchmark rate is reviewed by Asset and Liability Management Committee (ALCO) from time to time and changes in interest rates are applied accordingly.

Collections: Company has a dedicated Recovery team which ensures that in every single loan account, where the collections is falling behind the committed repayment date, is followed up and on case-to-case basis, appropriate action is taken. Action taken may include moral counseling of customer, personal visits, taking legal recourse at appropriate court/tribunal, etc. Further, through the extensive use of system generated reports, efforts are made to find common cause of default, if any, and accordingly corrective actions are taken.

- 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/person relating to the board, senior management except as provided for in Annual report of the company under Note 8 titled Loans on page 167.

