

Annexure I

Disclosures to be provided along with the application for listing

1 Issuer details

1.1 Details of the issuer:

- (i) Name, Address, CIN and PAN :
 Name Fullerton India Credit Company Limited
 CIN U65191TN1994PLC079235
 PAN AAACD1707C
- (ii) Line of business Non Banking Finance Company
- (iii) Chief Executive (~~Managing Director / President /~~ Mr. Pankaj Malik, Chief Financial Officer
- (iv) Group affiliation (if any). NA

1.2 Details of the directors as on 06th March, 2023:

Sr. No.	Name, designation and DIN	Age	Address	Director since	List of other directorships
1	Mr. Yeo Hong Ping, Non-Executive Director DIN: 08401270	53	6 Cuscaden Walk # 16-02 Singapore- 249691	September 24, 2019	1. Fullerton Financial Holdings (International) Pte. Ltd 2. Shanghai Fullerton Management Consultancy Co. Ltd 3. Bicentennial Fund 1 Pte Ltd 4. Fullerton Investment Management Pte Ltd 5. Fullerton Financial Digital Holdings Pte Ltd 6. Cambodia Post Bank PLC 7. Fullerton Technology (Shanghai) Co. Ltd. 8. Fullerton Credit (Chongqing) Company Limited 9. Fullerton Credit (Yunnan) Company Limited 10. Fullerton Credit (Sichuan) Ltd 11. BOC Fullerton Community Bank Co., Ltd. 12. Fullerton Credit (Hubei) Ltd 13. Lendingkart Finance Limited 14. Lendingkart Technologies Private Limited 15. Fullerton India Credit Company Limited
2	Mr. Shantanu Mitra, CEO & MD DIN: 03019468	68	Flat No. 901/902, 9th Floor, Raheja Atlantis, C-WingG Kadam Marg, Lower Parel, Mumbai -400013	April 02, 2021	1. Fullerton India Home Finance Company Limited 2. Affinidi India Private Limited 3. Fullerton India Credit Company Limited
3	Mr. Anindo Mukherjee, Non-Executive Director DIN: 00019375	55	70 Grange Road #04-01 Grange 70, Singapore- 249574	December 14, 2017	1. Fullerton Credit (Chongqing)Ltd 2. Fullerton Credit (Yunan) Ltd 3. Fullerton Credit (Sichuan) Ltd 4. Fullerton Credit (Hubei) Ltd 5. Fullerton Financial Holdings (International) Pte Ltd 6. Fullerton Financial Digital Holdings Pte Ltd 7. Fullerton Technology (Shanghai) Co. Ltd. 8. Shanghai Fullerton Management Consultancy Co. Ltd. 9. Lendingkart Finance Limited 10. Lendingkart Technologies Private Limited 11. Fullerton India Credit Company Limited
4	Mr. Nobuyuki Kawabata, Chairman, Non-Executive Director DIN: 09362144	59	5-3-5, Kamimeguro Meguro- ku, Tokyo, Japan - 1530051	November 30, 2021	1. Nippon Otis Elevator Company 2. Fullerton India Credit Company Limited
5	Mr. Rajeev Kannan, Non-Executive Director DIN: 01973006	51	House 56, Jalan Bahasa, Hill Park, Singapore 299 289	November 30, 2021	1. ESR Group Limited 2. Clifford Capital holdings Pte Ltd 3. KP Management (GP) Pte. Ltd. 4. KPCF Investments Pte Ltd 5. Pierfront Capital Fund Management Pte Ltd 6. Pierfront Capital Mezzanine Fund Pte Ltd 7. Clifford Capital Pte Ltd 8. Fullerton India Credit Company Limited
6	Ms. Seema Bahuguna, Additional Director (Independent Director) DIN: 09527493	63	E-12/7, Vasant Vihar, New Delhi - 110057	April 26, 2022	1. India International Bullion Exchange IFSC Limited 2. PTC Financial Services Ltd. 3. Fullerton India Credit Company Limited
7	Mr. Diwakar Gupta, Additional Director (Independent Director) DIN: 01274552	69	1303 Magadh Bldg, Neelkanth Kingdom, Nathani Road, Vidyavihar West, Mumbai - 400086	July 13, 2022	1. Mahindra Holidays & Resorts India Limited 2. CRISIL Ratings Limited 3. India Debt Resolution Company Limited 4. Mahindra Susten Private Limited 5. Fullerton India Credit Company Limited (FICC) 6. Mahindra and Mahindra Financial Services Limited
8	Mr. Colathur Narayanan Ram Independent Director DIN: 00211906	66	2nd Floor, Waheeda, 19, Nargis Dutt road, Pali Hill, Bandra West, Mumbai 400050	July 9, 2022	1. SBI Funds Management Limited 2. Aditya Birla Health Insurance Co. Limited 3. Perfios Software Solutions Private Limited 4. FYNDNA Techcorp Private Limited 5. Fullerton India Credit Company Limited (FICC)
9	Mr. Balachander Rajaraman Independent Director DIN: 08012912	65	D-97, ANAND NIKETAN, NEW DELHI Delhi India 110021	October 10, 2022	1. Fullerton India Credit Company Limited (FICC)
10	Ms. Dakshita Das Additional Director (Independent Director) DIN: 07662681	61	4092, D-4, Vasant Kunj, New Delhi, Delhi, Delhi 110070	February 28, 2023	1. Fullerton India Home Finance Company Limited



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)
FY 22-23			
Dakshita Das, Additional Director (Independent Director) DIN: 07662681	28-02-23	-	Appointed as an Additional (Non - Executive, Independent Director w.e.f 28 February, 2023
Colathur Narayanan Ram, additional director, DIN: 00211906	07-09-22	-	Independent Director. Regularization done in the EGM held on 24 Nov,2022
BALACHANDER RAJARAMAN, additional director Din: 08012912	10-10-22	-	Independent Director. Regularization done in the EGM held on 24 Nov,2022
Milan Shuster , Independent Director DIN: 07022462	01-10-22	30-09-22	Completion of Tenure from close of business hours on 30 september, 2022
Sudha Pillai, Independent director, DIN: 02263950	01-10-22	30-09-22	Completion of Tenure from close of business hours on 30 september, 2022
Mr. Nobuyuki Kawabata, Chairman, Non-Executive Director DIN: 09362144	07-May-22	-	Change in Designation (Appointed as Chairman w.e.f. 07 May, 2022)
Mr. Shirish Apte Designation: Chairman, Independent Director DIN: 06556481	22-Nov-17	30-Apr-22	Resigned close of business hours of April 30, 2022
Ms. Seema Bahuguna, Additional Director, Independent Director DIN: 09527493	26-Apr-22	-	Independent Director. Regularization done in the AGM held on 20 September,2022
Mr. Diwakar Gupta, Additional Director, Independent Director DIN: 01274552	13-Jul-22	-	Independent Director.Regularization done in the AGM held on 20 September,2022
FY 21-22			
Mr. Nobuyuki Kawabata, Non- Executive Director DIN: 09362144	30-Nov-21	-	Appointed as Non - Executive Director w.e.f 30 November, 2021
Mr. Rajeev Kannan, Non-Executive Director DIN: 01973006	30-Nov-21	-	Appointed as Non - Executive Director w.e.f 30 November, 2021
Mr. Promeet Ghosh, Non- Executive Director DIN: 05307658	30-Nov-21	30-Nov-21	Resigned as Non- Executive Director w.e.f 30 November, 2021
Mr. Radhakrishnan Menon, Independent Director DIN: 01473781	30-Nov-21	30-Nov-21	Resigned as Independent Director w.e.f 30 November 2021
Mr. Premod P Thomas, Independent Director DIN: 07252875	30-Sep-21	30-Sep-21	Resigned as Independent Director w.e.f 30 september 2021
Mr. Shantanu Mitra, CEO & MD DIN: 03019468	02-Apr-21	-	Appointed as CEO and MD w.e.f 02/04/2021
FY 20-21			



Ms. Rajashree Nambiar, CEO & MD DIN: 06932632	15-01-2021 and 11 Feb, 2021	15-01-2021 and 11 Feb, 2021	Resigned as Managing Director w.e.f. 15/01/2021 and as CEO w.e.f. 11 Feb, 2021
Mr. Hong Ping Yeo, Deputy Chairman & Non- Executive Director DIN: 08401270	04-Aug-20	-	Regularization done in the AGM held on 04/08/2020
Mr. Promeet Ghosh, Non- Executive Director DIN: 05307658	04-Aug-20	-	Regularization done in the AGM held on 04/08/2020
Mr. Radhakrishnan Menon, Independent Director DIN: 01473781	04-Aug-20	-	Regularization done in the AGM held on 04/08/2020
FY 19-20			
Mr. Promeet Ghosh, Non- Executive Director DIN: 05307658	19-Nov-19	-	Appointed as an Additional Director in Non Executive capacity W.e.f. 19/11/2020
Ms. Renu Challu, Independent Director DIN: 00157204	-	04-Aug-19	Ceased to be Independent Director of the Company w.e.f. 04/08/2019
Mr. Hong Ping Yeo, Deputy Chairman & Non- Executive Director DIN: 08401270	24-Sep-19	-	Appointed as an Additional Director w.e.f. 24/09/2019
Mr. Gan Chee Yen, Chairman, Non- Executive Director DIN: 03602857	-	30-Sep-19	Ceased to be Director of the Company closing hour of 30/09/2019
Mr. Radhakrishnan Menon, Independent Director DIN: 01473781	18-Oct-19	N.A.	Appointed as an Additional Director w.e.f. 18/10/2019

1.4 List of top 10 holders of equity shares of the company as on date :

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	M/s. Sumitomo Mitsui Financial Group*	1,682,791,295	1,682,791,295	74.90
2	M/s. Angelica investments Pte Ltd	563,926,055	563,926,055	25.10

*including 6 shares are held by Individuals as Nominee Shareholders of M/s. Sumitomo Mitsui Financial Group



1.5 Details of the statutory auditor:**Joint Statutory Auditors:**

Name and address	Date of appointment	Remarks
M/s. KKC & Associates LLP, Chartered Accountants Sunshine Tower, Level 19, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400013.	26-Nov-21	Appointed for conducting audit for the year ending 31 March, 2024, untill conclusion of 29th Annual General Meeting to be held in 2024
M/s. Kalyaniwala Mistry, LLP Chartered Accountants Floor 2, Plot 29, Esplanade House, Hazarimal Somani Road, Bombay Gymkhana, Fort, Mumbai - 400001.	06-Sep-21	Appointed for three years starting from 06 September, 2021 (i.e. date of 26th Annual General Meeting) until the conclusion of 29th Annual General Meeting to be held in 2024

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

Name, address	Date of appointment/ resignation	Date of cessation (in case of resignation)	Remarks (viz. reasons for change etc)
M/s. KKC & Associates LLP, Chartered Accountants Sunshine Tower, Level 19, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400013.	26-Nov-21	-	Appointed for conducting audit for the year ending 31 March, 2022, untill conclusion of 29th Annual General Meeting to be held in 2024
M/s. Kalyaniwala Mistry, LLP Chartered Accountants, Floor 2, Plot 29, Esplanade House, Hazarimal Somani Road, Bombay Gymkhana, Fort, Mumbai - 400001.	06-Sep-21	-	Appointed for three years starting from 06 September, 2021 (i.e. date of 26th Annual General Meeting) until the conclusion of 29th Annual General Meeting to be held in 2024
M/s. Haribhakti & Co Chartered Accountants 705, Leela Business Park, Andheri-Kurla Road, Andheri East, Mumbai - 400 059.	06-09-2021 (Appointment)	13-Nov-21	Resigned as one of the Joint Statutory Auditors w.e.f. 13th November, 2021
B S R & Co. LLP BSR & Co. LLP, Chartered Accountants 5th Floor, Lodha Excelus, Apollo Mills Compound NM Joshi Marg, Mahalaxmi Mumbai 400 011	12/07/2017 (Appointment)	06-Sep-21	Resigned w.e.f. 06th September, 2021



1.7 List of top 10 Debt security holders: (as on 31 December 2022):

S No	Name of NCD holder	Category of NCD holder	Face value of NCD holding (Cr)	NCD holding percentage as a percentage of total NCD outstanding of the issuer
1	UNION BANK OF INDIA	BANK	1,175	14%
2	ASIAN DEVELOPMENT BANK	BANK	914	11%
3	STATE BANK OF INDIA	BANK	750	9%
4	INTERNATIONAL FINANCE CORPORATION	FI	740	9%
5	SBI Mutual Funds	BANK	700	8%
6	Barclays Bank PLC	BANK	500	6%
7	SBI Life Insurance	INSURANCE	445	5%
8	Kotak Mahindra Bank	BANK	300	4%
9	TATA AIG GENERAL INSURANCE COMPANY LIMITED	INSURANCE	200	2%
10	Bank of Baroda	Bank	200	2%
			5,924	

1.8 List of top 10 CP holders (as on 31 December 2022):

S No	Name of CP holder	Category of CP holder	Face value of CP holding (Cr)	CP holding percentage as a percentage of total CP outstanding of the issuer
1	SBI Mutual Fund	Mutual Fund	700	47%
2	Union Bank of India	Bank	525	35%
3	South Indian Bank	Bank	100	7%
4	HDFC Mutual Fund	Mutual Fund	75	5%
5	DAKSHIN BIHAR GRAMIN BANK	Bank	50	3%
6	Kotak Mahindra Bank	Bank	50	3%
		Total	1,500	100%

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. - **No Default (Annex Material Information)**
- 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: (Annexed)
- 3.2 Details of secured/ unsecured loan facilities/ bank fund based facilities/ rest of the borrowing, if any, including (Annexed)
- 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, declaration that the rating is valid as at the date of issuance and listing, details of issuing and paying agent and other conditions, if any (Annexed)



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

4.3 End use of Funds – On lending in relation to normal business requirement of the issuer, other financing activities, repayments of its existing loans, and business operations, including capital expenditure and working capital requirement

4.4 Credit Support/enhancement (if any): N.A

(i) Details of instrument, amount, guarantor company N.A

(ii) Copy of the executed guarantee N.A

(iii) Copy of the executed guarantee N.A

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

(v) Extent of the guarantee offered by the guarantor company N.A

(vi) Conditions under which the guarantee will be invoked N.A

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

5 Financial Information:

5.1 a. Audited/ limited review half yearly consolidated (wherever available) and standalone financial information (Profit & Loss statement, Balance Sheet and Cash Flow statement) along with auditor qualifications, if any, for last three years along with latest available financial results, if the issuer has been in existence for a period of three years and above; or,

b. 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, pertaining to the years of existence, if the issuer has been in existence for less than three years.

<https://www.fullertonindia.com/investors/financials.aspx>

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.

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

<https://www.fullertonindia.com/investors/financials.aspx>

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.

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. - **Annexed**

6.2 FICC 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. - **NA**



3 Details of borrowings of the company, as on the latest quarter end i.e as on 31.12.2022

3.1 Details of debt securities and CPs:

Sr No	Series	ISIN	Tenor/ Period of maturity (Days)	Coupon	Amount issued (In Crs)	Date of allotment	Redemption date/ Schedule	Credit rating	Secured/ Unsecured	Security	Other Details viz. Details of IPA, Details of CRA
1	21-22/CP/03	INES35H14IH3	365	5.58%	100.00	17-02-22	17-02-23	A1+	UnSecured	Nil	The Federal Bank Limited
2	21-22/CP/04	INES35H14I11	362	5.55%	75.00	23-03-22	20-03-23	A1+	UnSecured	Nil	The Federal Bank Limited
3	21-22/CP/05	INES35H14I11	362	5.55%	75.00	23-03-22	20-03-23	A1+	UnSecured	Nil	The Federal Bank Limited
4	22-23/CP/01	INES35H14I09	364	7.10%	150.00	24-06-21	23-06-23	A1+	UnSecured	Nil	The Federal Bank Limited
5	22-23/CP/02	INES35H14IK7	364	7.07%	200.00	15-07-22	14-07-23	A1+	UnSecured	Nil	The Federal Bank Limited
6	22-23/CP/03	INES35H14IK7	364	7.07%	50.00	15-07-22	14-07-23	A1+	UnSecured	Nil	The Federal Bank Limited
7	22-23/CP/04	INES35H14IL5	365	7.05%	100.00	25-08-21	25-08-23	A1+	UnSecured	Nil	The Federal Bank Limited
8	22-23/CP/05	INES35H14IN1	355	7.30%	225.00	09-09-22	07-09-23	A1+	UnSecured	Nil	The Federal Bank Limited
9	22-23/CP/06	INES35H14IM3	363	7.30%	100.00	09-09-22	07-09-23	A1+	UnSecured	Nil	The Federal Bank Limited
10	22-23/CP/06	INES35H14IM3	363	7.30%	75.00	09-09-22	07-09-23	A1+	UnSecured	Nil	The Federal Bank Limited
11	22-23/CP/07	INES35H14IM3	363	7.30%	50.00	09-09-22	07-09-23	A1+	UnSecured	Nil	The Federal Bank Limited
12	22-23/CP/09	INES35H14IO9	157	7.95%	300.00	26-Dec-22	01-Jun-23	A1+	UnSecured	Nil	The Federal Bank Limited
					Total						1,500.00

Sr No	Series	ISIN	Tenor/ Period of maturity (Days)	Coupon	Amount issued (In Crs)	Date of allotment	Redemption date/ Schedule	Credit rating	Secured/ Unsecured	Security	Other Details viz. Details of IPA, Details of CRA
1	Series 22	INES35H07282	3651	10.60%	75.00	29-04-13	28-Apr-23	AAA	Secured	1st Pari-Passu Charge	VISTRA ITCL (INDIA) TRUSTEESHIP LTD
2	Series 24	INES35H07308	3652	9.85%	40.00	22-May-13	22-May-23	AAA	Secured	1st Pari-Passu Charge	VISTRA ITCL (INDIA) TRUSTEESHIP LTD
3	Series 27C	INES35H07357	3650	10.45%	25.00	05-Nov-13	03-Nov-23	AAA	Secured	1st Pari-Passu Charge	Catalyst Trusteeship Limited
4	SERIES 67	INES35H07AH4	2192	8.35%	70.00	17-Apr-18	17-Apr-24	AAA	Secured	1st Pari-Passu Charge	Catalyst Trusteeship Limited
5	SERIES 73	INES35H07A00	2555	9.20%	50.00	10-Aug-18	08-Aug-25	AAA	Secured	1st Pari-Passu Charge	Catalyst Trusteeship Limited
6	SERIES 85	INES35H07BE9	2922	8.05%	914.02	22-Jan-20	22-Jan-28	AAA	Secured	1st Pari-Passu Charge	Catalyst Trusteeship Limited
7	SERIES 86	INES35H07BF6	1827	8.68%	200.00	29-Jan-20	29-Jan-25	AAA	Secured	1st Pari-Passu Charge	Catalyst Trusteeship Limited
8	SERIES 87	INES35H07BG4	1096	8.24%	700.00	14-Feb-20	14-Feb-23	AAA	Secured	1st Pari-Passu Charge	Catalyst Trusteeship Limited
9	SERIES 88	INES35H07BH2	1093	7.85%	350.00	14-May-20	12-May-23	AAA	Secured	1st Pari-Passu Charge	Catalyst Trusteeship Limited
10	SERIES 89	INES35H07B0	1095	7.15%	200.00	29-Jun-20	29-Jun-23	AAA	Secured	1st Pari-Passu Charge	Catalyst Trusteeship Limited
11	MLD SERIES 2	INES35H07BJ8	1095	5.80%	50.00	02-Feb-21	02-Feb-24	AAA	Secured	1st Pari-Passu Charge	Catalyst Trusteeship Limited
12	SERIES 90	INES35H07BK6	1826	6.14%	740.00	17-Nov-21	17-Nov-26	AAA	Secured	1st Pari-Passu Charge	Catalyst Trusteeship Limited
13	SERIES 91	INES35H07BL4	1096	6.80%	150.00	26-Mar-21	24-Mar-23	AAA	Secured	1st Pari-Passu Charge	Catalyst Trusteeship Limited
14	SERIES 92	INES35H07BM2	1096	7.30%	350.00	02-May-22	02-May-25	AAA	Secured	1st Pari-Passu Charge	Catalyst Trusteeship Limited
15	SERIES 93	INES35H07BNO	1096	7.80%	300.00	02-Jun-22	02-Jun-25	AAA	Secured	1st Pari-Passu Charge	Catalyst Trusteeship Limited
16	SERIES 94	INES35H07B08	1126	7.80%	300.00	30-Jun-22	30-Jun-25	AAA	Secured	1st Pari-Passu Charge	Catalyst Trusteeship Limited
17	SERIES 95	INES35H07BP5	1096	7.95%	35.00	21-Jul-22	21-Jul-25	AAA	Secured	1st Pari-Passu Charge	Catalyst Trusteeship Limited
18	SERIES 96	INES35H07BQ3	1096	6.90%	250.00	28-Jul-22	28-Jul-25	AAA	Secured	1st Pari-Passu Charge	Catalyst Trusteeship Limited
19	SERIES 97	INES35H07BR1	1096	7.90%	500.00	15-Nov-22	15-Nov-23	AAA	Secured	1st Pari-Passu Charge	Catalyst Trusteeship Limited
20	SERIES 98	INES35H07BS9	3653	8.30%	75.00	22-Nov-22	28-Mar-25	AAA	Secured	1st Pari-Passu Charge	Catalyst Trusteeship Limited
21	SERIES 92 Re issuance	INES35H07BM2	857	6.80%	250.00	16-Dec-22	16-Dec-25	AAA	Secured	1st Pari-Passu Charge	Catalyst Trusteeship Limited
22	MLD SERIES 3	INES35H07BT7	1096	8.20%	103.00				Secured		
					Total						5,777.0



3 Details of borrowings of the company, as on the latest quarter end i.e as on 31.12.2022

3.1 Details of debt securities and CPs:

Sr No	Series	ISIN	Tenor/ Period of maturity (Days)	Coupon	Amount issued (In Crs)	Date of allotment	Redemption date/ Schedule	Credit rating	Secured/ Unsecured	Security	Other Details viz. Details of IPA, Details of CRA
1	Subdebts_13-14_Series 3	INE535H08579	3651	10.50%	50.00	28-Oct-13	27-Oct-23	AAA	unsecured	1st Pari-Passu Charge	Catalyst Trusteeship Limited
2	Subdebts_14-15_Series 4	INE535H08587	3653	9.60%	50.00	26-Dec-14	26-Dec-24	AAA	unsecured	1st Pari-Passu Charge	Catalyst Trusteeship Limited
3	Subdebts_15-16_Series 5(i)	INE535H08595	3653	9.50%	25.00	10-Jun-15	10-Jun-25	AAA	unsecured	1st Pari-Passu Charge	Catalyst Trusteeship Limited
4	Subdebts_15-16_Series 7(i)	INE535H08637	3653	9.50%	100.00	13-Oct-15	13-Oct-25	AAA	unsecured	1st Pari-Passu Charge	Catalyst Trusteeship Limited
5	Subdebts_15-16_Series 9(i)	INE535H08650	2616	9.30%	25.00	25-Feb-16	25-Apr-23	AAA	unsecured	1st Pari-Passu Charge	Catalyst Trusteeship Limited
6	Subdebts_15-16_Series 9(ii)	INE535H08678	3653	9.30%	25.00	25-Feb-16	25-Feb-26	AAA	unsecured	1st Pari-Passu Charge	Catalyst Trusteeship Limited
7	Subdebts_15-16_Series 10	INE535H08686	3652	9.25%	25.00	23-Mar-16	23-Mar-26	AAA	unsecured	1st Pari-Passu Charge	Catalyst Trusteeship Limited
8	Subdebts_15-16_Series 11	INE535H08694	3649	9.30%	21.00	03-May-16	30-Apr-26	AAA	unsecured	1st Pari-Passu Charge	Catalyst Trusteeship Limited
9	Subdebts_16-17_Series 12(i)	INE535H08702	2738	8.75%	25.00	27-Oct-16	26-Apr-24	AAA	unsecured	1st Pari-Passu Charge	Catalyst Trusteeship Limited
10	Subdebts_16-17_Series 12(ii)	INE535H08710	3102	8.75%	25.00	27-Oct-16	25-Apr-25	AAA	unsecured	1st Pari-Passu Charge	Catalyst Trusteeship Limited
11	Subdebts_18-19_Series 13	INE535H08728	3649	9.30%	50.00	12-Jun-18	08-Jun-28	AAA	unsecured	1st Pari-Passu Charge	Catalyst Trusteeship Limited
12	Subdebts_18-19_Series 13_Reissuance I	INE535H08728	3634	9.30%	65.00	27-Jun-18	08-Jun-28	AAA	unsecured	1st Pari-Passu Charge	Catalyst Trusteeship Limited
13	Subdebts_18-19_Series 13_Reissuance II	INE535H08728	3618	9.30%	60.00	13-Jul-18	08-Jun-28	AAA	unsecured	1st Pari-Passu Charge	Catalyst Trusteeship Limited
14	Subdebts_18-19_Series 14	INE535H08736	3653	9.45%	25.00	20-Jul-18	20-Jul-28	AAA	unsecured	1st Pari-Passu Charge	Catalyst Trusteeship Limited
15	Subdebts_18-19_Series 15	INE535H08744	3906	9.25%	150.00	16-Aug-18	26-Apr-29	AAA	unsecured	1st Pari-Passu Charge	Catalyst Trusteeship Limited
16	Subdebts_18-19_Series 14	INE535H08736	3583	9.45%	20.00	28-Sep-18	20-Jul-28	AAA	unsecured	1st Pari-Passu Charge	Catalyst Trusteeship Limited
17	Subdebts_18-19_Series 13 Reissuance III	INE535H08728	3465	9.30%	50.00	13-Dec-18	08-Jun-28	AAA	unsecured	1st Pari-Passu Charge	Catalyst Trusteeship Limited
18	Subdebts_21-22_Series 16	INE535H08751	3652	7.70%	150.00	25-Jun-21	25-Jun-31	AAA	unsecured	1st Pari-Passu Charge	Catalyst Trusteeship Limited
19	Subdebts_21-22_Series 17	INE535H08769	3652	7.60%	100.00	01-Oct-21	12-Aug-31	AAA	unsecured	1st Pari-Passu Charge	Catalyst Trusteeship Limited
20	Subdebts_21-22_Series 18	INE535H08777	3652	7.60%	50.00	01-Oct-21	01-Oct-31	AAA	unsecured	1st Pari-Passu Charge	Catalyst Trusteeship Limited
21	Subdebts_21-22_Series 19	INE535H08785	3651	7.65%	50.00	25-Apr-22	23-Apr-32	AAA	unsecured	1st Pari-Passu Charge	Catalyst Trusteeship Limited
24	Subdebts_22-23_Series 20	INE535H08793	3653	8.40%	50.00	23-Dec-22	23-Dec-32	AAA	unsecured	1st Pari-Passu Charge	Catalyst Trusteeship Limited
Total					1,191.00						



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 31.12.2022

Sr No.	Lender's Name	Nature of facility	Amount Sanctioned	Principal o/s	Repayment / Maturity Date	Credit Ratings	Security	Asset Classification
1	Axis Bank Limited	Term Loan	200.00	75.00	Mar-24	[ICRA]AAA	1st Pari-Passu Charge	Standard
2	Axis Bank Limited	Term Loan	150.00	75.00	Dec-24	[ICRA]AAA	1st Pari-Passu Charge	Standard
3	Axis Bank Limited	Term Loan	200.00	166.66	Mar-25	[ICRA]AAA	1st Pari-Passu Charge	Standard
4	Axis Bank Limited	Term Loan	250.00	178.57	Mar-24	[ICRA]AAA	1st Pari-Passu Charge	Standard
5	Axis Bank Limited	Term Loan	125.00	118.06	Jun-27	[ICRA]AAA	1st Pari-Passu Charge	Standard
6	Axis Bank Limited	Term Loan	125.00	104.17	Jun-24	[ICRA]AAA	1st Pari-Passu Charge	Standard
7	Axis Bank Limited	Term Loan	250.00	236.11	Jun-27	[ICRA]AAA	1st Pari-Passu Charge	Standard
8	Bank of Maharashtra	Term Loan	250.00	200.00	Sep-26	[ICRA]AAA	1st Pari-Passu Charge	Standard
9	Bank of Maharashtra	Term Loan		50.00	Sep-26	[ICRA]AAA	1st Pari-Passu Charge	Standard
10	Bank of Maharashtra	Term Loan	250.00	250.00	Jun-27	[ICRA]AAA	1st Pari-Passu Charge	Standard
11	Canara Bank	Term Loan	300.00	300.00	Sep-27	[ICRA]AAA	1st Pari-Passu Charge	Standard
12	Canara Bank	Term Loan	250.00	250.00	Dec-27	[ICRA]AAA	1st Pari-Passu Charge	Standard
13	Deutsche Bank	Term Loan	300.00	300.00	Aug-26	[ICRA]AAA	1st Pari-Passu Charge	Standard
14	Deutsche Bank	Term Loan	500.00	300.00	Dec-26	[ICRA]AAA	1st Pari-Passu Charge	Standard
15	Deutsche Bank	Term Loan		200.00	Jan-27	[ICRA]AAA	1st Pari-Passu Charge	Standard
16	Deutsche Bank	Term Loan	500.00	250.00	May-27	[ICRA]AAA	1st Pari-Passu Charge	Standard
17	Deutsche Bank	Term Loan		250.00	Jun-27	[ICRA]AAA	1st Pari-Passu Charge	Standard
18	Deutsche Bank	Term Loan	800.00	100.00	Jul-27	[ICRA]AAA	1st Pari-Passu Charge	Standard
19	Deutsche Bank	Term Loan		700.00	Aug-27	[ICRA]AAA	1st Pari-Passu Charge	Standard
20	HDFC Bank Limited (Rs 100 Cr)	Term Loan	100.00	5.56	Jan-23	[ICRA]AAA	1st Pari-Passu Charge	Standard
21	HDFC Bank Limited (Rs 100 Cr)	Term Loan		6.25	Feb-23	[ICRA]AAA	1st Pari-Passu Charge	Standard
22	HDFC Bank Limited (Rs 250 Cr)	Term Loan	250.00	12.50	Mar-23	[ICRA]AAA	1st Pari-Passu Charge	Standard
23	HDFC Bank Limited (Rs 250 Cr)	Term Loan		12.50	Apr-23	[ICRA]AAA	1st Pari-Passu Charge	Standard
24	HDFC Bank Limited (Rs 250 Cr)	Term Loan	200.00	6.25	May-23	[ICRA]AAA	1st Pari-Passu Charge	Standard
25	HDFC Bank Limited (Rs 200 Cr)	Term Loan		12.50	Aug-23	[ICRA]AAA	1st Pari-Passu Charge	Standard
26	HDFC Bank Limited (Rs 200 Cr)	Term Loan	350.00	37.50	Sep-23	[ICRA]AAA	1st Pari-Passu Charge	Standard
27	HDFC Bank Limited (Rs 350 Cr)	Term Loan		5.00	Mar-23	[ICRA]AAA	1st Pari-Passu Charge	Standard
28	HDFC Bank Limited (Rs 350 Cr)	Term Loan	350.00	30.00	Jun-23	[ICRA]AAA	1st Pari-Passu Charge	Standard
29	HDFC Bank Limited (Rs 350 Cr)	Term Loan		30.00	Sep-23	[ICRA]AAA	1st Pari-Passu Charge	Standard
30	HDFC Bank Limited (Rs 350 Cr)	Term Loan	300.00	28.13	Mar-25	[ICRA]AAA	1st Pari-Passu Charge	Standard
31	HDFC Bank Limited (Rs 300 Cr)	Term Loan		90.00	Sep-23	[ICRA]AAA	1st Pari-Passu Charge	Standard
32	HDFC Bank Limited (Rs 300 Cr)	Term Loan	300.00	187.50	Mar-24	[ICRA]AAA	1st Pari-Passu Charge	Standard
33	HDFC Bank Limited (Rs 350 Cr)	Term Loan	350.00	320.83	Oct-24	[ICRA]AAA	1st Pari-Passu Charge	Standard
34	HDFC Bank Limited (Rs 330 Cr)	Term Loan	330.00	330.00	Dec-24	[ICRA]AAA	1st Pari-Passu Charge	Standard
35	Indian Bank (Erstwhile Allahabad Bank -4)	Term Loan	200.00	100.00	Dec-24	[ICRA]AAA	1st Pari-Passu Charge	Standard
36	Indian Bank	Term Loan	200.00	89.47	Mar-27	[ICRA]AAA	1st Pari-Passu Charge	Standard
37	Indian Bank	Term Loan		94.74	May-27	[ICRA]AAA	1st Pari-Passu Charge	Standard
38	Indian Bank	Term Loan	300.00	300.00	Dec-25	[ICRA]AAA	1st Pari-Passu Charge	Standard
39	Indian Overseas Bank	Term Loan	200.00	166.67	Mar-25	[ICRA]AAA	1st Pari-Passu Charge	Standard
40	Karnataka Bank Limited	Term Loan	100.00	10.00	Jan-23	[ICRA]AAA	1st Pari-Passu Charge	Standard
41	Karnataka Bank Limited	Term Loan	100.00	80.00	Jul-24	[ICRA]AAA	1st Pari-Passu Charge	Standard
42	Kotak Mahindra Bank	Term Loan	50.00	50.00	Dec-24	[ICRA]AAA	1st Pari-Passu Charge	Standard
43	MUDRA	Term Loan	290.00	15.00	Feb-23	[ICRA]AAA	1st Pari-Passu Charge	Standard
44	MUDRA	Term Loan	250.00	204.50	Mar-25	[ICRA]AAA	1st Pari-Passu Charge	Standard
45	Punjab National Bank (Erstwhile Oriental Bank of Commerce)	Term Loan	100.00	66.67	Dec-24	[ICRA]AAA	1st Pari-Passu Charge	Standard
46	Qatar National Bank	Term Loan	45.00	18.00	Dec-24	[ICRA]AAA	1st Pari-Passu Charge	Standard
47	Small Industries Development Bank of India - 3	Term Loan	600.00	22.75	Mar-23	[ICRA]AAA	1st Pari-Passu Charge	Standard
48	Small Industries Development Bank of India - 3	Term Loan		16.25	Mar-23	[ICRA]AAA	1st Pari-Passu Charge	Standard
49	Small Industries Development Bank of India -4	Term Loan	400.00	66.67	Jun-24	[ICRA]AAA	1st Pari-Passu Charge	Standard
50	Small Industries Development Bank of India -4	Term Loan		66.67	Jun-24	[ICRA]AAA	1st Pari-Passu Charge	Standard
51	Small Industries Development Bank of India -5	Term Loan	550.00	168.45	Nov-24	[ICRA]AAA	1st Pari-Passu Charge	Standard
52	Small Industries Development Bank of India -5	Term Loan		71.00	Jan-25	[ICRA]AAA	1st Pari-Passu Charge	Standard
53	Small Industries Development Bank of India	Term Loan	1,000.00	954.55	Jan-28	[ICRA]AAA	1st Pari-Passu Charge	Standard



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 31.12.2022

Sr No.	Lender's Name	Nature of facility	Amount Sanctioned	Principal o/s	Repayment / Maturity Date	Credit Ratings	Security	Asset Classification
54	Small Industries Development Bank of India	Term Loan	375.00	375.00	May-28	[ICRA]AAA	1st Pari-Passu Charge	Standard
55	SMBC	Term Loan	300.00	125.00	Feb-24	[ICRA]AAA	1st Pari-Passu Charge	Standard
56	SMBC	Term Loan		25.00	Mar-24	[ICRA]AAA	1st Pari-Passu Charge	Standard
57	South Indian Bank Limited	Term Loan	200.00	200.00	Apr-27	[ICRA]AAA	1st Pari-Passu Charge	Standard
58	State Bank of India	Term Loan	500.00	27.78	Mar-24	[ICRA]AAA	1st Pari-Passu Charge	Standard
59	State Bank of India	Term Loan		27.78	Mar-24	[ICRA]AAA	1st Pari-Passu Charge	Standard
60	State Bank of India	Term Loan		41.67	Mar-24	[ICRA]AAA	1st Pari-Passu Charge	Standard
61	State Bank of India	Term Loan		27.78	Mar-24	[ICRA]AAA	1st Pari-Passu Charge	Standard
62	State Bank of India	Term Loan		13.89	May-24	[ICRA]AAA	1st Pari-Passu Charge	Standard
63	State Bank of India	Term Loan		1,000.00	1,000.00	Dec-27	[ICRA]AAA	1st Pari-Passu Charge
64	The Federal Bank Limited	Term Loan	50.00	7.16	May-23	[ICRA]AAA	1st Pari-Passu Charge	Standard
65	The Hongkong and Shanghai Banking Corporation Limited	Term Loan	300.00	300.00	Apr-23	[ICRA]AAA	1st Pari-Passu Charge	Standard
66	The Hongkong and Shanghai Banking Corporation Limited	Term Loan	300.00	100.00	Nov-24	[ICRA]AAA	1st Pari-Passu Charge	Standard
67	Shanghai Banking Corporation Limited	Term Loan		25.00	Dec-23	[ICRA]AAA	1st Pari-Passu Charge	Standard
68	Shanghai Banking Corporation Limited	Term Loan		175.00	Dec-24	[ICRA]AAA	1st Pari-Passu Charge	Standard
69	The Hongkong and Shanghai Banking Corporation Limited	Term Loan	250.00	250.00	Aug-24	[ICRA]AAA	1st Pari-Passu Charge	Standard
70	The Hongkong and Shanghai Banking Corporation Limited	Term Loan	725.00	300.00	Feb-27	[ICRA]AAA	1st Pari-Passu Charge	Standard
71	Shanghai Banking Corporation Limited	Term Loan		150.00	Apr-27	[ICRA]AAA	1st Pari-Passu Charge	Standard
72	Shanghai Banking Corporation Limited	Term Loan		275.00	May-27	[ICRA]AAA	1st Pari-Passu Charge	Standard
73	The Hongkong and Shanghai Banking Corporation Limited	Term Loan	550.00	550.00	Jun-27	[ICRA]AAA	1st Pari-Passu Charge	Standard
74	Union Bank of India	Term Loan	500.00	12.50	Jan-23	[ICRA]AAA	1st Pari-Passu Charge	Standard
75	Union Bank of India	Term Loan		3.13	Jan-23	[ICRA]AAA	1st Pari-Passu Charge	Standard
76	Union Bank of India	Term Loan		9.38	Jan-23	[ICRA]AAA	1st Pari-Passu Charge	Standard
77	Union Bank of India	Term Loan		18.75	May-23	[ICRA]AAA	1st Pari-Passu Charge	Standard
78	Union Bank of India	Term Loan		18.75	May-23	[ICRA]AAA	1st Pari-Passu Charge	Standard
79	Union Bank of India (Erstwhile Corporation Bank)	Term Loan	100.00	35.00	Sep-24	[ICRA]AAA	1st Pari-Passu Charge	Standard
80	Union Bank of India	Term Loan	250.00	150.00	Dec-26	[ICRA]AAA	1st Pari-Passu Charge	Standard
81	Union Bank of India	Term Loan		72.22	Dec-24	[ICRA]AAA	1st Pari-Passu Charge	Standard
82	UCO Bank	Term Loan	100.00	100.00	Nov-27	[ICRA]AAA	1st Pari-Passu Charge	Standard
		Total	16,515.00	12,195.23				
		Secured WCDL / CC						
1	Axis Bank Limited	WCDL	25.00	0.00	NA	[ICRA]AAA	1st Pari-Passu Charge	Standard
2	CITI Bank (Unsecured)	WCDL	20.00	0.00	NA	[ICRA]AAA	1st Pari-Passu Charge	Standard
3	Deutsche Bank	WCDL	225.00	0.00	NA	[ICRA]AAA	1st Pari-Passu Charge	Standard
4	DBS	WCDL	15.00	0.00	NA	[ICRA]AAA	1st Pari-Passu Charge	Standard
5	HDFC Bank Limited	WCDL	50.00	0.00	NA	[ICRA]AAA	1st Pari-Passu Charge	Standard
6	ICICI Bank Limited	WCDL	35.00	0.00	NA	[ICRA]AAA	1st Pari-Passu Charge	Standard
7	Standard Chartered Bank	WCDL	325.00	0.00	NA	[ICRA]AAA	1st Pari-Passu Charge	Standard
8	State Bank of India	WCDL	100.00	0.00	NA	[ICRA]AAA	1st Pari-Passu Charge	Standard
9	State Bank of India	WCDL	100.00	0.00	NA	[ICRA]AAA	1st Pari-Passu Charge	Standard
10	The Hongkong and Shanghai Banking Corporation Limited	WCDL	100.00	0.00	NA	[ICRA]AAA	1st Pari-Passu Charge	Standard
		Total	995.00	-				



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.

Sr No	ISIN Code	Face Value(Rs.)	Issue Price (Rs.)	Issue size	Total No. of bonds	Allotment date(dd-mm-yyyy)	Maturity Date(dd-mm-yyyy)	Credit Rating Agency	Rating	Credit Rating Outlook	Credit Rating amount (Rs. In lakhs)	Credit Rating Dated(dd-mm-yyyy)
1	INE535H14IL5	500,000.00	481,815.00	50,000,000.00	100.00	10-Mar-23	25-Aug-23	ICRA CARE	A1+	Stable	450,000.00	14-Feb-2023
				Total	50,000,000.00	100					450,000.00	07-Feb-2023

Above credit ratings are valid as on date of issuance and listing

4.2 Details of CP issued during the last 15 months

Sr No	ISIN	Issue Date	Maturity Date	Amount (Rs in Crs)	CRA	Rating	Rated Amount (Rs in Crs)	IPA
1	INE535H14IH3	17-Feb-22	17-Feb-23	100.00	ICRA & CRISIL	A1+	4,500	The Federal Bank Limited
2	INE535H14II1	23-Mar-22	20-Mar-23	150.00	CARE & CRISIL	A1+	4,500	The Federal Bank Limited
3	INE535H14IJ9	24-Jun-22	23-Jun-23	150.00	ICRA & CRISIL	A1+	4,500	The Federal Bank Limited
4	INE535H14IK7	15-Jul-22	14-Jul-23	250.00	ICRA & CARE	A1+	4,500	The Federal Bank Limited
5	INE535H14IL5	25-Aug-22	25-Aug-23	100.00	ICRA & CARE	A1+	4,500	The Federal Bank Limited
6	INE535H14IN1	09-Sep-22	30-Aug-23	225.00	ICRA & CARE	A1+	4,500	The Federal Bank Limited
7	INE535H14IM3	09-Sep-22	07-Sep-23	100.00	ICRA & CARE	A1+	4,500	The Federal Bank Limited
8	INE535H14IM3	09-Sep-22	07-Sep-23	75.00	ICRA & CARE	A1+	4,500	The Federal Bank Limited
9	INE535H14IM3	09-Sep-22	07-Sep-23	50.00	ICRA & CARE	A1+	4,500	The Federal Bank Limited
10	INE535H14IO9	26-Dec-22	01-Jun-23	300.00	ICRA & CARE	A1+	4,500	The Federal Bank Limited
11	INE535H14IL5	27-Feb-23	25-Aug-23	25.00	ICRA & CARE	A1+	4,500	The Federal Bank Limited
12	INE535H14IP6	27-Feb-23	26-May-23	200.00	ICRA & CARE	A1+	4,500	The Federal Bank Limited
13	INE535H14IL5	28-Feb-23	25-Aug-23	100.00	ICRA & CARE	A1+	4,500	The Federal Bank Limited
14	INE535H14IL5	28-Feb-23	25-Aug-23	100.00	ICRA & CARE	A1+	4,500	The Federal Bank Limited
Total				1,925.00				



Annexure II

Continuous obligations and disclosure requirements for listed CPs:

1 Financial results:

- 1.1 Issuers who have listed their specified securities and are required to comply with provisions of Chapter IV of SEBI LODR Regulations and also have outstanding listed CPs shall prepare and submit financial results in terms of Regulation 33 of SEBI LODR Regulations and additional line items as required under Regulation 52(4) of SEBI LODR Regulations
- 1.2 Issuers who have listed NCD's, NCRPS or both and are required to comply with provisions of Chapter V of SEBI LODR Regulations and also have outstanding listed CPs or who only have outstanding listed CPs shall prepare and submit financial results in terms of Regulation 52 of SEBI LODR Regulations
- 1.3 However, if an issuer is required to prepare financial results for the purpose of consolidated financial results in terms of Regulation 33 of SEBI LODR Regulations, then such issuers, shall prepare and submit financial results in terms of para 1.1. above.

2

Material events or Information: The issuer shall disclose the following details to the stock exchange(s) as soon as possible but not later than 24 hours from the occurrence of event (or) information:

- 2.1 Details such as expected default/ delay/ default in timely fulfilment of its payment obligations for any of the debt instrument;
 - 2.2 Any action that shall affect adversely, fulfilment of its payment obligations in respect of CPs;
 - 2.3 Any revision in the credit rating;
 - 2.4 A certificate confirming fulfilment of its payment obligations, within 2 days of payment becoming due.
- 3 Issuers who are NBFCs/HFCs, shall simultaneously submit to the stock exchanges the latest ALM statements as and when they submit the same to respective regulator(s) viz RBI/NHB, as applicable
 - 4 A certificate from the CEO/CFO to the recognized stock exchange(s) on quarterly basis certifying that CP proceeds are used for disclosed purposes, and adherence to other listing conditions, as specified in Annexure I.



Annex III

Statement of Structural Liquidity as on December-2022												(INR in mio)		
Head	1-7 days	8-14 days	15-31 days	2M	3M	3-6M	6-12M	1-3 Years	3-5 Years	Over 5 Years	Total			
LIABILITIES														
Equity											22,467		22,467	
Reserves & surplus											28,577		28,577	
Borrowings	0	452	1,947	9,615	7,436	29,801	23,386	87,982	73,177	10,075	2,43,872		2,43,872	
Other Liabilities*	4,649	3,309	6,445	2,202	4,455	2,883	6,901	9,425	453	501	41,223		41,223	
Total Liabilities	4,649	3,762	8,392	11,817	11,891	32,684	30,287	97,406	73,631	61,620	3,36,140		3,36,140	
Cumulative	4,649	8,411	16,803	28,620	40,511	73,196	1,03,482	2,00,889	2,74,519	3,36,140				
ASSETS														
Liquid Investment (incl Cash & Bank)	6,057	0	4	0	0	58	3	123	0	0	6,245		6,245	
Investments at carrying value	10,043	8,508	4,931	2,908	0	2	0	0	0	7,797	34,189		34,189	
Other Assets #	0	0	268	600	7,560	6,796	3,689	2,829	965	9,908	32,614		32,614	
Loans and advances at carrying value	6,266	1,380	4,341	9,222	9,280	26,707	47,032	88,808	31,033	34,186	2,58,254		2,58,254	
Non-performing loans at carrying value									1,531	3,306	4,838		4,838	
Total Assets	22,366	9,887	9,544	12,731	16,840	33,562	50,725	91,760	33,528	55,196	3,36,140		3,36,140	
Cumulative	22,366	32,253	41,797	54,528	71,367	1,04,930	1,55,655	2,47,414	2,80,943	3,36,140				
Monthly mismatch	17,717	6,126	1,151	914	4,948	878	20,438	-5,647	-40,102	-6,424				
Cumulative mismatch	17,717	23,842	24,994	25,908	30,856	31,734	52,172	46,526	6,423	0				
Monthly mismatch %age	381%	163%	14%	8%	42%	3%	67%	-6%	-54%	-10%				
Cumulative mismatch %age	381%	283%	149%	91%	76%	43%	50%	23%	2%	0%				
Limit as per Policy	-10%	-10%	-20%	-15%	-15%	-15%	-15%	-20%	-25%	-25%				

