

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

CIN

PAN

Fullerton India Credit Company Limited

U65191TN1994PLC079235

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 | INES35SH14IH3 | 365 | 5.58% | 100.00 | 17-02-22 | 17-02-23 | A1+ | UnSecured | Nil | The Federal Bank Limited |
| 2 | 21-22/CP/04 | INES35SH14IH1 | 362 | 5.55% | 75.00 | 23-03-22 | 20-03-23 | A1+ | UnSecured | Nil | The Federal Bank Limited |
| 3 | 21-22/CP/05 | INES35SH14IH1 | 362 | 5.55% | 75.00 | 23-03-22 | 20-03-23 | A1+ | UnSecured | Nil | The Federal Bank Limited |
| 4 | 22-23/CP/01 | INES35SH14I09 | 364 | 7.10% | 150.00 | 24-06-21 | 23-06-23 | A1+ | UnSecured | Nil | The Federal Bank Limited |
| 5 | 22-23/CP/02 | INES35SH14IK7 | 364 | 7.07% | 200.00 | 15-07-22 | 14-07-23 | A1+ | UnSecured | Nil | The Federal Bank Limited |
| 6 | 22-23/CP/03 | INES35SH14IK7 | 364 | 7.07% | 50.00 | 15-07-22 | 14-07-23 | A1+ | UnSecured | Nil | The Federal Bank Limited |
| 7 | 22-23/CP/04 | INES35SH14IL5 | 365 | 7.05% | 100.00 | 25-08-21 | 25-08-23 | A1+ | UnSecured | Nil | The Federal Bank Limited |
| 8 | 22-23/CP/05 | INES35SH14IM1 | 355 | 7.30% | 225.00 | 09-09-22 | 30-08-23 | A1+ | UnSecured | Nil | The Federal Bank Limited |
| 9 | 22-23/CP/06 | INES35SH14IM3 | 363 | 7.30% | 100.00 | 09-09-22 | 07-09-23 | A1+ | UnSecured | Nil | The Federal Bank Limited |
| 10 | 22-23/CP/06 | INES35SH14IM3 | 363 | 7.30% | 75.00 | 09-09-22 | 07-09-23 | A1+ | UnSecured | Nil | The Federal Bank Limited |
| 11 | 22-23/CP/07 | INES35SH14IM3 | 363 | 7.30% | 50.00 | 09-09-22 | 07-09-23 | A1+ | UnSecured | Nil | The Federal Bank Limited |
| 12 | 22-23/CP/09 | INES35SH14IO9 | 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 | INES35SH07282 | 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 | INES35SH07308 | 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 | INES35SH07357 | 3650 | 10.45% | 25.00 | 05-Nov-13 | 03-Nov-23 | AAA | Secured | 1st Pari-Passu Charge | Catalyst Trusteeship Limited |
| 4 | SERIES 67 | INES35SH07AH4 | 2192 | 8.35% | 70.00 | 17-Apr-18 | 17-Apr-24 | AAA | Secured | 1st Pari-Passu Charge | Catalyst Trusteeship Limited |
| 5 | SERIES 73 | INES35SH07A00 | 2555 | 9.20% | 50.00 | 10-Aug-18 | 08-Aug-25 | AAA | Secured | 1st Pari-Passu Charge | Catalyst Trusteeship Limited |
| 6 | SERIES 85 | INES35SH07BE9 | 2922 | 8.05% | 914.02 | 22-Jan-20 | 22-Jan-28 | AAA | Secured | 1st Pari-Passu Charge | Catalyst Trusteeship Limited |
| 7 | SERIES 86 | INES35SH07BF6 | 1827 | 8.68% | 200.00 | 29-Jan-20 | 29-Jan-25 | AAA | Secured | 1st Pari-Passu Charge | Catalyst Trusteeship Limited |
| 8 | SERIES 87 | INES35SH07BG4 | 1096 | 8.24% | 700.00 | 14-Feb-20 | 14-Feb-23 | AAA | Secured | 1st Pari-Passu Charge | Catalyst Trusteeship Limited |
| 9 | SERIES 88 | INES35SH07BH2 | 1093 | 7.85% | 350.0 | 14-May-20 | 12-May-23 | AAA | Secured | 1st Pari-Passu Charge | Catalyst Trusteeship Limited |
| 10 | SERIES 89 | INES35SH07BID | 1095 | 7.15% | 200.00 | 29-Jun-20 | 29-Jun-23 | AAA | Secured | 1st Pari-Passu Charge | Catalyst Trusteeship Limited |
| 11 | MLD SERIES 2 | INES35SH07BJ8 | 1095 | 5.80% | 50.0 | 02-Feb-21 | 02-Feb-24 | AAA | Secured | 1st Pari-Passu Charge | Catalyst Trusteeship Limited |
| 12 | SERIES 90 | INES35SH07BK6 | 728 | 6.20% | 150.00 | 26-Mar-21 | 24-Mar-23 | AAA | Secured | 1st Pari-Passu Charge | Catalyst Trusteeship Limited |
| 13 | SERIES 91 | INES35SH07BL4 | 1826 | 6.14% | 740.00 | 17-Nov-21 | 17-Nov-26 | AAA | Secured | 1st Pari-Passu Charge | Catalyst Trusteeship Limited |
| 14 | SERIES 92 | INES35SH07BM2 | 1096 | 6.80% | 300.00 | 28-Mar-22 | 28-Mar-25 | AAA | Secured | 1st Pari-Passu Charge | Catalyst Trusteeship Limited |
| 15 | SERIES 93 | INES35SH07BN0 | 1096 | 7.30% | 350.00 | 02-May-22 | 02-May-25 | AAA | Secured | 1st Pari-Passu Charge | Catalyst Trusteeship Limited |
| 16 | SERIES 94 | INES35SH07BO8 | 1126 | 7.80% | 300.00 | 02-Jun-22 | 02-Jul-25 | AAA | Secured | 1st Pari-Passu Charge | Catalyst Trusteeship Limited |
| 17 | SERIES 95 | INES35SH07BP5 | 1096 | 7.95% | 35.00 | 30-Jun-25 | 30-Jun-25 | AAA | Secured | 1st Pari-Passu Charge | Catalyst Trusteeship Limited |
| 18 | SERIES 96 | INES35SH07BQ3 | 1096 | 6.90% | 250.00 | 21-Jul-22 | 21-Jul-25 | AAA | Secured | 1st Pari-Passu Charge | Catalyst Trusteeship Limited |
| 19 | SERIES 97 | INES35SH07BR1 | 1096 | 7.90% | 500.00 | 28-Jul-22 | 28-Jul-25 | AAA | Secured | 1st Pari-Passu Charge | Catalyst Trusteeship Limited |
| 20 | SERIES 98 | INES35SH07BS9 | 3653 | 8.30% | 75.00 | 15-Nov-22 | 15-Nov-23 | AAA | Secured | 1st Pari-Passu Charge | Catalyst Trusteeship Limited |
| 21 | SERIES 92 Re issuance | INES35SH07BM2 | 857 | 6.80% | 250.00 | 22-Nov-22 | 28-Mar-25 | AAA | Secured | 1st Pari-Passu Charge | Catalyst Trusteeship Limited |
| 22 | MLD SERIES 3 | INES35SH07BT7 | 1096 | 8.20% | 103.00 | 16-Dec-22 | 16-Dec-25 | AAA | Secured | 1st Pari-Passu Charge | Catalyst Trusteeship Limited |
| | | | | | Total | | | | | | 5,727.0 |



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) | INE535H08660 | 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 | 12-Aug-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 | | | | 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 300 Cr) | Term Loan | | 5.00 | Mar-23 | [ICRA]AAA | 1st Pari-Passu Charge | Standard |
| 28 | HDFC Bank Limited (Rs 350 Cr) | Term Loan | | 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 | Standard |
| 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 | The Hongkong and Shanghai Banking Corporation Limited | Term Loan | | 25.00 | Dec-23 | [ICRA]AAA | 1st Pari-Passu Charge | Standard |
| 68 | The Hongkong and 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 | The Hongkong and Shanghai Banking Corporation Limited | Term Loan | | 150.00 | Apr-27 | [ICRA]AAA | 1st Pari-Passu Charge | Standard |
| 72 | The Hongkong and 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 | | 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 | | 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 | | | | | | | |

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.

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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.



| 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 | |
| Reserves & surplus | | | | | | | | | | | 28,577 | |
| Borrowings | 0 | 452 | 1,947 | 9,615 | 7,436 | 29,801 | 23,386 | 87,982 | 73,177 | 10,075 | 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 | |
| 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 | |
| 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 | |
| Investments at carrying value | 10,043 | 8,508 | 4,931 | 2,908 | 0 | 2 | 0 | 0 | 0 | 7,797 | 34,189 | |
| Other Assets # | 0 | 0 | 268 | 600 | 7,560 | 6,796 | 3,689 | 2,829 | 965 | 9,908 | 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 | |
| Non-performing loans at carrying value | | | | | | | | | 1,531 | 3,306 | 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 | |
| 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% | | |

