



**ISSUE OF COMMERCIAL PAPER (CP)
LETTER OF OFFER**

PART I

Issuer Details

Name and Address of Issuer	: TATA CAPITAL LIMITED 11th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel Mumbai 400013
Business Segment / Activity	: NBFC
Chief Executive (Managing Director / President / CEO / CFO Equivalent Official in the hierarchy as per Constitution of the Issuer entity)	: Mr. Rajiv Sabharwal Managing Director and CEO
Group Affiliation (If Any)	: Subsidiary of Tata Sons Ltd.

PART II

Issue Details

ISIN	: INE976114RM8
Proposed Date of Issue	: June 3, 2026
Amount (Rs.)	: 2,50,00,00,000
Tenor and Date of Maturity	: Tenor 91 Days September 2, 2026 Record Date : September 1, 2026
Proposed to be Listed / Unlisted	: Proposed to be Listed
End Use of CP / NCD proposed (specific details)	: The funds raised through this Issue, after meeting the expenditures of and related to the Issue, will be used for (i) various financing activities, including lending (ii) to repay our existing loans; (iii) working capital management; and (iv) business operations, including for our capital expenditure (v) investment in accordance with the investment policies approved by the company.

Market Conventions

Credit Rating Details for the Proposed Issue

	: FIMMDA Conventions	
	Credit Rating 1	Credit Rating 2 (obtained if any)
Credit Rating Issuer	: CRISIL Ratings Ltd	ICRA Ltd
Rating	: A1+	A1+
Date of Rating	: May 11, 2026	May 13, 2026
Validity of Issuance	: July 09, 2026	August 12, 2026
Validity period for rating	: July 09, 2027	August 12, 2027
For Amount (Rs.)	: Rs. 30,500 crores	Rs. 30,500 crores
Conditions (If Any)	: ---	

Long term credit rating obtained by the Issuer : Refer Sr.No. 3 of Annexure C

Unaccepted Credit Rating assigned to the Issuer : NA

Issuing and Paying Agent Details (Name and address) : HDFC BANK LTD
Lodha - I Think Techno Campus, Building - ALPHA, 4th Floor - Office,
Near Kanjurmarg Railway Station, Kanjurmarg(E), Mumbai-400042

Debenture Trustee Details (Name and Address) (In case of NCD) : NA

Credit Enhancement Details (If any) : NA

Description of Instrument : Commercial Paper

Amount (Rs. In Lacs) : Rs. 25,000 Lacs

Issued by : TATA CAPITAL LIMITED

In favor of : INVESTORS IN COMMERCIAL PAPER

Name and Address of the Guarantor : NA

Net worth of the Guarantor (Rs. In Lacs) : NA

Extent of The Guarantee Offered by the Guarantor for the Issue : NA

Conditions under which the guarantee will be invoked : NA

Trustee Details (Name and Address) : NA

Whether guarantor is a group entity : NA

If yes, Names of Companies to which Guarantor has issued similar guarantees, : NA

Name	Extent of Guarantee	Conditions under which the guarantee will be invoked
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TATA CAPITAL LIMITED

Corporate Identity Number L65990MH1991PLC060670

Registered Office 11th Floor Tower A Peninsula Business Park Ganpatrao Kadam Marg Lower Parel Mumbai 400 013

Tel 91 22 6606 9000 Web www.tatacapital.com



PART III

- A. Issuer Financial Details
 CP / NCD Borrowing : CP Borrowing
 Date of Board Resolution : Dtd : October 28, 2025
 1. Limit approved by Board : Rs. 2,76,000 crores
 2. Limit as per CRA : Rs. 30,500 crores
 3. Limit approved by Regulator concerned (if applicable) : NA
- B. Details of CP / NCD and other Debt Instruments outstanding as on date of Letter of Offer CP / NCD / other Debt Instruments (Including Liabilities not redeemed on due date) : Refer Annexure A
- C. Fund-based facilities from banks/Financial institutions, if any : Refer Annexure B
- D. Shareholding details of promoters / details of shares pledged... : Refer Sr.No. 2 of Annexure C

E. FINANCIAL SUMMARY of TATA CAPITAL LIMITED	As on 31/03/2026 (Ind AS) (Rs. Crores)	As on 31/03/2025 (Ind AS) (Rs. Crores)	As on 31/03/2024 (Ind AS) (Rs. Crores)	As on 31/03/2023 (Ind AS) (Rs. Crores)
❖EQUITY	39,012.59	27,953.52	19,452.42	3,560.12
❖NET WORTH	38,320.79	27,589.33	19,777.85	10,110.53
❖INVESTMENT IN SUBSIDIARIES / AFFILIATES	9,755.01	4,669.48	4,070.55	10,995.37
❖TOTAL DEBT OUTSTANDING	1,61,568.38	1,47,337.92	1,00,914.31	
- SHORT TERM (< 1 YEAR)	63,685.30	57,344.22	35,901.95	1,231.96
- OTHER DEBT	97,883.08	89,993.70	65,012.36	3,161.68
❖GROSS INCOME	23,089.38	21,940.08	13,309.11	1,353.13
❖OPERATING PROFIT (PBITD)	15,763.32	14,605.28	10,097.97	1,201.73
❖GROSS PROFIT (PBTD)	4,740.46	3,715.80	3,452.30	896.89
❖NET PROFIT (POST TAX)	3,201.14	2,594.28	2,492.45	720.50
AUDIT QUALIFICATIONS (if any) : ---				

- F. Details of statutory auditor and changes thereof in the last three financial years : Refer Sr.No. 5 of Annexure C
- G. Details of Default in repayment of CP or any other debt instrument and other financial indebtedness including corporate guarantee issued in the past five financial years including in the current financial year. : Nil
- H. Details of any other material event/development having implications for the financials/credit quality resulting in material liabilities, corporate restructuring event or such other matters affecting the issue or investor's decision. : Refer Sr.No. 4 of Annexure C
- I. Material Litigations if any : Refer Sr.No. 1 of Annexure C
- J. Regulatory Strictures, if any : Refer Sr.No. 1 of Annexure C
- K. An issuer which is either an NBFC or an HFC shall disclose the residual maturity profile of its assets and liabilities : Refer Sr.No. 6 of Annexure C

For Tata Capital Limited

[Signature]

Authorised Signatories
 Date : June 2, 2026

[Signature]

ISIN	Issue Date	Amount Issued (Rs.)	Maturity Date	Amount O/S (Rs)	IPA	CRA	Rating	Rated Amount (Rs. in Cr.)
INE976114QD9	10-Jun-25	1,00,00,00,000	10-Jun-26	1,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	30,500
INE976114QD9	10-Jun-25	1,00,00,00,000	10-Jun-26	1,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	30,500
INE976114QE7	11-Jun-25	2,50,00,00,000	11-Jun-26	2,50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	30,500
INE976114QF4	24-Jun-25	2,50,00,00,000	24-Jun-26	2,50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	30,500
INE976114QF4	24-Jun-25	2,50,00,00,000	24-Jun-26	2,50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	30,500
INE976114QK4	15-Sep-25	1,00,00,00,000	11-Sep-26	1,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	30,500
INE976114QMV0	16-Sep-25	75,00,00,000	16-Sep-26	75,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	30,500
INE976114QMV0	16-Sep-25	50,00,00,000	16-Sep-26	50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	30,500
INE976114QMV0	16-Sep-25	2,50,00,00,000	16-Sep-26	2,50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	30,500
INE976114QO6	24-Sep-25	60,00,00,000	24-Sep-26	60,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	30,500
INE976114QO7	23-Dec-25	3,00,00,00,000	23-Dec-26	3,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	30,500
INE976114QU3	2-Feb-26	3,50,00,00,000	2-Feb-27	3,50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	30,500
INE976114QV1	9-Feb-26	1,50,00,00,000	9-Feb-27	1,50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	30,500
INE976114QV1	9-Feb-26	1,00,00,00,000	9-Feb-27	1,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	30,500
INE976114QV1	9-Feb-26	50,00,00,000	9-Feb-27	50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	30,500
INE976114QV1	9-Feb-26	2,00,00,00,000	9-Feb-27	2,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	30,500
INE976114QW9	18-Feb-26	1,00,00,00,000	18-Feb-27	1,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	30,500
INE976114QW9	18-Feb-26	1,00,00,00,000	18-Feb-27	1,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	30,500
INE976114QV5	5-Mar-26	2,00,00,00,000	5-Mar-27	2,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	30,500
INE976114QZ2	9-Mar-26	5,00,00,00,000	9-Mar-27	2,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	30,500
INE976114RA3	11-Mar-26	2,00,00,00,000	12-Jun-26	3,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	30,500
INE976114RB1	16-Mar-26	3,00,00,00,000	17-Jun-26	4,50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	30,500
INE976114RC3	18-Mar-26	4,50,00,00,000	19-Jun-26	3,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	30,500
INE976114RD7	20-Mar-26	3,00,00,00,000	25-Jun-26	50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	30,500
INE976114RE5	27-Mar-26	50,00,00,000	25-Jun-26	50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	30,500
INE976114RES	27-Mar-26	50,00,00,000	25-Jun-26	50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	30,500
INE976114RF2	27-Mar-26	1,25,00,00,000	3-Jun-26	1,25,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	30,500
INE976114RF2	27-Mar-26	1,00,00,00,000	3-Jun-26	1,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	30,500
INE976114QD9	27-Mar-26	1,25,00,00,000	10-Jun-26	1,25,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	30,500
INE976114QD9	27-Mar-26	50,00,00,000	10-Jun-26	50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	30,500
INE976114QD9	27-Mar-26	1,50,00,00,000	10-Jun-26	1,50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	30,500
INE976114QD9	27-Mar-26	1,50,00,00,000	10-Jun-26	1,50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	30,500
INE976114RG0	20-Apr-26	50,00,00,000	20-Jul-26	50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	30,500
INE976114RG0	20-Apr-26	2,00,00,00,000	20-Jul-26	2,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	30,500
INE976114RG0	20-Apr-26	50,00,00,000	20-Jul-26	50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	30,500
INE976114RH8	6-May-26	50,00,00,000	5-Aug-26	50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	30,500
INE976114RH8	8-May-26	3,00,00,00,000	5-Aug-26	3,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	30,500
INE976114R16	18-May-26	3,75,00,00,000	18-May-27	3,75,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	30,500
INE976114R14	25-May-26	2,50,00,00,000	24-Aug-26	2,50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	30,500
INE976114R14	26-May-26	1,25,00,00,000	24-Aug-26	1,25,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	30,500
INE976114RK2	29-May-26	3,00,00,00,000	17-Aug-26	3,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	30,500
INE976114RK2	29-May-26	2,00,00,00,000	17-Aug-26	2,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	30,500
INE976114RL0	29-May-26	2,25,00,00,000	28-Aug-26	2,25,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	30,500
INE976114RL0	29-May-26	50,00,00,000	28-Aug-26	50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	30,500
INE976114RL0	29-May-26	2,00,00,00,000	28-Aug-26	2,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	30,500
Total		79,60,00,00,000		79,60,00,00,000				



Secured NCD

ISIN	Allotment Date	Amount Issued (Rs.)	Maturity Date	Amount O/S (Rs)	Debtors/Trustee	CRA	Rating	Rated Amount
INE306N07K19	19-Dec-18	1,12,00,00,000	19-Dec-28	1,12,00,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE306N07K19	3-Jan-19	23,00,00,000	19-Dec-28	23,00,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE306N07K19	15-Feb-19	55,00,00,000	19-Dec-28	55,00,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE306N07L19	20-Jun-19	2,73,00,00,000	20-Jun-29	2,73,00,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE306N07L19	19-Jul-19	1,00,00,00,000	20-Jun-29	1,00,00,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE306N07L01	6-Nov-19	1,00,00,00,000	6-Nov-29	1,00,00,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE306N07L52	6-Mar-20	10,00,00,00,000	6-Mar-30	10,00,00,00,000	Vistra ITCL India LTD	ICRA	[ICRA]AAA(stable)	ICRA Limited - 67246.75 Cr
INE306N07M11	29-Sep-21	95,00,00,000	29-Sep-31	95,00,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE306N07M11	3-Dec-21	2,19,00,00,000	29-Sep-31	2,19,00,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE306N07M11	16-Dec-21	50,00,00,000	29-Sep-31	50,00,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE306N07M11	29-Dec-21	85,00,00,000	29-Sep-31	85,00,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE306N07M09	20-Jan-22	12,50,00,00,000	20-Jan-32	12,50,00,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE306N07M04	29-Apr-22	1,81,00,00,000	29-Apr-32	1,81,00,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE306N07M50	1-Jun-22	2,50,00,00,000	1-Jun-32	2,50,00,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE306N07M00	26-Jul-22	4,75,00,00,000	26-Jul-27	4,75,00,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE306N07M25	12-Aug-22	1,87,50,00,000	12-Aug-32	1,87,50,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE306N07M06	23-Aug-22	2,50,00,00,000	26-Jul-27	2,50,00,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE306N07M00	19-Oct-22	5,00,00,00,000	19-Oct-27	5,00,00,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE306N07M00	8-Dec-22	2,50,00,00,000	19-Oct-27	2,50,00,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE306N07M19	8-Feb-23	1,10,00,00,000	8-Feb-28	1,10,00,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE306N07N17	21-Feb-23	81,00,00,000	21-Feb-33	81,00,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE306N07M19	21-Feb-23	1,52,00,00,000	8-Feb-28	1,52,00,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE976107DC3	14-Mar-23	20,00,00,00,000	16-Mar-27	20,00,00,00,000	Vistra ITCL India LTD	ICRA	[ICRA]AAA(stable)	ICRA Limited - 67246.75 Cr
INE306N07NP4	19-Jul-23	6,10,00,00,000	19-Jul-28	6,10,00,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE306N07N07	3-Aug-23	30,00,00,00,000	3-Dec-26	30,00,00,00,000	Vistra ITCL India LTD	ICRA	[ICRA]AAA(stable)	ICRA Limited - 67246.75 Cr
INE306N07N02	3-Aug-23	30,00,00,00,000	3-Dec-27	30,00,00,00,000	Vistra ITCL India LTD	ICRA	[ICRA]AAA(stable)	ICRA Limited - 67246.75 Cr
INE306N07M25	25-Sep-23	40,00,00,000	12-Aug-32	40,00,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE306N07NT6	20-Oct-23	2,43,70,00,000	20-Oct-28	2,43,70,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE306N07N58	28-Nov-23	15,00,00,00,000	22-Jan-27	15,00,00,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE976107CV9	28-Nov-23	15,00,00,00,000	23-Sep-27	15,00,00,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE306N07NU4	7-Dec-23	25,00,00,00,000	7-Dec-33	25,00,00,00,000	Vistra ITCL India LTD	ICRA	[ICRA]AAA(stable)	ICRA Limited - 67246.75 Cr
INE857007232	15-Jul-19	1,40,00,00,000	13-Jul-29	1,40,00,00,000	IDBI Trusteeship Services LTD	CRISIL/CARE	CRISIL AAA; Stable, CARE AAA; Stable	CRISIL Limited - 55813.50 Cr, CARE Limited - 7300 Cr
INE857007240	16-Oct-19	60,00,00,000	16-Oct-29	60,00,00,000	IDBI Trusteeship Services LTD	CRISIL/CARE	CRISIL AAA; Stable, CARE AAA; Stable	CRISIL Limited - 55813.50 Cr, CARE Limited - 7300 Cr
INE857007273	10-Jun-20	1,75,00,00,000	10-Sep-27	1,75,00,00,000	IDBI Trusteeship Services LTD	CRISIL/CARE	CRISIL AAA; Stable, CARE AAA; Stable	CRISIL Limited - 55813.50 Cr, CARE Limited - 7300 Cr
INE306N07NN9	8-Feb-24	2,42,10,00,000	8-Feb-34	2,42,10,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE976107C51	13-Feb-24	1,15,00,00,000	13-Feb-29	1,15,00,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE976107CT9	29-Feb-24	16,40,00,00,000	10-May-27	16,40,00,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE976107CV5	21-May-24	4,16,00,00,000	21-Mar-29	4,16,00,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE306N07M00	19-Jun-24	2,90,00,00,000	26-Jul-27	2,90,00,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE306N07M00	27-Jun-24	5,02,00,00,000	8-Feb-34	5,02,00,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE976107CX1	23-Jul-24	6,30,00,00,000	21-Jul-34	6,30,00,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE306N07N19	8-Aug-24	6,00,00,00,000	8-Feb-28	6,00,00,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE306N07L01	26-Sep-24	13,00,00,00,000	6-Nov-29	13,00,00,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE306N07NA6	16-Oct-24	6,10,00,00,000	7-Sep-27	6,10,00,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE306N07ND0	27-Nov-24	2,85,00,00,000	19-Oct-27	2,85,00,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE306N07ND0	23-Dec-24	5,00,00,00,000	19-Oct-27	5,00,00,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE976107CX1	23-Dec-24	1,51,00,00,000	21-Jul-34	1,51,00,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE306N07NS8	7-Mar-25	4,00,00,00,000	22-Jan-27	4,00,00,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE306N07ND0	19-Mar-25	2,78,00,00,000	19-Oct-27	2,78,00,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE306N07NT6	19-Mar-25	1,00,00,00,000	20-Oct-28	1,00,00,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE976107C26	8-Apr-25	15,00,00,00,000	8-Apr-30	15,00,00,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE306N07NP4	8-Apr-25	11,75,00,00,000	11-Jul-28	11,75,00,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE857007273	2-May-25	8,75,00,00,000	10-Sep-27	8,75,00,00,000	IDBI Trusteeship Services LTD	CRISIL/CARE	CRISIL AAA; Stable, CARE AAA; Stable	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE306N07M00	22-May-25	20,00,00,00,000	26-Jul-27	20,00,00,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE306N07NA6	15-Jul-25	13,00,00,00,000	7-Sep-27	13,00,00,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE306N07NT6	15-Jul-25	10,00,00,00,000	20-Oct-28	10,00,00,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr
INE976107C26	15-Sep-25	1,60,00,00,000	8-Apr-30	1,60,00,00,000	Vistra ITCL India LTD	CRISIL / CRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, CRA Limited - 67246.75 Cr



ISIN	Allotment Date	Amount Issued (Rs.)	Maturity Date	Amount O/S (Rs)	Debtore Trustee	CRA	Rating	Rated Amount
INE306N07NP4	15-Sep-25	4,25,00,00,000	19-Jul-28	4,25,00,00,000	Vistra ITCL India LTD	CRISIL / ICRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, ICRA Limited - 67246.75 Cr
INE976I07DA7	14-Nov-25	7,50,00,00,000	14-Nov-30	7,50,00,00,000	Vistra ITCL India LTD	CRISIL / ICRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, ICRA Limited - 67246.75 Cr
INE306N07DB5	14-Nov-25	8,00,00,00,000	14-Nov-28	8,00,00,00,000	Vistra ITCL India LTD	CRISIL / ICRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, ICRA Limited - 67246.75 Cr
INE306N07N19	10-Feb-26	12,50,00,00,000	8-Feb-28	12,50,00,00,000	Vistra ITCL India LTD	CRISIL / ICRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, ICRA Limited - 67246.75 Cr
INE306N07NN9	4-Mar-26	3,43,00,00,000	8-Feb-34	3,43,00,00,000	Vistra ITCL India LTD	CRISIL / ICRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, ICRA Limited - 67246.75 Cr
INE306N07ND0	12-May-26	7,65,00,00,000	19-Oct-27	7,65,00,00,000	Vistra ITCL India LTD	CRISIL / ICRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, ICRA Limited - 67246.75 Cr
INE976I07DD1	12-May-26	5,05,00,00,000	12-May-31	5,05,00,00,000	Vistra ITCL India LTD	CRISIL / ICRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, ICRA Limited - 67246.75 Cr
INE976I07DE9	21-May-26	29,50,00,00,000	21-Feb-29	29,50,00,00,000	Vistra ITCL India LTD	CRISIL / ICRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 55813.50 Cr, ICRA Limited - 67246.75 Cr
		4,46,30,30,00,000		4,16,60,30,00,000				

Unlisted Secured NCD

ISIN	Allotment Date	Amount Issued (Rs.)	Maturity Date	Amount O/S (Rs)	Debtore Trustee	CRA	Rating	Rated Amount
INE306N07NV2	21-Dec-23	10,25,00,00,000	21-Dec-27	10,25,00,00,000	Vistra ITCL India LTD	ICRA	[ICRA]AAA(stable)	ICRA Limited - 67246.75 Cr
		10,25,00,00,000		10,25,00,00,000				

Unsecured Fully Paid NCD

ISIN	Allotment Date	Amount Issued (Rs.)	Maturity Date	Amount O/S (Rs)	Debtore Trustee	CRA	Rating	Rated Amount
INE306N08490	19-Mar-19	5,90,00,00,000	17-Mar-34	5,90,00,00,000	IDBI Trusteeship Services LTD	CRISIL / CARE	CRISIL AAA; Stable, CARE AAA; Stable	CRISIL Limited - 55813.50 Cr, CARE Limited - 7300 Cr
INE976I08409	23-Mar-20	5,00,00,00,000	23-Mar-35	5,00,00,00,000	IDBI Trusteeship Services LTD	CRISIL / CARE	CRISIL AAA; Stable, CARE AAA; Stable	CRISIL Limited - 55813.50 Cr, CARE Limited - 7300 Cr
INE601U08509	30-Aug-22	7,00,00,00,000	28-Aug-26	7,00,00,00,000	IDBI Trusteeship Services LTD	CRISIL	CRISIL AAA; Stable	CRISIL Limited - 55813.50 Cr
		17,90,00,00,000		17,90,00,00,000				

Sub-Debt NCD

ISIN	Allotment Date	Amount Issued (Rs.)	Maturity Date	Amount O/S (Rs)	Debtore Trustee	CRA	Rating	Rated Amount
INE306N08193	11-Aug-16	2,00,00,00,000	11-Aug-26	2,00,00,00,000	IDBI Trusteeship Services LTD	CRISIL / CARE	CRISIL AAA; Stable, CARE AAA; Stable	CRISIL Limited - 6605.10 Cr, CARE Limited - 3254.55 Cr
INE306N08201	26-Oct-16	15,00,00,00,000	26-Oct-26	15,00,00,00,000	IDBI Trusteeship Services LTD	CRISIL / CARE	CRISIL AAA; Stable, CARE AAA; Stable	CRISIL Limited - 6605.10 Cr, CARE Limited - 3254.55 Cr
INE306N08300	28-Dec-18	2,00,00,00,000	28-Dec-28	2,00,00,00,000	IDBI Trusteeship Services LTD	CRISIL / ICRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 6605.10 Cr, ICRA Limited - 5980.10 Cr
INE306N08326	16-Apr-19	20,00,00,00,000	16-Apr-29	20,00,00,00,000	IDBI Trusteeship Services LTD	CRISIL / CARE	CRISIL AAA; Stable, CARE AAA; Stable	CRISIL Limited - 6605.10 Cr, CARE Limited - 3254.55 Cr
INE306N08326	13-Jun-19	65,00,00,00,000	16-Apr-29	65,00,00,00,000	IDBI Trusteeship Services LTD	CRISIL / CARE	CRISIL AAA; Stable, CARE AAA; Stable	CRISIL Limited - 6605.10 Cr, CARE Limited - 3254.55 Cr
INE306N08326	16-Jun-19	1,00,00,00,000	16-Apr-29	1,00,00,00,000	IDBI Trusteeship Services LTD	CRISIL / ICRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 6605.10 Cr, ICRA Limited - 5980.10 Cr
INE306N08359	29-Jul-19	29,50,00,00,000	16-Apr-29	29,50,00,00,000	IDBI Trusteeship Services LTD	CRISIL / ICRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 6605.10 Cr, ICRA Limited - 5980.10 Cr
INE306N08383	13-Oct-20	70,00,00,00,000	13-Nov-29	70,00,00,00,000	IDBI Trusteeship Services LTD	CRISIL / ICRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 6605.10 Cr, ICRA Limited - 5980.10 Cr
INE306N08383	17-Sep-20	75,00,00,00,000	17-Sep-30	75,00,00,00,000	IDBI Trusteeship Services LTD	CRISIL / ICRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 6605.10 Cr, ICRA Limited - 5980.10 Cr
INE306N08383	13-Oct-20	1,25,00,00,00,000	17-Sep-30	1,25,00,00,00,000	IDBI Trusteeship Services LTD	CRISIL / ICRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 6605.10 Cr, ICRA Limited - 5980.10 Cr
INE306N08433	23-Mar-21	1,00,00,00,000	17-Sep-30	1,00,00,00,000	IDBI Trusteeship Services LTD	CRISIL / ICRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 6605.10 Cr, ICRA Limited - 5980.10 Cr
INE306N08433	28-Jun-21	1,50,00,00,000	27-Jun-31	1,50,00,00,000	IDBI Trusteeship Services LTD	CRISIL / ICRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 6605.10 Cr, ICRA Limited - 5980.10 Cr
INE306N08441	24-Nov-21	5,00,00,00,000	24-Nov-31	5,00,00,00,000	IDBI Trusteeship Services LTD	CRISIL / ICRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 6605.10 Cr, ICRA Limited - 5980.10 Cr
INE306N08516	27-Jul-23	5,00,00,00,000	27-Jul-33	5,00,00,00,000	Vistra ITCL India LTD	CRISIL / ICRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 6605.10 Cr, ICRA Limited - 5980.10 Cr
INE306N08516	16-Nov-23	5,00,00,00,000	27-Jul-33	5,00,00,00,000	Vistra ITCL India LTD	CRISIL / ICRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 6605.10 Cr, ICRA Limited - 5980.10 Cr
INE857Q08016	10-May-19	50,00,00,00,000	10-May-29	50,00,00,00,000	IDBI Trusteeship Services LTD	CRISIL / CARE	CRISIL AAA; Stable, CARE AAA; Stable	CRISIL Limited - 6605.10 Cr, CARE Limited - 3254.55 Cr
INE857Q08016	29-May-19	50,00,00,00,000	10-May-29	50,00,00,00,000	IDBI Trusteeship Services LTD	CRISIL / CARE	CRISIL AAA; Stable, CARE AAA; Stable	CRISIL Limited - 6605.10 Cr, CARE Limited - 3254.55 Cr
INE857Q08016	27-Jun-19	50,00,00,00,000	10-May-29	50,00,00,00,000	IDBI Trusteeship Services LTD	CRISIL / CARE	CRISIL AAA; Stable, CARE AAA; Stable	CRISIL Limited - 6605.10 Cr, CARE Limited - 3254.55 Cr
INE857Q08024	13-Nov-19	50,00,00,00,000	13-Nov-29	50,00,00,00,000	IDBI Trusteeship Services LTD	CRISIL / CARE	CRISIL AAA; Stable, CARE AAA; Stable	CRISIL Limited - 6605.10 Cr, CARE Limited - 3254.55 Cr
INE857Q08024	3-Feb-20	1,00,00,00,00,000	13-Nov-29	1,00,00,00,00,000	IDBI Trusteeship Services LTD	CRISIL / CARE	CRISIL AAA; Stable, CARE AAA; Stable	CRISIL Limited - 6605.10 Cr, CARE Limited - 3254.55 Cr
INE857Q08024	24-Feb-20	50,00,00,00,000	13-Nov-29	50,00,00,00,000	IDBI Trusteeship Services LTD	CRISIL / CARE	CRISIL AAA; Stable, CARE AAA; Stable	CRISIL Limited - 6605.10 Cr, CARE Limited - 3254.55 Cr
INE857Q08032	28-Jul-20	50,00,00,00,000	26-Jul-30	50,00,00,00,000	IDBI Trusteeship Services LTD	CRISIL / CARE	CRISIL AAA; Stable, CARE AAA; Stable	CRISIL Limited - 6605.10 Cr, CARE Limited - 3254.55 Cr
INE857Q08032	14-Oct-20	50,00,00,00,000	26-Jul-30	50,00,00,00,000	IDBI Trusteeship Services LTD	CRISIL / CARE	CRISIL AAA; Stable, CARE AAA; Stable	CRISIL Limited - 6605.10 Cr, CARE Limited - 3254.55 Cr
INE857Q08032	17-Dec-20	50,00,00,00,000	26-Jul-30	50,00,00,00,000	IDBI Trusteeship Services LTD	CRISIL / CARE	CRISIL AAA; Stable, CARE AAA; Stable	CRISIL Limited - 6605.10 Cr, CARE Limited - 3254.55 Cr
INE306N08516	22-Feb-24	2,40,00,00,00,000	27-Jul-33	2,40,00,00,00,000	Vistra ITCL India LTD	CRISIL / ICRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 6605.10 Cr, ICRA Limited - 5980.10 Cr
INE306N08516	21-Mar-24	2,60,00,00,00,000	27-Jul-33	2,60,00,00,00,000	Vistra ITCL India LTD	CRISIL / ICRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 6605.10 Cr, ICRA Limited - 5980.10 Cr
INE976I08417	13-Sep-24	2,50,00,00,00,000	13-Sep-34	2,50,00,00,00,000	IDBI Trusteeship Services LTD	CRISIL / ICRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 6605.10 Cr, ICRA Limited - 5980.10 Cr
INE976I08417	23-Jan-25	6,65,00,00,00,000	13-Sep-34	6,65,00,00,00,000	IDBI Trusteeship Services LTD	CRISIL / ICRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 6605.10 Cr, ICRA Limited - 5980.10 Cr
INE976I08417	17-Mar-25	2,50,00,00,00,000	13-Sep-34	2,50,00,00,00,000	IDBI Trusteeship Services LTD	CRISIL / ICRA	CRISIL AAA; Stable, [ICRA]AAA(stable)	CRISIL Limited - 6605.10 Cr, ICRA Limited - 5980.10 Cr
INE601U08010	13-Nov-17	50,00,00,00,000	13-Nov-17	50,00,00,00,000	IDBI Trusteeship Services LTD	ICRA/ CARE	[ICRA]AAA(stable), CARE AAA; Stable	ICRA Limited - 5980.10 Cr, CARE Limited - 3254.55 Cr
INE601U08051	29-Mar-19	1,50,00,00,00,000	29-Mar-29	1,50,00,00,00,000	IDBI Trusteeship Services LTD	ICRA/ CARE	[ICRA]AAA(stable), CARE AAA; Stable	ICRA Limited - 5980.10 Cr, CARE Limited - 3254.55 Cr
INE601U08077	31-May-19	2,00,00,00,00,000	31-May-29	2,00,00,00,00,000	IDBI Trusteeship Services LTD	ICRA/ CARE	[ICRA]AAA(stable), CARE AAA; Stable	ICRA Limited - 5980.10 Cr, CARE Limited - 3254.55 Cr
		53,14,50,00,000		53,14,50,00,000				



Unlisted Sub-Debt NCD

ISIN	Allotment Date	Amount Issued (Rs.)	Maturity Date	Amount O/S (Rs)	Debt Trustee	CRA	Rating	Rated Amount
INE601U08028	28-Mar-18	2,00,00,00,000	28-Mar-28	2,00,00,00,000	IDBI Trusteeship Services LTD	ICRA / CARE	[ICRA]AAA(Stable), CARE AAA, Stable	ICRA Limited - 5980.10 Cr, CARE Limited - 3254.55 Cr
INE601U08036	31-Aug-18	1,00,00,00,000	31-Aug-28	1,00,00,00,000	IDBI Trusteeship Services LTD	ICRA / CARE	[ICRA]AAA(Stable), CARE AAA, Stable	ICRA Limited - 5980.10 Cr, CARE Limited - 3254.55 Cr
INE601U08069	30-Apr-19	1,00,00,00,000	30-Apr-29	1,00,00,00,000	IDBI Trusteeship Services LTD	ICRA / CARE	[ICRA]AAA(Stable), CARE AAA, Stable	ICRA Limited - 5980.10 Cr, CARE Limited - 3254.55 Cr
		4,00,00,00,000		4,00,00,00,000				

Perpetual NCD

ISIN	Allotment Date	Amount Issued (Rs.)	Maturity Date	Amount O/S (Rs)	Debt Trustee	CRA	Rating	Rated Amount
INE306N08185	30-Jun-16	50,00,00,000	30-Jun-26	50,00,00,000	IDBI Trusteeship Services LTD	ICRA / CARE	[ICRA]AA+ (Stable), CARE AA+, Stable	ICRA Limited - 2487.70 Cr, CARE Limited - 983.25 Cr
INE306N08219	13-Jan-17	10,00,00,000	13-Jan-27	10,00,00,000	IDBI Trusteeship Services LTD	ICRA / CARE	[ICRA]AA+ (Stable), CARE AA+, Stable	ICRA Limited - 2487.70 Cr, CARE Limited - 983.25 Cr
INE306N08227	8-Mar-17	40,00,00,000	8-Mar-27	40,00,00,000	IDBI Trusteeship Services LTD	ICRA / CARE	[ICRA]AA+ (Stable), CARE AA+, Stable	ICRA Limited - 2487.70 Cr, CARE Limited - 983.25 Cr
INE306N08235	21-Jun-17	50,00,00,000	21-Jun-27	50,00,00,000	IDBI Trusteeship Services LTD	CRISIL / ICRA	CRISIL AA+ Stable, [ICRA]AA+ (Stable)	CRISIL Limited - 3323.25 Cr, ICRA Limited - 2487.70 Cr
INE306N08250	14-Jul-17	50,00,00,000	14-Jul-27	50,00,00,000	IDBI Trusteeship Services LTD	CRISIL / ICRA	CRISIL AA+ Stable, [ICRA]AA+ (Stable)	CRISIL Limited - 3323.25 Cr, ICRA Limited - 2487.70 Cr
INE306N08268	11-Sep-17	93,00,00,000	13-Sep-27	93,00,00,000	IDBI Trusteeship Services LTD	CRISIL / ICRA	CRISIL AA+ Stable, [ICRA]AA+ (Stable)	CRISIL Limited - 3323.25 Cr, ICRA Limited - 2487.70 Cr
INE306N08276	26-Mar-18	1,25,00,00,000	27-Mar-28	1,25,00,00,000	IDBI Trusteeship Services LTD	CRISIL / ICRA	CRISIL AA+ Stable, [ICRA]AA+ (Stable)	CRISIL Limited - 3323.25 Cr, ICRA Limited - 2487.70 Cr
INE306N08391	30-Sep-20	1,00,00,00,000	30-Sep-30	1,00,00,00,000	IDBI Trusteeship Services LTD	CRISIL / ICRA	CRISIL AA+ Stable, [ICRA]AA+ (Stable)	CRISIL Limited - 3323.25 Cr, ICRA Limited - 2487.70 Cr
INE306N08409	19-Oct-20	75,00,00,000	21-Oct-30	75,00,00,000	IDBI Trusteeship Services LTD	CRISIL / ICRA	CRISIL AA+ Stable, [ICRA]AA+ (Stable)	CRISIL Limited - 3323.25 Cr, ICRA Limited - 2487.70 Cr
INE306N08466	28-Feb-22	1,00,00,00,000	1-Mar-32	1,00,00,00,000	IDBI Trusteeship Services LTD	CRISIL / ICRA	CRISIL AA+ Stable, [ICRA]AA+ (Stable)	CRISIL Limited - 3323.25 Cr, ICRA Limited - 2487.70 Cr
		6,93,00,00,000		6,93,00,00,000				

Hybrid Perpetual NCD

ISIN	Allotment Date	Amount Issued (Rs.)	Maturity Date	Amount O/S (Rs)	Debt Trustee	CRA	Rating	Rated Amount
INE601U08085	18-Jun-19	1,00,00,00,000	18-Jun-29	1,00,00,00,000	IDBI Trusteeship Services LTD	ICRA	[ICRA]AA+ (Stable)	ICRA Limited - 2487.70 Cr
INE601U08101	21-Nov-19	45,00,00,000	21-Nov-29	45,00,00,000	IDBI Trusteeship Services LTD	ICRA	[ICRA]AA+ (Stable)	ICRA Limited - 2487.70 Cr
INE601U08119	18-Dec-19	45,00,00,000	18-Dec-29	45,00,00,000	IDBI Trusteeship Services LTD	ICRA	[ICRA]AA+ (Stable)	ICRA Limited - 2487.70 Cr
INE601U08127	14-Jul-20	15,00,00,000	14-Jul-30	15,00,00,000	IDBI Trusteeship Services LTD	ICRA	[ICRA]AA+ (Stable)	ICRA Limited - 2487.70 Cr
INE601U08135	9-Sep-20	43,00,00,000	9-Sep-30	43,00,00,000	IDBI Trusteeship Services LTD	ICRA	[ICRA]AA+ (Stable)	ICRA Limited - 2487.70 Cr
INE601U08143	24-Sep-20	1,00,00,00,000	24-Sep-30	1,00,00,00,000	IDBI Trusteeship Services LTD	ICRA	[ICRA]AA+ (Stable)	ICRA Limited - 2487.70 Cr
INE601U08168	3-Dec-20	1,00,00,00,000	3-Dec-30	1,00,00,00,000	IDBI Trusteeship Services LTD	ICRA	[ICRA]AA+ (Stable)	ICRA Limited - 2487.70 Cr
INE601U08176	21-Dec-20	60,00,00,000	21-Dec-30	60,00,00,000	IDBI Trusteeship Services LTD	ICRA	[ICRA]AA+ (Stable)	ICRA Limited - 2487.70 Cr
INE601U08184	19-Jan-21	1,00,00,00,000	19-Jan-31	1,00,00,00,000	IDBI Trusteeship Services LTD	ICRA	[ICRA]AA+ (Stable)	ICRA Limited - 2487.70 Cr
INE601U08192	2-Mar-21	2,10,00,00,000	2-Mar-31	2,10,00,00,000	IDBI Trusteeship Services LTD	ICRA	[ICRA]AA+ (Stable)	ICRA Limited - 2487.70 Cr
INE601U08242	15-Jun-21	2,60,00,00,000	15-Jun-31	2,60,00,00,000	IDBI Trusteeship Services LTD	CRISIL	CRISIL AA+ Stable	CRISIL Limited - 3323.25 Cr
INE601U08275	3-Dec-21	1,25,00,00,000	3-Dec-31	1,25,00,00,000	IDBI Trusteeship Services LTD	CRISIL	CRISIL AA+ Stable	CRISIL Limited - 3323.25 Cr
		12,03,00,00,000		12,03,00,00,000				

Public NCD - Secured

ISIN	Allotment Date	Amount Issued (Rs.)	Maturity Date	Amount O/S (Rs)	Debt Trustee	CRA	Rating	Rated Amount
INE306N07117	26-Aug-19	92,48,14,000	26-Aug-27	92,48,14,000	Vistra ITCL India LTD	CRISIL / CARE	CRISIL AAA; Stable, CARE AAA; Stable	CRISIL Limited - 3211.36 Cr, CARE Limited - 3210.49 Cr
INE306N071M5	26-Aug-19	6,00,39,35,000	26-Aug-27	6,00,39,35,000	Vistra ITCL India LTD	CRISIL / CARE	CRISIL AAA; Stable, CARE AAA; Stable	CRISIL Limited - 3211.36 Cr, CARE Limited - 3210.49 Cr
Total		6,92,87,49,000		6,92,87,49,000				

Public NCD - Sub-Debt

ISIN	Allotment Date	Amount Issued (Rs.)	Maturity Date	Amount O/S (Rs)	Debt Trustee	CRA	Rating	Rated Amount
INE306N08284	27-Sep-18	29,54,90,000	27-Sep-28	29,54,90,000	Vistra ITCL India LTD	CRISIL / CARE	CRISIL AAA; Stable, CARE AAA; Stable	CRISIL Limited - 3211.36 Cr, CARE Limited - 3210.49 Cr
INE306N08292	27-Sep-18	3,41,84,88,000	27-Sep-28	3,41,84,88,000	Vistra ITCL India LTD	CRISIL / CARE	CRISIL AAA; Stable, CARE AAA; Stable	CRISIL Limited - 3211.36 Cr, CARE Limited - 3210.49 Cr
INE306N08334	26-Aug-19	4,65,00,000	26-Aug-29	4,65,00,000	Vistra ITCL India LTD	CRISIL / CARE	CRISIL AAA; Stable, CARE AAA; Stable	CRISIL Limited - 3211.36 Cr, CARE Limited - 3210.49 Cr
INE306N08342	26-Aug-19	1,72,69,73,000	26-Aug-29	1,72,69,73,000	Vistra ITCL India LTD	CRISIL / CARE	CRISIL AAA; Stable, CARE AAA; Stable	CRISIL Limited - 3211.36 Cr, CARE Limited - 3210.49 Cr
Total		5,48,74,51,000		5,48,74,51,000				

Medium Term Notes

ISIN	Issue Date	Amount Issued (Rs.)	Maturity Date	Amount O/S (Rs.)
XS271656074	21-Jan-25	34,58,50,00,000	21-Jul-28	34,58,50,00,000
Total		34,58,50,00,000		34,58,50,00,000

(Rs. in Crores)



Annexure C

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

1.1 Litigation details

The Company may, from time to time, be involved in various litigation proceedings in the ordinary course of our business. These legal proceedings are primarily in the nature of criminal cases, civil cases and tax proceedings. Except as disclosed in this section, there are no outstanding legal proceedings which have been considered material in accordance with guidelines provided in SEBI LODR Regulations.

(a) Material civil litigations against the Issuer

Priyanka Communication (India) Private Limited ("**Petitioner**") filed a suit ("**Suit**") before the High Court of Judicature at Bombay ("**High Court**") against our Company and others (being certain other secured lenders) ("**Respondents**") praying to stay the proceedings initiated or filed by the Respondents including the proceedings filed under the SARFAESI Act and claiming an amount of ₹516800 lakhs for damages arising out of alleged breach of contract and ₹20000 lakhs for damages towards alleged mental trauma and harassment and further alleging that the declaration of SMA-2 and classification of loan account as NPA has been wrongly done in violation of RBI norm along with interest at 18% p.a. This matter is currently pending.

(b) Material civil litigations by the Issuer

A. TCFSL ("**Claimant**") had advanced a loan amounting to ₹7000 lakhs to Siva Ventures Limited (subsequently merged with Siva Industries and Holdings Limited ("**SIHL**") and ₹1,3000 lakhs to SIHL. The said loans were secured by a pledge of 6,22,25,000 unlisted equity shares of Tata Teleservices Limited ("**TTSL**"). However, due to non-repayment of the outstanding amounts of ₹2,3290 lakhs, a dispute arose between the parties which was settled by execution of a settlement agreement dated June 10, 2014, whereunder, the Claimant acquired the pledged shares whereas a shareholders' agreement dated June 10, 2014 ("**Shareholders' Agreement**"), and a personal guarantee by C. Sivasankaran were executed. Subsequently, the Claimant invoked the put option under the Shareholders' Agreement which allegedly was not honored by SIHL and C. Sivasankaran.

Thereafter, arbitration proceedings were initiated by the Claimant against SIHL and C. Sivasankaran respectively for claiming an amount of ₹3,4334 lakhs. The Supreme Court of India ("**Supreme Court**") by way of an order dated April 2, 2018, appointed a sole arbitrator in the matter and the arbitration proceedings were concluded by passing an award dated May 30, 2023, in favor of the Claimant for the entire claim of ₹3,4300 lakhs with simple interest ("**Decree Amount**"). The Claimant has filed execution petitions ("**Execution Petition**") before the High Court of Madras against SIHL and C. Sivasankaran and interim orders of injunction both dated June 12, 2024 ("**Orders**"), have been passed therein. SIHL has now filed an application dated March 19, 2025, for modification of the Orders. An execution petition dated August 9, 2025 ("**Execution Petition I**"), has been filed by the Claimant against SIHL, and others ("**Other Respondents**") before the Court. As per the Execution Petition I, the Claimant has prayed the Court to prohibit the Other Respondents from making any payments to SIHL without express consent of the Claimant and direct them to deposit the Decree Amount lying in the bank account of SIHL to the credit of the Execution Petition under Order XXI Rule 46 of the CPC.

Further, an application to initiate corporate insolvency resolution process in respect of SIHL under Section 7 of the IBC was admitted by the NCLT and liquidation proceedings were initiated. An application of withdrawal under Section 12A of the IBC was filed by the resolution professional and pursuant to an order by the Supreme Court dated June 3, 2022, SIHL came out of the IBC proceedings in pursuance of a settlement plan agreed between SIHL and its creditors other than TCFSL. TCFSL has filed an impleadment application and an application for directions before the Supreme Court seeking certain reliefs qua the excess amount out of the sale proceeds of property mortgaged to another lender. Supreme Court passed an order for sale of such property by DRT and applications for distribution of proceeds are kept pending.



- B. TCFSL invoked arbitration by way of a letter dated December 9, 2009 (“**Letter**”) against Biotor Industries Limited (“**Biotor**”) and others (collectively with Biotor, the “**Respondents**”), and filed a claim before a sole arbitrator (“**Arbitrator**”) for default in repayment of dues under a bill discounting facility for an amount of ₹3000 lakhs, whose limit was further enhanced to ₹5000 lakhs (“**Facilities**”) and calling for payment of the dues amounting to ₹3567 lakhs along with penal charges. TCFSL also filed an arbitration petition dated December 16, 2009, under Section 9 of the Arbitration and Conciliation Act, 1996 for certain interim reliefs, which were granted by way of an order dated October 15, 2010, by the Arbitrator, wherein the Respondents were directed not to deal with or dispose their assets. A statement of claim dated December 10, 2010 (“**Claim**”) was filed by TCFSL against the Respondents for an amount of ₹4251 lakhs along with a penal interest of ₹3289 lakhs, and for seeking other reliefs. Subsequently, the Respondents filed a written statement and counter claim dated January 29, 2011 (“**Counter Claim**”) for claiming damages due to alleged fraud committed upon them, amounting to more than ₹2,5000 lakhs comprising, inter alia, loss of goodwill, unilateral stoppage of bill discounting facility, and premium of insurance policy among others. TCFSL has also filed an application before the sole arbitrator to pass an award rejecting the Counter Claim. The matter is pending before substituted Arbitrator for adjudication.

The Respondents along with one of the directors of Biotor (“**Plaintiffs**”) have also filed a suit in December 2012 (“**Suit**”) before the High Court of Judicature at Bombay against our Company, certain employees of our Company and others (collectively with our Company, the “**Defendants**”) (“**Defendants**”), alleging fraud by the Defendants for colluding with the employees of Biotor and coercing the Plaintiffs to avail the Facilities. TCFSL has filed an application before the High Court of Judicature at Bombay under Section 8 of the Arbitration and Conciliation Act, 1996 for rejection of the Suit under Order VII, Rule 11 of the Civil Procedure Code, 1908 and referring the matter to arbitration.

Further, a petition filed under Section 7 of the IBC (“**Petition**”) before the Mumbai Bench of National Company Law Tribunal (“**NCLT**”), against Biotor was admitted and a moratorium was imposed under Section 14 of the IBC. Post the admission of the Petition, NCLT by way of its order dated December 31, 2018, ordered the liquidation of Biotor. A proof of claim has been filed by Our Company in this regard claiming ₹8608 lakhs from Biotor. The matters are currently pending.

- C. TCFSL (“**Applicant**”) had sanctioned a ₹10,000 lakhs working capital term loan (“**Loan**”) under a term loan agreement dated April 15, 2011 (“**Loan Agreement**”) to M/s. Deccan Chronicle Holdings Limited (“**Deccan**”) in 2011. Subsequently, due to default in repayment of the Loan by Deccan, the Applicant initiated arbitration proceedings against Deccan. The arbitrator passed an interim award dated April 16, 2014, in favor of the Applicant for ₹1,0000 lakhs and a final award dated October 1, 2016, for the cost component.
- D. TCFSL has submitted a proof of claim by financial creditor amounting to ₹1,8272 lakhs dated August 2, 2017 to the interim resolution professional/ resolution professional under Regulation 8 of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016, in respect of the corporate insolvency resolution process (“**CIRP**”) alleging that the Corporate Debtor failed to repay a ₹1,0000 lakhs working capital term loan under a term loan agreement dated April 15, 2011 (“**Loan Agreement**”) and also breached the terms of the Loan Agreement. Deccan Chronicle Holdings Limited (“**Corporate Debtor**”) is undergoing CIRP pursuant to an application filed by the resolution professional under Sections 30(6) and 31 of the IBC before the Hyderabad Bench of the National Company Law Tribunal at Hyderabad (“**NCLT**”). NCLT approved the resolution plan submitted by M/s SREI Multiple Asset Investment Trust Vision India Fund, one of the resolution applicants (“**Resolution Applicant**”) by an order dated June 3, 2019 (“**Resolution Plan**”) as it met the requirements under Section 30(2) of the IBC. Further, by an order dated January 23, 2024 (“**Impugned Order**”), NCLT ordered implementation of the Resolution Plan including payment of the entire amount due under the Resolution Plan within 30 days of receipt of the copy of order by the Resolution Applicant. Our Company has filed an interlocutory application dated November 5, 2024, before



the Chennai Bench of National Company Law Appellate Tribunal (“NCLAT”) to be impleaded as a respondent in an appeal connected with this matter. Subsequently, an order was passed by the NCLAT to implead our Company as a party to this proceeding. The matter is currently pending. Personal Insolvency against PG Mr.T.V.Reddy has been initiated by one of the Financial Creditor and further its Bankruptcy was admitted, TCL has filed its claim as financial creditors before RP for Rs.323,44,25,751.47 as on 19.12.2025. PG has filed appeal before NCLAT which has been allowed.

2. Shareholding pattern of the Company as on March 31, 2026 as per SEBI LODR Regulations



➤ Shareholding pattern of the Company as on September 30, 2025 as per SEBI LODR Regulations

Table I - Summary Statement holding of specified securities

Category	(I) Category of shareholder	(II) Nos. of shareholder	(III) Nos. of fully paid up equity shares held	(IV) Partly paid-up equity shares held	(V) No. of shares underlying Depository Receipts	(VI) Shareholding as a % of total shares (calculate as per SCRR, 1957)	(VII) Number of Voting Rights held in each class of securities		(VIII) Underlying Outstanding convertible securities (including Securities etc.)	(IX) Total No of diluted basis shares on fully convertible securities (including ESOP, Securities etc.)	(X) Holding, as a % assuming conversion of convertible securities	(XI) Number of Locked in shares		(XII) Number of Shares pledged		(XIII) Non-Disposal Undertaking		(XIV) Other encumbrances, if any		(XV) Total Number of Shares encumbered		(XVI) Number of equity shares held in dematerialised form
							(A) Class: eg. X	(B) Class: eg. Y Total				(a) No. (a)	(b) As a % of total Shares held(b)	(a) No. (a)	(b) As a % of total Shares held(b)	(a) No. (a)	(b) As a % of total Shares held(b)	(a) No. (a)	(b) As a % of total Shares held(b)	(a) No. (a)	(b) As a % of total Shares held(b)	
(A)	Promoter & Promoter Group		385554447	0	0	95.6	385554447	0	385554447	95.6	0	0	0	0	0	0	0	0	0	0	0	385554447
(B)	Public	3609	150965694	0	0	3.7	150965694	0	150965694	3.7	0	0	0	0	0	0	0	0	0	0	0	150965694
(C)	Non Promoter - Non Public	0	0	0	0	0.0	0	0	0	0.0	0	0	0	0	0	0	0	0	0	0	0	0
(C1)	Shares Underlying Dfs	0	0	0	0	0.0	0	0	0	0.0	0	0	0	0	0	0	0	0	0	0	0	0
(C2)	Shares Held By Employee Trust	1	28348896	0	0	0.7	28348896	0	28348896	0.7	0	0	0	0	0	0	0	0	0	0	0	28348896
	Total	36918	4034869037	0	0	100	4034869037	0	4034869037	100	0	0	0	0	0	0	0	0	0	0	0	4034869037

Note: i. This includes 230,000,000 Equity Shares being offered by Tata Sons Private Limited as part of the proposed initial public offering of Tata Capital Limited.

ii. This includes 35,424,280 Equity Shares being offered by International Finance Corporation as part of the proposed initial public offering of Tata Capital Limited.





Table II - Statement showing shareholding pattern of the Promoter and Promoter Group

Category & Name of the Shareholders	Entity Type	PAN	Nos of shareholders	No. of fully paid up equity shares held	Partly paid-up equity shares held	No. of shares underlying Depositor Receipts	Shareholding as per SCRR, 1957 As a % of (A+B+C)	Number of Voting Rights			No. of Shares Underlying Outstanding convertible Warrants, ESOP etc.)	Total No of shares on fully diluted basis including Warrants, Convertible Securities etc.)	Shareholding, as a % of estuming full conversion of convertible securities (as a diluted share capital)	Number of Locked in shares		Non-Disposal Undertaking		Other encumbrances, if any		Total Number of Shares encumbered		Number of equity shares held in dematerialised form	
								Class eg: X	Class eg: Y	Total				No. (a)	As a % of Total Shares held(b)	No. (a)	As a % of Total Shares held(b)	No. (c)	As a % of Total Shares held(b)	No. (d)	As a % of Total Shares held(b)		No. (e)
(I)	(II)	(III)	(IV)	(V)	(VI)	(VII)	(VIII)	(IX)	(X)	(XI)	(XII)	(XIII)	(XIV)	(XV)	(XVI)	(XVII)	(XVIII)	(XIX)	(XX)	(XXI)	(XXII)	(XXIII)	
1	Indian																						
(a)	Individuals / Hindu Undivided Family																						
(b)	Central Government / State Government(s)																						
(c)	State Government / Banks																						
(d)	Any Other (Specify)																						
(e)	Co-operative Societies																						
(f)	Partnership Firms																						
(g)	Trusts																						
(h)	Joint Ventures																						
(i)	Foreign																						
(j)	Foreign Institutional Investors (FIIs)																						
(k)	Foreign Venture Capital Investors (FVCIs)																						
(l)	Foreign Portfolio Investors (FPIs)																						
(m)	Foreign Institutional Investor (Foreign Institutional Investor)																						
(n)	Foreign Institutional Investor (Foreign Institutional Investor)																						
(o)	Foreign Institutional Investor (Foreign Institutional Investor)																						
(p)	Foreign Institutional Investor (Foreign Institutional Investor)																						
(q)	Foreign Institutional Investor (Foreign Institutional Investor)																						
(r)	Foreign Institutional Investor (Foreign Institutional Investor)																						
(s)	Foreign Institutional Investor (Foreign Institutional Investor)																						
(t)	Foreign Institutional Investor (Foreign Institutional Investor)																						
(u)	Foreign Institutional Investor (Foreign Institutional Investor)																						
(v)	Foreign Institutional Investor (Foreign Institutional Investor)																						
(w)	Foreign Institutional Investor (Foreign Institutional Investor)																						
(x)	Foreign Institutional Investor (Foreign Institutional Investor)																						
(y)	Foreign Institutional Investor (Foreign Institutional Investor)																						
(z)	Foreign Institutional Investor (Foreign Institutional Investor)																						

Note:

1. This includes 250,000,000 Equity Shares being offered by Tata Sons Private Limited as part of the proposed initial public offering of Tata Capital Limited.

3. *Long term credit rating, if any, obtained by the Issuer*

During the year under review, the rating agencies re-affirmed / issued ratings to the Company, as under:

Nature of securities	Rating Agency	Rating
Non-Convertible Debentures, Subordinated Non – Convertible Debentures	CRISIL, ICRA and CARE	CRISIL AAA/Stable, [ICRA]AAA/ Stable and CARE AAA; Stable
Market Linked Non-Convertible Debentures	CRISIL	CRISIL PPMLD AAA / Stable
Perpetual NCDs	CRISIL, ICRA and CARE	CRISILAA+/ Stable [ICRA]AA+/ Stable and CARE AA+; Stable
Public Non-Convertible Debentures	CRISIL, ICRA and CARE	CRISIL AAA/Stable, [ICRA]AAA/ Stable and CARE AAA; Stable
Fund based / non-fund based	CRISIL, ICRA and CARE	CRISIL AAA/Stable, [ICRA]AAA (Stable) and CARE AAA; Stable
Preference Shares	CRISIL	CRISIL AAA/Stable

4. *Any material event/ development having implications on the financials/ credit quality including any material regulatory proceedings against the Issuer/ promoter, 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 Commercial Papers.*

There are no material events / developments or changes at the time of the Issue other than those mentioned at Sr. No. 1.1 above of this Document. which may affect the issue or the investor's decision to invest in the Debt Securities and/ or Commercial Papers.

(A) *Litigations against the Issuer and Promoter:* Please refer to Sr. No. 1.1 above of this Document.

(B) *Details of any acquisition of or amalgamation with any entity in the preceding one year.*

Scheme of Arrangement for amalgamation of Tata Motors Finance Limited with and into Tata Capital Limited

Pursuant to Scheme of Arrangement for amalgamation of Tata Motors Finance Limited ("TMFL"), a subsidiary of TMF Holdings Limited with and into Tata Capital Limited ("TCL") becoming effective from May 8, 2025, TMFL has merged with TCL with effect from the said date and currently, TCL is carrying on all the business activities that were undertaken by TMFL, as an NBFC. Pursuant to merger, 18,38,67,495 Equity Shares of TCL were allotted to TMF Holdings Limited being the shareholder of TMFL.

5. **Following details regarding the auditors of the Issuer:**

(i) **Details of the auditor of the Issuer:**

Name of the Auditor	Address	Date of Appointment
M/s. MSKA & Associates LLP (earlier known as MSKA & Associates)	602, Floor 06, Raheja Titanium Western Express Highway, Geetanjali Railway Colony, Ram Nagar, Goregaon (E) Mumbai 400063	February 13, 2024 Appointed as Joint Statutory Auditor of the Company with effect from February 13, 2024, to hold office till conclusion of the 33rd AGM of the Company. Further, at the 33rd AGM held on July 19, 2024, the Members have approved the appointment of M/s. MSKA & Associates as one of the Joint Statutory Auditors of the Company to hold office



		from the conclusion of the 33rd AGM till conclusion of the 35th AGM of the Company i.e. for a period of two consecutive years viz. FY 2024-25 and FY 2025-26.
M/s. M P Chitale & Co., Chartered Accountants	1st Floor, Hamam House, Ambalal Doshi Marg, Fort, Mumbai 400001	July 19, 2024 Appointed as Joint Statutory Auditor of the Company, for a period of three consecutive years viz. FY 2024-25, FY 2025-26 and FY 2026-27, from the conclusion of the 33rd AGM till the conclusion of the 36th AGM of the Company to be held in the year 2027.

(ii) Details of change in auditor for preceding three financial years and current financial year :

Name of the Auditor	Address	Date of Appointment	Date of cessation, if applicable	Date of Resignation, if applicable	Remarks
B S R & Co. LLP ("BSR")	5th Floor, Lodha Excelus Apollo Mills Compound N.M. Joshi Marg, Mahalaxmi Mumbai 400 011	August 29, 2017	-	November 12, 2021	BSR resigned as the Statutory Auditors in view of the ineligibility to continue as statutory auditors in terms of RBI circular dated April 27, 2021.
M/s KKC & Associates LLP (KKC) (Formerly Known as Khimji Kunverji & Co LLP)	Sunshine Tower, Level 19 Senapati Bapat Marg Elphinstone Road Mumbai- 400013	November 12, 2021	July 19, 2024	-	KKC ceased to be the Joint Statutory Auditor of the Company on completion of their term, at the conclusion of the 33rd Annual General Meeting ("AGM") of the Company, held on July 19, 2024.
M/s. MSKA & Associates LLP (earlier known as MSKA & Associates)	602, Floor 06, Raheja Titanium Western Express Highway, Geetanjali Railway Colony, Ram Nagar, Goregaon (E) Mumbai 400063	February 13, 2024	-	-	Pursuant to RBI Circular No. DoS.CO.ARG/SEC.01/08.91.001/2021-22 dated April 27, 2021, M/s. MSKA & Associates, was appointed as Joint Statutory Auditor of the Company with effect from February 13, 2024, to hold office till conclusion of the 33rd AGM of the Company. Further, at the 33rd AGM held on July 19, 2024, the Members have approved the appointment of M/s.



					MSKA & Associates as one of the Joint Statutory Auditors of the Company to hold office from the conclusion of the 33rd AGM till conclusion of the 35th AGM of the Company i.e. for a period of two consecutive years viz. FY 2024-25 and FY 2025-26.
M/s. M P Chitale & Co., Chartered Accountants	1st Floor, Hamam House, Ambalal Doshi Marg, Fort, Mumbai 400001	July 19, 2024	-	-	Pursuant to RBI Circular No. DoS.CO.ARG/SEC.01/0 8.91.001/2021-22 dated April 27, 2021, M/s. M P Chitale & Co., Chartered Accountants was appointed as Joint Statutory Auditor of the Company, for a period of three consecutive years viz. FY 2024-25, FY 2025-26 and FY 2026-27, from the conclusion of the 33rd AGM till the conclusion of the 36th AGM of the Company to be held in the year 2027.

6. Residual maturity profile of assets and liabilities (in line with the RBI format): 31st March 2026

(INR in crores)

	Up to 30/31 Days	>1 month	>2 month	>3 month	>6 month	>1 Years	>3 Years	>5 Years	Total
		- 2 months	- 3 months	- 6 months	- 1 Year	- 3 Years	- 5 Years		
Loans	30,296	11,957	10,633	19,052	32,083	48,714	28,119	36,946	2,17,800
Invest	5,088	-	-	-	-	55	-	5,989	11,132
Borrowings	11,549	8,938	11,958	19,391	28,277	60,761	12,612	52,207	2,05,694
FCA								108	108
FCL	2,912	43	917	454	4,405	16,062	-	-	24,794



Name of the Bank	Nature of facility	Sanctioned Amount	O/s Amount	Asset classification
Indian Bank	Working Capital	375	-	Standard
Axis Bank Ltd.	Working Capital	385	-	Standard
Bank of Baroda	Working Capital	1,050	1,050	Standard
Bank of India	Working Capital	850	850	Standard
Canara Bank	Working Capital	200	-	Standard
Central Bank of India	Working Capital	500	500	Standard
Citibank N.A.	Working Capital	900	900	Standard
Deutsche Bank	Working Capital	1,003	-	Standard
HDFC Bank	Working Capital	1,000	-	Standard
HSBC	Working Capital	370	-	Standard
ICICI Bank Limited	Working Capital	4,975	1,000	Standard
IDBI Bank Ltd.	Working Capital	15	-	Standard
Punjab National Bank	Working Capital	1,200	1,200	Standard
State Bank of India	Working Capital	4,000	3,725	Standard
Union Bank of India	Working Capital	1,100	1,100	Standard
United Overseas Bank Limited	Working Capital	50	50	Standard
Indusind Bank Ltd.	Working Capital	590	-	Standard
Standard Chartered Bank	Working Capital	300	300	Standard
DBS Bank India Limited	Working Capital	350	150	Standard
Barclays Bank PLC	Working Capital	2	-	Standard
UCO Bank	Working Capital	300	-	Standard
Karnataka Bank Limited	Working Capital	50	50	Standard
Mizuho Bank Limited	Working Capital	323	-	Standard
Industrial and Commercial Bank	Working Capital	80	80	Standard
The South Indian Bank Limited	Working Capital	200	200	Standard
Societe Generale	Working Capital	250	-	Standard
IDFC First Bank Limited	Working Capital	828	-	Standard
Indian Bank	Term Loan	1,732	1,732	Standard
Axis Bank Ltd.	Term Loan	1,484	1,484	Standard
Bank of Baroda	Term Loan	563	563	Standard
Bank of India	Term Loan	1,076	1,076	Standard
Canara Bank	Term Loan	10,529	10,529	Standard
Citibank N.A.	Term Loan	25	25	Standard
HDFC Bank	Term Loan	12,907	12,907	Standard
HSBC	Term Loan	50	50	Standard
ICICI Bank Limited	Term Loan	215	215	Standard
IDBI Bank Ltd.	Term Loan	679	679	Standard
Punjab National Bank	Term Loan	5,759	5,759	Standard
State Bank of India	Term Loan	11,437	11,437	Standard
Union Bank of India	Term Loan	3,117	3,117	Standard
Jammu & Kashmir Bank Ltd.	Term Loan	775	775	Standard
Bank of America N.A.	Term Loan	638	530	Standard
UCO Bank	Term Loan	973	973	Standard
Karnataka Bank Limited	Term Loan	338	338	Standard
Small Industries Development	Term Loan	6,456	5,337	Standard
Kookmin Bank	Term Loan	53	53	Standard
KEB Hana Bank	Term Loan	100	100	Standard
Export Import Bank of India	Term Loan	800	800	Standard
HDFC Bank	Term Loan	667	667	Standard
NABARD GCF Loan	Term Loan	545	545	Standard
National Bank for Financing	Term Loan	5,500	5,500	Standard
ECB	ECB	22,188.80	22,188.80	Standard
Total		1,09,850.10	98,532.10	

