

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

PROPOSED DATE OF ISSUE	May 16, 2024	
CREDIT RATING FOR CP	CRISIL A1+	CARE A1+
ISSUED BY	CRISIL Limited	CARE Ratings Limited
DATE OF RATING	April 18, 2024	April 15, 2024
VALIDITY FOR ISSUANCE	June 17, 2024	June 14, 2024
VALIDITY PERIOD FOR RATING	April 18, 2025	April 15, 2025
FOR AMOUNT	Rs. 5,000 crs	Rs. 5,000 crs
CONDITIONS (if any)		
EXACT PURPOSE OF ISSUE OF CP	Working Capital Requirement, Ongoing business/financial activities including onward lending, Repayment of existing debt. Pending utilization for above purposes to be temporarily invested in instruments as approved by the investment policy of the company	
CREDIT SUPPORT (if any)	Nil	
DESCRIPTION OF INSTRUMENT	N.A	
AMOUNT	N.A	
ISSUED BY	N.A	
IN FAVOUR OF	N.A	
NET WORTH OF THE GUARANTOR COMPANY	N.A	
NAMES OF COMPANIES TO WHICH GUARANTOR HAS ISSUED SIMILAR GUARANTEE	N.A	
EXTENT OF THE GUARANTEE OFFERED BY THE GUARANTOR	N.A	
CONITIONS UNDER WHICH THE GUARANTEE WILL BE INVOKED	N.A	

**DETAILS OF CURRENT TRANCHE**

ISIN	AMOUNT (Rs.)	MATURITY DATE	CURRENT CREDIT RATING	VALIDITY PERIOD OF RATING	CRA
INE516Y14FP7	Rs. 200 cr	14-Aug-24	CRISIL A1+	18-Apr-25	CRISIL Limited
			CARE A1+	15-Apr-25	CARE Ratings Limited

ISSUING AND PAYING AGENT	HDFC Bank Ltd Lodha - I Think Techno Campus, Building - Alpha, 4th Floor Kanjurmarg (E), Mumbai - 400 042
Proposed to be Listed? (Yes/No)	Yes
MARKET CONVENTIONS	FIMMDA Conventions
CP BORROWING LIMIT	Rs. 5,000 crs
SUPPORTING BOARD RESOLUTION FOR CP BORROWING- RESOLUTION DATE	06-Jul-23
TOTAL CP OUTSTANDING (AS ON DATE)	Rs. 3016.5 Crs

Internal

**Piramal Capital & Housing Finance Limited**

Registered office: 601, 6th Floor, Amity Building, Agastya Corporate Park, Kamani Junction, Opp. Fire Station,  
LBS Marg, Kurla (West), Mumbai - 400 070 | CIN: U65910MH1984PLC032639  
www.piramalfinance.com | Email ID: customercare@piramal.com | Toll Free Number: 1800 2666 444

Issuer's liability under the CP will continue beyond due date, in case the CP is not redeemed on due

DETAILS OF CP ISSUED AND OUTSTANDING IN LAST 15 MONTHS	Refer Annexure II
DETAILS OF DEBT INSTRUMENT OUTSTANDING AS ON 31 Mar 2023	Refer Annexure III
FUND BASED FACILITIES FROM BANKS / FINANCIAL INSTITUTIONS AS ON 31 Mar 2023	Refer Annexure IV

**PART II**

NAME AND ADDRESS OF ISSUER	Piramal Capital & Housing Finance Limited 601,6th Floor, Amity Bldg, Agastya Corporate Park Kamani Junction, Opp.Fire Station, LBS Marg, Kurla (W), Mumbai 400070
LINE OF BUSINESS	Housing Finance
DIRECTOR	Mr. Jairam Sridharan
GROUP AFFILIATION (if any)	Piramal Group

FINANCIAL SUMMARY	Current Year	Previous Year (Audited)		
	Mar-23 Rs. Crs.	Mar-22 Rs. Crs.	Mar-21 Rs. Crs.	Mar-20 Rs. Crs.
EQUITY	14,899.87	22,259.21	21,486.64	20,451.54
NET WORTH	14,779.86	11,933.45	11,186.76	10,165.92
INVESTMENT IN SUBSIDIARIES/AFFILIATES	1,116.57	75.02	-	Nil
TOTAL DEBT OUTSTANDING	40,611.17	46,415.81	29,867.15	29,354.55
-SHORT TERM (< 1 YEAR)	8,987.03	6,694.11	7,043.04	3,643.95
-OTHER DEBT	31,624.14	39,721.70	22,824.11	25,710.60
GROSS INCOME	6,650.29	6,186.92	5,087.90	5,622.61
OPERATING PROFIT (PBIDT)	998.99	4,241.29	4,397.66	3,963.06
GROSS PROFIT (PBTD)	(2,454.34)	909.05	1,569.45	634.57
NET PROFIT (POST TAX)	(7,424.83)	525.75	1,034.44	30.48
AUDIT QUALIFICATIONS (if any):	Nil	Nil	Nil	Nil
MATERIAL LITIGATION (if any)	Refer Balance Sheet as on 31st March, 2023			
REGULATORY STRUCTURES (if any)	Nil	Nil	Nil	Nil
DETAILS OF DEFAULT OF CP'S, INCLUDING TECHNICAL DELAY IN REDEMPTION DURING PAST THREE YEARS	Nil	Nil	Nil	Nil
DETAILS OF DEFAULT AND DELAY IN REDEMPTION OF ANY OTHER BORROWINGS DURING PAST THREE YEARS	Nil	Nil	Nil	Nil

**AUTHORISED SIGNATORY OF THE ISSUER:**  
For Piramal Capital & Housing Finance Ltd.

  
Authorized Signatory

Date: 16-May-24

ORIGINAL / AUTHENTICATED COPY OF ANY DOCUMENT RELATED TO ABOVE INFORMATION WILL BE MADE AVAILABLE TO THE INVESTORS ON REQUEST

**Piramal Capital & Housing Finance Limited**  
Annexure - I

1. Shareholding of the issuer's promoters and the details of the shares pledged by the promoters, if any - Refer Annexure I(a)

2. Long Term credit rating, if any, obtained by the issuer -

CREDIT RATING	ICRA AA; Stable	CARE AA; Stable
ISSUED BY	ICRA Limited	CARE Ratings Limited

3. Unaccepted credit ratings, if any, assigned to the issuer - NA

4. Any material event/development having implications for the financials/credit quality resulting in material liabilities, corporate restructuring event which may affect the issue or the investor's decision to invest in the CP/NCD -

Except as already disclosed under any section/ clause/ annexure/ schedule of the General Information Document (GID) and Key Information Document (KID), below are the additional disclosures:

(a) The Company has altered its Articles of Association (AOA) to include "Clause 97(iii)" pertaining to the provision for appointing a nominee director by the Debenture Trustee as per Regulation 15(1)(e) of the SEBI (Debenture Trustees) Regulations, 1993 ('SEBI DT Regulations') as per the requirements of the SEBI notification bearing reference no. SEBI/LAD-NRO/GN/2023/119 dated 2nd February 2023 amending the SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021 ('SEBI NCS Regulations').

(b) The Promoter (PEL) has invested Rs. 2,000 crore in the company ('PCHFL') by way of subscription to rights issue ('Transaction'). The company will be utilizing the aforesaid investment towards business / general corporate purposes. There is no change in the shareholding percentage of the promoter in the company pursuant to the aforesaid investment. The Transaction being between the holding company and its wholly owned subsidiary, it is exempt from the purview of related party transactions. The interest of the promoter/promoter group/group companies of the Company is only to the extent of PCHFL being a wholly owned subsidiary.

5. Details of statutory auditor and changes thereof in the last three financial years -

(a) Details of the auditor of the Company:

Name of the Auditor	Address	Date of Appointment	Remark
M/s Walker Chandok & Co LLP, Chartered Accountants	16th Floor, Tower III, One International Centre, S B Marg, Prabhadevi (West), Mumbai - 400013	02-12-2021	Appointed as Joint Auditors for 3 years from 2nd December 2021 till the conclusion of 40th AGM
M/s. T R Chadha & Co LLP, Chartered Accountants	20th Floor, Lotus Corporate Park, Ram Mandir Lane, Off Western Express Highway, Goregaon, Mumbai - 400063	13-08-2022	Appointed as Joint Auditors for 3 years from conclusion of 38th AGM till conclusion of 41st AGM

(b) Details of change in auditors for the preceding three financial years and current financial year:

Name of the Auditor	Address	Date of Appointment	Date of Cessation	Remark
M/s K. K. Mankeshwar & Co. - Chartered Accountants	A-425, Sarita Vihar, New Delhi - 110076	01-08-2017	29-07-2022	Completion of tenure

Name of the Auditor	Address	Date of Appointment	Date of Cessation	Remark
<b>01.04.2020 to 31.03.2021</b>				
The Reserve Bank of India superseded the Board of Directors of Dewan Housing Finance Corporation Limited ('DHFL') and appointed the Administrator on 20 <sup>th</sup> November 2019. Pursuant to NCLT Order dated 3 <sup>rd</sup> December, 2019, Corporate Insolvency Resolution Process ('CIRP') had been initiated against DHFL and the existing Statutory Auditors i.e. M/s. K. K. Mankeshwar & Co. continued under the CIRP.				
<b>01.04.2021 to 31.03.2022<sup>#</sup></b>				
M/s Walker Chandok & Co LLP, Chartered Accountants	16th Floor, Tower III, One International Centre, S B Marg, Prabhadevi (West), Mumbai - 400013	02-12-2021	-	-
<b>01.04.2022 to 31.03.2024</b>				
M/s K. K. Mankeshwar & Co. - Chartered Accountants	A-425, Sarita Vihar, New Delhi - 110076	-	29-07-2022	-
M/s. T R Chadha & Co LLP, Chartered Accountants	20th Floor, Lotus Corporate Park, Ram Mandir Lane, Off Western Express Highway, Goregaon, Mumbai - 400063	13-08-2022	-	-

6. An issuer which is either an NBFC or an HFC shall disclose the residual maturity profile of its assets and liabilities in the following format:

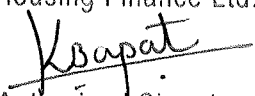
(in ₹ Crore)

Category	Up to 30/31 days	>1 month - 2 months	>2 months - 3 months	>3 months - 6 months	>6 months - 1 year	>1 year - 3 years	>3 years - 5 years	>5 years	Total
Deposit	-	-	-	-	-	-	-	-	-
Advances	1,571.14	1,385.09	1,681.61	5,086.28	7,573.98	19,225.60	13,748.50	18,648.91	68,921.13
Investments	61.98	46.16	45.18	123.91	210.18	867.99	2,045.00	6,046.16	9,446.56
Borrowings	1,341.21	1,552.91	3,448.96	2,750.13	4,420.53	16,360.40	12,772.98	14,149.37	56,796.49
Foreign Currency Assets (FCA)	-	-	-	-	-	-	-	-	-
Foreign Currency Liabilities (FCL)	-	-	-	273.47	-	-	-	-	273.47

AUTHORISED SIGNATORY OF THE ISSUER:

For Piramal Capital & Housing Finance Ltd.

Date:

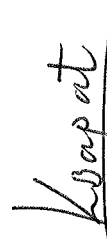
  
Authorized Signatory  
16-May-24

**Annexure – I(a)**

**Shareholding of the issuer's promoters as on December 31, 2023.**

Category of shareholder (I)	Nos. of shareholders (III)	No. of fully paid-up equity shares held (IV)	No. of shares paid-up by Depository Receipts (V)	No. of shares underlying Depository Receipts (VI)	Total nos. shares held (VII) = (IV)+(V)+(VI)	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C) 2)	Number of Voting Rights held in each class of securities (IX)			No. of Shares Underlying Outstanding convertible securities (X)	No. of Shares Underlying Outstanding Warrants (XI) (a)	Shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI) = (VII)+(X) As a % of (A+B+C2)	Number of Locked in shares (XII)		Number of Shares pledged or otherwise encumbered (XIII)		Number of equity shares held in dematerialized form (XIV)			Sub-categorization of shares of shares under					
							No of Voting (XIV) Rights						Total as a % of (A+B+C)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	Sub-category (i)	Sub-category (ii)	Sub-category (iii)			
							Class eg: X	Class eg: y	Total																
(A) Promoter & Promoter Group	17	10,37,79,035	-	10,37,79,035	10,37,79,035	46.19	-	-	-	-	-	46.19	-	-	-	10,37,79,035	-	-	-	-	-	-	-	-	-
(B) Public	3,14,894	11,97,60,614	-	11,97,60,614	11,97,60,614	53.31	-	-	-	-	-	53.31	-	-	-	11,97,05,064	-	-	0	0	0	0	0	0	0
(C) Non-Promoter - Non-Public	2	11,24,051	-	11,24,051	-	-	-	-	0.00	-	-	-	-	-	-	11,24,051	-	-	-	-	-	-	-	-	-
(C1) Shares underlying DRs	-	-	-	-	-	-	-	-	0.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(C2) Shares held by Employee Trusts	2	11,24,051	-	11,24,051	-	0.50	-	-	0.00	-	-	0.50	-	-	-	11,24,051	-	-	-	-	-	-	-	-	-
Total	3,14,913	22,46,63,700	-	22,46,63,700	22,35,39,649	100.00	-	-	100.00	-	-	100.00	-	-	-	22,28,08,150	-	-	0	0	0	0	0	0	0

**For Piramal Capital & Housing Finance Limited**

  
**Authorised Signatory**

Piramal Capital & Housing Finance Limited

Annexure II

DETAILS OF CP ISSUED AND OUTSTANDING IN LAST 15 MONTH

31-Dec-23

ISIN	Issue Date	Maturity Date	Amt Issued (Rs. in crs)	Amt Outstanding (Rs. in crs)
INE516Y14CA6	16-Dec-22	24-Feb-23	150.00	-
INE516Y14CB4	23-Dec-22	28-Nov-23	250.00	-
INE516Y14CC2	23-Dec-22	22-Dec-23	250.00	-
INE516Y14CC2	4-Jan-23	22-Dec-23	10.00	-
INE516Y14BZ6	19-Dec-22	15-Mar-23	150.00	-
INE516Y14CD0	3-Jan-23	02-Mar-23	50.00	-
INE516Y14CE8	6-Jan-23	31-May-23	125.00	-
INE516Y14CF5	1-Mar-23	20-Sep-23	100.00	-
INE516Y14CG3	1-Mar-23	29-May-23	100.00	-
INE516Y14CH1	6-Mar-23	02-Jun-23	100.00	-
INE516Y14CI9	9-Mar-23	07-Jun-23	200.00	-
INE516Y14CJ7	10-Mar-23	09-May-23	50.00	-
INE516Y14CK5	14-Mar-23	13-Jun-23	300.00	-
INE516Y14CM1	17-Apr-23	14-Jul-23	100.00	-
INE516Y14CN9	19-Apr-23	18-Jul-23	100.00	-
INE516Y14CO7	24-Apr-23	21-Jul-23	100.00	-
INE516Y14CP4	12-May-23	31-Aug-23	300.00	-
INE516Y14CQ2	19-May-23	17-Aug-23	5.00	-
INE516Y14CR0	29-May-23	29-Nov-23	10.00	-
INE516Y14CS8	1-Jun-23	28-Aug-23	100.00	-
INE516Y14CR0	2-Jun-23	29-Nov-23	150.00	-
INE516Y14CT6	2-Jun-23	31-Jul-23	50.00	-
INE516Y14CW0	7-Jun-23	04-Dec-23	200.00	-
INE516Y14CU4	7-Jun-23	04-Sep-23	100.00	-
INE516Y14CV2	7-Jun-23	05-Sep-23	100.00	-
INE516Y14CS8	7-Jun-23	28-Aug-23	50.00	-
INE516Y14CY6	9-Jun-23	07-Sep-23	100.00	-
INE516Y14CZ3	13-Jun-23	11-Sep-23	75.00	-
INE516Y14DB2	13-Jun-23	08-Dec-23	75.00	-
INE516Y14DA4	14-Jun-23	12-Sep-23	100.00	-
INE516Y14DC0	19-Jun-23	15-Sep-23	100.00	-
INE516Y14DD8	20-Jun-23	15-Mar-24	11.00	11.00
INE516Y14DE6	26-Jun-23	25-Sep-23	50.00	-
INE516Y14DF3	30-Jun-23	20-Oct-23	25.00	-
INE516Y14DG1	30-Jun-23	14-Sep-23	20.00	-
INE516Y14DH9	3-Jul-23	01-Jan-24	10.00	10.00
INE516Y14DL1	19-Jul-23	17-Oct-23	100.00	-
INE516Y14DK3	19-Jul-23	18-Oct-23	100.00	-
INE516Y14DM9	20-Jul-23	28-Feb-24	60.00	60.00
INE516Y14DM9	20-Jul-23	28-Feb-24	40.00	40.00
INE516Y14DN7	20-Jul-23	29-Feb-24	100.00	100.00
INE516Y14DP2	24-Jul-23	28-Dec-23	150.00	-
INE516Y14DO5	24-Jul-23	27-Feb-24	100.00	100.00
INE516Y14DQ0	2-Aug-23	27-Oct-23	100.00	-
INE516Y14DR8	2-Aug-23	31-Oct-23	150.00	-
INE516Y14DR8	8-Aug-23	31-Oct-23	25.00	-
INE516Y14DT4	1-Sep-23	24-Nov-23	150.00	-

INE516Y14DU2	1-Sep-23	30-Nov-23	100.00	-
INE516Y14DD8	4-Sep-23	15-Mar-24	100.00	100.00
INE516Y14DU2	5-Sep-23	30-Nov-23	100.00	-
INE516Y14DV0	5-Sep-23	01-Dec-23	100.00	-
INE516Y14DW8	5-Sep-23	22-Mar-24	150.00	150.00
INE516Y14DX6	7-Sep-23	06-Dec-23	100.00	-
INE516Y14DU2	7-Sep-23	30-Nov-23	25.00	-
INE516Y14DZ1	18-Sep-23	12-Dec-23	100.00	-
INE516Y14DY4	18-Sep-23	15-Dec-23	100.00	-
INE516Y14EA2	21-Sep-23	13-Mar-24	125.00	125.00
INE516Y14EB0	25-Sep-23	21-Dec-23	50.00	-
INE516Y14EB0	6-Oct-23	21-Dec-23	200.00	-
INE516Y14ED6	9-Oct-23	15-Feb-24	50.00	50.00
INE516Y14EC8	9-Oct-23	07-Mar-24	100.00	100.00
INE516Y14EE4	17-Oct-23	12-Jan-24	100.00	100.00
INE516Y14EF1	18-Oct-23	16-Jan-24	100.00	100.00
INE516Y14DD8	18-Oct-23	15-Mar-24	75.00	75.00
INE516Y14EG9	19-Oct-23	20-Mar-24	100.00	100.00
INE516Y14EJ3	1-Nov-23	31-Jan-24	150.00	150.00
INE516Y14EI5	1-Nov-23	30-Jan-24	200.00	200.00
INE516Y14EK1	3-Nov-23	01-Feb-24	100.00	100.00
INE516Y14EL9	3-Nov-23	02-Feb-24	150.00	150.00
INE516Y14EM7	22-Nov-23	20-Feb-24	75.00	75.00
INE516Y14EM7	22-Nov-23	20-Feb-24	25.00	25.00
INE516Y14DN7	28-Nov-23	29-Feb-24	100.00	100.00
INE516Y14DM9	30-Nov-23	28-Feb-24	150.00	150.00
INE516Y14EN5	6-Dec-23	04-Mar-24	100.00	100.00
INE516Y14EO3	6-Dec-23	05-Mar-24	150.00	150.00
INE516Y14EO3	6-Dec-23	05-Mar-24	50.00	50.00
INE516Y14EA2	6-Dec-23	13-Mar-24	25.00	25.00
INE516Y14EA2	6-Dec-23	13-Mar-24	25.00	25.00
INE516Y14EP0	7-Dec-23	06-Mar-24	200.00	200.00
INE516Y14EQ8	7-Dec-23	04-Jun-24	200.00	200.00
INE516Y14EC8	8-Dec-23	07-Mar-24	75.00	75.00
INE516Y14ER6	13-Dec-23	23-Feb-24	100.00	100.00
INE516Y14ER6	15-Dec-23	23-Feb-24	150.00	150.00
INE516Y14EA2	18-Dec-23	13-Mar-24	20.00	20.00
INE516Y14ES4	18-Dec-23	14-Jun-24	180.00	180.00
INE516Y14ES4	22-Dec-23	14-Jun-24	10.00	10.00
INE516Y14ES4	22-Dec-23	14-Jun-24	10.00	10.00
INE516Y14ET2	22-Dec-23	21-Mar-24	9.00	9.00
INE516Y14EU0	29-Dec-23	08-May-24	150.00	150.00
INE516Y14EV8	29-Dec-23	07-Jun-24	150.00	150.00
		<b>Total</b>	<b>9,170.00</b>	<b>3,775.00</b>

Annexure III

Details of NCD outstanding as on

31-Dec-23

ISIN	Issue Date	Maturity Date	Amt Outstanding (Rs. in crs)
INE641O08035	08-Mar-17	08-Mar-27	127.60
INE641O07037	10-Mar-17	08-Mar-24	5.00
INE641O07086	04-May-17	03-May-24	25.00
INE641O07144	20-Sep-17	19-Sep-25	167.00
INE641O07144	20-Sep-17	20-Sep-27	167.00

INE641O07144	20-Sep-17	18-Sep-26	166.00
INE641O07185	05-Oct-18	03-Oct-25	35.00
INE516Y07014	19-Dec-18	18-Dec-26	167.00
INE516Y07014	19-Dec-18	17-Dec-27	167.00
INE516Y07014	19-Dec-18	19-Dec-28	166.00
INE516Y07063	11-Mar-19	11-Mar-27	500.00
INE516Y07063	11-Mar-19	10-Mar-28	500.00
INE516Y07063	11-Mar-19	09-Mar-29	500.00
INE516Y07139	14-Jun-19	08-Nov-24	90.00
INE516Y07246	03-Nov-20	01-Nov-30	50.00
INE516Y07261	12-Mar-21	12-Mar-26	2,000.00
INE516Y07279	19-Mar-21	19-Mar-26	2,050.00
INE516Y07295	30-Mar-21	28-Mar-31	25.00
INE516Y07329	29-Jun-21	27-Jun-31	20.00
INE516Y07352	23-Jul-21	23-Jul-24	1.38
INE516Y07402	23-Jul-21	23-Jul-24	154.26
INE516Y07360	23-Jul-21	23-Jul-26	10.75
INE516Y07410	23-Jul-21	23-Jul-26	80.87
INE516Y07378	23-Jul-21	23-Jul-31	0.12
INE516Y07428	23-Jul-21	23-Jul-31	154.01
INE516Y07444	28-Sep-21	26-Sep-31	16,634.53
INE516Y07451	21-Apr-23	25-May-26	100.00
INE516Y07469	04-May-23	17-May-24	500.00
INE516Y07477	13-Jul-23	30-Dec-24	600.00
INE516Y07485	22-Nov-23	21-Feb-25	600.00
		<b>Total</b>	<b>25,763.50</b>

AUTHORISED SIGNATORY OF THE ISSUER:  
For Piramal Capital & Housing Finance Ltd.

  
Authorized Signatory

Piramal Capital & Housing Finance Limited

Annexure IV

FUND BASED FACILITIES FROM BANKS / FINANCIAL INSTITUTIONS AS ON

31-Dec-23

NAME OF THE BANK / FIs	NATURE OF FACILITY	AMOUNT O/S (Rs. in crs)	ASSET CLASSIFICATION
Axis Bank Limited	Term Loan	349.96	Standard
Bank of Baroda	Term Loan	275.00	Standard
Bank of India	Term Loan	131.66	Standard
Bank of Maharashtra	Term Loan	412.49	Standard
Canara Bank	Term Loan	1,184.86	Standard
Central Bank of India	Term Loan	384.26	Standard
Citibank, N. A.	Term Loan	300.00	Standard
Credit Suisse AG	Term Loan	250.00	Standard
CSB Bank Limited (Catholic Syrian Bank)	Term Loan	71.86	Standard
HSBC Limited	Term Loan	450.00	Standard
IDFC First Bank Limited	Term Loan	564.29	Standard
Indian Bank	Term Loan	299.02	Standard
Indian Overseas Bank	Term Loan	204.04	Standard
IndusInd Bank Limited	Term Loan	1,162.45	Standard
Karnataka Bank Limited	Term Loan	93.99	Standard
Karur Vyasa Bank Limited	Term Loan	51.27	Standard
LIC Housing Finance Limited	Term Loan	718.70	Standard
Punjab & Sind Bank	Term Loan	129.99	Standard
Punjab National Bank	Term Loan	904.74	Standard
RBL Bank Limited	Term Loan	133.33	Standard
South Indian Bank Limited	Term Loan	112.45	Standard
State Bank of India	Term Loan	2,851.10	Standard
Suryoday Small Finance Bank Limited	Term Loan	40.00	Standard
SVC Co-operative Bank Limited	Term Loan	46.63	Standard
The Federal Bank Limited	Term Loan	77.77	Standard
The International Finance Corporation	External Commercial Borrowings	313.46	Standard
UCO Bank	Term Loan	258.54	Standard
Union Bank of India	Term Loan	295.37	Standard
	<b>Total</b>	<b>12,067.23</b>	

AUTHORISED SIGNATORY OF THE ISSUER:

For Piramal Capital & Housing Finance Ltd.

  
Authorized Signatory