

**Muthoot Finance Limited**

Registered Office :
2nd floor, Muthoot Chambers,
Opp. Saritha Theatre Complex,
Banerji Road, Ernakulam - 682 018
Kerala, India.
CIN : L65910KL1997PLC 011300

Phone : +91 484 2396478, 2394712
Fax : +91 484 2396506, 2397399
mails@muthootgroup.com
www.muthootgroup.com

ISSUE OF COMMERCIAL PAPER**LETTER OF OFFER****PART I**

PROPOSED DATE OF ISSUE: 19/03/2019

CREDIT RATING FOR CP:

	CRA-1	CRA-2
CREDIT RATING FOR CP	CRISIL A1+	[ICRA] A1+
ISSUED BY	CRISIL LTD	ICRA LTD
DATE OF RATING	22/01/2019	01/03/2019
VALIDITY FOR ISSUANCE	60 days from 22/01/2019	90days from 01/03/2019
VALIDITY PERIOD FOR RATING	12 months	12 months
FOR AMOUNT	Rs.5000 Crores	Rs.5000 Crores

CONDITIONS (If any)

: NIL

CREDIT SUPPORT (If any)

: NOT APPLICABLE

EXACT PURPOSE OF ISSUE OF CP

: THE FUNDS RAISED THROUGH THIS ISSUE WILL BE UTILISED FOR OUR VARIOUS FINANCING ACTIVITIES INCLUDING LENDING AND INVESTMENTS, TO REPAY OUR EXISTING LIABILITIES OR LOANS AND TOWARDS OUR BUSINESS OPERATIONS INCLUDING WORKING CAPITAL REQUIREMENTS AND GENERAL CORPORATE PURPOSES

DESCRIPTION OF INSTRUMENT

: 8% Yield to Maturity

AMOUNT

: Rs.200Crores

ISSUED BY

: MUTHOOT FINANCE LIMITED

IN FAVOUR OF

: ISSUER OF CP/HOLDERS OF CP

DETAILS OF CURRENT TRANCHE

:

ISIN	AMOUNT	MATURITY DATE	CURRENT CREDIT RATING	VALIDITY PERIOD OF RATING	CRA
INE414G14LD6	Rs.200Crores	17/06/2019	CRISIL A1+ [ICRA] A1+	12 MONTHS	CRISIL LTD & ICRA LTD

For MUTHOOT FINANCE LIMITED


Authorised Signatory



Muthoot Finance Limited

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ISSUING AND PAYING AGENT

: HDFC BANK LIMITED
1st FLOOR, S.L.PLAZA,
PALARIVATTOM, KOCHI-682025

MARKET CONVENTIONS

: FIMMDA CONVENTIONS

CP BORROWING LIMIT

: Rs.5000 Crores

SUPPORTING BOARD RESOLUTION
FOR CP BORROWING

: FINANCE COMMITTEE RESOLUTION

RESOLUTION DATED

: Dated 28.11.2018

TOTAL CP OUTSTANDING (AS ON DATE): AS PER ANNEXURE-1

*** Issuer's liability under the CP will continue beyond due date, in case the CP is not redeemed on due date, even if the CP is in de-mat.**

DETAILS OF OTHER LISTED DEBT
INSTRUMENTS OUTSTANDING

: AS PER ANNEXURE -2

BANK FUND BASED FACILITIES FROM
BANKS/FINANCIAL INSTITUTIONS, IF ANY

: AS PER ANNEXURE -3

NAME AND ADDRESS OF ISSUER

: MUTHOOT FINANCE LIMITED, 2ND FLOOR,
MUTHOOT CHAMBERS, OPP. SARITHA THEATRE COMPLEX,
BANERJI ROAD, KOCHI- 682018.

LINE OF BUSINESS

: LENDING

CHIEF EXECUTIVE

: MR.GEORGE ALEXANDER MUTHOOT
(MANAGING DIRECTOR)

GROUP AFFILIATION (If any)

: NIL

For MUTHOOT FINANCE LIMITED


Authorised Signatory

FINANCIAL SUMMARY

FIGURES "Rs. in Lakhs"

	QUARTER ENDED 31.12.2018	YEAR ENDED 31.03.2018	YEAR ENDED 31.03.2017	YEAR ENDED 31.03.2016
EQUITY	40058	40004	39948	39900
NET WORTH	927823	776041	651644	561925
INVESTMENT IN SUBSIDIARIES/ AFFILIATES	77343	34762	20190	8826
TOTAL DEBT OUTSTANDING				
-SHORT TERM(<=1 YEAR)	1612407	1675638	1686477	1336469
-OTHER DEBT	898546	451160	423119	527626
GROSS INCOME	500022	624320	574670	487501
OPERATING PROFIT (PBITD)	393854	473752	426076	363029
GROSS PROFIT (PBSD)	231275	279759	196694	137260
NET PROFIT (POST TAX)	146064	172027	117983	80955

AUDIT QUALIFICATIONS (If any)

: NIL

MATERIAL LITIGATION, IF ANY

: AS PER ANNEXURE -4

REGULATORY STRICTURES, IF ANY

DETAILS OF DEFAULT OF CPs, INCLUDING
TECHNICAL DELAY IN REDEMPTION DURING PAST
THREE YEARS

: NIL

DETAILS OF DEFAULT AND DELAY IN REDEMPTION
OF ANY OTHER BORROWINGS DURING LAST
THREE YEARS

: NIL

AUTHORISED SIGNATORY OF THE ISSUER

: MS.SHANTHI N. RANJAN
DEPUTY GENERAL MANAGER-FINANCE

DATE

: 12/03/2019

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

For MUTHOOT FINANCE LIMITED


Authorised Signatory

COMMERCIAL PAPER OUTSTANDING AS ON DATE

Sl. No.	ISIN	Date of Issue	Amount issued (Rs in crs)	Date of Maturity	Amount outstanding (Rs in crs)	Name of IPA	Credit rating agency	Credit rating	Rated Amount (Rs in crs)
1	INE414G14HE2	23-03-2018	50.00	22-03-2019	50.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	4000
2	INE414G14HF9	03-04-2018	50.00	28-03-2019	50.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	4000
3	INE414G14HR4	22-06-2018	150.00	21-06-2019	150.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	4000
4	INE414G14IE0	17-10-2018	3.60	17-10-2019	3.60	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	4000
5	INE414G14IF7	22-10-2018	9.00	22-10-2019	9.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	4000
6	INE414G14II1	24-10-2018	7.45	24-10-2019	7.45	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	4000
7	INE414G14IJ9	25-10-2018	6.30	25-10-2019	6.30	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	4000
8	INE414G14IK7	26-10-2018	7.60	26-10-2019	7.60	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	4000
9	INE414G14IL5	29-10-2018	7.80	29-10-2019	7.80	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	4000
10	INE414G14IM3	30-10-2018	6.45	30-10-2019	6.45	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	4000
11	INE414G14IN1	31-10-2018	6.20	31-10-2019	6.20	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	4000
12	INE414G14IP6	02-11-2018	12.85	02-11-2019	12.85	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	4000
13	INE414G14IS0	05-11-2018	5.00	05-11-2019	5.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	4000
14	INE414G14IU6	09-11-2018	13.00	09-11-2019	13.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	4000
15	INE414G14IX0	13-11-2018	9.05	13-11-2019	9.05	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	4000
16	INE414G14IY8	14-11-2018	7.25	14-11-2019	7.25	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	4000
17	INE414G14IZ5	19-11-2018	5.25	19-11-2019	5.25	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	4000
18	INE414G14JA6	22-11-2018	5.80	22-11-2019	5.80	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	4000
19	INE414G14JB4	27-11-2018	6.05	27-11-2019	6.05	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	4000
20	INE414G14JC2	29-11-2018	4.80	29-11-2019	4.80	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	4000
21	INE414G14JD0	23-12-2018	7.00	03-12-2019	7.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
22	INE414G14JG3	05-12-2018	6.80	05-12-2019	6.80	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
23	INE414G14JJ7	06-12-2018	5.10	06-12-2019	5.10	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
24	INE414G14JM1	11-12-2018	5.25	11-12-2019	5.25	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
25	INE414G14JN9	14-12-2018	6.80	14-12-2019	6.80	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
26	INE414G14JO7	14-12-2018	250.00	14-03-2019	250.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
27	INE414G14JP4	17-12-2018	250.00	18-03-2019	250.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
28	INE414G14JQ2	19-12-2018	5.10	19-12-2019	5.10	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
29	INE414G14JR0	19-12-2018	100.00	19-03-2019	100.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
30	INE414G14JS8	21-12-2018	100.00	20-03-2019	100.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
31	INE414G14JR0	24-12-2018	100.00	19-03-2019	100.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
32	INE414G14JR0	24-12-2018	100.00	19-03-2019	100.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
33	INE414G14JS8	24-12-2018	200.00	20-03-2019	200.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
34	INE414G14JT6	24-12-2018	5.60	24-12-2019	5.60	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
35	INE414G14JU4	01-01-2019	5.10	01-01-2020	5.10	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
36	INE414G14JV2	04-01-2019	8.20	04-01-2020	8.20	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
37	INE414G14JW0	08-01-2019	150.00	08-04-2019	150.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
38	INE414G14JX8	08-01-2019	3.80	08-01-2020	3.80	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
39	INE414G14JZ3	10-01-2019	200.00	10-04-2019	200.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
40	INE414G14JY6	11-01-2019	200.00	12-04-2019	200.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
41	INE414G14KA4	11-01-2019	5.10	11-01-2020	5.10	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
42	INE414G14KB2	15-01-2019	250.00	16-04-2019	250.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
43	INE414G14KC0	17-01-2019	5.65	17-01-2020	5.65	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
44	INE414G14KD8	23-01-2019	8.10	23-01-2020	8.10	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
45	INE414G14KE6	25-01-2019	5.55	25-01-2020	5.55	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
46	INE414G15KJ5	30-01-2019	7.70	30-01-2020	7.70	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
47	INE414G14KF3	30-01-2019	100.00	30-04-2019	100.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
48	INE414G14KG1	31-01-2019	200.00	02/05/2019	200.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
49	INE414G14KK3	31-01-2019	5.45	31-01-2020	5.45	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
50	INE414G15KG1	01-02-2019	100.00	02-05-2019	100.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
51	INE414G14KH9	01-02-2019	250.00	03-05-2019	250.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
52	INE414G14KI7	04-02-2019	100.00	06-05-2019	100.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
53	INE414G14KL1	04-02-2019	6.80	04-02-2020	6.80	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
54	INE414G14KM9	06-02-2019	6.45	06-02-2020	6.45	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
55	INE414G14KM9	07-02-2019	7.60	07-02-2020	7.60	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
56	INE414G14KO5	11-02-2019	7.55	11-02-2020	7.55	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
57	INE414G14KQ0	12-02-2019	50.00	13-05-2019	50.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
58	INE414G14KQ0	12-02-2019	200.00	13-05-2019	200.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
59	INE414G14KP2	13-02-2019	5.80	13-02-2020	5.80	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
60	INE414G14KS6	13-02-2019	250.00	14-05-2019	250.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
61	INE414G14KR8	14-02-2019	7.80	14-02-2020	7.80	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
62	INE414G14KT4	15-02-2019	5.15	15-02-2020	5.15	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
63	INE414G14KU2	20-02-2019	7.25	20-02-2020	7.25	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
64	INE414G14KW8	25-02-2019	1.45	25-02-2020	1.45	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
65	INE414G14KV0	01-03-2019	200.00	30-05-2019	200.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
66	INE414G14KX6	05-03-2019	150.00	03-06-2019	150.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
67	INE414G14KY4	05-03-2019	100.00	04-06-2019	100.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
68	INE414G14KX6	05-03-2019	100.00	03-06-2019	100.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
69	INE414G14KY4	06-03-2019	300.00	04-06-2019	300.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000



70	INE414G14KZ1	07-03-2019	150.00	06-06-2019	150.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
71	INE414G14KZ1	07-03-2019	100.00	06-06-2019	100.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
72	INE414G14LA2	11-03-2019	100.00	10-06-2019	100.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
73	INE414G14LA2	11-03-2019	50.00	10-06-2019	50.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
74	INE414G14LA2	11-03-2019	25.00	10-06-2019	25.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
Total			4,950.60		4,950.60				

Annexure -2

OTHER LISTED DEBT INSTRUMENTS OUTSTANDING AS ON DATE

Sl. No.	Date of Allotment	Date of Matur	Amount issued (Rs in crs)	Amount outstanding (Rs in crs)	Credit rating	Credit rating agency
1	02-04-2014	02-04-2019	0.69	0.69	AA/ Stable	ICRA Ltd
2	02-04-2014	02-04-2019	0.35	0.35	AA/ Stable	ICRA Ltd
3	02-04-2014	02-04-2019	0.27	0.27	AA/ Stable	ICRA Ltd
4	24-04-2017	24-04-2019	45.28	45.28	AA/ Stable	CRISIL Ltd & ICRA Ltd
5	24-04-2017	24-04-2019	74.25	74.25	AA/ Stable	CRISIL Ltd & ICRA Ltd
6	24-04-2017	24-04-2019	15.50	15.50	AA/ Stable	CRISIL Ltd & ICRA Ltd
7	12-05-2016	12-05-2019	141.85	141.85	AA/ Stable	ICRA Ltd
8	12-05-2016	12-05-2019	99.98	99.98	AA/ Stable	ICRA Ltd
9	12-05-2016	12-05-2019	60.41	60.41	AA/ Stable	ICRA Ltd
10	19-04-2018	24-05-2019	14.41	14.41	AA/ Stable	CRISIL Ltd & ICRA Ltd
11	04-07-2014	04-07-2019	2.88	2.88	AA/ Stable	ICRA Ltd
12	04-07-2014	04-07-2019	3.22	3.22	AA/ Stable	ICRA Ltd
13	04-07-2014	04-07-2019	1.86	1.86	AA/ Stable	ICRA Ltd
14	25-09-2013	25-09-2019	20.97	20.97	AA/ Stable	CRISIL Ltd & ICRA Ltd
15	26-09-2014	26-09-2019	3.00	3.00	AA/ Stable	ICRA Ltd
16	26-09-2014	26-09-2019	1.72	1.72	AA/ Stable	ICRA Ltd
17	26-09-2014	26-09-2019	1.56	1.56	AA/ Stable	ICRA Ltd
18	04-12-2013	04-12-2019	23.29	23.29	AA/ Stable	CRISIL Ltd & ICRA Ltd
19	29-12-2014	29-12-2019	2.69	2.69	AA/ Stable	ICRA Ltd
20	29-12-2014	29-12-2019	2.13	2.13	AA/ Stable	ICRA Ltd
21	29-12-2014	29-12-2019	2.23	2.23	AA/ Stable	ICRA Ltd
22	30/01/2017	30/01/2020	26.43	26.43	AA/ Stable	CRISIL Ltd & ICRA Ltd
23	30/01/2017	30/01/2020	839.27	839.27	AA/ Stable	CRISIL Ltd & ICRA Ltd
24	30/01/2017	30/01/2020	17.20	17.20	AA/ Stable	CRISIL Ltd & ICRA Ltd
25	04-02-2014	04-02-2020	43.76	43.76	AA/ Stable	CRISIL Ltd & ICRA Ltd
26	19-04-2018	19-04-2020	11.98	11.98	AA/ Stable	CRISIL Ltd & ICRA Ltd
27	19-04-2018	19-04-2020	71.61	71.61	AA/ Stable	CRISIL Ltd & ICRA Ltd
28	19-04-2018	19-04-2020	8.80	8.80	AA/ Stable	CRISIL Ltd & ICRA Ltd
29	23-04-2015	23-04-2020	2.35	2.35	AA/ Stable	ICRA Ltd
30	23-04-2015	23-04-2020	2.38	2.38	AA/ Stable	ICRA Ltd
31	23-04-2015	23-04-2020	1.27	1.27	AA/ Stable	ICRA Ltd
32	24-04-2017	24-06-2020	68.68	68.68	AA/ Stable	CRISIL Ltd & ICRA Ltd
33	24-04-2017	24-06-2020	1420.43	1420.43	AA/ Stable	CRISIL Ltd & ICRA Ltd
34	24-04-2017	24-06-2020	38.03	38.03	AA/ Stable	CRISIL Ltd & ICRA Ltd
35	02-04-2014	02-07-2020	19.35	19.35	AA/ Stable	ICRA Ltd
36	04-07-2014	04-10-2020	36.45	36.45	AA/ Stable	ICRA Ltd
37	14-10-2015	14-10-2020	1.15	1.15	AA/ Stable	ICRA Ltd
38	14-10-2015	14-10-2020	0.98	0.98	AA/ Stable	ICRA Ltd
39	14-10-2015	14-10-2020	1.07	1.07	AA/ Stable	ICRA Ltd
40	20-01-2016	20-01-2021	1.37	1.37	AA/ Stable	CRISIL Ltd
41	20-01-2016	20-01-2021	0.83	0.83	AA/ Stable	CRISIL Ltd
42	20-01-2016	20-01-2021	0.56	0.56	AA/ Stable	CRISIL Ltd
43	26-09-2014	26-03-2021	30.44	30.44	AA/ Stable	ICRA Ltd
44	12-05-2016	12-05-2021	1.75	1.75	AA/ Stable	ICRA Ltd
45	12-05-2016	12-05-2021	1.26	1.26	AA/ Stable	ICRA Ltd
46	19-04-2018	19-06-2021	27.10	27.10	AA/ Stable	CRISIL Ltd & ICRA Ltd
47	19-04-2018	19-06-2021	1862.45	1862.45	AA/ Stable	CRISIL Ltd & ICRA Ltd
48	19-04-2018	19-06-2021	19.73	19.73	AA/ Stable	CRISIL Ltd & ICRA Ltd
49	29-12-2014	29-06-2021	38.65	38.65	AA/ Stable	ICRA Ltd
50	23-04-2015	23-01-2022	28.91	28.91	AA/ Stable	ICRA Ltd
51	30/01/2017	30/01/2022	11.13	11.13	AA/ Stable	CRISIL Ltd & ICRA Ltd
52	30/01/2017	30/01/2022	82.50	82.50	AA/ Stable	CRISIL Ltd & ICRA Ltd
53	24-04-2017	24-04-2022	61.18	61.18	AA/ Stable	CRISIL Ltd & ICRA Ltd
54	24-04-2017	24-04-2022	190.56	190.56	AA/ Stable	CRISIL Ltd & ICRA Ltd
55	14-10-2015	14-10-2022	35.95	35.95	AA/ Stable	ICRA Ltd
56	26-03-2013	26-03-2023	10.00	10.00	AA/ Stable	CRISIL Ltd & ICRA Ltd
57	19-04-2018	19-04-2023	56.51	56.51	AA/ Stable	CRISIL Ltd & ICRA Ltd
58	19-04-2018	19-04-2023	721.85	721.85	AA/ Stable	CRISIL Ltd & ICRA Ltd
59	19-04-2018	19-04-2023	205.55	205.55	AA/ Stable	CRISIL Ltd & ICRA Ltd
60	20-01-2016	20-04-2023	23.04	23.04	AA/ Stable	CRISIL Ltd
61	12-05-2016	12-11-2023	23.60	23.60	AA/ Stable	ICRA Ltd
62	30/01/2017	30/01/2025	31.78	31.78	AA/ Stable	CRISIL Ltd & ICRA Ltd
63	24-04-2017	24-04-2025	18.72	18.72	AA/ Stable	CRISIL Ltd & ICRA Ltd
Total			6615.15	6615.15		



Annexure -3
WORKING CAPITAL LIMITS AS ON 31/12/2018

(Rs in crs)

SL NO.	BANK/FI	NATURE OF FACILITY	LIMIT	ASSET CLASSIFICATION
1	ANDHRA BANK	STL/CC	700	STANDARD
2	AXIS BANK	STL/CC	375	STANDARD
3	BANK OF BARODA	STL/CC	500	STANDARD
4	BAJAJ FINANCE LTD	STL	125	STANDARD
5	CANARA BANK	STL/CC	150	STANDARD
6	CENTRAL BANK OF INDIA	STL/CC	600	STANDARD
7	CORPORATION BANK	STL/CC	400	STANDARD
8	DENA BANK	STL/CC	250	STANDARD
9	DHANLAXMI BANK	STL/CC	40	STANDARD
10	FEDERAL BANK LTD	STL/CC	465	STANDARD
11	HDFC BANK	STL/CC	700	STANDARD
12	ICICI BANK	STL	1000	STANDARD
13	IDBI BANK	STL/CC	500	STANDARD
14	INDUSIND BANK	STL/CC	700	STANDARD
15	JAMMU & KASHMIR BANK	STL	150	STANDARD
16	KARUR VYSYA BANK	STL/CC	200	STANDARD
17	KOTAK MAHINDRA BANK	STL/CC	500	STANDARD
18	ORIENTAL BANK OF COMMERCE	STL/CC/TL	650	STANDARD
19	PUNJAB AND SIND BANK	STL/CC	100	STANDARD
20	PUNJAB NATIONAL BANK	STL/CC	600	STANDARD
21	SOUTH INDIAN BANK	STL/CC	200	STANDARD
22	STATE BANK OF INDIA	STL/CC	1625	STANDARD
23	SYNDICATE BANK	STL/CC	1145	STANDARD
24	UCO BANK LTD	STL/CC	600	STANDARD
25	UNION BANK OF INDIA	STL/CC	600	STANDARD
26	UNITED BANK OF INDIA	STL/CC	350	STANDARD
27	VIJAYA BANK	STL/CC	200	STANDARD
28	YES BANK	STL	500	STANDARD
	TOTAL		13925	

Annexure -4

MATERIAL LITIGATION as on 30.09.2018

Claims against the company not acknowledged as debt	Rs. in crs
Service Tax demand for the period from 2007-08 to 2011-12 as per Order No.COC-EXCUS-000-COM-035-14-15 DT.19.12.2014, pending in appeal with CESTAT, Bangalore. (Commissioner of Central Excise, Customs and Service Tax, Kochi, as per order mentioned above, has raised a demand of Rs. 153crs as service tax payable on securitisation transactions with banks for the period from 2007 to 2012, along with interest U/s.75, Penalty U/s.76, Penalty U/s.77 and Penalty U/s.78 (Total liability including tax, interest and penalty under various sections if confirmed is estimated approximately at Rs. 490crs till date of demand). Pending disposal of appeal , no provision has been made by the company during the year.)	490

