

ISSUE OF COMMERCIAL PAPER

LETTER OF OFFER

PART I

PROPOSED DATE OF ISSUE: 20/11/2020

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	09/11/2020	11/11/2020
VALIDITY FOR ISSUANCE	30 days from 09/11/2020	90 days from 11/11/2020
VALIDITY PERIOD FOR RATING	12 months	11/11/2020 to 13/12/2021
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 : 3.38% Yield to Maturity

AMOUNT : Rs.275Crores

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
INE414G14QE3	Rs.275Crores	18/02/2021	CRISIL A1+ [ICRA] A1+	12 MONTHS	CRISIL LTD & ICRA LTD



Muthoot Finance Limited

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LISTING	: PROPOSED TO BE LISTED
ISSUING AND PAYING AGENT	: HDFC BANK LIMITED 1 st 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 24.03.2020
TOTAL CP OUTSTANDING (AS ON DATE):	Rs.4550Crores
DETAILS OF CPs ISSUED DURING THE LAST 15 MONTHS: 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, 2 ND 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

FINANCIAL SUMMARY

FIGURES "Rs. in Lakhs"

	6M ENDED 30.09.2020	YEAR ENDED 31.03.2020	YEAR ENDED 31.03.2019	YEAR ENDED 31.03.2018
EQUITY	40117	40104	40066	40004
NET WORTH	1319656	1157181	979272	781202
INVESTMENT IN SUBSIDIARIES/ AFFILIATES	89817	89817	83797	35928
TOTAL DEBT OUTSTANDING*				
-SHORT TERM(<=1 YEAR)	2373378	2008375	1946521	1675638
-OTHER DEBT	1849865	1714259	745708	451160
GROSS INCOME	496983	872279	688063	633315
OPERATING PROFIT (PBITD)	414098	688884	535223	481661
GROSS PROFIT (PBSD)	234536	409790	311538	288520
NET PROFIT (POST TAX)	173514	301830	197214	177756

*Taken on principal value

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. SHERIN MARIAM VARGHESE
SENIOR MANAGER-FINANCE

DATE : 18/11/2020

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

For MUTHOOT FINANCE LIMITED

Sherin V

Authorised Signatory

Annexure -I

COMMERCIAL PAPER ISSUED DURING LAST 15 MONTHS

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	INE414G14JD0	03/09/2019	200.00	03/12/2019	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
2	INE414G14MM5	04/09/2019	200.00	04/12/2019	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
3	INE414G14JG3	05/09/2019	300.00	05/12/2019	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
4	INE414G14JJ7	06/09/2019	400.00	06/12/2019	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
5	INE414G14MN3	09/09/2019	175.00	09/12/2019	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
6	INE414G14MO1	12/09/2019	250.00	12/12/2019	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
7	INE414G14MP8	16/09/2019	350.00	16/12/2019	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
8	INE414G14MQ6	17/09/2019	200.00	17/12/2019	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
9	INE414G14MR4	18/09/2019	175.00	18/12/2019	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
10	INE414G14JQ2	19/09/2019	250.00	19/12/2019	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
11	INE414G14MS2	14/10/2019	200.00	13/01/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
12	INE414G14MT0	15/10/2019	200.00	14/01/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
13	INE414G14MU8	16/10/2019	250.00	15/01/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
14	INE414G14MV6	17/10/2019	50.00	16/01/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
15	INE414G14MW4	25/10/2019	190.00	24/01/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
16	INE414G14MX2	29/10/2019	150.00	28/01/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
17	INE414G14MX2	30/10/2019	200.00	28/01/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
18	INE414G14MY0	30/10/2019	100.00	29/01/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
19	INE414G14KJ5	31/10/2019	200.00	30/01/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
20	INE414G14MZ7	04/11/2019	200.00	03/02/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
21	INE414G14NA8	07/11/2019	250.00	05/02/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
22	INE414G14KU2	21/11/2019	100.00	20/02/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
23	INE414G14KU2	22/11/2019	50.00	20/02/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5001
24	INE414G14NB6	25/11/2019	100.00	24/02/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
25	INE414G14KW8	26/11/2019	90.00	25/02/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
26	INE414G14NC4	04/12/2019	50.00	03/03/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
27	INE414G14ND2	04/12/2019	100.00	04/03/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
28	INE414G14NE0	05/12/2019	100.00	05/03/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
29	INE414G14NF7	06/12/2019	200.00	06/03/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
30	INE414G14NG5	09/12/2019	200.00	09/03/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
31	INE414G14NH3	11/12/2019	200.00	11/03/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
32	INE414G14NI1	12/12/2019	300.00	12/03/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
33	INE414G14NJ9	13/12/2019	200.00	13/03/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
34	INE414G14NL5	16/12/2019	200.00	16/03/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
35	INE414G14NK7	17/12/2019	200.00	17/03/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
36	INE414G14NM3	18/12/2019	200.00	18/03/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
37	INE414G14NN1	19/12/2019	150.00	19/03/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
38	INE414G14NO9	22/12/2019	150.00	23/03/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
39	INE414G14NP6	22/01/2020	100.00	21/04/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
40	INE414G14NQ4	23/01/2020	250.00	22/04/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
41	INE414G14NS0	23/01/2020	250.00	23/04/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
42	INE414G14NR2	24/01/2020	250.00	24/04/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
43	INE414G14NT8	27/01/2020	200.00	27/04/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
44	INE414G14NU6	28/01/2020	250.00	28/04/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
45	INE414G14NV4	29/01/2020	250.00	29/04/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
46	INE414G14NW2	30/01/2020	250.00	30/04/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
47	INE414G14NX0	04/02/2020	150.00	05/05/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
48	INE414G14NY8	06/02/2020	200.00	06/05/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
49	INE414G14NZ5	07/02/2020	150.00	08/05/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
50	INE414G14OA6	06/03/2020	200.00	05/06/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
51	INE414G14OB4	09/03/2020	200.00	08/06/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
52	INE414G14OC2	11/03/2020	200.00	09/06/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
53	INE414G14OD0	13/03/2020	250.00	11/06/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
54	INE414G14OE8	16/03/2020	250.00	15/06/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
55	INE414G14OF5	17/03/2020	200.00	16/06/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
56	INE414G14OH1	19/03/2020	50.00	18/06/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
57	INE414G14OI9	22/04/2020	250.00	21/07/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
58	INE414G14OK5	22/04/2020	250.00	22/07/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
59	INE414G14OJ7	23/04/2020	250.00	23/07/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
60	INE414G14OL3	24/04/2020	250.00	24/07/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
61	INE414G14OM1	27/04/2020	350.00	27/07/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
62	INE414G14ON9	28/04/2020	250.00	28/07/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
63	INE414G14OO7	29/04/2020	250.00	29/07/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
64	INE414G14OS8	18/05/2020	200.00	17/08/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
65	INE414G14OP4	19/05/2020	200.00	18/08/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
66	INE414G14OQ2	20/05/2020	200.00	19/08/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
67	INE414G14OR0	18/05/2020	100.00	14/08/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
68	INE414G14OT6	11/06/2020	150.00	09/09/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
69	INE414G14OU4	11/06/2020	250.00	10/09/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
70	INE414G14OV2	12/06/2020	250.00	11/09/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
71	INE414G14OW0	15/06/2020	250.00	14/09/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
72	INE414G14OX8	16/06/2020	250.00	15/09/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
73	INE414G14OY6	17/06/2020	250.00	16/09/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
74	INE414G14OZ3	18/06/2020	250.00	17/09/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
75	INE414G14PA3	19/06/2020	250.00	18/09/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
76	INE414G14PB1	24/06/2020	200.00	23/09/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
77	INE414G14PC9	25/06/2020	150.00	24/09/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000



78	INE414G14PD7	26/06/2020	200.00	25/09/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
79	INE414G14PE5	22/07/2020	100.00	20/10/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
80	INE414G14PF2	22/07/2020	250.00	21/10/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
81	INE414G14PG0	23/07/2020	350.00	22/10/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
82	INE414G14PH8	24/07/2020	300.00	23/10/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
83	INE414G14PI6	28/07/2020	450.00	27/10/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
84	INE414G14PJ4	29/07/2020	400.00	28/10/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
85	INE414G14PK2	14/08/2020	50.00	13/11/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
86	INE414G14PK2	17/08/2020	150.00	13/11/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
87	INE414G14PL0	18/08/2020	250.00	17/11/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
88	INE414G14PM8	19/08/2020	250.00	18/11/2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
89	INE414G14PN6	10/09/2020	250.00	10/12/2020	250.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
90	INE414G14PO4	11/09/2020	250.00	11/12/2020	250.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
91	INE414G14PP1	14/09/2020	250.00	14/12/2020	250.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
92	INE414G14PQ9	15/09/2020	175.00	15/12/2020	175.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
93	INE414G14PR7	17/09/2020	250.00	17/12/2020	250.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
94	INE414G14PS5	18/09/2020	350.00	18/12/2020	350.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
95	INE414G14PT3	22/09/2020	250.00	22/12/2020	250.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
96	INE414G14PU1	23/09/2020	250.00	23/12/2020	250.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
97	INE414G14PV9	24/09/2020	200.00	24/12/2020	200.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
98	INE414G14PW7	12/10/2020	225.00	11/01/2021	225.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
99	INE414G14QB9	21/10/2020	350.00	20/01/2021	350.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
100	INE414G14QA1	22/10/2020	300.00	21/01/2021	300.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
101	INE414G14PZ0	23/10/2020	300.00	22/01/2021	300.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
102	INE414G14PY3	27/10/2020	250.00	25/01/2021	250.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
103	INE414G14PX5	28/10/2020	350.00	27/01/2021	350.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
104	INE414G14QD5	17/11/2020	300.00	16/02/2021	300.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
105	INE414G14QC7	18/11/2020	250.00	17/02/2021	250.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
Total			22,830.00		4,550.00				



Annexure -2**OTHER LISTED DEBT INSTRUMENTS OUTSTANDING AS ON DATE**

Sl. No.	ISIN	Amounts outstanding	Date of Issue	Date of Maturity
1	INE414G07AS1/ INE414G07AV5/ INE414G07AZ6	2.76	January 20, 2016	January 20, 2021
2	INE414G07BC3/ INE414G07BF6	3.01	May 12, 2016	May 12, 2021
3	INE414G07BQ3/ INE414G07BT7	93.63	January 30, 2017	January 30, 2022
4	INE414G07CD9/ INE414G07CA5	251.74	April 24, 2017	April 24, 2022
5	INE414G07CJ6/ INE414G07CQ1/ INE414G07CM0	1,909.29	April 19, 2018	June 19, 2021
6	INE414G07CN8/ INE414G07CR9/ INE414G07CK4	983.90	April 19, 2018	April 19, 2023
7	INE414G07DB1/ INE414G07DE5/ INE414G07CY5	155.41	March 20, 2019	March 20, 2021
8	INE414G07DC9/ INE414G07DF2/ INE414G07CZ2	304.91	March 20, 2019	May 20, 2022
9	INE414G07DD7/ INE414G07DG0/ INE414G07DA3	249.14	March 20, 2019	March 20, 2024
10	INE414G07DH8/ INE414G07DK2/ INE414G07DN6	197.63	June 14, 2019	June 14, 2021
11	INE414G07DI6/ INE414G07DL0/ INE414G07DO4	315.73	June 14, 2019	August 14, 2022
12	INE414G07DJ4/ INE414G07DM8/ INE414G07DP1	306.10	June 14, 2019	June 14, 2024
13	INE414G07DQ9	32.24	June 14, 2019	December 14, 2026
14	INE414G07DT3/ INE414G07DW7/ INE414G07DZ0	126.44	November 1, 2019	November 1, 2021
15	INE414G07DU1/ INE414G07DX5/ INE414G07EA1	132.75	November 1, 2019	January 1, 2023
16	INE414G07DV9/ INE414G07DY3/ INE414G07EB9	157.44	November 1, 2019	November 1, 2024
17	INE414G07EC7	43.20	November 1, 2019	May 1, 2027
18	INE414G07EH6/ INE414G07EK0/ INE414G07ED5	383.99	December 27, 2019	December 27, 2021
19	INE414G07EI4/ INE414G07EL8/ INE414G07EE3	212.55	December 27, 2019	February 27, 2023
20	INE414G07EJ2/ INE414G07EM6/ INE414G07EF0	148.87	December 27, 2019	December 27, 2024



21	INE414G07EG8	44.60	December 27,2019	June 27,2027
22	INE414G07FD2/ INE414G07FF7/ INE414G07FH3	1,857.45	November 5, 2020	January 5, 2024
23	INE414G07FE0/ INE414G07FG5/ INE414G07FI1	142.55	November 5, 2020	November 5, 2025
24	INE414G07CS7	175.00	July 26, 2018	July 26, 2021
25	INE414G07CU3	5.00	November 22,2018	February 01,2021
26	INE414G07CV1	5.00	November 22,2018	February 01,2021
27	INE414G07CW9	25.00	November 22,2018	February 01,2022
28	INE414G07CX7	15.00	November 22,2018	February 01,2022
29	INE414G07CU3	2.00	December 21,2018	February 01,2021
30	INE414G07CV1	3.00	December 21,2018	February 01,2021
31	INE414G07CW9	20.00	December 21,2018	February 01,2022
32	INE414G07CX7	25.00	December 21,2018	February 01,2022
33	INE414G07CU3	5.00	January 25,2019	February 01,2021
34	INE414G07CW9	45.00	January 25,2019	February 01,2022
35	INE414G07DR7	430.00	September 06, 2019	September 06, 2021
36	INE414G07DS5	200.00	September 06, 2019	September 06, 2021
37	INE414G07DR7	120.00	September 27, 2019	September 06, 2021
38	INE414G07EN4	250.00	December 30, 2019	January 31, 2022
39	INE414G07EO2	250.00	December 30, 2019	January 06, 2022
40	INE414G07EP9	175.00	February 24, 2020	March 11, 2022
41	INE414G07EQ7	100.00	May 14, 2020	May 12, 2023
42	INE414G07ER5	500.00	June 2, 2020	June 2, 2023
43	INE414G07ET1	125.00	June 18, 2020	June 18, 2025
44	INE414G07EU9	365.00	June 25, 2020	July 4, 2022
45	INE414G07EV7	650.00	July 7, 2020	August 8, 2022
46	INE414G07EX3	100.00	July 15, 2020	July 15, 2023
47	INE414G07EZ8	450.00	September 25, 2020	November 25, 2022
48	INE414G07FB6	50.00	September 30, 2020	March 30, 2022
49	INE414G07FC4	460.00	October 16, 2020	October 16, 2023
50	INE414G09015	10.00	March 26, 2013	March 26, 2023
51	INE414G08264	30.44	September 26,2014	March 26, 2021
52	INE414G08272	38.65	December 29,2014	June 29, 2021
53	INE414G08280	28.92	April 23, 2015	January 23, 2022
54	INE414G08298	35.95	October 14, 2015	October 14, 2022
55	INE414G08306	23.04	January 20, 2016	April 20, 2023
56	INE414G08314	23.60	May 12, 2016	November 12, 2023
57	INE414G08330	31.78	January 30,2017	January 30,2025
58	INE414G08348	18.72	April 24,2017	April 24,2025
59	INE414G07ES3	81.50	June 12, 2020	June 10, 2022
60	INE414G07ES3	31.00	June 29, 2020	June 10, 2022
61	INE414G07ES3	23.00	July 3, 2020	June 10, 2022
62	INE414G07EW5	235.00	July 9, 2020	July 8, 2022
63	INE414G07EY1	100.00	July 24, 2020	August 24, 2022
64	INE414G07FA8	200.00	September 7, 2020	October 7, 2022
	Total	13,516.89		



Annexure -3
WORKING CAPITAL LIMITS AS ON 30/09/2020

(Rs in crs)

SL NO.	BANK/FI	NATURE OF FACILITY	LIMIT	ASSET CLASSIFICATION
1	AXIS BANK	STL/CC/TL	975	STANDARD
2	BAJAJ FINANCE LTD	STL	275	STANDARD
3	BANK OF BARODA	STL/CC	950	STANDARD
4	BANK OF INDIA	TL	300	STANDARD
5	CANARA BANK	STL/CC/TL	400	STANDARD
6	CANARA BANK (Er-SYNDICATE BANK)	STL/CC	1450	STANDARD
7	CENTRAL BANK OF INDIA	STL/CC/TL	800	STANDARD
8	DHANLAXMI BANK	STL/CC	40	STANDARD
9	FEDERAL BANK LTD	STL/CC/TL	630	STANDARD
10	HDFC BANK	STL/CC	1500	STANDARD
11	ICICI BANK	STL	1250	STANDARD
12	IDBI BANK	STL/CC	500	STANDARD
13	INDUSIND BANK	STL/CC	1000	STANDARD
14	KARUR VYSYA BANK	STL/CC	200	STANDARD
15	KOTAK MAHINDRA BANK	STL/CC	500	STANDARD
16	PUNJAB AND SIND BANK	STL/CC	100	STANDARD
17	PUNJAB NATIONAL BANK	STL/CC/TL	1100	STANDARD
18	PUNJAB NATIONAL BANK (Er-ORIENTAL BANK OF COMMERCE)	STL/CC/TL	750	STANDARD
19	PUNJAB NATIONAL BANK (Er-UNITED BANK OF INDIA)	STL/CC	350	STANDARD
20	SOUTH INDIAN BANK	STL/CC	200	STANDARD
21	STATE BANK OF INDIA	STL/CC/TL/CEL	2970	STANDARD
22	UCO BANK LTD	STL/CC	600	STANDARD
23	UNION BANK OF INDIA	STL/CC	1100	STANDARD
24	UNION BANK OF INDIA (Er-CORPORATION BANK)	STL/CC	400	STANDARD
25	UNION BANK OF INDIA(Er-ANDHRA BANK)	STL/CC	700	STANDARD
26	YES BANK	STL	500	STANDARD
27	INDIAN BANK	TL	750	STANDARD
		TOTAL	20290	

Annexure -4

MATERIAL LITIGATION as on 31.03.2020

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

