

ISSUE OF COMMERCIAL PAPER

LETTER OF OFFER

PART I

PROPOSED DATE OF ISSUE: 29/11/2021

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	15/11/2021	19/11/2021
VALIDITY FOR ISSUANCE	30 days from 15/11/2021	90 days from 19/11/2021
VALIDITY PERIOD FOR RATING	12 months	19/11/2021 to 26/10/2022
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 : 4.05% Yield to Maturity

AMOUNT : Rs.250 Crores

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
INE414G14SH2	Rs.250Crores	28/02/2022	CRISIL A1+ [ICRA] A1+	12 MONTHS	CRISIL LTD & ICRA LTD



Muthoot Finance Limited

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

Phone : +91 484 239 6478, 239 4712
Fax : +91 484 239 6506, 239 7399
mails@muthootgroup.com
www.muthootgroup.com

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.1550Crores
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

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FINANCIAL SUMMARY

FIGURES "Rs. in Lakhs"

	9M ENDED 30.09.2021	YEAR ENDED 31.03.2021	YEAR ENDED 31.03.2020	YEAR ENDED 31.03.2019
EQUITY	40132	40120	40104	40066
NET WORTH	1637277	1523889	1157181	979272
INVESTMENT IN SUBSIDIARIES/ AFFILIATES	91758	90299	89817	83797
TOTAL DEBT OUTSTANDING*				
-SHORT TERM(<=1 YEAR)	2669035	2644533	2008375	1946521
-OTHER DEBT	2214049	1957435	1714259	745708
GROSS INCOME	554826	1057436	872279	688063
OPERATING PROFIT (PBITD)	462443	874656	688884	535223
GROSS PROFIT (PBTD)	266280	505412	409790	311538
NET PROFIT (POST TAX)	196517	372218	301830	197214

*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 : 23/11/2021

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

For MUTHOOT FINANCE LIMITED

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Authorised Signatory

Annexure -1

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	INE414G14PN6	10-09-2020	250.00	10-12-2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
2	INE414G14PO4	11-09-2020	250.00	11-12-2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
3	INE414G14PP1	14-09-2020	250.00	14-12-2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
4	INE414G14PQ9	15-09-2020	175.00	15-12-2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
5	INE414G14PR7	17-09-2020	250.00	17-12-2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
6	INE414G14PS5	18-09-2020	350.00	18-12-2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
7	INE414G14PT3	22-09-2020	250.00	22-12-2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
8	INE414G14PU1	23-09-2020	250.00	23-12-2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
9	INE414G14PV9	24-09-2020	200.00	24-12-2020	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
10	INE414G14PW7	12-10-2020	225.00	11-01-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
11	INE414G14QB9	21-10-2020	350.00	20-01-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
12	INE414G14QA1	22-10-2020	300.00	21-01-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
13	INE414G14PZ0	23-10-2020	300.00	22-01-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
14	INE414G14PY3	27-10-2020	250.00	25-01-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
15	INE414G14PX5	28-10-2020	350.00	27-01-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
16	INE414G14QD5	17-11-2020	300.00	16-02-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
17	INE414G14QC7	18-11-2020	250.00	17-02-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
18	INE414G14QE3	20-11-2020	275.00	18-02-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
19	INE414G14QF0	23-11-2020	175.00	22-02-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
20	INE414G14QI4	11-12-2020	400.00	12-03-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
21	INE414G14QH6	14-12-2020	250.00	15-03-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
22	INE414G14QG8	16-12-2020	250.00	17-03-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
23	INE414G14QJ2	17-12-2020	250.00	18-03-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
24	INE414G14QK0	24-12-2020	350.00	25-03-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
25	INE414G14QM6	28-12-2020	375.00	26-03-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
26	INE414G14QL8	29-12-2020	350.00	30-03-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
27	INE414G14QN4	05-02-2021	300.00	07-05-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
28	INE414G14QR5	09-02-2021	250.00	10-05-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
29	INE414G14QQ7	10-02-2021	250.00	11-05-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
30	INE414G14QP9	11-02-2021	250.00	12-05-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
31	INE414G14QO2	12-02-2021	325.00	14-05-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
32	INE414G14QS3	15-02-2021	200.00	17-05-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
33	INE414G14QV7	25-02-2021	300.00	27-05-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
34	INE414G14QU9	26-02-2021	300.00	28-05-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
35	INE414G14QT1	01-03-2021	190.00	31-05-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
36	INE414G14QX3	16-03-2021	200.00	15-06-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
37	INE414G14QW5	17-03-2021	200.00	16-06-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
38	INE414G14QY1	23-03-2021	300.00	20-09-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
39	INE414G14QZ8	24-03-2021	300.00	22-09-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
40	INE414G14RA9	25-03-2021	135.00	23-09-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
41	INE414G14RC5	26-03-2021	200.00	25-06-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
42	INE414G14RB7	30-03-2021	200.00	29-06-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
43	INE414G14RF8	22-04-2021	200.00	22-07-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
44	INE414G14RF8	22-04-2021	150.00	22-07-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
45	INE414G14RF8	22-04-2021	50.00	22-07-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
46	INE414G14RE1	23-04-2021	200.00	23-07-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
47	INE414G14RE1	23-04-2021	200.00	23-07-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
48	INE414G14RD3	26-04-2021	100.00	26-07-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000



49	INE414G14RD3	26-04-2021	200.00	26-07-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
50	INE414G14RI2	10-05-2021	250.00	09-08-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
51	INE414G14RH4	11-05-2021	100.00	10-08-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
52	INE414G14RH4	11-05-2021	200.00	10-08-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
53	INE414G14RG6	12-05-2021	250.00	11-08-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
54	INE414G14RK8	20-05-2021	175.00	18-08-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
55	INE414G14RK8	20-05-2021	50.00	18-08-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
56	INE414G14RJ0	21-05-2021	200.00	17-08-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
57	INE414G14RJ0	21-05-2021	75.00	17-08-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
58	INE414G14RJ0	21-05-2021	100.00	17-08-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
59	INE414G14RL6	28-05-2021	100.00	27-08-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
60	INE414G14RM4	01-06-2021	225.00	31-08-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
61	INE414G14RO0	28-06-2021	150.00	27-09-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
62	INE414G14RO0	28-06-2021	150.00	27-09-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
63	INE414G14RN2	29-06-2021	150.00	28-09-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
64	INE414G14RN2	29-06-2021	150.00	28-09-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
65	INE414G14RP7	30-06-2021	150.00	29-09-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
66	INE414G14RP7	30-06-2021	100.00	29-09-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
67	INE414G14RR3	16-07-2021	190.00	13-10-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
68	INE414G14RQ5	19-07-2021	400.00	18-10-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
69	INE414G14RT9	28-07-2021	250.00	27-10-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
70	INE414G14RU7	29-07-2021	325.00	28-10-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
71	INE414G14RS1	30-07-2021	300.00	29-10-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
72	INE414G14RV5	30-07-2021	200.00	26-10-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
73	INE414G14RY9	13-08-2021	250.00	12-11-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
74	INE414G14RX1	24-08-2021	250.00	18-11-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
75	INE414G14RW3	24-08-2021	250.00	17-11-2021	NIL	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
76	INE414G14RZ6	26-08-2021	250.00	25-11-2021	250.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
77	INE414G14SA7	27-08-2021	250.00	26-11-2021	250.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
78	INE414G14SB5	30-08-2021	75.00	29-11-2021	75.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
79	INE414G14SC3	22-09-2021	275.00	21-12-2021	275.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
80	INE414G14SD1	23-09-2021	350.00	23-12-2021	350.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
81	INE414G14SE9	24-09-2021	150.00	22-12-2021	150.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
81	INE414G14SF6	24-09-2021	200.00	22-12-2021	200.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
Total			18,765.00		1,550.00				



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

Sl. No.	ISIN	Amounts outstanding	Date of Issue	Date of Maturity
1	INE414G0BQ3/ INE414G07BT7	93.63	January 30, 2017	January 30, 2022
2	INE414G07CD9/ INE414G07CA5	251.74	April 24, 2017	April 24, 2022
3	INE414G07CN8/ INE414G07CR9/ INE414G07CK4	983.90	April 19, 2018	April 19, 2023
4	INE414G07DC9/ INE414G07DF2/ INE414G07CZ2	304.91	March 20, 2019	May 20,2022
5	INE414G07DD7/ INE414G07DG0/ INE414G07DA3	249.14	March 20, 2019	March 20, 2024
6	INE414G07DI6/ INE414G07DL0/ INE414G07DO4	315.73	June 14, 2019	August 14, 2022
7	INE414G07DJ4/ INE414G07DM8/ INE414G07DP1	306.10	June 14, 2019	June 14,2024
8	INE414G07DQ9	32.24	June 14, 2019	December 14, 2026
9	INE414G07DU1/ INE414G07DX5/ INE414G07EA1	132.75	November 1, 2019	January 1, 2023
10	INE414G07DV9/ INE414G07DY3/ INE414G07EB9	157.44	November 1, 2019	November 1, 2024
11	INE414G07EC7	43.20	November 1, 2019	May 1, 2027
12	INE414G07EH6/ INE414G07EK0/ INE414G07ED5	383.99	December 27,2019	December 27,2021
13	INE414G07EI4/ INE414G07EL8/ INE414G07EE3	212.55	December 27,2019	February 27,2023
14	INE414G07EJ2/ INE414G07EM6/ INE414G07EF0	148.87	December 27,2019	December 27,2024
15	INE414G07EG8	44.60	December 27,2019	June 27,2027
16	INE414G07FD2/ INE414G07FF7/ INE414G07FH3	1,857.45	November 5, 2020	January 5, 2024
17	INE414G07FE0/ INE414G07FG5/ INE414G07FI1	142.55	November 5, 2020	November 5, 2025
18	INE414G07FJ9/ INE414G07FL5/ INE414G07FN1	149.61	January 11, 2021	March 11, 2024
19	INE414G07FK7/ INE414G07FM3/ INE414G07FO9	143.37	January 11, 2021	January 11, 2026
20	INE414G07FQ4/ INE414G07FT8/ INE414G07FW2	622.31	April 20, 2021	June 20, 2024
21	INE414G07FV4	229.05	April 20, 2021	April 20, 2031



22	INE414G07FR2/ INE414G07FU6/ INE414G07FX0	463.75	April 20, 2021	June 20, 2023
23	INE414G07FS0	384.89	April 20, 2021	April 20, 2026
24	INE414G07CW9	25.00	November 22, 2018	February 01, 2022
25	INE414G07CX7	15.00	November 22, 2018	February 01, 2022
26	INE414G07CW9	20.00	December 21, 2018	February 01, 2022
27	INE414G07CX7	25.00	December 21, 2018	February 01, 2022
28	INE414G07CW9	45.00	January 25, 2019	February 01, 2022
29	INE414G07EN4	250.00	December 30, 2019	January 31, 2022
30	INE414G07EO2	250.00	December 30, 2019	January 06, 2022
31	INE414G07EP9	175.00	February 24, 2020	March 11, 2022
32	INE414G07EQ7	100.00	May 14, 2020	May 12, 2023
33	INE414G07ER5	500.00	June 2, 2020	June 2, 2023
34	INE414G07ET1	125.00	June 18, 2020	June 18, 2025
35	INE414G07EU9	365.00	June 25, 2020	July 4, 2022
36	INE414G07EV7	650.00	July 7, 2020	August 8, 2022
37	INE414G07EX3	100.00	July 15, 2020	July 15, 2023
38	INE414G07EZ8	450.00	September 25, 2020	November 25, 2022
39	INE414G07FB6	50.00	September 30, 2020	March 30, 2022
40	INE414G07FP6	175.00	March 9, 2021	April 27, 2023
41	INE414G07FC4	460.00	October 16, 2020	October 16, 2023
43	INE414G07FZ5	400.00	August 26, 2021	August 26, 2024
42	INE414G07FY8	150.00	May 31, 2021	May 30, 2031
43	INE414G09015	10.00	March 26, 2013	March 26, 2023
44	INE414G08280	28.92	April 23, 2015	January 23, 2022
45	INE414G08298	35.95	October 14, 2015	October 14, 2022
46	INE414G08306	23.04	January 20, 2016	April 20, 2023
47	INE414G08314	23.60	May 12, 2016	November 12, 2023
48	INE414G08330	31.78	January 30, 2017	January 30, 2025
49	INE414G08348	18.72	April 24, 2017	April 24, 2025
50	INE414G07ES3	81.50	June 12, 2020	June 10, 2022
51	INE414G07ES3	31.00	June 29, 2020	June 10, 2022
52	INE414G07ES3	23.00	July 3, 2020	June 10, 2022
53	INE414G07EW5	235.00	July 9, 2020	July 8, 2022
54	INE414G07EY1	100.00	July 24, 2020	August 24, 2022
55	INE414G07FA8	200.00	September 7, 2020	October 7, 2022
	Total	12,826.25		



Annexure -3
WORKING CAPITAL LIMITS AS ON 30/09/2021

(Rs in crs)

SL NO.	BANK/FI	NATURE OF FACILITY	LIMIT	ASSET CLASSIFICATION
1	AXIS BANK	STL/CC/TL	1550	STANDARD
2	BAJAJ FINANCE LTD	STL	275	STANDARD
3	BANK OF BARODA	STL/CC	1450	STANDARD
4	BANK OF INDIA	TL	800	STANDARD
5	CANARA BANK	STL/CC/TL	1850	STANDARD
7	CENTRAL BANK OF INDIA	STL/CC/TL	1100	STANDARD
8	DHANLAXMI BANK	STL/CC	40	STANDARD
9	FEDERAL BANK LTD	STL/CC/TL	890	STANDARD
10	HDFC BANK	STL/CC	3300	STANDARD
11	ICICI BANK	STL	1250	STANDARD
12	IDBI BANK	STL/CC	500	STANDARD
13	INDIAN BANK	TL	1500	STANDARD
14	INDIAN OVERSEAS BANK	TL	250	STANDARD
15	INDUSIND BANK	STL/CC	1000	STANDARD
16	KARUR VYSYA BANK	STL/CC	200	STANDARD
17	KOTAK MAHINDRA BANK	STL/CC	650	STANDARD
18	PUNJAB AND SIND BANK	STL/CC	200	STANDARD
19	PUNJAB NATIONAL BANK	STL/CC/TL	2500	STANDARD
20	SOUTH INDIAN BANK	STL/CC	350	STANDARD
21	STATE BANK OF INDIA	STL/CC/TL/CEL	3970	STANDARD
22	UCO BANK LTD	STL/CC	600	STANDARD
23	UNION BANK OF INDIA	STL/CC	2600	STANDARD
24	YES BANK	STL	500	STANDARD
	TOTAL		27325	

Annexure -4

MATERIAL LITIGATION as on 31.03.2021

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.)	499

