

ISSUE OF COMMERCIAL PAPER (CP): LETTER OF OFFER

PART I

Date 08th May 2025

• PROPOSED DATE OF ISSUE	:	09 May 2025	
• TENOR	:	91 Days	
• DUE DATE*	:	08 Aug 2025	
• CREDIT RATING	:	A1+	A1+
• ISSUED BY	:	CARE	CRISIL
• DATE OF RATING	:	April 22, 2025	May 06, 2025
• VALIDITY OF ISSUANCE	:	Two Month	Two Months
• VALIDITY PERIOD OF RATING	:	One Year	One Year
• FOR AMOUNT	:	INR 500 Crs	INR 500 Crs
• ISSUE REFERENCE	:	SMHFC/CP/2025-26/02	
• ISIN CODE	:	INE213W14174	
• ISSUE SIZE (Maturity Value)	:	Rs.1,00,00,00,000/-	
• CONDITIONS (if any)	:	NIL	
• CREDIT SUPPORT (if any)	:	NIL	
• DESCRIPTION OF INSTRUMENT	:	NA	
• AMOUNT	:	NA	
• ISSUED BY	:	NA	
• IN FAVOUR OF	:	NA	
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 COMPANY	:	N/A	
CONDITION UNDER WHICH THE GUARANTEE WILL BE INVOKED	:	N/A	



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SMFG India Home Finance Co. Ltd.

(Formerly Fullerton India Home Finance Co. Ltd.)

Corporate Office: 503 & 504, 5th Floor, G-Block, Inspire BKC, BKC Main Road, Bandra Kurla Complex, Bandra (E), Mumbai - 400051.

Registered Office: Commerzone IT Park, Tower B, 1st Floor, No. 111, Mount Poonamallee Road, Porur, Chennai - 600116.

Toll Free No.: 1800 102 1003 Email: grihashakti@grihashakti.com Website: www.grihashakti.com CIN: U65922TN2010PLC076972

• Details of Current Tranche:

ISIN	Amount	Maturity Date	Current Credit Rating	Validity period of rating	CRA	Details of IPA	Details of Debenture Trustee
INE213W14174	1,00,00,00,000	08 Aug 2025	A1+	One Year & One Year	CRISIL , CARE	The Federal Bank Ltd	

• Name and address of the Trustee:

• LISTING

PROPOSED TO BE LISTED / UNLISTED

PROPOSED TO BE LISTED

Issuing Paying Agent
The Federal Bank Ltd
Corporate Service Centre, 32/ 34
Churchgate House Veer Nariman Road Fort,
Pin- 400 023

CONDITIONS IF ANY
ISSUING AND PAYING AGENT
TOTAL BORROWING LIMIT
MARKET CONVENTIONS

N/A
The Federal Bank Ltd
Rs 15,000 Crs.
FIMMDA CONVENTIONS

SUPPORTING BOARD RESOLUTION
TOTAL CP OUTSTANDING (as on date)

07th November 2024
Rs. 50Cr

Details of CPs issued during the last 15 months: As per Annexure I

Details of Other Debt Instruments Outstanding: As per Annexure II

Bank fund based facilities from banks/Financial institutions, if any: As per Annexure III

* 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 Demat

NAME AND ADDRESS OF ISSUER

SMFG India Home Finance Company Limited
503 and 504, 5th Floor, G-Block, Inspire BKC, BKC Main Road, BKC Complex, Bandra (E),
Mumbai 400 051




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LINE OF BUSINESS	Non Banking Financial Company
CHIEF EXECUTIVE OFFICER (CEO)	Mr. Deepak Patkar
GROUP AFFILIATION (if any)	Sumitomo Mitsui Financial Group Inc.
AUDIT QUALIFICATIONS (if any)	None
Material Litigation (If any)	None
Regulatory Strictures, If Any	NIL

FINANCIAL SUMMARY

(Amount in Lakhs)

Particulars (INR lakhs)	31-03-2025	31-12-2024	30-09-24	30-06-24	31-03-24	31-12-23	30-09-23	30-06-23	31-03-23	31-03-22	31-03-21
Equity	1,55,787	1,52,097	1,18,967	1,15,591	99,008	92,515	91,399	81,890	81,231	67,255	65,534
Tangible Net Worth*	1,52,546	1,48,824	1,16,361	1,12,924	96,346	91,091	90,635	80,983	80,144	66,739	65,069
Investment In subsidiary	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total debt outstanding	9,26,747	8,46,311	8,04,481	7,38,242	6,71,254	6,29,955	5,71,237	5,38,287	5,03,789	3,65,951	3,93,667
Short term debt	1,91,782	2,21,592	2,28,559	2,11,994	1,75,875	1,24,860	1,08,720	1,15,872	1,57,654	1,04,594	1,21,305
Other Debt	7,34,965	6,24,719	5,75,921	5,26,248	4,95,379	5,05,095	4,62,517	4,22,415	3,46,135	2,61,357	2,72,362
Gross Income	1,30,711	94,463	59,474	28,944	1,00,879	69,608	44,581	21,401	68,624	50,385	52,587
Operating Profit(PBITD)	87,338	62,690	39,633	17,909	65,915	43,916	28,775	13,040	42,409	30,250	24,397
Gross Profit before tax and depreciation	18,608	12,819	7,904	2,736	14,180	6,361	4,369	1,280	6,556	2,924	(6,693)
Net Profit [^]	11,952	8,119	4,985	1,612	9,275	3,827	2,690	690	4,016	1,686	(5,551)
*Net worth as per Companies Act 2013 - Intangibles Assets-Intangible assets under development											

- Details of defaults including technical default, if any, along with description of the issue, IPA, amount, dates of issue and maturity date for past five years, including in the current financial year – **NIL**
- Details of Default and Delay in Redemption of Any Other Borrowings During Last five Years, including in the current financial year: **NIL**
- Net-worth of the issuer as per the latest balance sheet: INR 153,316 lakhs
(As on 31st March, 2025)
- Shareholding of the issuer's promoters and the details of the shares pledged by the promoters, if any:
(As on 05th May 2025)

S No	Name and category of shareholder	Total no. of equity shares	No. of shares in demat form	Total shareholding as % of total
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				no. of equity shares
1	SMFG India Credit Company Limited (Formerly Fullerton India Credit Co. Ltd.), the holding company and its nominees*	371,163,169	371,163,169	100%
*including 6 shares are held by Individuals as Nominee Shareholders M/s. SMFG India Credit Company Limited (Formerly Fullerton India Credit Co. Ltd.)				

- Long term credit rating, if any, obtained by the issuer:

Instrument	Rating	Rating Agency Name
Long-term Fund-based	AAA (Stable)	Crisil & Care
Non-convertible Debentures	AAA (Stable)	
Subordinated Debt	AAA (Stable)	

- 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: No

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



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Details of Auditors of the Issuer: (As on 05th May 2025)

Name and address	Date of appointment	Remarks
B. K. Khare & Co, Chartered Accountants (Firm Registration No.: 105102W)	19 th June, 2024	-
Address: 706/708, Sharda Chambers, New Marine Lines, Mumbai – 400 020, India	Appointment done in Annual General Meeting dated 19 th June, 2024	-

Details of change in auditors 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
M.P. Chitale & Co., Chartered Accountants (Firm Registration No. 101851W)	Hamam House, Ambalal Doshi Marg, Fort, Mumbai-400001	6 th September, 2021 (Appointment done in AGM dated 6 th September, 2021)	19 June, 2024	-
B. K. Khare & Co, Chartered Accountants (Firm Registration No.: 105102W)	706/708, Sharda Chambers, New Marine Lines, Mumbai – 400 020, India	19 June, 2024 (Appointment done in AGM dated 19 June, 2024)	-	-

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- Residual maturity profile of assets and liabilities of the Issuer:

Residual maturity profile of assets and liabilities as on 31st March, 2025

Category	Up to 30/31	>1	>2	>3	>6	> 1	>3	>5	Total
	days	month – 2	Months – 3	months –6	months –1 year	year – 3	years – 5	years	
		months	months	months		years	years		
Advances	230.91	137.59	142.88	457.56	849.71	2292.89	1265.28	4463.84	9840.66
Investments	272.04	138.38							410.42
Borrowings	71.36	368.67	223.09	354.34	900.36	4810.82	1399.6	1139.25	9267.49

- End use of Funds – The purpose of the issuance is for "On lending in relation to normal business requirement of the issuer, other financing activities, repayments of its existing loans, and business operations, including capital expenditure and working capital requirement"
- Proposed CP shall be listed on the Stock Exchange(s) on or before **13th May 2025**, in terms of para 4 of the SEBI Circular SEBI/HO/IMD/DF2/CIR/ P/2019/104 dt. 01-10-2019 & SEBI Circular SEBI/HO/DDHS/CIR/P/2019/115 dt. 22-10-2019.

For SMFG India Home Finance Company Limited
(Formerly Fullerton India Home Finance Co. Ltd)

Anurama Shankar

Authorized Signatory
Date: 08.05.2025



Authorized Signatory
Date: 08.05.2025

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

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Annexure 1

Details of CP issued during the last 15 months

Sr No	ISIN	Issue Date	Amount of Issue (Rs in Crs)	Maturity Date	Amount O/S (Rs in Crs)	CRA	Rating	Rated Amount (Rs in Crs)	IPA
1	INE213W14166	18-Feb-25	50.00	20-May-25	50.00	ICRA & CARE	A1+		The Federal Bank Limited
	Total		50.00		50.00				



Annexure II

Details of borrowings of the company, as on 07.05.2025

Details of debt securities and CPs:

Sr No	Series	ISIN	Tenor/ Period of maturity	Coupon	Amount Issued (In Crs)*	Date of allotment	Redemption date/ Schedule	Credit rating	Secured/ Unsecured	Security	Other Details viz. Details of IPA, Details of CRA
1	24-25/CP/01	INE213W14166	91	7.60%	50.00	18-Feb-25	20-May-25	A1+	Unsecured	Not Applicable	The Federal Bank
Total					50.00						

Sr No	Series	ISIN	Tenor/ Period of maturity (Days)	Coupon	Amount Issued (In Crs)*	Date of allotment	Redemption date/ Schedule	Credit rating	Secured/ Unsecured	Security	Other Details viz. Details of IPA, Details of CRA
1	Series-9	INE213W07095	2555	9.25%	25.00	10-Aug-18	08-Aug-25	AAA - Stat	Secured	1st Pari-Passu Char	Catalyst Trusteeship Limited
2	Series-18	INE213W07194	1094	8.10%	200.00	25-May-22	23-May-25	AAA - Stat	Secured	1st Pari-Passu Char	Catalyst Trusteeship Limited
3	Series-19	INE213W07202	1096	8.20%	11.70	07-Nov-22	07-Nov-25	AAA - Stat	Secured	1st Pari-Passu Char	Catalyst Trusteeship Limited
4	Series-21 Option II	INE213W07228	1095	8.40%	100.00	27-Dec-22	26-Dec-25	AAA - Stat	Secured	1st Pari-Passu Char	Catalyst Trusteeship Limited
5	Series-22	INE213W07244	1096	8.45%	75.00	09-Feb-23	09-Feb-26	AAA - Stat	Secured	1st Pari-Passu Char	Catalyst Trusteeship Limited
6	Series-23	INE213W07251	1094	8.35%	350.00	17-May-23	15-May-26	AAA - Stat	Secured	1st Pari-Passu Char	Catalyst Trusteeship Limited
7	Series-24	INE213W07269	1094	8.15%	120.00	17-May-23	15-May-26	AAA - Stat	Secured	1st Pari-Passu Char	Catalyst Trusteeship Limited
8	Series-25	INE213W07277	1094	8.35%	425.00	17-Jan-24	15-Jan-27	AAA - Stat	Secured	1st Pari-Passu Char	Catalyst Trusteeship Limited
9	Series-26	INE213W07285	1095	8.25%	200.00	28-May-24	28-May-27	AAA - Stat	Secured	1st Pari-Passu Char	Catalyst Trusteeship Limited
10	Series-27	INE213W07293	1094	8.07%	200.00	11-Sep-24	10-Sep-27	AAA - Stat	Secured	1st Pari-Passu Char	Catalyst Trusteeship Limited
11	Series-28	INE213W07301	1095	8.16%	200.00	29-Oct-24	29-Oct-27	AAA - Stat	Secured	1st Pari-Passu Char	Catalyst Trusteeship Limited
12	Series-27 Reissuance	INE213W07293	1012	8.07%	375.00	02-Dec-24	10-Sep-27	AAA - Stat	Secured	1st Pari-Passu Char	Catalyst Trusteeship Limited
Total					2,281.7						

Sr No	Series	ISIN	Tenor/ Period of maturity (Days)	Coupon	Amount Issued (In Crs)*	Date of allotment	Redemption date/ Schedule	Credit rating	Secured/ Unsecured	Security	Other Details viz. Details of IPA, Details of CRA
1	Sub-Debt-1	INE213W08010	3651	8.50%	30.00	08-Jun-20	07-Jun-30	AAA - Stat	unsecured	Nil	Catalyst Trusteeship Limited
2	Sub-Debt-2	INE213W08028	3652	7.63%	40.00	01-Jan-21	01-Jan-31	AAA - Stat	unsecured	Nil	Catalyst Trusteeship Limited
3	Sub-Debt-3	INE213W08036	3652	7.70%	25.00	12-Aug-21	12-Aug-31	AAA - Stat	unsecured	Nil	Catalyst Trusteeship Limited
4	Sub-Debt-4	INE213W08044	3653	8.40%	100.00	22-Jul-22	22-Jul-32	AAA - Stat	unsecured	Nil	Catalyst Trusteeship Limited
5	Sub-Debt-5	INE213W08051	3653	8.40%	50.00	12-Aug-22	12-Aug-32	AAA - Stat	unsecured	Nil	Catalyst Trusteeship Limited
Total					245.00						

*This comprises of the Amount outstanding as on date



Annexure III

Bank fund based facilities/ Financial institutions, if any as on 07.05.2025

Sr No.	Lender's Name	Nature of facility	Amount Sanctioned	Principal O/s	Repayment / Maturity Date	Credit Ratings	Security	Asset Classification
1	Axis Bank Limited	Term Loan	100.00	72.63	Mar-35	AAA - Stable	1st Pari-Passu Charge	Standard
2	Axis Bank Limited	Term Loan	200.00	37.50	Oct-28	AAA - Stable	1st Pari-Passu Charge	Standard
3	Axis Bank Limited	Term Loan		32.50	Jun-28	AAA - Stable	1st Pari-Passu Charge	Standard
4	Bank of India	Term Loan		83.90	Sep-31	AAA - Stable	1st Pari-Passu Charge	Standard
5	Bank of India	Term Loan	400.00	83.90	Sep-31	AAA - Stable	1st Pari-Passu Charge	Standard
6	Bank of India	Term Loan		83.90	Sep-31	AAA - Stable	1st Pari-Passu Charge	Standard
7	Bank of India	Term Loan		43.55	Dec-31	AAA - Stable	1st Pari-Passu Charge	Standard
8	Bank of India	Term Loan		43.55	Jan-32	AAA - Stable	1st Pari-Passu Charge	Standard
9	Canara Bank (Rs 250 Cr)	Term Loan	250.00	62.49	Mar-26	AAA - Stable	1st Pari-Passu Charge	Standard
10	Canara Bank (Rs 500 Cr)	Term Loan	500.00	37.50	Jun-25	AAA - Stable	1st Pari-Passu Charge	Standard
11	Canara Bank (Rs 500 Cr)	Term Loan		100.00	Jun-26	AAA - Stable	1st Pari-Passu Charge	Standard
12	Canara Bank (Rs 500 Cr)	Term Loan		49.96	Jun-26	AAA - Stable	1st Pari-Passu Charge	Standard
13	Canara Bank (Rs 500 Cr)	Term Loan		250.00	Jun-28	AAA - Stable	1st Pari-Passu Charge	Standard
14	Canara Bank (Rs 200 Cr)	Term Loan	200.00	100.00	Sep-29	AAA - Stable	1st Pari-Passu Charge	Standard
15	Canara Bank (Rs 200 Cr)	Term Loan		100.00	Sep-29	AAA - Stable	1st Pari-Passu Charge	Standard
16	DCB Bank Limited	Term Loan	50.00	4.17	Oct-25	AAA - Stable	1st Pari-Passu Charge	Standard
17	Bank of Baroda	Term Loan	500.00	100.00	Feb-31	AAA - Stable	1st Pari-Passu Charge	Standard
18	Bank of Baroda	Term Loan		250.00	Mar-31	AAA - Stable	1st Pari-Passu Charge	Standard
19	Bank of Baroda	Term Loan		50.00	Mar-31	AAA - Stable	1st Pari-Passu Charge	Standard
20	Bank of Baroda	Term Loan		50.00	Mar-31	AAA - Stable	1st Pari-Passu Charge	Standard
21	Bank of Baroda	Term Loan		50.00	Apr-31	AAA - Stable	1st Pari-Passu Charge	Standard
22	HDFC Bank Limited (Rs 80 Crs)	Term Loan	80.00	30.00	Mar-28	AAA - Stable	1st Pari-Passu Charge	Standard
23		Term Loan		18.00	Mar-28	AAA - Stable	1st Pari-Passu Charge	Standard
24	HDFC Bank Limited (Rs 175 Cr)	Term Loan		8.33	Sep-25	AAA - Stable	1st Pari-Passu Charge	Standard
25	HDFC Bank Limited (Rs 175 Cr)	Term Loan	175.00	3.33	Dec-25	AAA - Stable	1st Pari-Passu Charge	Standard
26	HDFC Bank Limited (Rs 175 Cr)	Term Loan		19.05	Dec-27	AAA - Stable	1st Pari-Passu Charge	Standard
27	HDFC Bank Limited (Rs 120 Cr)	Term Loan		60.00	Oct-27	AAA - Stable	1st Pari-Passu Charge	Standard
28		Term Loan	210.00	70.00	Sep-28	AAA - Stable	1st Pari-Passu Charge	Standard
29	HDFC Bank Limited (Rs 210 Cr)	Term Loan		40.00	Mar-29	AAA - Stable	1st Pari-Passu Charge	Standard
30		Term Loan		48.00	May-29	AAA - Stable	1st Pari-Passu Charge	Standard
31	HDFC Bank	Term Loan	50.00	50.00	Mar-30	AAA - Stable	1st Pari-Passu Charge	Standard
32	HDFC Bank Limited (Rs 200 Cr)	Term Loan	200.00	63.75	Jun-29	AAA - Stable	1st Pari-Passu Charge	Standard
33	HDFC Bank Limited (Rs 200 Cr)	Term Loan		118.75	Dec-29	AAA - Stable	1st Pari-Passu Charge	Standard
34	HSBC Bank (Rs 150 Cr)	Term Loan		8.33	Mar-26	AAA - Stable	1st Pari-Passu Charge	Standard
35	HSBC Bank (Rs 150 Cr)	Term Loan	150.00	25.00	Mar-26	AAA - Stable	1st Pari-Passu Charge	Standard
36	HSBC Bank (Rs 150 Cr)	Term Loan		16.67	Apr-26	AAA - Stable	1st Pari-Passu Charge	Standard
37	HSBC Bank (Rs 125 Cr)	Term Loan		62.50	Sep-26	AAA - Stable	1st Pari-Passu Charge	Standard
38	HSBC Bank (Rs 75 Cr)	Term Loan	75.00	3.33	Mar-27	AAA - Stable	1st Pari-Passu Charge	Standard
39	HSBC Bank (Rs 75 Cr)	Term Loan		46.67	Apr-27	AAA - Stable	1st Pari-Passu Charge	Standard
40	HSBC Bank (Rs 300 Cr)	Term Loan		20.83	Aug-27	AAA - Stable	1st Pari-Passu Charge	Standard
41	HSBC Bank (Rs 300 Cr)	Term Loan	300.00	166.67	Oct-27	AAA - Stable	1st Pari-Passu Charge	Standard
42	HSBC Bank (Rs 300 Cr)	Term Loan		50.00	Nov-27	AAA - Stable	1st Pari-Passu Charge	Standard
43	ICICI Bank	Term Loan		87.50	Sep-28	AAA - Stable	1st Pari-Passu Charge	Standard
44	ICICI Bank	Term Loan	200.00	87.50	Sep-28	AAA - Stable	1st Pari-Passu Charge	Standard
45	IDBI Bank	Term Loan		62.50	Jun-26	AAA - Stable	1st Pari-Passu Charge	Standard
46	IDBI Bank	Term Loan	200.00	125.00	Dec-28	AAA - Stable	1st Pari-Passu Charge	Standard
47	Indian Bank (Rs 300 Cr)	Term Loan	300.00	133.33	Nov-27	AAA - Stable	1st Pari-Passu Charge	Standard
48	Indian Bank (Rs 300 Cr)	Term Loan		66.67	Dec-27	AAA - Stable	1st Pari-Passu Charge	Standard
49	Karnataka Bank Limited	Term Loan		5.00	Jun-25	AAA - Stable	1st Pari-Passu Charge	Standard
50	Karnataka Bank Limited	Term Loan	100.00	10.00	Dec-25	AAA - Stable	1st Pari-Passu Charge	Standard
51	Karnataka Bank Limited	Term Loan		15.00	Sep-26	AAA - Stable	1st Pari-Passu Charge	Standard
52	Karnataka Bank Limited	Term Loan		200.00	Feb-28	AAA - Stable	1st Pari-Passu Charge	Standard
53	State Bank of India (Rs 250 Cr)	Term Loan	250.00	71.82	May-27	AAA - Stable	1st Pari-Passu Charge	Standard
54	State Bank of India (Rs 250 Cr)	Term Loan		50.00	Nov-28	AAA - Stable	1st Pari-Passu Charge	Standard
55	State Bank of India (Rs 250 Cr)	Term Loan		50.00	May-30	AAA - Stable	1st Pari-Passu Charge	Standard
56	State Bank of India (Rs 300 Cr)	Term Loan	300.00	40.00	Dec-25	AAA - Stable	1st Pari-Passu Charge	Standard
57		Term Loan		200.00	Dec-30	AAA - Stable	1st Pari-Passu Charge	Standard
58		Term Loan		93.33	Mar-32	AAA - Stable	1st Pari-Passu Charge	Standard
59	State Bank of India (Rs 400 Cr)	Term Loan	400.00	100.00	May-32	AAA - Stable	1st Pari-Passu Charge	Standard
60		Term Loan		93.33	May-32	AAA - Stable	1st Pari-Passu Charge	Standard
61		Term Loan		100.00	Jun-32	AAA - Stable	1st Pari-Passu Charge	Standard
62	Small Industries Development Bank of India	Term Loan	244.00	161.60	May-31	AAA - Stable	1st Pari-Passu Charge	Standard
63	The Federal Bank Limited	Term Loan	60.00	32.30	Sep-28	AAA - Stable	1st Pari-Passu Charge	Standard

Shamata



Annexure III

Bank fund based facilities/ Financial institutions, if any as on 07.05.2025

Sr No.	Lender's Name	Nature of facility	Amount Sanctioned	Principal O/s	Repayment / Maturity Date	Credit Ratings	Security	Asset Classification
64	The Federal Bank Limited (Rs 100	Term Loan	100.00	9.00	Sep-25	AAA - Stable	1st Pari-Passu Charge	Standard
65	The Federal Bank Limited	Term Loan	100.00	22.22	Mar-26	AAA - Stable	1st Pari-Passu Charge	Standard
66	Union Bank of India	Term Loan	150.00	25.00	Jun-26	AAA - Stable	1st Pari-Passu Charge	Standard
67	Union Bank of India	Term Loan		10.00	Dec-25	AAA - Stable	1st Pari-Passu Charge	Standard
68	Union Bank of India	Term Loan		14.94	Jun-25	AAA - Stable	1st Pari-Passu Charge	Standard
69	Union Bank of India	Term Loan	300.00	33.85	Sep-30	AAA - Stable	1st Pari-Passu Charge	Standard
70	Union Bank of India	Term Loan		147.69	Dec-30	AAA - Stable	1st Pari-Passu Charge	Standard
71	Union Bank of India	Term Loan		92.31	Dec-30	AAA - Stable	1st Pari-Passu Charge	Standard
72	Union Bank of India	Term Loan	500.00	5.00	Jun-31	AAA - Stable	1st Pari-Passu Charge	Standard
73	Union Bank of India	Term Loan		150.00	Aug-31	AAA - Stable	1st Pari-Passu Charge	Standard
74	Union Bank of India	Term Loan		145.00	Aug-31	AAA - Stable	1st Pari-Passu Charge	Standard
75	Union Bank of India	Term Loan		200.00	Nov-31	AAA - Stable	1st Pari-Passu Charge	Standard
		Total	7,089.00	5,254.65				
76	National Housing Bank	Term Loan	900.00	119.75	Oct-30	AAA - Stable	Exclusive Charge	Standard
77	National Housing Bank	Term Loan		65.69	Oct-33	AAA - Stable	Exclusive Charge	Standard
78	National Housing Bank	Term Loan		45.03	Oct-32	AAA - Stable	Exclusive Charge	Standard
79	National Housing Bank	Term Loan		73.64	Apr-34	AAA - Stable	Exclusive Charge	Standard
80	National Housing Bank	Term Loan		90.44	Apr-34	AAA - Stable	Exclusive Charge	Standard
81	National Housing Bank	Term Loan		17.75	Apr-31	AAA - Stable	Exclusive Charge	Standard
82	National Housing Bank	Term Loan		264.78	Jan-35	AAA - Stable	Exclusive Charge	Standard
83	National Housing Bank	Term Loan		33.00	Jan-32	AAA - Stable	Exclusive Charge	Standard
84	National Housing Bank	Term Loan		75.00	Jan-35	AAA - Stable	Exclusive Charge	Standard
85	National Housing Bank	Term Loan		25.00	Jan-32	AAA - Stable	Exclusive Charge	Standard
		Total	900.00	810.08				
II	ECB*							
	State Bank of India	ECB	437.05	422.46	Mar-28	[ICRA]AAA	1st Pari-Passu Charge	Standard
	Secured WCDL / CC							
III	Working Capital/ Demand Loan							
1	Axis Bank Limited	WCDL	25.00	0.00	NA	AAA - Stable	1st Pari-Passu Charge	Standard
2	HDFC Bank Limited	WCDL	10.00	0.00	NA	AAA - Stable	1st Pari-Passu Charge	Standard
3	Standard Chartered Bank	WCDL	30.00	0.00	NA	AAA - Stable	1st Pari-Passu Charge	Standard
4	Deutsche Bank	WCDL / STL	400.00	0.00	NA	AAA - Stable	1st Pari-Passu Charge	Standard
5	Deutsche Bank	WCDL/OD/ STL	350.00	0.00	NA	AAA - Stable	1st Pari-Passu Charge	Standard
6	HSBC Bank	WCDL	100.00	0.00	NA	AAA - Stable	1st Pari-Passu Charge	Standard
7	RBL Bank	WCDL	200.00	0.00	NA	AAA - Stable	1st Pari-Passu Charge	Standard
		Total	1,115.00	-				
IV	Collateralized Borrowing (PTC)							
1	DBS- PTC	PTC	108.32	64.16	20-Jul-33	AAA - Stable	NA	Standard
		Total	108.32	64.16				

* We have considered the MTM Value as on Apr 25 for ECB.

** We have considered the Issuance Amount for the ECB drawn on Apr 25

