



(एक महारत्न कंपनी)



पावर फाइनेंस कॉर्पोरेशन लिमिटेड POWER FINANCE CORPORATION LTD.

(भारत सरकार का उपक्रम)

(A Govt. of India Undertaking)

(आई.एस.ओ. 45001:2018 प्रमाणित)

(ISO 45001:2018 Certified)

LETTER of OFFER

Issue of Commercial Paper (CP) & Non-Convertible Debentures (NCD) of original or initial maturity up to one year

PART I

Issuer Details	
Name and Address of Issuer	Power Finance Corporation Limited, Urjanidhi', 1, Barakhamba Lane, Connaught Place, New Delhi DL 110001 Tel: (011) 23456000; E-mail: pfc_bonds@pfcindia.com; Website: www.pfcindia.com
Business Segment / Activity	Non-Deposit taking Non-Banking Finance Company (NBFC - ND) engaged in Financing Power Sector, Logistics and Infrastructure sectors to the extent permitted by the Government of India
Chief Executive (Managing Director / President / CEO / CFO / Equivalent Official in the hierarchy as per Constitution of the Issuer entity)	CFO Sh. Sandeep Kumar E-mail: Sandeep_kumar@pfcindia.com Tel: (011) 23456912
Group Affiliation (If Any)	

PART II

Issue Details	LISTED, UNSECURED, RATED, REDEEMABLE, TAXABLE, NON-CONVERTIBLE DEBT SECURITIES IN THE NATURE OF COMMERCIAL PAPER SERIES 119		
ISIN	INE134E14AW8		
Proposed Date of Issue	13.05.2025 (Date of allotment)		
Amount (Rs.)	Rs. 500 Crores + Rs. 2500 crores aggregating to Rs. 3000 crores		
Tenor and Date of Maturity	63 days – 15.07.2025		
Proposed to be Listed / Unlisted	Proposed to be listed at BSE		
End Use of CP / NCD proposed (specific details)	To augment resources of PFC for meeting fund requirement towards onward lending, debt servicing, statutory dues and operating expenses. Pending utilization of the proceeds out of the Issue for the purposes described above, our Company intends to temporarily invest funds in high quality interest/ non- interest bearing liquid instruments including money market mutual funds, deposits with banks, current account of banks or temporarily deploy the funds in investment grade interest bearing securities.		
Market Conventions	FIMMDA Conventions		
Credit Rating Details for the Proposed Issue	Credit Rating - 1	Credit Rating - 2	Credit Rating - 3
Credit Rating Issuer	CRISIL	ICRA	CARE
Rating	A1+	A1+	A1+
Date of Short Term Rating	23.04.2025	21.04.2025	07.05.2025
Validity of Issuance	60 days	3 months	2 months
Validity period for rating	Throughout Life of CP	Throughout Life of CP	Tenure of CP
For Amount (Rs.)	5,000 crore	5,000 crore	5,000 crore
Conditions (If Any)	Nil	Nil	Nil
Long term credit rating obtained by the Issuer	AAA / Stable	AAA / Stable	AAA / Stable
Date of Long Term Rating	23.04.2025	21.04.2025	22.04.2025
Unaccepted Credit Rating assigned to the Issuer	-	-	-
Issuing and Paying Agent Details (Name and Address)	HDFC Bank LTD., Kanjur Marg (East) Branch, iThink Techno Campus Building – Alpha, Mumbai – 400042		

पंजीकृत कार्यालय : "ऊर्जानिधि", 1, बाराखंबा लेन, कनॉट प्लेस, नई दिल्ली-110001 दूरभाष : 011-23456000 फैक्स : 011-23412545

Regd. Office : "Urjanidhi", 1, Barakhamba Lane, Connaught Place, New Delhi-110001 Phone : 011-23456000 Fax : 011-23412545

वेबसाइट / Website : www.pfcindia.com ● CIN : L65910DL1986GOI024862

Debenture Trustee Details (Name and Address) (In case of NCD)	Not applicable	
Credit Enhancement Details (If any)	-	
Description of Instrument	Not applicable	
Amount (Rs. In Lacs)	Not applicable	
In Favor of	Not applicable	
Name and Address of the Guarantor	Not applicable	
Net worth of the Guarantor (Rs. In Lacs)	Not applicable	
Extent of The Guarantee Offered by the Guarantor for the Issue	Not applicable	
Conditions under which the guarantee will be invoked	Not applicable	
Trustee Details (Name and Address)	Not applicable	
Whether guarantor is a group entity	Not applicable	
If yes,		
Names of Companies to which Guarantor has issued similar guarantees,		
Name	Extent of Guarantee	Conditions Under Which the guarantee will be invoked
Not applicable		

PART III

A. Issuer Financial Details

CP	Rs. 500 Crores + 2500 crores aggregating to 3000 crores
Date of Board Resolution	12.03.2025
1. Limit approved by Board/ delegated authority	Rs. 5,000 crore
2. Limit as per CRA	Rs. 5,000 crore
3. Limit approved by Regulator concerned (if applicable)	Not applicable

Details of CP / NCD and other Debt Instruments outstanding as on date of Letter of Offer CP / NCD / other Debt Instruments (Including Liabilities not redeemed on due date)

ISIN	Issue Date	Amount Issued	Maturity Date	Amount O/s (Rs)	IPA	Debenture Trustee (in case of NCD)	CRA	Rating	Rated Amount
As per Annexure IA and IE									

B. Fund-based facilities from banks/Financial institutions, if any

Secured Loans:

Name of the Bank	Nature of facility	O/s Amount / Limit (Rs)	Asset Classification
As per Annexure IB			

Unsecured Loans:

Name of the Bank	Nature of facility	O/s Amount / Limit (Rs)	Asset Classification
As per Annexure IC			

Details of Unsecured Foreign Currency Loans Outstanding:

Name of the Bank	Nature of facility	O/s Amount / Limit (Rs)	Asset Classification
As per Annexure ID			

C. Shareholding Details of Promoters as on 31.03.2025

Sr. No.	Particulars	Total Number of Shares	No of Shares Held in Dematerialized Form	Total Shareholding as a % of Total No of Shares
a)	Central Government/State Government(s)	1,84,78,64,722	1,84,78,64,722	55.99%
	Total	1,47,82,91,778	1,47,82,91,778	55.99%

D. Details of share Pledged - Nil
E. Financial Summary

(Including Net worth / Equity / Investment in subsidiaries / Affiliates)

Particulars	Current Year	Year 1	Year 2	Year 3
Equity	As per Annexure IF			
Net worth				
Investment in Subsidiaries/Affiliates				
Total Debt Outstanding -Short Term (< 1 Year) -Other Debt				
Gross Income				
Operating Profit (PBITD)				
Gross Profit (PBTB)				
Net Profit (Post Tax)				
Audit Qualifications (If Any)				

F. Details of Statutory auditor and changes thereof in the last three financial years

Name of the Auditor	Address	Date of Appointment	Date of Cessation, if applicable	Date of Resignation, if applicable
M/s Thakur Vaidyanath Aiyar & Co.	221-223, Deen Dayal Marg, New Delhi-110002 Tel- 011-23236958/59/60 E-mail- tvandeca@gmail.com	25-Sep-24	NA	NA
M/s Mehra Goel & Co. Chartered Accountants	505, Chiranjiv Vihar, 43, Nehru Place, New Delhi- 110019 Mob- +91 9711310004 E-mail- mg@mehragoelco.com	25-Sep-24	NA	NA
M/s Chokshi & Chokshi LLP	HO - 15/17, Raghavji 'B' Bldg, Raghavji road, Gowalia Tank, Ground floor, Off Kemps Corner, Mumbai 400 036 Tel- 022-23836900, M- +91 9619059192 Email Id – contact@chokshiandchokshi.in	12-Sep-23	24-Sep-24	NA
M/s Prem Gupta & Co	T-2342/2, Ashok Nagar, Faiz Road, Karol Bagh, New Delhi - 110005 Tel No.: 011-25466394, 25422417	19-Aug-21	24-Sep-24	NA

G. Details of default in repayment of CP, NCD or any other debt instrument and other financial indebtedness including corporate guarantee issued in the past five financial years including in the current financial year – Nil.

H. Details of any other material event / development having implications for the financials / credit quality resulting in material liability, corporate restructuring event or such other matters affecting the issue or investor's decision – Nil.

I. Material Litigation if any – Nil.

J. Regulatory Strictures, if any- Nil.

K. Residual maturity profile of assets and liabilities as on 31.03.2024.

(₹ in crore)

Category	Upto 30/31 days	Over 1 month up to 2 months	Over 2 months up to 3 months	Over 3 months and up to 6 months	Over 6 month and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years
Deposit / Investments	-	2,616.64	4.96	14.26	28.22	108.57	106.06	1,73,41.24
Advances	12,013.78	5,429.27	5,860.18	19,960.60	30,154.11	80,868.22	76,863.56	2,38,349.65
Borrowings	3,010.39	628.97	6,004.33	20,088.05	32,120.59	82,344.83	68,116.02	1,22,330.54
Foreign Currency Assets	-	-	-	-	-	-	-	-
Foreign Currency Liabilities	10.97	-	4,527.18	2,503.41	5,150.35	10,426.07	27,471.74	22,746.74

For Power Finance Corporation Limited

Authorized Signatory of the Issuer
Date: 08.05.2025



Annexure IA - Details of Outstanding Non-convertible debentures

Details of outstanding bonds of PFC as on 31-Dec-2024

Domestic Bonds

ISIN no.	Series of NCS	Tenor/ period of maturity	Coupon	Amount Outstanding (Amount in Rs)	Date of Allotment	Redemption Date	Unsecured / Secured	Security
INE134E07091	Infrastructure Bonds (2010-11) - tranche 1 - Series III	15 Years	8.50%	5.27	31-Mar-11	31-Mar-26	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07109	Infrastructure Bonds (2010-11) - tranche 1 - Series IV	15 Years	8.50%	19.33	31-Mar-11	31-Mar-26	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07174	Infrastructure Bonds (2011-12) - tranche 1 - Series III	15 Years	8.75%	2.86	21-Nov-11	21-Nov-26	Secured	First pari-passu charge of present and future receivables (excluding those receivables which are specifically charged by the Company) along with first pari-passu charge on immovable property situated at Guindy Chennai.
INE134E07182	Infrastructure Bonds (2011-12) - tranche 1 - Series IV	15 Years	8.75%	7.77	21-Nov-11	21-Nov-26	Secured	First pari-passu charge of present and future receivables (excluding those receivables which are specifically charged by the Company) along with first pari-passu charge on immovable property situated at Guindy Chennai.
INE134E07125	Bond Series 79-B	15 Years	7.75%	217.99	15-Oct-11	15-Oct-26	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company alongwith first pari-passu charge on immovable property situated at Guindy Chennai

INE134E07141	Bond Series 80-B	15 Years	8.16%	209.34	25-Nov-11	25-Nov-26	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company alongwith first pari-passu charge on immovable property situated at Guindy Chennai
INE134E07307	Bond Series 94-B	15 Years	7.38%	25	22-Nov-12	22-Nov-27	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company alongwith first pari-passu charge on immovable property situated at Guindy Chennai
INE134E07323	Bond Series 95-B	15 Years	7.38%	100	29-Nov-12	29-Nov-27	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company alongwith first pari-passu charge on immovable property situated at Guindy Chennai
INE134E07380	Bond Series 107-B	15 Years	8.46%	1,011.10	30-Aug-13	30-Aug-28	Secured	First pari passu charge on total receivables of the Company as mentioned in First Schedule of the debenture agreement excluding receivables on which specific charge has already been created by the Company limited to payment/ repayment of bonds including interest additional interest cost and expenses and all other monies whatsoever payable/repayable by the Company to the Bondholders and/or others pursuant to the Transaction documents.
INE134E07521	Bond Series 136	10 Years	7.16%	300	17-Jul-15	17-Jul-25	Secured	First pari passu charge on total receivables of the Company as mentioned in First Schedule of the debenture agreement excluding receivables on which specific charge has already been created by the Company limited to payment/ repayment of bonds including interest additional interest cost and expenses and all other monies whatsoever payable/repayable by the Company to the Bondholders and/or others pursuant to the Transaction documents.
INE134E07208	PUBLIC ISSUE OF TAX FREE BONDS FY 11-12	15 Years	8.30%	1,280.58	01-Feb-12	01-Feb-27	Secured	First pari passu charge over Company's Immoveable properties as described in the first schedule of debenture trust deed and first pari passu the Hypothecated Properties as described in the second schedule of debenture trust deed.
INE134E07349	15YEARS TAX FREE BONDS 2012-13 TR-I SERIES-2	15 Years	7.36%	179.99	04-Jan-13	04-Jan-28	Secured	First pari passu charge over Company's Immoveable properties as described in the first schedule of debenture trust deed and first pari- passu the Hypothecated Properties as described in the second schedule of debenture trust deed.

INE134E07349	15YEARS TAX FREE BONDS 2012-13 TR-I SERIES-2	15 Years	7.86%	177.01	04-Jan-13	04-Jan-28	Secured	First pari passu charge over Company's Immovable properties as described in the first schedule of debenture trust deed and first pari- passu the Hypothecated Properties as described in the second schedule of debenture trust deed.
INE134E07364	7.04% TR-2 TAX FREE BONDS 12-13	15 Years	7.04%	15.18	28-Mar-13	28-Mar-28	Secured	Secured by charge on specific book debts of Rs. 3090.80 crore as on 31.03.2016 of the Company along with first charge on immovable property situated at Jangpura New Delhi
INE134E07364	7.54% TR 2 TAX FREE BONDS 12-13	15 Years	7.54%	54.03	28-Mar-13	28-Mar-28	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07430	8.54% TAX FREE BONDS 13-14 SERIES 2A	15 Years	8.54%	932.7	16-Nov-13	16-Nov-28	Secured	Secured by charge on specific book debts of Rs. 3090.80 crore as on 31.03.2016 of the Company along with first charge on immovable property situated at Jangpura New Delhi
INE134E07448	8.79% TAX FREE BONDS 13-14 SERIES 2B	15 Years	8.79%	353.32	16-Nov-13	16-Nov-28	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07455	8.67% TAX FREE BONDS 13-14 SERIES 3A	20 Years	8.67%	1,067.38	16-Nov-13	16-Nov-33	Secured	Secured by charge on specific book debts of Rs. 3090.80 crore as on 31.03.2016 of the Company along with first charge on immovable property situated at Jangpura New Delhi
INE134E07463	8.92% TAX FREE BONDS 13-14 SERIES 3B	20 Years	8.92%	861.96	16-Nov-13	16-Nov-33	Secured	First pari-passu charge of present and future receivables (excluding those receivables which are specifically charged for infra bond issue during the FY 2010-11) along with first pari-passu charge on immovable property situated at Guindy Chennai
INE134E07539	7.11% TAXFREE BONDS 1A 17.10.2025	10 Years	7.11%	75.1	17-Oct-15	17-Oct-25	Secured	First pari- passu charge over Company's Hypothecated Properties as described in part A of first schedule of debenture trust deed.
INE134E07547	7.36% TAXFREE BONDS 1B 17.10.2015	10 Years	7.36%	79.35	17-Oct-15	17-Oct-25	Secured	First pari- passu charge over Company's Hypothecated Properties as described in part A of first schedule of debenture trust deed.

INE134E07554	7.27% TAXFREE BONDS 2A 17.10.2015	15 Years	7.27%	131.33	17-Oct-15	17-Oct-30	Secured	First pari- passu charge over Company's Hypothecated Properties as described in part A of first schedule of debenture trust deed.
INE134E07562	7.52% TAXFREE BONDS 2B 17.10.2015	15 Years	7.52%	45.18	17-Oct-15	17-Oct-30	Secured	First pari- passu charge over Company's Hypothecated Properties as described in part A of first schedule of debenture trust deed.
INE134E07570	7.35% TAXFREE BONDS 3A 17.10.2015	20 Years	7.35%	213.57	17-Oct-15	17-Oct-35	Secured	First pari- passu charge over Company's Hypothecated Properties as described in part A of first schedule of debenture trust deed.
INE134E07588	7.60% TAXFREE BONDS 3B 17.10.2015	20 Years	7.60%	155.48	17-Oct-15	17-Oct-35	Secured	First pari- passu charge over Company's Hypothecated Properties as described in part A of first schedule of debenture trust deed.
INE134E07232	8.72 % SERIES III INFRA BONDS PRIVATE PLACEMENT	15 Years	8.72%	0.87	30-Mar-12	30-Mar-27	Secured	First pari-passu charge of present and future receivables (excluding those receivables which are specifically charged by the Company) along with first pari-passu charge on immovable property situated at Guindy Chennai
INE134E07240	8.72% SERIES IV INFRA BONDS PRIVATE PLACEMENT	15 Years	8.72%	2.4	30-Mar-12	30-Mar-27	Secured	First pari-passu charge of present and future receivables (excluding those receivables which are specifically charged by the Company) along with first pari-passu charge on immovable property situated at Guindy Chennai
INE134E07901	PFC Capital Gain Bonds Series III	5 Years	5.75%	94.02	31-Jan-20	31-Jan-25	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07919	PFC Capital Gain Bonds Series III	5 Years	5.75%	107.88	29-Feb-20	28-Feb-25	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07927	PFC Capital Gain Bonds Series III	5 Years	5.75%	129.01	31-Mar-20	31-Mar-25	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.

INE134E07935	PFC Capital Gain Bonds Series IV	5 Years	5.75%	12.44	30-Apr-20	30-Apr-25	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07943	PFC Capital Gain Bonds Series IV	5 Years	5.75%	39.39	31-May-20	31-May-25	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07950	PFC Capital Gain Bonds Series IV	5 Years	5.75%	117.99	30-Jun-20	30-Jun-25	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07976	PFC Capital Gain Bonds Series IV	5 Years	5.75%	82.56	31-Jul-20	31-Jul-25	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07984	PFC Capital Gain Bonds Series IV	5 Years	5.00%	26.03	31-Aug-20	31-Aug-25	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.

INE134E07992	PFC Capital Gain Bonds Series IV	5 Years	5.00%	61.44	30-Sep-20	30-Sep-25	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07AA8	PFC Capital Gain Bonds Series IV	5 Years	5.00%	45.9	31-Oct-20	31-Oct-25	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07AB6	PFC Capital Gain Bonds Series IV	5 Years	5.00%	48.87	30-Nov-20	30-Nov-25	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07AC4	PFC Capital Gain Bonds Series IV	5 Years	5.00%	86.18	31-Dec-20	31-Dec-25	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07AD2	PFC Capital Gain Bonds Series IV	5 Years	5.00%	76.54	31-Jan-21	31-Jan-26	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.

INE134E07AE0	PFC Capital Gain Bonds Series IV	5 Years	5.00%	101.96	28-Feb-21	28-Feb-26	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07AF7	PFC Capital Gain Bonds Series IV	5 Years	5.00%	238.47	31-Mar-21	31-Mar-26	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07AU6	PFC Capital Gain Bonds Series V	5 Years	5.00%	74.66	30-Apr-21	30-Apr-26	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07AV4	PFC Capital Gain Bonds Series V	5 Years	5.00%	66.6	31-May-21	31-May-26	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07AW2	PFC Capital Gain Bonds Series V	5 Years	5.00%	103.86	30-Jun-21	30-Jun-26	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.

INE134E07AX0	PFC Capital Gain Bonds Series V	5 Years	5.00%	131	31-Jul-21	31-Jul-26	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07AY8	PFC Capital Gain Bonds Series V	5 Years	5.00%	106.04	31-Aug-21	31-Aug-26	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07AZ5	PFC Capital Gain Bonds Series V	5 Years	5.00%	135.76	30-Sep-21	30-Sep-26	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07BA6	PFC Capital Gain Bonds Series V	5 Years	5.00%	94.42	31-Oct-21	31-Oct-26	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07BB4	PFC Capital Gain Bonds Series V	5 Years	5.00%	84.94	30-Nov-21	30-Nov-26	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.

INE134E07BC2	PFC Capital Gain Bonds Series V	5 Years	5.00%	125.81	31-Dec-21	31-Dec-26	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07BD0	PFC Capital Gain Bonds Series V	5 Years	5.00%	111.14	31-Jan-22	31-Jan-27	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07BE8	PFC Capital Gain Bonds Series V	5 Years	5.00%	130.49	28-Feb-22	28-Feb-27	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07BF5	PFC Capital Gain Bonds Series V	5 Years	5.00%	269.93	31-Mar-22	31-Mar-27	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07BG3	PFC Capital Gain Bonds Series VI	5 Years	5.00%	182	30-Apr-22	30-Apr-27	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.

INE134E07BH1	PFC Capital Gain Bonds Series VI	5 Years	5.00%	190.4	31-May-22	31-May-27	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07BI9	PFC Capital Gain Bonds Series VI	5 Years	5.00%	180.62	30-Jun-22	30-Jun-27	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07BJ7	PFC Capital Gain Bonds Series VI	5 Years	5.00%	253.08	31-Jul-22	31-Jul-27	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07BK5	PFC Capital Gain Bonds Series VI	5 Years	5.00%	146.19	31-Aug-22	31-Aug-27	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07BL3	PFC Capital Gain Bonds Series VI	5 Years	5.00%	214.67	30-Sep-22	30-Sep-27	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07BM1	PFC Capital Gain Bonds Series VI	5 Years	5.00%	176.41	31-Oct-22	31-Oct-27	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including

								interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
NE134E07BN9	PFC Capital Gain Bonds Series VI	5 Years	5.00%	200.25	30-Nov-22	30-Nov-27	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07BO7	PFC Capital Gain Bonds Series VI	5 Years	5.00%	212.29	31-Dec-22	31-Dec-27	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07BP4	PFC Capital Gain Bonds Series VI	5 Years	5.00%	191.69	31-Jan-23	31-Jan-28	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07BQ2	PFC Capital Gain Bonds Series VI	5 Years	5.00%	212.41	28-Feb-23	28-Feb-28	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07BR0	PFC Capital Gain Bonds Series VI	5 Years	5.00%	440.88	31-Mar-23	31-Mar-28	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the

								Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07BT6	PFC Capital Gain Bonds Series VII	5 Years	5.25%	171	30-Apr-23	30-Apr-28	Secured	total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07BV2	PFC Capital Gain Bonds Series VII	5 Years	5.25%	216.65	31-May-23	31-May-28	Secured	total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07CE6	PFC Capital Gain Bonds Series VII	5 Years	5.25%	229.09	30-Jun-23	30-Jun-28	Secured	total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07CD8	PFC Capital Gain Bonds Series VII	5 Years	5.25%	335.11	31-Jul-23	31-Jul-28	Secured	total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.

INE134E07CC0	PFC Capital Gain Bonds Series VII	5 Years	5.25%	197.7	31-Aug-23	31-Aug-28	Secured	total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07CB2	PFC Capital Gain Bonds Series VII	5 Years	5.25%	203.76	30-Sep-23	30-Sep-28	Secured	total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07AI1	PI TR I SER II CAT I-II	5 Years	5.65%	27.05	22-Jan-21	22-Jan-26	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07AJ9	PI TR I SER II CAT III-IV	5 Years	5.80%	3.5	22-Jan-21	22-Jan-26	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07AK7	PI TR I SER III CAT I-II	10 Years	6.63%	0.5	22-Jan-21	22-Jan-31	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.

INE134E07AL5	PI TR I SER III CAT III-IV	10 Years	6.82%	28.74	22-Jan-21	22-Jan-31	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07AM3	PI TR I SER IV CAT I-II	10 Years	6.80%	33.67	22-Jan-21	22-Jan-31	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07AN1	PI TR I SER IV CAT III-IV	10 Years	7.00%	1,635.53	22-Jan-21	22-Jan-31	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07AO9	GSEC LINK PI TR I SER V CAT I-II	10 Years	6.58%	10.35	22-Jan-21	22-Jan-31	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07AP6	GSEC LNK PI TR I SER V CAT III-IV	10 Years	6.83%	1,250.73	22-Jan-21	22-Jan-31	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07AQ4	PI TR I SER VI CAT I-II	15 Years	6.78%	3.5	22-Jan-21	22-Jan-36	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including

								interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07AR2	PI TR I SER VI CAT III-IV	15 Years	6.97%	53.36	22-Jan-21	22-Jan-36	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07AS0	PI TR I SER VII CAT I-II	15 Years	6.95%	50.05	22-Jan-21	22-Jan-36	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07AT8	PI TR I SER VII CAT III-IV	15 Years	7.15%	1,330.05	22-Jan-21	22-Jan-36	Secured	First Pari-passu charge on the total receivables of the Company excluding the receivables on which specific charge has already been created by the Company limited to the extent of payment/repayment of the Bonds including interest additional interest cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07CG1	PI Series I - Category I & II	3 Years	7.45%	62.17	01-Aug-23	01-Aug-26	Secured	First pari-passu charge through hypothecation of the book debts/receivables
INE134E07CF3	PI Series I - Category III & IV	3 Years	7.50%	59.93	01-Aug-23	01-Aug-26	Secured	First pari-passu charge through hypothecation of the book debts/receivables (excluding the receivables on which a specific charge has already been created by the Company) as specifically set out in and fully described in the debenture trust deed in favour of the debenture trustee to the Proposed Issue such that a security cover of at least 100% of the outstanding principal amounts of the NCDs and interest thereon is maintained at all times until the Maturity Date.
INE134E07CI7	PI Series II - Category I & II	10 Years	7.47%	362.51	01-Aug-23	01-Aug-33	Secured	First pari-passu charge through hypothecation of the book debts/receivables (excluding the receivables on which a specific charge has already been created by the Company) as specifically set out in and fully described in the debenture trust deed in favour of the debenture trustee to the Proposed Issue such that a security cover of at least 100% of

								the outstanding principal amounts of the NCDs and interest thereon is maintained at all times until the Maturity Date.
INE134E07CH9	PI Series II - Category III & IV	10 Years	7.53%	45.48	01-Aug-23	01-Aug-33	Secured	First pari-passu charge through hypothecation of the book debts/receivables (excluding the receivables on which a specific charge has already been created by the Company) as specifically set out in and fully described in the debenture trust deed in favour of the debenture trustee to the Proposed Issue such that a security cover of at least 100% of the outstanding principal amounts of the NCDs and interest thereon is maintained at all times until the Maturity Date.
INE134E07CJ5	PI Series III - Category I & II	15 Years	7.50%	183.71	01-Aug-23	01-Aug-38	Secured	First pari-passu charge through hypothecation of the book debts/receivables (excluding the receivables on which a specific charge has already been created by the Company) as specifically set out in and fully described in the debenture trust deed in favour of the debenture trustee to the Proposed Issue such that a security cover of at least 100% of the outstanding principal amounts of the NCDs and interest thereon is maintained at all times until the Maturity Date.
INE134E07CK3	PI Series III - Category III & IV	15 Years	7.55%	2,110.68	01-Aug-23	01-Aug-38	Secured	First pari-passu charge through hypothecation of the book debts/receivables (excluding the receivables on which a specific charge has already been created by the Company) as specifically set out in and fully described in the debenture trust deed in favour of the debenture trustee to the Proposed Issue such that a security cover of at least 100% of the outstanding principal amounts of the NCDs and interest thereon is maintained at all times until the Maturity Date.
INE134E07CA4	5 25 SEC 54EC BD SR 7 2324 10	5 Years	5.25%	206.55	31-Oct-23	31-Oct-28	Secured	First Pari-passu charge on the total receivables of the Company, excluding the receivables on which specific charge has already been created by the Company, limited to the extent of payment/repayment of the Bonds including interest, additional interest, cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07BZ3	5 25 SEC 54EC BD SR 7 2324 11	5 Years	5.25%	189.83	30-Nov-23	30-Nov-28	Secured	First Pari-passu charge on the total receivables of the Company, excluding the receivables on which specific charge has already been created by the Company, limited to the extent of payment/repayment of the Bonds including interest, additional interest, cost and expenses and all the other monies whatsoever payable/repayable by the

								Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07BY6	5 25 SEC 54EC BD SR 7 2324 12	5 Years	5.25%	202.23	31-Dec-23	31-Dec-28	Secured	First Pari-passu charge on the total receivables of the Company, excluding the receivables on which specific charge has already been created by the Company, limited to the extent of payment/repayment of the Bonds including interest, additional interest, cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07BX8	5 25 SEC 54EC BD SR 7 2324 01	5 Years	5.25%	183.54	31-Jan-24	31-Jan-29	Secured	First Pari-passu charge on the total receivables of the Company, excluding the receivables on which specific charge has already been created by the Company, limited to the extent of payment/repayment of the Bonds including interest, additional interest, cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07BU4	5 25 SEC 54EC BD SR 7 2324 02	5 Years	5.25%	203.56	29-Feb-24	01-Mar-29	Secured	First Pari-passu charge on the total receivables of the Company, excluding the receivables on which specific charge has already been created by the Company, limited to the extent of payment/repayment of the Bonds including interest, additional interest, cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07BW0	5 25 SEC 54EC BD SR 7 2324 03	5 Years	5.25%	401.98	31-Mar-24	31-Mar-29	Secured	First Pari-passu charge on the total receivables of the Company, excluding the receivables on which specific charge has already been created by the Company, limited to the extent of payment/repayment of the Bonds including interest, additional interest, cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E08CP0	Bond Series 62-B	15 Years	8.80%	1,172.60	15-Jan-10	15-Jan-25	Unsecured	N.A.
INE134E08CS4	Bond Series 63	15 Years	8.90%	184	15-Mar-10	15-Mar-25	Unsecured	N.A.
INE134E08CV8	Bond Series 64	15 Years	8.95%	492	30-Mar-10	30-Mar-25	Unsecured	N.A.
INE134E08CY2	Bond Series 65	15 Years	8.70%	1,337.50	14-May-10	14-May-25	Unsecured	N.A.
INE134E08DA0	Bond Series 66-B	15 Years	8.75%	1,532.00	15-Jun-10	15-Jun-25	Unsecured	N.A.

INE134E08DB8	Bond Series 66-C	20 Years	8.85%	633	15-Jun-10	15-Jun-30	Unsecured	N.A.
INE134E08DJ1	Bond Series 71	15 Years	9.05%	385.4	15-Dec-10	15-Dec-25	Unsecured	N.A.
INE134E08SR2	Bond Series 76-B	15 Years	9.46%	1,105.00	01-Aug-11	01-Aug-26	Unsecured	N.A.
INE134E08DU8	Bond Series 77-B	15 Years	9.45%	2,568.00	01-Sep-11	01-Sep-26	Unsecured	N.A.
INE134E08FL2	Bond Series 101-B	15 Years	9.00%	1,370.00	11-Mar-13	11-Mar-28	Unsecured	N.A.
INE134E08FO6	Bond Series 102-A (III)	15 Years	8.90%	403	18-Mar-13	18-Mar-28	Unsecured	N.A.
INE134E08FQ1	Bond Series 103	15 Years	8.94%	2,807.00	25-Mar-13	25-Mar-28	Unsecured	N.A.
INE134E08GH8	Bond Series 118-B-III	15 Years	9.39%	460	27-Aug-14	27-Aug-29	Unsecured	N.A.
INE134E08GW7	Bond Series 126	10 Years	8.65%	5,000.00	05-Jan-15	04-Jan-25	Unsecured	N.A.
INE134E08GY3	Bond Series 128	10 Years	8.20%	1,600.00	10-Mar-15	10-Mar-25	Unsecured	N.A.
INE134E08HD5	Bond Series 130-C	10.09 Years	8.39%	925	19-Mar-15	19-Apr-25	Unsecured	N.A.
INE134E08HG8	Bond Series 131-C	10 Years	8.41%	5,000.00	27-Mar-15	27-Mar-25	Unsecured	N.A.
INE134E08HX3	Bond Series 141-B	10 Years	8.40%	1,000.00	18-Sep-15	18-Sep-25	Unsecured	N.A.
INE134E08IE1	Bond Series 147	10 Years	8.03%	1,000.00	02-May-16	02-May-26	Unsecured	N.A.
INE134E08II2	Bond Series 150-B	10 Years	7.63%	1,675.00	16-Aug-16	16-Aug-26	Unsecured	N.A.
INE134E08IK8	Bond Series 151-B	10 Years	7.56%	210	16-Sep-16	16-Sep-26	Unsecured	N.A.
INE134E08IL6	Bond Series 152	10 Years	7.55%	4,000.00	26-Sep-16	25-Sep-26	Unsecured	N.A.
INE134E08IO0	Bond Series 155	10 Years	7.23%	2,635.00	05-Jan-17	05-Jan-27	Unsecured	N.A.
INE134E08JC3	Bond Series 168B	10 Years	7.44%	1,540.00	12-Jun-17	11-Jun-27	Unsecured	N.A.
INE134E08JE9	Bond Series 169B	10 Years	7.30%	1,500.00	08-Aug-17	07-Aug-27	Unsecured	N.A.
INE134E08JG4	Bond Series 170B	10 Years	7.65%	2,001.00	22-Nov-17	22-Nov-27	Unsecured	N.A.
INE134E08JH2	Bond Series 171(LIC)	10 Years	7.62%	5,000.00	15-Dec-17	15-Dec-27	Unsecured	N.A.
INE134E08JI0	Bond Series 172	10 Years	7.74%	850	30-Jan-18	29-Jan-28	Unsecured	N.A.
INE134E08JP5	Bond Series 177	10 Years	7.85%	3,855.00	03-Apr-18	03-Apr-28	Unsecured	N.A.
INE134E08JQ3	Bond Series 178	10 Years	8.95%	3,000.00	10-Oct-18	10-Oct-28	Unsecured	N.A.
INE134E08JR1	Bond Series179(A)	10 Years	8.67%	1,007.40	19-Nov-18	18-Nov-28	Unsecured	N.A.
INE134E08JS9	Bond Series179(B)	15 Years	8.64%	528.4	19-Nov-18	19-Nov-33	Unsecured	N.A.
INE134E08JT7	Bond Series 180	15 Years	8.75%	2,654.00	22-Feb-19	22-Feb-34	Unsecured	N.A.

INE134E08KA5	Bond Series 186	15 Years	8.79%	2,578.90	30-Apr-19	29-Apr-34	Unsecured	N.A.
INE134E08KC1	Bond Series187(B)	10 Years	8.85%	1,982.10	27-May-19	25-May-29	Unsecured	N.A.
INE134E08KE7	Bond Series 189	15 Years	8.15%	4,035.00	08-Aug-19	08-Aug-34	Unsecured	N.A.
INE134E08KF4	Bond Series 190	15 Years	8.25%	4,016.00	06-Sep-19	06-Sep-34	Unsecured	N.A.
INE134E08KI8	Bond Series 193	10 Years	7.93%	4,710.50	31-Dec-19	31-Dec-29	Unsecured	N.A.
INE134E08KK4	Bond Series 195	10.25 Years	7.86%	1,100.00	14-Jan-20	12-Apr-30	Unsecured	N.A.
INE134E08KL2	Bond Series 196	10 Years	7.41%	2,500.00	25-Feb-20	25-Feb-30	Unsecured	N.A.
INE134E08KM0	Bond Series 197	10.21 Years	7.41%	5,000.00	02-Mar-20	15-May-30	Unsecured	N.A.
INE134E08KP3	Bond Series-199 B	5 Years	7.16%	1,320.00	24-Apr-20	24-Apr-25	Unsecured	N.A.
INE134E08KQ1	Bond Series-200	10 Years	7.40%	2,920.00	08-May-20	08-May-30	Unsecured	N.A.
INE134E08KR9	Bond Series-201	10.17 Years	7.68%	3,101.30	15-May-20	15-Jul-30	Unsecured	N.A.
INE134E08KT5	Bond Series 202-B	5 Years	7.17%	810	22-May-20	22-May-25	Unsecured	N.A.
INE134E08KU3	Bond Series-202-C	10.17 Years	7.79%	1,936.00	22-May-20	22-Jul-30	Unsecured	N.A.
INE134E08KV1	Bond Series-203-B	10 Years	7.75%	3,318.00	11-Jun-20	11-Jun-30	Unsecured	N.A.
INE134E08KL2	Bond Series -196 (Reissuance-1)	9.62 Years	7.41%	1,500.00	14-Jul-20	25-Feb-30	Unsecured	N.A.
INE134E08KX7	Bond Series204-A	4.71 Years	5.77%	900	28-Jul-20	11-Apr-25	Unsecured	N.A.
INE134E08KY5	Bond Series 204-B	10.71 Years	6.88%	1,300.00	28-Jul-20	11-Apr-31	Unsecured	N.A.
INE134E08KZ2	Bond Series205-A	10 Years	7.05%	1,610.10	10-Aug-20	09-Aug-30	Unsecured	N.A.
INE134E08LA3	Bond Series-205-B	15 Years	7.20%	1,605.70	10-Aug-20	10-Aug-35	Unsecured	N.A.
INE134E08LC9	Bond Series-207	10.27 Years	7.04%	1,097.40	09-Sep-20	16-Dec-30	Unsecured	N.A.
INE134E08LD7	Bond Series-208	5 Years	6.50%	2,806.00	17-Sep-20	17-Sep-25	Unsecured	N.A.
INE134E08LE5	Bond Series-209	15 Years	7.34%	1,711.00	29-Sep-20	29-Sep-35	Unsecured	N.A.
INE134E08LC9	Bond Series-207 (Reissuance-1)	10.1 Years	7.04%	2,549.10	11-Nov-20	16-Dec-30	Unsecured	N.A.
INE134E08LF2	BS 210-A Tr. I	4 Years	6.35%	405.6	30-Jun-21	30-Jun-25	Unsecured	N.A.
INE134E08LG0	BS 210-A Tr. II	5 Years	6.35%	540.8	30-Jun-21	30-Jun-26	Unsecured	N.A.
INE134E08LH8	BS 210-A Tr. III	6 Years	6.35%	405.6	30-Jun-21	30-Jun-27	Unsecured	N.A.
INE134E08LI6	Bond Series 210-B	15 Years	7.11%	1,933.50	30-Jun-21	30-Jun-36	Unsecured	N.A.
INE134E08LK2	Series 212-A	5 years	6.09%	2,450.00	27-Aug-21	27-Aug-26	Unsecured	N.A.

INE134E08LL0	Series 212-B	15 years	7.15%	2,343.70	27-Aug-21	27-Aug-36	Unsecured	N.A.
INE134E08LM8	Series 213	10 years	6.95%	1,988.00	01-Oct-21	01-Oct-31	Unsecured	N.A.
INE134E08LN6	Series 214	10.32 years	6.92%	1,180.00	21-Dec-21	14-Apr-32	Unsecured	N.A.
INE134E08LO4	Series 215	3 years	7.13%	2,420.00	10-Aug-22	08-Aug-25	Unsecured	N.A.
INE134E08LP1	Series 216	3.89 years	7.13%	3,000.00	24-Aug-22	15-Jul-26	Unsecured	N.A.
INE134E08LQ9	Series 217A	10 years	7.42%	4,000.00	08-Sep-22	08-Sep-32	Unsecured	N.A.
INE134E08LR7	Series 217B STRPP I	3 years	7.15%	276.4	08-Sep-22	08-Sep-25	Unsecured	N.A.
INE134E08LS5	Series 217B STRPP II	4 years	7.15%	276.4	08-Sep-22	08-Sep-26	Unsecured	N.A.
INE134E08LT3	Series 217B STRPP III	5 years	7.15%	276.4	08-Sep-22	08-Sep-27	Unsecured	N.A.
INE134E08LU1	Series 218	3 years	7.59%	1,450.00	03-Nov-22	03-Nov-25	Unsecured	N.A.
INE134E08LV9	Series 219	15 years	7.65%	4,000.00	14-Nov-22	13-Nov-37	Unsecured	N.A.
INE134E08LW7	Series 220	10.34 years	7.58%	470	14-Dec-22	15-Apr-33	Unsecured	N.A.
INE134E08LY3	Series 221A	15 years	7.72%	2,782.70	19-Dec-22	19-Dec-37	Unsecured	N.A.
INE134E08LX5	Series 221B	5.08 years	7.59%	3,500.00	19-Dec-22	17-Jan-28	Unsecured	N.A.
INE134E08LZ0	Series 222	3.05 years	7.58%	2,540.00	27-Dec-22	15-Jan-26	Unsecured	N.A.
INE134E08MA1	Series 223	10 Years	7.64%	3,500.00	22-Feb-23	22-Feb-33	Unsecured	N.A.
INE134E08MB9	Series 224	15 Years	7.82%	3,468.50	06-Mar-23	06-Mar-38	Unsecured	N.A.
INE134E08MC7	Series 225A	3.33 Years	7.77%	3,262.70	13-Mar-23	15-Jul-26	Unsecured	N.A.
INE134E08MF0	Series 225B STRPP I	7 Years	7.82%	625	13-Mar-23	13-Mar-30	Unsecured	N.A.
INE134E08MG8	Series 225B STRPP II	8 Years	7.82%	625	13-Mar-23	13-Mar-31	Unsecured	N.A.
INE134E08ME3	Series 225B STRPP III	9 Years	7.82%	625	13-Mar-23	13-Mar-32	Unsecured	N.A.
INE134E08MD5	Series 225B STRPP IV	10 Years	7.82%	625	13-Mar-23	13-Mar-33	Unsecured	N.A.
INE134E08MH6	Series 226A	10 Years	7.66%	1,200.00	27-Mar-23	15-Apr-33	Unsecured	N.A.
INE134E08MI4	Series 226B	10 Years	7.70%	583.5	27-Mar-23	15-Apr-33	Unsecured	N.A.
INE134E08MK0	Series 227A	3.46 Years	7.70%	1,200.00	31-Mar-23	15-Sep-26	Unsecured	N.A.
INE134E08MJ2	Series 227B	5 Years	7.77%	1,390.00	31-Mar-23	15-Apr-28	Unsecured	N.A.
INE134E08JX9	Bond Series184(B)	10 Years	9.10%	2,411.50	25-Mar-19	23-Mar-29	Unsecured	N.A.
INE134E08JZ4	Bond Series 185	10 Years	8.98%	1,000.00	28-Mar-19	28-Mar-29	Unsecured	N.A.

INE134E08ML8	Bond Series 228A	3.24 years	7.55%	2,330.00	20-Apr-23	15-Jul-26	Unsecured	N.A.
INE134E08MM6	Bond Series 228B	10.24 years	7.62%	2,102.00	20-Apr-23	15-Jul-33	Unsecured	N.A.
INE134E08MN4	Bond Series 229	5 years	7.44%	1,550.00	10-May-23	10-May-28	Unsecured	N.A.
INE134E08MO2	Bond Series 230	3 years	7.37%	2,990.00	22-May-23	22-May-26	Unsecured	N.A.
INE134E08KK4	Bond Series 195-R1	6.87 years	7.86%	1,260.00	01-Jun-23	12-Apr-30	Unsecured	N.A.
INE134E08LN6	Bond Series 214-R1	8.88 years	6.92%	1,330.00	01-Jun-23	14-Apr-32	Unsecured	N.A.
INE134E08MP9	Bond Series 231	15 years	7.48%	3,896.90	20-Jun-23	19-Jun-38	Unsecured	N.A.
INE134E08KT5	Bond Series 202B-R1	1.86 years	7.17%	3,100.00	12-Jul-23	22-May-25	Unsecured	N.A.
INE134E08MQ7	Bond Series 232	10 years	7.57%	3,000.00	12-Jul-23	12-Jul-33	Unsecured	N.A.
INE134E08MS3	Bond Series 233A ZCB	3 years	0.00%	530.30	25-Aug-23	25-Aug-26	Unsecured	N.A.
INE134E08MT1	Bond Series 233B	3 years	7.64%	2,500.00	25-Aug-23	25-Aug-26	Unsecured	N.A.
INE134E08MR5	Bond Series 233C	10 years	7.60%	3,500.00	25-Aug-23	25-Aug-33	Unsecured	N.A.
INE134E08MU9	7 70 TX UNS BND SRS 234	10 years	7.70%	2,625.00	30-Nov-23	30-Nov-33	Unsecured	N.A.
INE134E08MV7	7 69 TX UNS BND SRS 235	15 years	7.69%	3,335.00	15-Dec-23	15-Dec-38	Unsecured	N.A.
INE134E08MX3	7.60 TX UNS BND SRS 237A	5 years	7.60%	3,000.00	22-Feb-24	13-Apr-29	Unsecured	N.A.
INE134E08MY1	7.49 TX UNS BND SRS 237B	10 years	7.49%	3,000.00	22-Feb-24	22-Feb-34	Unsecured	N.A.
INE134E08MZ8	7 55 TX UNS BND SRS 238	3 years	7.55%	2,754.00	13-Mar-24	15-Apr-27	Unsecured	N.A.
INE134E08MW5	7.88 PERPETUAL TX UNS BND SRS 236	Perpetual	7.88%	100	15-Feb-24	31-Dec-99	Unsecured	N.A.
INE134E08NA9	7 44 TX UNS BND SRS 239	10 years	7.44%	3,178.00	31-May-24	15-Jul-34	Unsecured	N.A.
INE134E08IP7	7 10 TX USC BND GFS 156	10 years	7.10%	200	11-Jan-2017	11-Jan-27	Unsecured	N.A.
INE134E08IR3	7 18 TX USC BND GFS 158	10 years	7.18%	1335	20-Jan-2017	20-Jan-27	Unsecured	N.A.
INE134E08IT9	7 60 TX USC BND GFS 160	10 years	7.60%	1465	20-Feb-2017	20-Feb-27	Unsecured	N.A.
INE134E08IX1	7 75 TX USC BND GFS 164	10 years	7.75%	2000	22-Mar-2017	22-Mar-27	Unsecured	N.A.
INE134E07CL1	5 25 SEC 54EC BD SR 8 2425 04	5 years	5.25%	185.15	30-Apr-24	30-Apr-29	Secured	First Pari-passu charge on the total receivables of the Company, excluding the receivables on which specific

								charge has already been created by the Company, limited to the extent of payment/repayment of the Bonds including interest, additional interest, cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07CM9	5 25 SEC 54EC BD SR 8 2425 05	5 years	5.25%	209.26	31-May-24	31-May-29	Secured	First Pari-passu charge on the total receivables of the Company, excluding the receivables on which specific charge has already been created by the Company, limited to the extent of payment/repayment of the Bonds including interest, additional interest, cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07CN7	5 25 SEC 54EC BD SR 8 2425 06	5 years	5.25%	169.93	30-Jun-24	30-Jun-29	Secured	First Pari-passu charge on the total receivables of the Company, excluding the receivables on which specific charge has already been created by the Company, limited to the extent of payment/repayment of the Bonds including interest, additional interest, cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07CQ0	5 25 SEC 54EC BD SR 8 2425 07	5 years	5.25%	321.77	31-Jul-24	31-Jul-29	Secured	First Pari-passu charge on the total receivables of the Company, excluding the receivables on which specific charge has already been created by the Company, limited to the extent of payment/repayment of the Bonds including interest, additional interest, cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E08NB7	7 32 TX UNS BND SRS 240	15 years	7.32%	3050	22-Aug-24	15-Jul-39	Unsecured	N.A.
INE134E07CO5	5 25 SEC 54EC BD SR 8 2425 08	5 years	5.25%	150.62	31-Aug-24	31-Aug-29	Secured	First Pari-passu charge on the total receivables of the Company, excluding the receivables on which specific charge has already been created by the Company, limited to the extent of payment/repayment of the Bonds including interest, additional interest, cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E08NC5	7 30 TX UNS BND SRS 241	10 years	7.30%	2,741.1	04-Sep-24	16-Oct-34	Unsecured	N.A.
INE134E08ND3	7 27 TX UNS BND SRS 242A	7 years	7.27%	3500	23-Sep-24	15-Oct-31	Unsecured	N.A.

INE134E08NE1	7 22 TX UNS BND SRS 242B	15 years	7.22%	3,226.55	23-Sep-24	15-Oct-39	Unsecured	N.A.
INE134E08NG6	7 11 TX UNS BND SRS 243A	15 years	7.11%	3,200.00	10-Dec-24	16-Jan-40	Unsecured	N.A.
INE134E08NF8	7 10 TX UNS BND SRS 243B	10 years	7.10%	3,052.00	10-Dec-24	15-Jan-35	Unsecured	N.A.
INE134E08NI2	7 16 TX UNS BND SRS 244A	15 years	7.16%	2,700.00	23-Dec-24	16-Jan-40	Unsecured	N.A.
INE134E08NH4	7 40 TX UNS BND SRS 244B	5 years	7.40%	2,545.00	23-Dec-24	15-Jan-30	Unsecured	N.A.
INE134E07CP2	5 25 SEC 54EC BD SR 8 2425 09	5 years	5.25%	140.22	30-Sep-24	30-Sep-29	Secured	First Pari-passu charge on the total receivables of the Company, excluding the receivables on which specific charge has already been created by the Company, limited to the extent of payment/repayment of the Bonds including interest, additional interest, cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07CS6	5 25 SEC 54EC BD SR 8 2425 10	5 years	5.25%	162.31	31-Oct-24	31-Oct-29	Secured	First Pari-passu charge on the total receivables of the Company, excluding the receivables on which specific charge has already been created by the Company, limited to the extent of payment/repayment of the Bonds including interest, additional interest, cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07CU2	5 25 SEC 54EC BD SR 8 2425 11	5 years	5.25%	150.01	30-Nov-24	30-Nov-29	Secured	First Pari-passu charge on the total receivables of the Company, excluding the receivables on which specific charge has already been created by the Company, limited to the extent of payment/repayment of the Bonds including interest, additional interest, cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.
INE134E07CW8	5 25 SEC 54EC BD SR 8 2425 12	5 years	5.25%	145.28	31-Dec-24	31-Dec-29	Secured	First Pari-passu charge on the total receivables of the Company, excluding the receivables on which specific charge has already been created by the Company, limited to the extent of payment/repayment of the Bonds including interest, additional interest, cost and expenses and all the other monies whatsoever payable/repayable by the Company to the Bondholders and/or others under/pursuant to the Transaction documents.

Annexure IB - Details of Outstanding Secured Term Loans

Details of Outstanding Secured Term Loans as on 31 December 2024

Name of Lender	Type of Facility	Amount Sanctioned (Rs. in crs)	Principal Amount Outstanding (Rs. in Crs)	Last Repayment Date/ Schedule	Security	Rating	Classification
Punjab National Bank (erstwhile OBC)	Rupee Term Loan	1,500.00	375.00	25-Feb-25	Pari Passu charge in the form of hypothecation		

Bank of India	Rupee Term Loan	1,000.00	500.00	02-Mar-25	on the receivables/loan assets of the company except for the receivables/loan assets on which a specific charge has already been created in favour of Catalyst Trusteeship Ltd.(Formely known as GDA Trusteeship Ltd.)	AAA	Standard
State Bank of India	Rupee Term Loan	5,000.00	1,425.00	10-Jul-25			
Punjab National Bank (erstwhile OBC)	Rupee Term Loan	225.00	56.25	30-Sep-25			
Union Bank of India	Rupee Term Loan	2,000.00	450.00	30-Sep-25			

Annexure IC - Details of Outstanding Unsecured Term Loans

Details of Outstanding Unsecured Term Loans as on 31 December 2024:-

Name of Lender	Type of Facility	Amount Sanctioned (Rs. in crs)	Principal Amount Outstanding (Rs. in Crs)	Last Repayment Date/ Schedule	Rating	Classification
State Bank of India	Rupee Term Loan	3,000.00	-	19-Dec-24		
Union Bank of India (erstwhile Andhra bank)	Rupee Term Loan	800.00	100.00	15-Jan-25		
Punjab National Bank (erstwhile OBC)	Rupee Term Loan	1,000.00	333.34	20-Mar-25		
Union Bank	Rupee Term Loan	2,500.00	625.00	23-Mar-25		
HDFC Bank	Rupee Term Loan	3,000.00	3,000.00	30-Sep-25		
KEB Hana Bank	Rupee Term Loan	100.00	50.00	17-Nov-25		
Karnataka Bank	Rupee Term Loan	250.00	156.25	08-Feb-26		
Canara Bank	Rupee Term Loan	500.00	150.00	23-Mar-26		
South Indian Bank	Rupee Term Loan	200.00	200.00	30-Mar-26		

Bank of India	Rupee Term Loan	1,000.00	500.00	11-Sep-26	AAA/A1+	Standard
Canara Bank	Rupee Term Loan	2,000.00	700.00	22-Sep-26		
UCO Bank	Rupee Term Loan	1,000.00	1,000.00	24-Sep-26		
Punjab National Bank	Rupee Term Loan	500.00	500.00	27-Sep-26		
Punjab National Bank	Rupee Term Loan	5.00	5.00	29-Sep-26		
IIFCL	Rupee Term Loan	1,000.00	1,000.00	30-Sep-26		
Bank of India	Rupee Term Loan	2,000.00	2,000.00	02-Mar-27		
Central Bank of India	Rupee Term Loan	1,000.00	1,000.00	31-Mar-27		
UCO Bank	Rupee Term Loan	1,000.00	1,000.00	30-Mar-28		
Union Bank of India	Rupee Term Loan	3,000.00	3,000.00	31-Mar-28		
South Indian Bank	Rupee Term Loan	200.00	199.96	31-May-28		
Canara Bank	Rupee Term Loan	2,500.00	2,500.00	30-Jun-28		
HDFC Bank	Rupee Term Loan	4,000.00	4,000.00	05-Jul-28		
Bank of India	Rupee Term Loan	500.00	400.00	18-Sep-28		
South Indian Bank	Rupee Term Loan	200.00	199.96	19-Sep-28		
Punjab National Bank	Rupee Term Loan	3,000.00	3,000.00	29-Sep-28		
NSSF	Rupee Term Loan	7,500.00	7,500.00	27-Dec-28		
IIFCL	Rupee Term Loan	2,000.00	2,000.00	28-Feb-29		
Punjab and Sind Bank	Rupee Term Loan	1,000.00	1,000.00	30-Mar-29		
Union Bank of India	Rupee Term Loan	1,500.00	837.19	27-Sep-29		
Bank of Baroda	Rupee Term Loan	5,000.00	5,000.00	17-Nov-29		
HDFC Bank	Rupee Term Loan	4,000.00	4,000.00	25-Sep-30		
HDFC Bank	Rupee Term Loan	3,000.00	3,000.00	05-Sep-30		
State Bank of India	Rupee Term Loan	7,000.00	7,000.00	30-Sep-33		
State Bank of India	Rupee Term Loan	2,000.00	2,000.00	30-Sep-33		
NABFID	Rupee Term Loan	3,500.00	3,500.00	31-Mar-38		
NABFID	Rupee Term Loan	1,000.00	1,000.00	01-Mar-39		
Canara Bank	Rupee Term Loan	5,000.00	1,508.55	29-Jun-27		
Canara Bank	Rupee Term Loan		2,306.20	30-Sep-27		
Bank of Baroda	STL	2,500.00	21.88	30-Aug-25		
Bank of Baroda	STL		35.88	31-Aug-25		
Bank of Baroda	STL		455.76	02-Sep-25		
Bank of Baroda	STL		102.78	03-Sep-25		
Bank of Baroda	STL		1,883.70	30-Sep-25		
Punjab and Sind Bank	STL	500.00	5,00.00	15-Apr-25		
Karnataka Bank	Rupee Term Loan	250.00	2,50.00	29-Jun-26		
Karnataka Bank	Rupee Term Loan	300.00	3,00.00	30-Aug-27		

Punjab National Bank	Rupee Term Loan	1,000.00	615.00	07-Dec-29		
IIFCL	Rupee Term Loan	3,500.00	343.10	09-Dec-29		
State Bank of India	Rupee Term Loan	5,000.00	3000.00	19-Dec-34		

Annexure ID - Details of Outstanding Foreign Currency Borrowings

Details of outstanding Foreign Currency (FC) Borrowings as on 31-December-2024

Sl. No.	Lender's Name	Type of Facility	Amount Sanctioned (in FC)	Principal Amount Outstanding (in FC)	Repayment Date/ Schedule	Credit Rating#
1.	KFW	Foreign Currency Loan	Deutsche Mark 46.5 million	Euro 3.93 million	30.06.2035 *	
2.	Asian Development Bank	Foreign Currency Loan	USD 150.00 million	USD 3.43 million	15.10.2028 *	
3.	BPI France Assurance Export (formerly known as Natixis / Credit National France) (on behalf of the Government of the Republic of France)	Foreign Currency Loan	FRF 164.6 million	Euro 0.31 million	30.06.2028 *	
4.	3.75% USD Green bonds 2027	Bonds 2027	USD 400.00 million	USD 400.00 million	06.12.2027	BBB- by Fitch and Baa3 by Moody's as on date of issuance BBB- by Fitch and Baa3 by Moody's
5.	5.25% USD Bonds 2028	Bonds 2028	USD 300.00 million	USD 300.00 million	10.08.2028	
6.	6.15% USD bonds 2028	Bonds 2028	USD 500.00 million	USD 500.00 million	06.12.2028	
7.	4.50% USD Bonds 2029	Bonds 2029	USD 600.00 million	USD 600.00 million	18.06.2029	
8.	3.90% USD Bonds 2029	Bonds 2029	USD 450.00 million	USD 450.00 million	16.09.2029	
9.	3.95% USD bonds 2030	Bonds 2030	USD 750.00 million	USD 750.00 million	17.04.2030	

10.	Exim Bank of India	Foreign Currency Loan-Term Loan-30 (USD 100m)	USD 100.00 million	USD 100.00 million	13.10.2025	as on date of issuance
11.	DBS Bank Ltd. acting as facility agent through its branch in Singapore on behalf of various lenders	Foreign Currency Loan-syndicated loan-30 (USD 300m)	USD 300.00 million	USD 300.00 million	05.11.2025	
12.	3.35% USD Bonds 2031	Bonds 2031	USD 500.00 million	USD 500.00 million	16.05.2031	BBB- by Fitch and Baa3 by Moody's as on date of issuance
13.	1.841% EUR Bond 2028	Bonds 2028	EUR 300.00 million	EUR 300.00 million	21.09.2028	BBB- by Fitch and Baa3 by Moody's as on date of issuance
14.	State Bank of India acting as facility agent through its branch in Hong Kong on behalf of various lenders	Foreign Currency Term Loan – 31 A	USD 525.00 million	USD 525.00 million	30.11.2026	
15.	Exim Bank of India	Foreign Currency Term Loan – 31 B	USD 100.00 million	USD 100.00 million	30.11.2026	
16.	State Bank of India acting as facility agent through its branch in Hong Kong on behalf of various lenders	Foreign Currency Term Loan – 32 A	JPY 89,208.00 million	JPY 89,208.00 million	28.12.2028*	
17.	KFW	KFW (DIF)	EUR 131.90 million	EUR 67.72 million	15.11.2031*	
18.	State Bank of India acting as facility agent through its branch in Hong Kong on behalf of various lenders	Foreign Currency Term Loan – 32 B	JPY 26,762.00 million	JPY 26,762.00 million	05.01.2030	
19.	Japan Bank for International Cooperation	JBIC PLA 1	JPY 2,650.00 million	JPY 1,994.47 million	20.04.2038*	
20.	Bank of Baroda, New York	33 A FCTL USD 500M 250923 (Tranche I)	USD 250 million	USD 250 million	25.09.2028	
21.	Bank of Baroda, New York	33 A FCTL USD 500M 250923 (Tranche II)	USD 250 million	USD 250 million	27.09.2028	
22.	Japan Bank for International Cooperation	JBIC PLA 2	JPY 1,850 million	JPY 1,212.81 million	20.07.2036*	

23.	State Bank of India acting as facility agent through its branch in Hong Kong on behalf of various lenders	33 B FCTL USD 600M 191223	USD 600 million	USD 600 million	19.12.2028	
24.	SMBC acting as facility agent through its branch in Singapore on behalf of various lenders	34 A FCTL USD 250M 220324	USD 250 million	USD 250 million	22.03.2029	
25.	SMBC acting as facility agent through its branch in Singapore on behalf of various lenders	34 B FCTL JPY 7577M 220324	JPY 7,576.75 million	JPY 7,576.75 million	22.06.2029	
26.	SMBC acting as facility agent through its branch in Singapore on behalf of various lenders	34 C FCTL JPY 22730M 220324	JPY 22,730.25 million	JPY 22,730.25 million	22.03.2031	
27.	FCNR (B) Loan from SBI	10 FCNR USD TO JPY 37850M 280324	JPY 37,850 million	JPY 37,850 million	28.03.2025	
28.	FCTL from HSBC	FCTL SACE EUR 200 Mn	EUR 200 million	EUR 200 million	18.06.2036*	
29.	FCNR (B) Loan from Bank of Baroda	11 FCNR USD 175M 130924	USD 175 million	USD 175 million	12.09.2025	
30.	SMBC acting as facility agent on behalf of various lenders	FCTL VIII JPY 25500M 260924	JPY 25,500 million	JPY 25,500 million	18.07.2042*	
31.	State Bank of India acting as facility agent through its Gift City branch on behalf of various lenders	35 A FCTL JPY 52419M 260924	JPY 52,419.48 million	JPY 52,419.48 million	26.09.2029	
32.	State Bank of India acting as facility agent through its Gift City branch on behalf of various lenders	35 B FCTL EUR 225M 260924	EUR 450.65 million	EUR 225.33 million	26.09.2029	
33.	State Bank of India acting as facility agent through its Gift City branch on behalf of various lenders	35 A FCTL JPY 52419M 260924	JPY 52,419.48 million	EUR 225.33 million	24.12.2029	
33.	State Bank of India acting as facility agent through its Gift City branch on behalf of various lenders	35 C FCTL USD 400M 211124	USD 400 million	USD 400 million	21.11.2029	

34.	Exim Bank of India	12 STFCTL USD 150M 291124	USD 150.00 million	USD 150.00 million	29.11.2025	
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* These loans have staggered repayment. The final repayment date has been mentioned in the column.

#The outstanding foreign currency long term portfolio is rated AAA by CARE, CRISIL and ICRA and the outstanding foreign currency short term portfolio is rated as A1+ by CARE, CRISIL and ICRA

Annexure IE - Details of Outstanding Commercial Paper

Details of Outstanding Unsecured Term Loans as on date:-

ISIN	Issue Date	Amount Issued	Maturity Date	Amount O/s (Rs)	IPA	Debenture Trustee (in case of NCD)	CRA	Rating	Rated Amount
INE134E14AU2	24 March 2025	2944.72 (Maturity Value 3000)	23 June 2025	2944.72 (Maturity Value 3000)	HDFC BANK	-	CRISIL; ICRA; CARE	A1+	3000
INE134E14AT4	24 March 2025	1374.38 (Maturity Value 1450)	15 December 2025	1374.38 (Maturity Value 1450)	HDFC BANK	-	CRISIL; ICRA; CARE	A1+	1450

Annexure IF - Summary of audited financials of last three years

Standalone Basis

(₹ in crore)

Particulars	As on/for the period ended 30.09.2024 (Un-audited) IND-AS	As on/for the Year ended 31.03.2024 (Audited) IND-AS	As on/for the Year ended 31.03.2023 (Audited) IND-AS	As on/for the year ended 31.03.2022 (Audited) IND-AS
BALANCE SHEET				
Assets				
Property, Plant and Equipment	44.08	42.08	44.00	44.72
Financial Assets	5,17,824.56	5,00,885.11	4,39,943.82	3,89,438.46
Non-financial Assets excluding property , plant and equipment	4,460.41	4,655.82	4845.24	4926.83
Total Assets	5,22,329.05	5,05,583.01	4,44,833.06	3,94,410.01
Liabilities				
Financial Liabilities				
-Derivative financial instruments	283.09	353.73	24.32	103.25
-Trade Payables	8.47	14.92	13.41	-
-Debt Securities	3,00,460.61	2,94,267.80	2,59,827.05	2,30,156.95
-Borrowings (other than Debt Securities)	1,22,693.81	1,16,606.04	1,01,228.89	87,965.42
-Subordinated liabilities	3,675.29	5,519.72	9,311.84	9,311.27
-Other financial liabilities	8,169.10	8,633.29	5,521.34	6,803.99
Non-Financial Liabilities				
-Current tax liabilities (net)	177.24	15.31	105.02	194.92
-Provisions	369.58	412.09	323.65	247.00
-Other non-financial liabilities	567.80	556.62	272.38	276.93
Equity (Equity Share Capital and Other Equity)	85,924.06	79,203.49	68,202.23	59,350.28
Total Liabilities and Equity	5,22,329.05	5,05,583.01	4,44,833.06	3,94,410.01
PROFIT AND LOSS				
Revenue from operations	25,116.67	46,022.46	39,651.75	38,545.40
Other Income	14.88	11.64	13.88	45.77
Total Income	25,131.55	46,034.10	39,665.63	38,591.17
Total Expense	15,139.79	28,408.41	25,495.01	26,363.52

Profit after tax for the year	9,991.76	14,367.02	11,605.47	10,021.90
Other Comprehensive income	490.27	1,388.46	(159.67)	180.83
Total Comprehensive Income	8,578.59	15,755.48	11445.80	10202.73
Earnings per equity share (Basic)	24.51	43.53	35.17	37.96
Earnings per equity share (Diluted)	24.51	43.53	35.17	37.96
Cash Flow				
Net cash from / used in(-) operating activities	(6,352.69)	(38,680.43)	(35,740.75)	6,738.42
Net cash from / used in(-) investing activities	(27.45)	(1,472.81)	(713.97)	(30.53)
Net cash from / used in (-)financing activities	6,856.52	40,152.86	35,755.95	(9,704.64)
Net increase/decrease(-) in cash and cash equivalents	476.38	(0.38)	(698.77)	(2996.71)
Cash and cash equivalents as per Cash Flow Statement as at end of Half Year	498.14	21.76	22.14	720.91
Additional Information				
Net worth	85,924.06	79,203.49	68,202.23	59,350.28
Cash and cash equivalents	498.14	21.76	22.14	720.91
Loans				
Loans	4,34,998.81	4,25,026.85	3,75,889.12	3,34,237.63
Total Debts to Total Assets	0.80	0.84	0.85	0.85
Interest Income	23,736.01	43,641.14	37,645.31	36,701.22
Interest Expense	14,999.69	28,013.78	23,282.57	22,671.30
Impairment on Financial Instruments				
Bad Debts to Loans			-	
% Stage 3 Loans on Loans(Principal Amount)	2.71%	3.34%	3.91%	5.61%
% Net Stage 3 Loans on Loans (Principal Amount)	0.72%	0.85%	1.07%	1.76%
Tier I Capital Adequacy Ratio (%)	22.29%	23.81%	21.61%	20.00%
Tier II Capital Adequacy Ratio (%)	2.09%	2.23%	2.76%	3.48%

*Figures related to Current and Non-current classification is not applicable to PFC as it is preparing its financial statements in compliance with Division III of Schedule III of Companies Act, 2013.

Consolidated Basis

(₹ in crore)

Particulars	As on/for the period ended 30.09.2024 (Un-	As on/for the Year ended 31.03.2024 (Audited) IND-AS	As on/for the Year ended 31.03.2023 (Audited) IND-AS	As on/for the year ended 31.03.2022 (Audited) IND-AS
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	audited) IND-AS			
BALANCE SHEET				
Assets				
Property, Plant and Equipment	712.62	723.71	737.66	668.94
Financial Assets	10,94,785.99	10,30,491.96	8,86,765.53	7,81,845.48
Non-financial Assets excluding Property , Plant and Equipment	7,839.08	7,632.66	8591.26	8466.4
Assets Classified as held for sale	23.69	29.05	17.41	19.45
Total Assets	11,03,361.38	10,38,877.38	8,96,111.86	7,91,000.27
Liabilities				
Financial Liabilities				
-Derivative financial instruments	3,228.40	1,113.43	1,001.27	656.39
-Trade Payables	153.75	113.72	64.28	49.75
-Other Payables	7.05	-	-	-
-Debt Securities	5,88,436.37	5,60,331.04	4,96,729.38	4,49,731.56
-Borrowings (other than Debt Securities)	3,10,962.81	2,88,698.09	2,38,343.00	1,94,616.98
-Deposits	-	-	-	-
-Subordinated liabilities	11,047.85	12,931.93	16,085.14	16,127.74
-Lease liabilities	-	-	-	-
-Other financial liabilities	42,458.96	39,944.66	30,964.67	32,598.98
Non-Financial Liabilities				
-Current tax liabilities (net)	475.24	82.82	133.34	219.15
-Provisions	494.65	549.43	438.11	356.55
-Other non-financial liabilities	938.06	823.72	384.79	368.01
Equity (Equity Share Capital and Other Equity)	1,10,046.15	1,01,146.77	84,158.49	71,676.24
Non-controlling interest	35,112.09	33,141.77	27,822.79	24,598.91
Total Liabilities and Equity	1,45,158.24	10,38,877.38	8,96,111.86	7,91,000.27
PROFIT AND LOSS				
Revenue from operations	50,438.55	91,096.72	77,568.30	76,261.66
Other Income	52.86	78.15	56.89	83.26
Total Income	50,491.41	91,174.87	77,625.19	76,344.92
Total Expenses	32,229.88	57,586.57	51,129.13	52,940.30

Profit after tax for the year	14,396.96	26,461.18	21,178.59	18,768.21
Other Comprehensive Income	(678.62)	2,432.73	(1,130.71)	121.57
Total Comprehensive Income	13,718.34	28,893.91	20,047.88	18,889.78
Earnings per equity share (Basic)	32.86	59.88	48.15	53.08
Earnings per equity share (Diluted)	32.86	59.88	48.15	53.08
Cash Flow				
Net cash from / used in(-) operating activities	(34,740.00)	(97,820.41)	(74,698.93)	1,632.47
Net cash from / used in(-) investing activities	(1,029.05)	(3,408.99)	(1,693.58)	(366.55)
Net cash from / used in (-)financing activities	40,912.61	1,01,261.30	75,518.27	(5,279.42)
Net increase/decrease(-) in cash and cash equivalents	5,143.56	31.90	(874.24)	(4013.50)
Cash and cash equivalents as per Cash Flow Statement as at end of the year	5,215.47	71.90	40.00	914.24
Additional Information				
Net worth	1,45,158.24	1,34,288.54	1,11,981.28	96,275.15
Cash and cash equivalents	5,215.47	71.90	40.00	914.24
Loans	9,52,905.99	9,01,905.72	7,82,105.85	6,93,075.26
Total Debts to Total Assets	0.81	0.87	0.87	0.88
Interest Income	49,924.59	90,085.40	76,495.93	74,887.12
Interest Expense	31,525.81	57,962.20	47,016.78	44,708.78
Impairment on Financial Instruments				
Bad Debts to Loans			-	-