

Dewan Housing Finance Corporation Ltd. August 25, 2021

Ratings

Instruments/Facilities	Amount (Rs. crore)	Ratings ⁶	Rating Action
Non-Convertible Debentures	14,407.90	CARE D (Single D)	Reaffirmed
Subordinated Debt	1,734.00	CARE D (Single D)	Reaffirmed
Perpetual Debt	1,160.70	CARE D (Single D)	Reaffirmed
Non-Convertible Debentures (Public-Issue)	24,944.80	CARE D (Single D)	Reaffirmed
Fixed Deposit Programme	4,988.20	CARE D (FD) [Single D (Fixed Deposit)]	Reaffirmed
Long term Bank Facilities	28,696.90	CARE D (Single D)	Reaffirmed
Total	75,932.50 (Rupees Seventy-Five Thousand Nine Hundred and Thirty-Two Crore and Fifty Lakh only)		

Details of instruments/facilities in Annexure-1

Detailed Rationale & Key Rating Drivers

The ratings of Dewan Housing Finance Corporation Ltd (DHFL) take into account the continued delays in servicing of various debt obligations. The company is now with NCLT (National Company Law Tribunal) for bankruptcy proceedings. The NCLT, on June 07, 2021, has approved the resolution plan submitted by Piramal Capital and Housing Finance Limited (PCHFL). Post the approval from the NCLT, the plan is supposed to be implemented within a period of 90 days (barring any delays due to litigation or non fulfilment of conditions). PCHFL has already received approval from Competition Commission of India (CCI) and RBI.

Rating Sensitivities:

Not Applicable

Detailed description of the key rating drivers

Key rating weaknesses

Weak financial profile

Company's financial profile continues to be weak which is manifested in DHFL reporting loss of Rs.1,5051 crore in FY21 on account of net loss on fair value change, due to the reclassification of a portion of its wholesale portfolio, as the recoverability or otherwise of these loans is uncertain. DHFL's book Net worth continues to be in the negative zone at Rs.20637 crore as on 31st March 2021, compared to Rs. 5,538 crore as on 31st March 2020.

Liquidity Profile: Weak

Company continues to be in default.

Analytical approach: Standalone

Applicable Criteria

CARE's Policy on Default Recognition

CARE's criteria for Housing Finance Companies

<u>Financial ratios – Financial sector</u>

About the Company

Incorporated in 1984, DHFL is registered as housing finance company in India with total asset size of Rs.60,076 crore as on March 31, 2021. DHFL had a loan portfolio of Rs.38,455 crore as on March 31, 2021. The company operates through a network of over 305 offices (incl. branches and service centres).

 $^{^1}$ Complete definition of the rating assigned are available at <u>www.careratings.com</u> and other CARE publications.



Brief Financials of DHFL (Rs. crore)	FY20 (A)	FY21 (A)
Total income	9,343	8,803
PAT	-13,612	-15,051
Total Assets	80,719	60,076

A- Audited

Status of non-cooperation with previous CRA: Not Applicable

Any other information: Not Applicable

Rating History for last three years: Please refer Annexure-2

Annexure-1: Details of Instruments/Facilities

ISIN	Name of the Instrument	Date of Issuance	Coupon Rate	Maturity Date	Size of the Issue (Rs. Crore)	Rating assigned along with Rating Outlook
INE202B07456	Secured NCD	15-Sep-09	10.05%	14-Sep-19	100.00	CARE D
INE564G07334	Secured NCD	13-Nov-09	9.80%	13-Nov-19	100.00	CARE D
INE564G07391	Secured NCD	16-Aug-10	9.40%	16-Aug-20	100.00	CARE D
INE564G07417	Secured NCD	15-Sep-10	9.40%	15-Sep-20	100.00	CARE D
INE202B07506	Secured NCD	22-Oct-10	9.70%	21-Oct-20	265.00	CARE D
INE202B07530	Secured NCD	29-Jul-11	11.00%	29-Jul-21	10.00	CARE D
INE202B07555	Secured NCD	12-Aug-11	11.00%	12-Aug-21	35.00	CARE D
INE202B07563	Secured NCD	22-Sep-11	10.65%	21-Sep-21	480.00	CARE D
INE564G07532	Secured NCD	14-Feb-12	10.65%	14-Feb-22	250.00	CARE D
INE202B07597	Secured NCD	29-Jun-12	11.00%	29-Jun-22	62.90	CARE D
INE202B07647	Secured NCD	27-Aug-12	11.15%	27-Aug-22	25.00	CARE D
INE202B07654	Secured NCD	12-Sep-12	11.00%	12-Sep-19	187.00	CARE D
INE202B07696	Secured NCD	12-Dec-12	10.65%	11-Dec-22	240.00	CARE D
INE202B07852	Secured NCD	25-Sep-13	5.50%	24-Sep-23	250.00	CARE D
INE202B07845	Secured NCD	25-Sep-13	10.00%	25-Sep-23	4.00	CARE D
INE202B07886	Secured NCD	25-Sep-13	10.70%	25-Sep-23	5.00	CARE D
INE202B07894	Secured NCD	31-Oct-13	10.70%	31-Oct-23	5.00	CARE D
INE202B07AB7	Secured NCD	28-Mar-14	10.70%	28-Mar-21	35.00	CARE D
INE202B07AC5	Secured NCD	28-Mar-14	10.70%	28-Mar-24	3.00	CARE D
INE202B07AD3	Secured NCD	28-Mar-14	10.70%	28-Mar-24	53.40	CARE D
INE202B07AJ0	Secured NCD	30-Apr-14	10.70%	30-Apr-21	5.00	CARE D
INE202B07AZ6	Secured NCD	12-Jun-14	10.70%	12-Jun-24	55.00	CARE D
INE202B07BC3	Secured NCD	18-Jun-14	10.70%	18-Jun-21	9.00	CARE D
INE202B07BH2	Secured NCD	24-Jun-14	10.70%	24-Jun-24	25.00	CARE D
INE202B07BI0	Secured NCD	14-Aug-14	9.95%	14-Aug-24	45.00	CARE D
INE202B07BJ8	Secured NCD	20-Aug-14	9.95%	20-Aug-24	5.00	CARE D
INE202B07CL2	Secured NCD	19-Nov-14	9.75%	18-Nov-19	75.00	CARE D
INE202B07CM0	Secured NCD	19-Nov-14	9.85%	18-Nov-24	15.00	CARE D
INE202B07EN4	Secured NCD	28-Apr-15	9.30%	28-Apr-20	5.00	CARE D
INE202B07EQ7	Secured NCD	20-May-15	9.50%	20-May-20	562.00	CARE D
INE202B07ER5	Secured NCD	21-May-15	9.50%	21-May-20	485.00	CARE D
INE202B07ES3	Secured NCD	29-May-15	9.50%	29-May-25	1,000.00	CARE D
INE202B07FH3	Secured NCD	03-Jul-15	9.50%	03-Jul-20	50.00	CARE D



INE202B07FI1	Secured NCD	08-Jul-15	9.50%	08-Jul-20	95.00	CARE D
INE202B07FJ9	Secured NCD	08-Jul-15	9.50%	08-Jul-25	205.00	CARE D
INE202B07FO9	Secured NCD	16-Jul-15	9.50%	16-Jul-20	50.00	CARE D
INE202B07FP6	Secured NCD	16-Jul-15	9.50%	16-Jul-20	110.00	CARE D
INE202B07FQ4	Secured NCD	16-Jul-15	9.50%	16-Jul-25	90.00	CARE D
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INE202B07FR2	Secured NCD	06-Aug-15	9.50%	06-Aug-20	50.00	CARE D
INE202B07FX0	Secured NCD	25-Aug-15	9.45%	25-Aug-20	100.00	CARE D
INE202B07FY8	Secured NCD	25-Aug-15	9.45%	25-Aug-25	50.00	CARE D
INE202B07FZ5	Secured NCD	08-Sep-15	9.45%	08-Sep-20	10.00	CARE D
INE202B07GA6	Secured NCD	08-Sep-15	9.45%	18-Feb-21	15.00	CARE D
INE202B07GF5	Secured NCD	30-Oct-15	9.30%	30-Oct-20	137.00	CARE D
INE202B07GE8	Secured NCD	30-Oct-15	9.20%	05-Mar-21	3.00	CARE D
INE202B07GG3	Secured NCD	30-Oct-15	9.30%	28-Oct-22	15.00	CARE D
INE202B07GH1	Secured NCD	30-Oct-15	9.30%	30-Oct-25	105.00	CARE D
INE202B07GI9	Secured NCD	30-Nov-15	8.75%	28-Nov-25	500.00	CARE D
INE202B07GJ7	Secured NCD	12-Jan-16	9.00%	12-Jan-21	200.00	CARE D
INE202B07GK5	Secured NCD	08-Mar-16	9.20%	08-Mar-21	50.00	CARE D
INE202B07GL3	Secured NCD	15-Mar-16	9.1867%	23-Jul-21	5.50	CARE D
INE202B07GP4	Secured NCD	23-Mar-16	9.15%	20-Sep-19	60.00	CARE D
INE202B07GN9	Secured NCD	23-Mar-16	9.00%	23-Mar-26	25.00	CARE D
INE202B07GS8	Secured NCD	05-Apr-16	9.15%	20-Sep-19	25.00	CARE D
INE202B07GT6	Secured NCD	25-Apr-16	9.00%	23-Apr-21	33.20	CARE D
INE202B07GU4	Secured NCD	25-Apr-16	9.00%	24-Apr-26	11.50	CARE D
INE202B07GV4	Secured NCD	03-Jun-16	9.00%	03-Jun-26	20.00	CARE D
INE202B07HA4	Secured NCD	10-Jun-16	9.00%	10-Jun-26	35.00	CARE D
INE202B07HA4	Secured NCD	17-Jun-16	9.10%		50.00	CARE D
				16-Apr-20		
INE202B07HG1	Secured NCD	17-Jun-16	9.10%	17-Jun-21	4.00	CARE D
INE202B07HH9	Secured NCD	17-Jun-16	9.10%	17-Jun-26	1.10	CARE D
INE202B07HJ5	Secured NCD	28-Jul-16	9.07%	28-Jul-21	274.00	CARE D
INE202B07IG9	Secured NCD	22-Aug-16	8.84%	23-Jul-19	6.30	CARE D
INE202B07IH7	Secured NCD	22-Aug-16	8.84%	05-Aug-19	2.50	CARE D
INE202B07II5	Secured NCD	22-Aug-16	8.85%	06-Aug-19	11.00	CARE D
INE202B07IE4	Secured NCD	22-Aug-16	8.85%	20-Aug-21	125.00	CARE D
INE202B07IP0	Secured NCD	01-Mar-17	8.00%	01-Mar-27	1,500.00	CARE D
INE202B07IS4	Secured NCD	26-Jul-17	7.70%	26-Aug-20	125.00	CARE D
INE202B07IV8	Secured NCD	22-Dec-17	7.97%	15-Feb-21	84.00	CARE D
INE202B07IW6	Secured NCD	14-Mar-18	8.40%	27-Dec-19	250.00	CARE D
INE202B07JK9	Secured NCD	28-Aug-18	9.24%	26-Aug-22	500.00	CARE D
INE202B07JL7	Secured NCD	31-Aug-18	9.20%	31-Aug-22	250.00	CARE D
INE202B07JM5	Secured NCD	06-Sep-18	9.27%	06-Sep-21	1,700.00	CARE D
INE202B07JN3	Secured NCD	02-Nov-18	9.88%	02-Nov-21	1,077.49	CARE D
INE202B07JO1	Secured NCD	16-Nov-18	9.9245%	16-Nov-28	1,500.00	CARE D
NA	Secured NCD	NA NA	NA	NA NA	301.01	CARE D
	(proposed)					
INE564G08084	Subordinate Debt	08-Jan-10	9.97%	08-Jan-20	25.00	CARE D
INE564G08092	Subordinate Debt	15-Jan-10	9.97%	15-Jan-20	30.00	CARE D
INE564G08100	Subordinate Debt	22-Feb-10	9.80%	22-Feb-20	16.00	CARE D



INESC4080118 Subordinate Debt 22-Apr-10 9.85% 27-Apr-20 50.00 CARE D INEZ02080447 Subordinate Debt 14-Dec-12 11.20% 14-Dec-22 18.00 CARE D INEZ02080548 Subordinate Debt 14-Dec-12 11.20% 14-Dec-22 19.00 CARE D INEZ02080554 Subordinate Debt 15-Feb-13 11.00% 15-Feb-23 31.00 CARE D INEZ02080554 Subordinate Debt 15-Feb-13 11.05% 15-Feb-23 31.00 CARE D INEZ02080551 Subordinate Debt 28-Mar-13 10.75% 28-Mar-23 13.00 CARE D INEZ02080551 Subordinate Debt 28-Mar-13 10.75% 28-Mar-23 13.00 CARE D INEZ02080557 Subordinate Debt 22-Apr-13 10.75% 22-Apr-23 36.00 CARE D INEZ02080557 Subordinate Debt 22-Apr-13 10.50% 22-Apr-23 36.00 CARE D INEZ02080577 Subordinate Debt 22-Apr-13 10.50% 22-Apr-23 44.00 CARE D INEZ02080577 Subordinate Debt 22-Apr-18 8.80% 12-Apr-23 400.00 CARE D INEZ02080577 Subordinate Debt 12-Apr-18 8.80% 12-Apr-28 400.00 CARE D INEZ020805877 Subordinate Debt 12-Apr-18 8.80% 12-Apr-28 400.00 CARE D INEZ020805879 Perpetual Debt 23-Sep-11 12.75% Perpetual 100.00 CARE D INEZ02080597 Perpetual Debt 28-Mar-13 12.18% Perpetual 25.20 CARE D INEZ02080597 Perpetual Debt 28-Mar-13 12.275% Perpetual 6.30 CARE D INEZ02080601 Perpetual Debt 28-Mar-13 12.275% Perpetual 5.00 CARE D INEZ02080660 Perpetual Debt 28-Mar-13 12.275% Perpetual 5.00 CARE D INEZ02080660 Perpetual Debt 28-Mar-13 12.20% Perpetual 5.00 CARE D INEZ020806678 Perpetual Debt 31-Oct-13 12.18% Perpetual 5.00 CARE D INEZ020806678 Perpetual Debt 31-Oct-13 12.18% Perpetual 5.00 CARE D INEZ02080678 Perpetual Debt 31-Oct-13 12.18% Perpetual 5.00 CARE D INEZ02080767 Perpetual Debt 31-Oct-13 12.18% Perpetual 5.00 CARE D INEZ02080769 Perpetual Debt 31-Oct-13 12.18% Perpetual 5.00 CARE D INEZ02080776 Perpetual Debt 31-Oct-13 12.18%							
INE202808488 Subordinate Debt	INE564G08118	Subordinate Debt	27-Apr-10	9.85%	27-Apr-20	50.00	CARE D
INE202808504 Subordinate Debt 15-Feb-13 11.00% 15-Feb-23 31.00 CARE D	INE202B08447	Subordinate Debt	22-Nov-12	11.20%	22-Nov-22	18.00	CARE D
INE202808520 Subordinate Debt 15-Feb-13 10.60% 15-Feb-23 16.70 CARE D INE202808651 Subordinate Debt 28-Mar-13 10.75% 28-Mar-23 13.00 CARE D INE202808652 Subordinate Debt 22-Apr-13 10.75% 22-Apr-23 36.00 CARE D INE202808652 Subordinate Debt 22-Apr-13 10.50% 22-Apr-23 44.00 CARE D INE202808525 Subordinate Debt 22-Apr-13 10.50% 22-Apr-23 44.00 CARE D INE202808777 Subordinate Debt 23-Ot-08 11.35% 23-Ot-24 51.30 CARE D INE202808777 Subordinate Debt 12-Apr-18 8.80% 12-Apr-28 1,000.00 CARE D INE202808319 Perpetual Debt 23-Sep-11 12.75% Perpetual 100.00 CARE D INE202808399 Perpetual Debt 23-Sep-11 12.75% Perpetual 25.20 CARE D INE202808399 Perpetual Debt 23-Sep-11 12.75% Perpetual 25.20 CARE D INE202808399 Perpetual Debt 28-Mar-13 12.75% Perpetual 25.20 CARE D INE202808397 Perpetual Debt 28-Mar-13 12.75% Perpetual 6.30 CARE D INE202808603 Perpetual Debt 28-Mar-13 12.37% Perpetual 6.30 CARE D INE202808611 Perpetual Debt 28-Mar-13 12.00% Perpetual 0.40 CARE D INE202808611 Perpetual Debt 28-Mar-13 12.00% Perpetual 15.00 CARE D INE202808660 Perpetual Debt 10-May-13 12.00% Perpetual 15.00 CARE D INE202808660 Perpetual Debt 31-Ot-13 12.75% Perpetual 3.00 CARE D INE202808660 Perpetual Debt 31-Ot-13 12.75% Perpetual 15.00 CARE D INE202808660 Perpetual Debt 31-Ot-13 12.75% Perpetual 15.00 CARE D INE20280870 Perpetual Debt 31-Ot-13 12.75% Perpetual 15.00 CARE D INE202808710 Perpetual Debt 31-Ot-13 12.75% Perpetual 15.00 CARE D INE202808710 Perpetual Debt 31-Ot-13 12.75% Perpetual 15.00 CARE D INE202808710 Perpetual Debt 31-Mar-14 12.75% Perpetual 15.00 CARE D INE202808710 Perpetual Debt 31-Mar-14 12.75% Perpetual 0.50 CARE D INE202808716 Perpetual Debt 31-Mar-14 12.75% Perpetual 0.50 C	INE202B08488	Subordinate Debt	14-Dec-12	11.20%	14-Dec-22	39.00	CARE D
INE202B08561 Subordinate Debt 28-Mar-13 10.75% 28-Mar-23 30.00 CARE D	INE202B08504	Subordinate Debt	15-Feb-13	11.00%	15-Feb-23	31.00	CARE D
INE202808637 Subordinate Debt 22-Apr-13 10.75% 22-Apr-23 36.00 CARE D INE202808652 Subordinate Debt 22-Apr-13 10.50% 22-Apr-23 44.00 CARE D INE202808677 Subordinate Debt 22-Apr-13 10.50% 22-Apr-23 44.00 CARE D INE202808777 Subordinate Debt 12-Apr-18 1.35% 23-Oct-28 15.30 CARE D INE202808877 Subordinate Debt 12-Apr-18 8.80% 12-Apr-28 1,000.00 CARE D INE202808389 Perpetual Debt 12-Apr-18 8.80% 12-Apr-28 1,000.00 CARE D INE202803899 Perpetual Debt 09-Nov-11 12.75% Perpetual 25.20 CARE D INE2028086039 Perpetual Debt 28-Mar-13 12.175% Perpetual 25.20 CARE D INE202808603 Perpetual Debt 28-Mar-13 12.18% Perpetual 25.20 CARE D INE202808603 Perpetual Debt 28-Mar-13 12.75% Perpetual 6.30 CARE D INE202808609 Perpetual Debt 28-Mar-13 12.75% Perpetual 0.40 CARE D INE202808609 Perpetual Debt 28-Mar-13 12.276% Perpetual 0.40 CARE D INE202808660 Perpetual Debt 28-Mar-13 12.00% Perpetual 0.40 CARE D INE2028086679 Perpetual Debt 10-May-13 12.00% Perpetual 0.40 CARE D INE2028086679 Perpetual Debt 10-May-13 12.18% Perpetual 0.40 CARE D INE2028086679 Perpetual Debt 10-May-13 12.18% Perpetual 0.40 CARE D INE202808669 Perpetual Debt 31-Oct-13 12.18% Perpetual 0.40 CARE D INE202808669 Perpetual Debt 31-Oct-13 12.57% Perpetual 0.40 CARE D INE202808700 Perpetual Debt 31-Oct-13 12.57% Perpetual 0.40 CARE D INE202808700 Perpetual Debt 19-Dec-13 12.57% Perpetual 0.50 CARE D INE202808748 Perpetual Debt 19-Dec-13 12.57% Perpetual 0.50 CARE D INE202808748 Perpetual Debt 19-Dec-13 12.57% Perpetual 0.50 CARE D INE202808789 Perpetual Debt 31-Mar-14 12.57% Perpetual 0.50 CARE D INE202808789 Perpetual Debt 31-Mar-14 12.57% Perpetual 0.50 CARE D INE202807149 Perpetual Debt 31-Mar-14 12.57% Perpetual 0.50	INE202B08520	Subordinate Debt	15-Feb-13	10.60%	15-Feb-23	16.70	CARE D
INE202808652 Subordinate Debt 22-Apr-13 10.50% 22-Apr-23 44.00 CARE D INE56408043 Subordinate Debt 23-Oct-08 11.35% 23-Oct-23 15.30 CARE D INE202808777 Subordinate Debt 10-May-16 9.40% 08-May-26 400.00 CARE D INE202808301 Subordinate Debt 12-Apr-18 8.80% 12-Apr-28 1,000.00 CARE D INE202808389 Perpetual Debt 23-Sep-11 12.75% Perpetual 100.00 CARE D INE202808397 Perpetual Debt 09-Nov-11 12.75% Perpetual 52.20 CARE D INE202808397 Perpetual Debt 28-Mar-13 12.18% Perpetual 6.30 CARE D INE202808603 Perpetual Debt 28-Mar-13 12.275% Perpetual 6.30 CARE D INE202808604 Perpetual Debt 28-Mar-13 12.37% Perpetual 0.40 CARE D INE202808607 Perpetual Debt 28-Mar-13 12.00% Perpetual 15.00 CARE D INE202808608 Perpetual Debt 10-May-13 12.00% Perpetual 15.00 CARE D INE202808609 Perpetual Debt 10-May-13 12.18% Perpetual 15.00 CARE D INE202808660 Perpetual Debt 10-May-13 12.18% Perpetual 15.00 CARE D INE202808668 Perpetual Debt 31-Oct-13 12.75% Perpetual 2.40 CARE D INE202808669 Perpetual Debt 31-Oct-13 12.05% Perpetual 2.40 CARE D INE202808700 Perpetual Debt 19-Dec-13 12.05% Perpetual 1.20 CARE D INE202808720 Perpetual Debt 19-Dec-13 12.05% Perpetual 1.20 CARE D INE202808730 Perpetual Debt 19-Dec-13 12.18% Perpetual 1.00 CARE D INE202808740 Perpetual Debt 19-Dec-13 12.18% Perpetual 0.50 CARE D INE202808740 Perpetual Debt 19-Dec-13 12.05% Perpetual 0.50 CARE D INE202808740 Perpetual Debt 19-Dec-13 12.05% Perpetual 0.50 CARE D INE202808740 Perpetual Debt 19-Dec-13 12.05% Perpetual 0.50 CARE D INE202808750 Perpetual Debt 31-Mar-14 12.18% Perpetual 0.50 CARE D INE202808760 Perpetual Debt 31-Mar-14 12.05% Perpetual 0.50 CARE D INE202808760 Perpetual Debt 09-Sep-16 9.05% 09-Sep-19 2.536.78 CARE	INE202B08561	Subordinate Debt	28-Mar-13	10.75%	28-Mar-23	13.00	CARE D
INES04G08043 Subordinate Debt 23-Oct-08 11.35% 23-Oct-23 15.30 CARE D INES02B08777 Subordinate Debt 10-May-16 9.40% 08-May-26 400.00 CARE D INES02B08801 Subordinate Debt 12-Apr-18 8.80% 12-Apr-28 1,000.00 CARE D INES02B08389 Perpetual Debt 23-Sep-11 12.75% Perpetual 100.00 CARE D INES02B08397 Perpetual Debt 09-Nov-11 12.75% Perpetual 25.20 CARE D INES02B08595 Perpetual Debt 28-Mar-13 12.18% Perpetual 6.30 CARE D INES02B08603 Perpetual Debt 28-Mar-13 12.18% Perpetual 6.30 CARE D INES02B08603 Perpetual Debt 28-Mar-13 12.25% Perpetual 0.40 CARE D INES02B08604 Perpetual Debt 28-Mar-13 12.20% Perpetual 0.40 CARE D INES02B08605 Perpetual Debt 28-Mar-13 12.00% Perpetual 0.40 CARE D INES02B08606 Perpetual Debt 10-May-13 12.00% Perpetual 15.00 CARE D INES02B08606 Perpetual Debt 10-May-13 12.00% Perpetual 15.00 CARE D INES02B08606 Perpetual Debt 31-Oct-13 12.18% Perpetual 2.40 CARE D INES02B08606 Perpetual Debt 31-Oct-13 12.75% Perpetual 2.40 CARE D INES02B08609 Perpetual Debt 31-Oct-13 12.75% Perpetual 1.20 CARE D INES02B08700 Perpetual Debt 31-Oct-13 12.75% Perpetual 1.20 CARE D INES02B08701 Perpetual Debt 19-Dec-13 12.75% Perpetual 1.20 CARE D INES02B08702 Perpetual Debt 19-Dec-13 12.75% Perpetual 1.20 CARE D INES02B08703 Perpetual Debt 19-Dec-13 12.05% Perpetual 1.00 CARE D INES02B08740 Perpetual Debt 31-Mar-14 12.75% Perpetual 3.00 CARE D INES02B08740 Perpetual Debt 31-Mar-14 12.75% Perpetual 3.00 CARE D INES02B08740 Perpetual Debt 31-Mar-14 12.75% Perpetual 3.00 CARE D INES02B08741 Perpetual Debt 31-Mar-14 12.75% Perpetual 3.00 CARE D INES02B08749 Perpetual Debt 31-Mar-14 12.75% Perpetual 3.00 CARE D INES02B08769 Perpetual Debt 31-M	INE202B08637	Subordinate Debt	22-Apr-13	10.75%	22-Apr-23	36.00	CARE D
INE202B08871 Subordinate Debt 10-May-16 9.40% 08-May-26 400.00 CARE D INE202B08881 Subordinate Debt 12-Apr-18 8.80% 12-Apr-28 1,000.00 CARE D INE202B08889 Perpetual Debt 03-Sep-11 12.75% Perpetual 100.00 CARE D INE202B08899 Perpetual Debt 03-Sep-11 12.75% Perpetual 25.20 CARE D INE202B08595 Perpetual Debt 28-Mar-13 12.18% Perpetual 3.30 CARE D INE202B08603 Perpetual Debt 28-Mar-13 12.37% Perpetual 6.30 CARE D INE202B08603 Perpetual Debt 28-Mar-13 12.37% Perpetual 0.40 CARE D INE202B08611 Perpetual Debt 28-Mar-13 12.00% Perpetual 15.00 CARE D INE202B08669 Perpetual Debt 10-May-13 12.00% Perpetual 15.00 CARE D INE202B08679 Perpetual Debt 10-May-13 12.18% Perpetual 15.00 CARE D INE202B08660 Perpetual Debt 31-Oct-13 12.75% Perpetual 3.00 CARE D INE202B08660 Perpetual Debt 31-Oct-13 12.75% Perpetual 3.00 CARE D INE202B08669 Perpetual Debt 31-Oct-13 12.75% Perpetual 1.20 CARE D INE202B08702 Perpetual Debt 31-Oct-13 12.75% Perpetual 1.20 CARE D INE202B08710 Perpetual Debt 19-Dec-13 12.18% Perpetual 1.20 CARE D INE202B08736 Perpetual Debt 19-Dec-13 12.18% Perpetual 1.20 CARE D INE202B08736 Perpetual Debt 19-Dec-13 12.18% Perpetual 1.00 CARE D INE202B08736 Perpetual Debt 31-Mar-14 12.75% Perpetual 3.30 CARE D INE202B08736 Perpetual Debt 31-Mar-14 12.75% Perpetual 5.00 CARE D INE202B08736 Perpetual Debt 31-Mar-14 12.05% Perpetual 5.00 CARE D INE202B08739 Perpetual Debt 31-Mar-14 12.05% Perpetual 5.00 CARE D INE202B08739 Perpetual Debt 31-Mar-14 12.05% Perpetual 5.00 CARE D INE202B0719 Public NCD 09-Sep-16 9.05% 09-Sep-19 2.536.78 CARE D INE202B0719 Public NCD 09-Sep-16 9.05% 09-Sep-21 3.69.39 CARE D INE202B0719 Public NCD 09-Sep-16 9.05% 09-Sep-21 3.69.39 CARE D INE202B07147	INE202B08652	Subordinate Debt	22-Apr-13	10.50%	22-Apr-23	44.00	CARE D
INE202B08801 Subordinate Debt 12-Apr-18 8.80% 12-Apr-28 1,000.00 CARE D INE202B08399 Perpetual Debt 23-Sep-11 12.75% Perpetual 100.00 CARE D INE202B08397 Perpetual Debt 09-Nov-11 12.75% Perpetual 25-20 CARE D INE202B08695 Perpetual Debt 28-Mar-13 12.13% Perpetual 6.30 CARE D INE202B08611 Perpetual Debt 28-Mar-13 12.37% Perpetual 6.30 CARE D INE202B08662 Perpetual Debt 28-Mar-13 12.37% Perpetual 0.40 CARE D INE202B08663 Perpetual Debt 28-Mar-13 12.00% Perpetual 15.00 CARE D INE202B08660 Perpetual Debt 10-May-13 12.00% Perpetual 15.00 CARE D INE202B08660 Perpetual Debt 10-May-13 12.00% Perpetual 15.00 CARE D INE202B08666 Perpetual Debt 31-Oct-13 12.75% Perpetual 3.00 CARE D INE202B08664 Perpetual Debt 31-Oct-13 12.75% Perpetual 2.40 CARE D INE202B08669 Perpetual Debt 31-Oct-13 12.18% Perpetual 3.90 CARE D INE202B08702 Perpetual Debt 31-Oct-13 12.18% Perpetual 3.90 CARE D INE202B08704 Perpetual Debt 31-Oct-13 12.05% Perpetual 1.20 CARE D INE202B08710 Perpetual Debt 19-Dec-13 12.75% Perpetual 1.20 CARE D INE202B08736 Perpetual Debt 19-Dec-13 12.18% Perpetual 3.30 CARE D INE202B08736 Perpetual Debt 31-Mar-14 12.75% Perpetual 3.30 CARE D INE202B08740 Perpetual Debt 31-Mar-14 12.75% Perpetual 3.00 CARE D INE202B08751 Perpetual Debt 31-Mar-14 12.18% Perpetual 475.00 CARE D INE202B08789 Perpetual Debt 31-Mar-14 12.18% Perpetual 3.00 CARE D INE202B08789 Perpetual Debt 31-Mar-14 12.18% Perpetual 3.00 CARE D INE202B08799 Perpetual Debt 31-Mar-14 12.18% Perpetual 3.00 CARE D INE202B08799 Perpetual Debt 31-Mar-14 12.18% Perpetual 3.00 CARE D INE202B07HX Public NCD 09-Sep-16 9.05% 09-Sep-19 1.071.88 CARE D INE202B07HX Public NCD 09-Sep-16 9.05% 09-Sep-19 36.93 CARE D INE202B07HX	INE564G08043	Subordinate Debt	23-Oct-08	11.35%	23-Oct-23	15.30	CARE D
INE202B08389	INE202B08777	Subordinate Debt	10-May-16	9.40%	08-May-26	400.00	CARE D
INE202B08937 Perpetual Debt 09-Nov-11 12.75% Perpetual 25.20 CARE D INE202B08595 Perpetual Debt 28-Mar-13 12.18% Perpetual 6.30 CARE D INE202B08603 Perpetual Debt 28-Mar-13 12.75% Perpetual 6.30 CARE D INE202B08611 Perpetual Debt 28-Mar-13 12.37% Perpetual 6.30 CARE D INE202B08611 Perpetual Debt 28-Mar-13 12.37% Perpetual 6.30 CARE D INE202B08669 Perpetual Debt 28-Mar-13 12.00% Perpetual 15.00 CARE D INE202B08669 Perpetual Debt 10-May-13 12.00% Perpetual 15.00 CARE D INE202B08668 Perpetual Debt 10-May-13 12.18% Perpetual 15.00 CARE D INE202B08668 Perpetual Debt 31-Oct-13 12.18% Perpetual 3.00 CARE D INE202B086694 Perpetual Debt 31-Oct-13 12.25% Perpetual 3.90 CARE D INE202B08702 Perpetual Debt 31-Oct-13 12.05% Perpetual 1.20 CARE D INE202B08702 Perpetual Debt 19-Dec-13 12.75% Perpetual 1.20 CARE D INE202B08728 Perpetual Debt 19-Dec-13 12.18% Perpetual 0.50 CARE D INE202B08736 Perpetual Debt 19-Dec-13 12.18% Perpetual 0.50 CARE D INE202B08736 Perpetual Debt 13-Mar-14 12.75% Perpetual 0.50 CARE D INE202B08744 Perpetual Debt 31-Mar-14 12.18% Perpetual 1.00 CARE D INE202B08751 Perpetual Debt 31-Mar-14 12.18% Perpetual 1.00 CARE D INE202B08769 Perpetual Debt 33-Mar-14 12.05% Perpetual 475.00 CARE D INE202B08769 Perpetual Debt 33-Mar-14 12.05% Perpetual 475.00 CARE D INE202B08793 Perpetual Debt 03-Aug-17 9.85% Perpetual 475.00 CARE D INE202B07IK1 Public NCD 09-Sep-16 9.05% 09-Sep-19 2,536.78 CARE D INE202B07IK1 Public NCD 09-Sep-16 9.05% 09-Sep-21 369.93 CARE D INE202B07IK1 Public NCD 09-Sep-16 9.05% 09-Sep-23 1,661.02 CARE D INE202B07IK3 Public NCD 09-Sep-16 9.05% 09-Sep-23 1,661.02 CARE D INE202B07IK3 Public NCD 16-Aug-16 8.83% 16-Aug-19 16.09 CARE D INE202B07HM7 Publ	INE202B08801	Subordinate Debt	12-Apr-18	8.80%	12-Apr-28	1,000.00	CARE D
INE202B08595 Perpetual Debt 28-Mar-13 12.18% Perpetual 6.30 CARE D INE202B08603 Perpetual Debt 28-Mar-13 12.75% Perpetual 6.30 CARE D INE202B08611 Perpetual Debt 28-Mar-13 12.37% Perpetual 6.30 CARE D INE202B08629 Perpetual Debt 28-Mar-13 12.00% Perpetual 15.00 CARE D INE202B08660 Perpetual Debt 10-May-13 12.00% Perpetual 15.00 CARE D INE202B08667 Perpetual Debt 10-May-13 12.00% Perpetual 15.00 CARE D INE202B08668 Perpetual Debt 10-May-13 12.18% Perpetual 2.40 CARE D INE202B08669 Perpetual Debt 31-Oct-13 12.75% Perpetual 2.40 CARE D INE202B08690 Perpetual Debt 31-Oct-13 12.75% Perpetual 3.90 CARE D INE202B08702 Perpetual Debt 31-Oct-13 12.18% Perpetual 1.20 CARE D INE202B08702 Perpetual Debt 19-Dec-13 12.75% Perpetual 1.20 CARE D INE202B08730 Perpetual Debt 19-Dec-13 12.75% Perpetual 1.20 CARE D INE202B08738 Perpetual Debt 19-Dec-13 12.18% Perpetual 0.50 CARE D INE202B08738 Perpetual Debt 19-Dec-13 12.05% Perpetual 3.30 CARE D INE202B08744 Perpetual Debt 31-Mar-14 12.75% Perpetual 3.30 CARE D INE202B08751 Perpetual Debt 31-Mar-14 12.18% Perpetual 1.00 CARE D INE202B08752 Perpetual Debt 31-Mar-14 12.05% Perpetual 475.00 CARE D INE202B08793 Perpetual Debt 33-Mar-14 12.05% Perpetual 475.00 CARE D INE202B08793 Perpetual Debt 33-Mar-14 12.05% Perpetual 475.00 CARE D INE202B08793 Perpetual Debt 33-Mar-14 12.05% Perpetual 500.00 CARE D INE202B08793 Perpetual Debt 33-Mar-14 12.05% Perpetual 475.00 CARE D INE202B07113 Public NCD 09-Sep-16 9.05% 09-Sep-21 369.93 CARE D INE202B07114 Public NCD 09-Sep-16 9.05% 09-Sep-21 369.93 CARE D INE202B07115 Public NCD 09-Sep-16 9.05% 09-Sep-21 369.93 CARE D INE202B07114 Public NCD 16-Aug-16 8.83%	INE202B08389	Perpetual Debt	23-Sep-11	12.75%	Perpetual	100.00	CARE D
INE202B08603 Perpetual Debt 28-Mar-13 12.75% Perpetual 0.40 CARE D	INE202B08397	Perpetual Debt	09-Nov-11	12.75%	Perpetual	25.20	CARE D
INE202B08611 Perpetual Debt 28-Mar-13 12.37% Perpetual 15.00 CARE D	INE202B08595	Perpetual Debt	28-Mar-13	12.18%	Perpetual	3.30	CARE D
INE202B08629 Perpetual Debt 28-Mar-13 12.00% Perpetual 15.00 CARE D	INE202B08603	Perpetual Debt	28-Mar-13	12.75%	Perpetual	6.30	CARE D
INE202B08660 Perpetual Debt 10-May-13 12.00% Perpetual 15.00 CARE D	INE202B08611	Perpetual Debt	28-Mar-13	12.37%	Perpetual	0.40	CARE D
INE202B08678 Perpetual Debt 10-May-13 12.18% Perpetual 3.00 CARE D	INE202B08629	Perpetual Debt	28-Mar-13	12.00%	Perpetual	15.00	CARE D
INE202808686 Perpetual Debt 31-Ot-13 12.75% Perpetual 2.40 CARE D INE202808694 Perpetual Debt 31-Ot-13 12.18% Perpetual 3.90 CARE D INE202808702 Perpetual Debt 31-Ot-13 12.05% Perpetual 1.20 CARE D INE202808710 Perpetual Debt 19-Dec-13 12.75% Perpetual 1.20 CARE D INE202808728 Perpetual Debt 19-Dec-13 12.18% Perpetual 0.50 CARE D INE202808736 Perpetual Debt 19-Dec-13 12.18% Perpetual 3.30 CARE D INE202808744 Perpetual Debt 19-Dec-13 12.05% Perpetual 1.00 CARE D INE202808745 Perpetual Debt 31-Mar-14 12.75% Perpetual 1.00 CARE D INE202808751 Perpetual Debt 31-Mar-14 12.18% Perpetual 1.00 CARE D INE202808769 Perpetual Debt 31-Mar-14 12.05% Perpetual 3.00 CARE D INE202808785 Perpetual Debt 23-Aug-16 10.75% Perpetual 475.00 CARE D INE202808793 Perpetual Debt 03-Aug-17 9.85% Perpetual 500.00 CARE D INE202807113 Public NCD 09-Sep-16 9.05% 09-Sep-19 2,536.78 CARE D INE202807114 Public NCD 09-Sep-16 9.10% 09-Sep-19 1,071.88 CARE D INE202807117 Public NCD 09-Sep-16 9.15% 09-Sep-21 369.93 CARE D INE202807118 Public NCD 09-Sep-16 9.05% 09-Sep-21 292.09 CARE D INE202807119 Public NCD 09-Sep-16 9.25% 09-Sep-23 1,661.02 CARE D INE202807119 Public NCD 16-Aug-16 8.74% 16-Aug-19 16.09 CARE D INE202807111 Public NCD 16-Aug-16 8.88% 16-Aug-19 16.09 CARE D INE202807110 Public NCD 16-Aug-16 8.74% 16-Aug-26 10.76 CARE D INE202807110 Public NCD 16-Aug-16 8.74% 16-Aug-21 0.34 CARE D INE202807110 Public NCD 16-Aug-16 8.74% 16-Aug-21 0.34 CARE D INE202807110 Public NCD 16-Aug-16 8.74% 16-Aug-21 0.34 CARE D INE202807110 Public NCD 16-Aug-16 8.74% 16-Aug-21 0.34 CARE D INE202807110 Public NCD 16-Aug-16 8.74% 16-Aug-21 0.45 CARE D INE202807110	INE202B08660	Perpetual Debt	10-May-13	12.00%	Perpetual	15.00	CARE D
INE202808694 Perpetual Debt 31-Oct-13 12.18% Perpetual 3.90 CARE D INE202808702 Perpetual Debt 31-Oct-13 12.05% Perpetual 1.20 CARE D INE202808710 Perpetual Debt 19-Dec-13 12.75% Perpetual 1.20 CARE D INE202808728 Perpetual Debt 19-Dec-13 12.18% Perpetual 0.50 CARE D INE202808736 Perpetual Debt 19-Dec-13 12.05% Perpetual 3.30 CARE D INE202808744 Perpetual Debt 31-Mar-14 12.75% Perpetual 1.00 CARE D INE202808751 Perpetual Debt 31-Mar-14 12.18% Perpetual 1.00 CARE D INE202808769 Perpetual Debt 31-Mar-14 12.05% Perpetual 3.00 CARE D INE202808769 Perpetual Debt 31-Mar-14 12.05% Perpetual 475.00 CARE D INE202808789 Perpetual Debt 23-Aug-16 10.75% Perpetual 475.00 CARE D INE202808793 Perpetual Debt 03-Aug-17 9.85% Perpetual 500.00 CARE D INE20280713 Public NCD 09-Sep-16 9.05% 09-Sep-19 2,536.78 CARE D INE20280714 Public NCD 09-Sep-16 9.05% 09-Sep-19 1,071.88 CARE D INE20280715 Public NCD 09-Sep-16 9.05% 09-Sep-21 369.93 CARE D INE20280717 Public NCD 09-Sep-16 9.05% 09-Sep-21 292.09 CARE D INE202807187 Public NCD 09-Sep-16 9.05% 09-Sep-23 1,661.02 CARE D INE202807103 Public NCD 09-Sep-16 9.25% 09-Sep-23 4,068.31 CARE D INE202807103 Public NCD 16-Aug-16 8.74% 16-Aug-19 16.09 CARE D INE202807HN7 Public NCD 16-Aug-16 8.88% 16-Aug-21 0.34 CARE D INE202807HN7 Public NCD 16-Aug-16 8.74% 16-Aug-21 0.34 CARE D INE202807HN7 Public NCD 16-Aug-16 8.74% 16-Aug-21 0.34 CARE D INE202807HN7 Public NCD 16-Aug-16 8.74% 16-Aug-21 0.34 CARE D INE202807HN7 Public NCD 16-Aug-16 8.74% 16-Aug-21 0.48 CARE D INE202807HN7 Public NCD 16-Aug-16 8.93% 16-Aug-19 44.54 CARE D INE202807HN7 Public NCD 16-Aug-16 8.93% 16-Aug-19 44.54 CARE D INE202807HN7	INE202B08678	Perpetual Debt	10-May-13	12.18%	Perpetual	3.00	CARE D
INE202B08702 Perpetual Debt 31-Oct-13 12.05% Perpetual 1.20 CARE D INE202B08710 Perpetual Debt 19-Dec-13 12.75% Perpetual 1.20 CARE D INE202B08728 Perpetual Debt 19-Dec-13 12.18% Perpetual 0.50 CARE D INE202B08736 Perpetual Debt 19-Dec-13 12.05% Perpetual 3.30 CARE D INE202B08736 Perpetual Debt 19-Dec-13 12.05% Perpetual 3.30 CARE D INE202B08744 Perpetual Debt 31-Mar-14 12.75% Perpetual 1.00 CARE D INE202B08751 Perpetual Debt 31-Mar-14 12.18% Perpetual 1.00 CARE D INE202B08769 Perpetual Debt 31-Mar-14 12.05% Perpetual 3.00 CARE D INE202B08785 Perpetual Debt 23-Aug-16 10.75% Perpetual 475.00 CARE D INE202B08793 Perpetual Debt 03-Aug-17 9.85% Perpetual 500.00 CARE D INE202B0713 Public NCD 09-Sep-16 9.05% 09-Sep-19 2,536.78 CARE D INE202B0714 Public NCD 09-Sep-16 9.10% 09-Sep-19 1,071.88 CARE D INE202B0714 Public NCD 09-Sep-16 9.05% 09-Sep-21 369.93 CARE D INE202B0717 Public NCD 09-Sep-16 9.15% 09-Sep-21 292.09 CARE D INE202B0718 Public NCD 09-Sep-16 9.05% 09-Sep-23 1,661.02 CARE D INE202B0719 Public NCD 09-Sep-16 9.25% 09-Sep-23 4,068.31 CARE D INE202B0719 Public NCD 16-Aug-16 8.74% 16-Aug-19 0.67 CARE D INE202B07HN1 Public NCD 16-Aug-16 8.83% 16-Aug-19 16.09 CARE D INE202B07HN2 Public NCD 16-Aug-16 8.88% 16-Aug-21 0.34 CARE D INE202B07HN3 Public NCD 16-Aug-16 8.74% 16-Aug-21 0.34 CARE D INE202B07HN4 Public NCD 16-Aug-16 8.74% 16-Aug-19 44.54 CARE D INE202B07HN5 Public NCD 16-Aug-16 8.74% 16-Aug-19 44.54 CARE D INE202B07HN6 Public NCD 16-Aug-16 8.74% 16-Aug-19 946.28 CARE D INE202B07HN7 Public NCD 16-Aug-16 8.74% 16-Aug-19 946.28 CARE D INE202B07HN8 Public NCD 16-Aug-16 9.20% 16-Aug-19 946.28 CARE D INE202B07HN7 Publ	INE202B08686	Perpetual Debt	31-Oct-13	12.75%	Perpetual	2.40	CARE D
INE202B08710 Perpetual Debt 19-Dec-13 12.75% Perpetual 1.20 CARE D INE202B08728 Perpetual Debt 19-Dec-13 12.18% Perpetual 0.50 CARE D INE202B08736 Perpetual Debt 19-Dec-13 12.05% Perpetual 3.30 CARE D INE202B08744 Perpetual Debt 31-Mar-14 12.75% Perpetual 1.00 CARE D INE202B08751 Perpetual Debt 31-Mar-14 12.18% Perpetual 1.00 CARE D INE202B08769 Perpetual Debt 31-Mar-14 12.05% Perpetual 3.00 CARE D INE202B08785 Perpetual Debt 23-Aug-16 10.75% Perpetual 475.00 CARE D INE202B08793 Perpetual Debt 03-Aug-17 9.85% Perpetual 500.00 CARE D INE202B08703 Public NCD 09-Sep-16 9.05% 09-Sep-19 2,536.78 CARE D INE202B07113 Public NCD 09-Sep-16 9.10% 09-Sep-19 1,071.88 CARE D INE202B07114 Public NCD 09-Sep-16 9.15% 09-Sep-21 369.93 CARE D INE202B07115 Public NCD 09-Sep-16 9.15% 09-Sep-21 292.09 CARE D INE202B07116 Public NCD 09-Sep-16 9.05% 09-Sep-23 1,661.02 CARE D INE202B07117 Public NCD 09-Sep-16 9.25% 09-Sep-23 4,068.31 CARE D INE202B07118 Public NCD 16-Aug-16 8.74% 16-Aug-19 16.09 CARE D INE202B07119 Public NCD 16-Aug-16 8.88% 16-Aug-21 0.34 CARE D INE202B07110 Public NCD 16-Aug-16 8.88% 16-Aug-26 0.48 CARE D INE202B07110 Public NCD 16-Aug-16 8.88% 16-Aug-26 0.48 CARE D INE202B07110 Public NCD 16-Aug-16 8.89% 16-Aug-19 946.28 CARE D INE202B07110 Public NCD 16-Aug-16 8.93% 16-Aug-19 946.28 CARE D INE202B07110 Public NCD 16-Aug-16 8.93% 16-Aug-19 946.28 CARE D INE202B07110 Public NCD 16-Aug-16 9.10% 16-Aug-19 946.28 CARE D INE202B07110 Public NCD 16-Aug-16 9.20% 16-Aug-19 946.28 CARE D INE202B07110 Public NCD 16-Aug-16 9.20% 16-Aug-19 946.28 CARE D INE202B07110 Public NCD 16-Aug-16 9.20% 16-Aug-19 946.28 CARE D INE202B07110 P	INE202B08694	Perpetual Debt	31-Oct-13	12.18%	Perpetual	3.90	CARE D
INE202B08728 Perpetual Debt 19-Dec-13 12.18% Perpetual 0.50 CARE D INE202B08736 Perpetual Debt 19-Dec-13 12.05% Perpetual 3.30 CARE D INE202B08744 Perpetual Debt 31-Mar-14 12.75% Perpetual 1.00 CARE D INE202B08751 Perpetual Debt 31-Mar-14 12.18% Perpetual 1.00 CARE D INE202B08769 Perpetual Debt 31-Mar-14 12.05% Perpetual 3.00 CARE D INE202B08785 Perpetual Debt 23-Aug-16 10.75% Perpetual 475.00 CARE D INE202B08793 Perpetual Debt 03-Aug-17 9.85% Perpetual 500.00 CARE D INE202B07IJ3 Public NCD 09-Sep-16 9.05% 09-Sep-19 2,536.78 CARE D INE202B07IJ4 Public NCD 09-Sep-16 9.10% 09-Sep-19 1,071.88 CARE D INE202B07IL9 Public NCD 09-Sep-16 9.15% 09-Sep-21 369.93 CARE D INE202B07IM7 Public NCD 09-Sep-16 9.15% 09-Sep-21 292.09 CARE D INE202B07IM9 Public NCD 09-Sep-16 9.05% 09-Sep-23 1,661.02 CARE D INE202B07IO3 Public NCD 09-Sep-16 9.25% 09-Sep-23 4,068.31 CARE D INE202B07HA3 Public NCD 16-Aug-16 8.74% 16-Aug-19 16.09 CARE D INE202B07HM9 Public NCD 16-Aug-16 8.83% 16-Aug-21 0.34 CARE D INE202B07HM9 Public NCD 16-Aug-16 8.88% 16-Aug-26 0.48 CARE D INE202B07HM9 Public NCD 16-Aug-16 8.88% 16-Aug-26 0.48 CARE D INE202B07HO5 Public NCD 16-Aug-16 8.93% 16-Aug-19 44.54 CARE D INE202B07HO7 Public NCD 16-Aug-16 8.93% 16-Aug-19 946.28 CARE D INE202B07HO9 Public NCD 16-Aug-16 9.10% 16-Aug-19 946.28 CARE D INE202B07HO9 Public NCD 16-Aug-16 9.20% 16-Aug-19 946.28 CARE D INE202B07HO9 Public NCD 16-Aug-16 9.20% 16-Aug-19 946.28 CARE D INE202B07HO9 Public NCD 16-Aug-16 9.20% 16-Aug-19 946.28 CARE D INE202B07HO9 Public NCD 16-Aug-16 9.20% 16-Aug-19 946.28 CARE D INE202B07HO9 Public NCD 16-Aug-16 9.20% 16-Aug-19 946.28 CARE D INE202B07HO9 Publi	INE202B08702	Perpetual Debt	31-Oct-13	12.05%	Perpetual	1.20	CARE D
INE202B08736 Perpetual Debt 19-Dec-13 12.05% Perpetual 3.30 CARE D INE202B08744 Perpetual Debt 31-Mar-14 12.75% Perpetual 1.00 CARE D INE202B08751 Perpetual Debt 31-Mar-14 12.18% Perpetual 1.00 CARE D INE202B08769 Perpetual Debt 31-Mar-14 12.05% Perpetual 3.00 CARE D INE202B08785 Perpetual Debt 23-Aug-16 10.75% Perpetual 475.00 CARE D INE202B08793 Perpetual Debt 03-Aug-17 9.85% Perpetual 500.00 CARE D INE202B07IJ3 Public NCD 09-Sep-16 9.05% 09-Sep-19 2,536.78 CARE D INE202B07IK1 Public NCD 09-Sep-16 9.10% 09-Sep-19 1,071.88 CARE D INE202B07IL9 Public NCD 09-Sep-16 9.05% 09-Sep-21 369.93 CARE D INE202B07IM7 Public NCD 09-Sep-16 9.15% 09-Sep-21 292.09 CARE D INE202B07IM7 Public NCD 09-Sep-16 9.05% 09-Sep-21 292.09 CARE D INE202B07IM5 Public NCD 09-Sep-16 9.05% 09-Sep-23 1,661.02 CARE D INE202B07IO3 Public NCD 09-Sep-16 9.25% 09-Sep-23 4,068.31 CARE D INE202B07HA3 Public NCD 16-Aug-16 8.74% 16-Aug-19 0.67 CARE D INE202B07HM9 Public NCD 16-Aug-16 8.83% 16-Aug-19 16.09 CARE D INE202B07HM9 Public NCD 16-Aug-16 8.88% 16-Aug-26 0.48 CARE D INE202B07HN7 Public NCD 16-Aug-16 8.74% 16-Aug-26 0.48 CARE D INE202B07HO5 Public NCD 16-Aug-16 8.93% 16-Aug-19 44.54 CARE D INE202B07HQ0 Public NCD 16-Aug-16 8.93% 16-Aug-19 946.28 CARE D INE202B07HR8 Public NCD 16-Aug-16 9.20% 16-Aug-19 60.84 CARE D INE202B07HR8 Public NCD 16-Aug-16 9.20% 16-Aug-19 60.84 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.20% 16-Aug-21 268.60 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.20% 16-Aug-21 268.60 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.20% 16-Aug-21 268.60 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.20% 16-Aug-21 268.60 CARE D INE202B07HT4 Public NCD	INE202B08710	Perpetual Debt	19-Dec-13	12.75%	Perpetual	1.20	CARE D
INE202B08744 Perpetual Debt 31-Mar-14 12.75% Perpetual 1.00 CARE D INE202B08751 Perpetual Debt 31-Mar-14 12.18% Perpetual 1.00 CARE D INE202B08769 Perpetual Debt 31-Mar-14 12.05% Perpetual 3.00 CARE D INE202B08785 Perpetual Debt 23-Aug-16 10.75% Perpetual 475.00 CARE D INE202B08793 Perpetual Debt 03-Aug-17 9.85% Perpetual 500.00 CARE D INE202B07IJ3 Public NCD 09-Sep-16 9.05% 09-Sep-19 2,536.78 CARE D INE202B07IK1 Public NCD 09-Sep-16 9.10% 09-Sep-19 1,071.88 CARE D INE202B07IL9 Public NCD 09-Sep-16 9.15% 09-Sep-21 369.93 CARE D INE202B07IM7 Public NCD 09-Sep-16 9.15% 09-Sep-21 292.09 CARE D INE202B07IM7 Public NCD 09-Sep-16 9.05% 09-Sep-23 1,661.02 CARE D INE202B07IM5 Public NCD 09-Sep-16 9.25% 09-Sep-23 4,068.31 CARE D INE202B07IM3 Public NCD 16-Aug-16 8.74% 16-Aug-19 0.67 CARE D INE202B07HM3 Public NCD 16-Aug-16 8.83% 16-Aug-19 16.09 CARE D INE202B07HM9 Public NCD 16-Aug-16 8.74% 16-Aug-21 0.34 CARE D INE202B07HM9 Public NCD 16-Aug-16 8.74% 16-Aug-26 10.76 CARE D INE202B07HM9 Public NCD 16-Aug-16 8.74% 16-Aug-26 0.48 CARE D INE202B07HM9 Public NCD 16-Aug-16 8.74% 16-Aug-19 44.54 CARE D INE202B07HM9 Public NCD 16-Aug-16 8.93% 16-Aug-19 44.54 CARE D INE202B07HM9 Public NCD 16-Aug-16 8.93% 16-Aug-19 946.28 CARE D INE202B07HM9 Public NCD 16-Aug-16 9.10% 16-Aug-19 60.84 CARE D INE202B07HM9 Public NCD 16-Aug-16 9.20% 16-Aug-19 60.84 CARE D INE202B07HM8 Public NCD 16-Aug-16 9.20% 16-Aug-21 268.60 CARE D INE202B07HM9 Public NCD 16-Aug-16 9.20% 16-Aug-21 268.60 CARE D INE202B07HM9 Public NCD 16-Aug-16 9.20% 16-Aug-21 268.60 CARE D INE202B07HM9 Public NCD 16-Aug-16 9.20% 16-Aug-21 268.60 CARE D INE202B07HM9 Public NCD 16	INE202B08728	Perpetual Debt	19-Dec-13	12.18%	Perpetual	0.50	CARE D
INE202B08751 Perpetual Debt 31-Mar-14 12.18% Perpetual 1.00 CARE D	INE202B08736	Perpetual Debt	19-Dec-13	12.05%	Perpetual	3.30	CARE D
INE202808769 Perpetual Debt 31-Mar-14 12.05% Perpetual 3.00 CARE D	INE202B08744	Perpetual Debt	31-Mar-14	12.75%	Perpetual	1.00	CARE D
NE202B08785 Perpetual Debt 23-Aug-16 10.75% Perpetual 475.00 CARE D	INE202B08751	Perpetual Debt	31-Mar-14	12.18%	Perpetual	1.00	CARE D
INE202808793 Perpetual Debt 03-Aug-17 9.85% Perpetual 500.00 CARE D	INE202B08769	Perpetual Debt	31-Mar-14	12.05%	Perpetual	3.00	CARE D
INE202B07IJ3 Public NCD 09-Sep-16 9.05% 09-Sep-19 2,536.78 CARE D	INE202B08785	Perpetual Debt	23-Aug-16	10.75%	Perpetual	475.00	CARE D
INE202B07IK1 Public NCD 09-Sep-16 9.10% 09-Sep-19 1,071.88 CARE D	INE202B08793	Perpetual Debt	03-Aug-17	9.85%	Perpetual	500.00	CARE D
INE202B07IL9	INE202B07IJ3	Public NCD	09-Sep-16	9.05%	09-Sep-19	2,536.78	CARE D
INE202B07IM7 Public NCD 09-Sep-16 9.15% 09-Sep-21 292.09 CARE D INE202B07IN5 Public NCD 09-Sep-16 9.05% 09-Sep-23 1,661.02 CARE D INE202B07IO3 Public NCD 09-Sep-16 9.25% 09-Sep-23 4,068.31 CARE D INE202B07HK3 Public NCD 16-Aug-16 8.74% 16-Aug-19 0.67 CARE D INE202B07HL1 Public NCD 16-Aug-16 8.83% 16-Aug-19 16.09 CARE D INE202B07HM9 Public NCD 16-Aug-16 8.74% 16-Aug-21 0.34 CARE D INE202B07HN7 Public NCD 16-Aug-16 8.88% 16-Aug-26 10.76 CARE D INE202B07HO5 Public NCD 16-Aug-16 8.74% 16-Aug-26 0.48 CARE D INE202B07HP2 Public NCD 16-Aug-16 8.93% 16-Aug-19 44.54 CARE D INE202B07HQ0 Public NCD 16-Aug-16 9.10% 16-Aug-19 946.28 CARE D INE202B07HR8 Public NCD 16-Aug-16 9.20% 16-Aug-19 60.84 CARE D INE202B07HS6 Public NCD 16-Aug-16 9.20% 16-Aug-21 268.60 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16	INE202B07IK1	Public NCD	09-Sep-16	9.10%	09-Sep-19	1,071.88	CARE D
INE202B07IN5 Public NCD 09-Sep-16 9.05% 09-Sep-23 1,661.02 CARE D INE202B07IO3 Public NCD 09-Sep-16 9.25% 09-Sep-23 4,068.31 CARE D INE202B07HK3 Public NCD 16-Aug-16 8.74% 16-Aug-19 0.67 CARE D INE202B07HL1 Public NCD 16-Aug-16 8.83% 16-Aug-19 16.09 CARE D INE202B07HM9 Public NCD 16-Aug-16 8.74% 16-Aug-21 0.34 CARE D INE202B07HN7 Public NCD 16-Aug-16 8.88% 16-Aug-26 10.76 CARE D INE202B07HO5 Public NCD 16-Aug-16 8.74% 16-Aug-26 0.48 CARE D INE202B07HP2 Public NCD 16-Aug-16 8.93% 16-Aug-19 44.54 CARE D INE202B07HQ0 Public NCD 16-Aug-16 9.10% 16-Aug-19 946.28 CARE D INE202B07HR8 Public NCD 16-Aug-16 9.20% 16-Aug-19 60.84 CARE D INE202B07HS6 Public NCD 16-Aug-16 9.20% 16-Aug-21 268.60 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 268.60 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16	INE202B07IL9	Public NCD	09-Sep-16	9.05%	09-Sep-21	369.93	CARE D
INE202B07IO3 Public NCD 09-Sep-16 9.25% 09-Sep-23 4,068.31 CARE D INE202B07HK3 Public NCD 16-Aug-16 8.74% 16-Aug-19 0.67 CARE D INE202B07HL1 Public NCD 16-Aug-16 8.83% 16-Aug-19 16.09 CARE D INE202B07HM9 Public NCD 16-Aug-16 8.74% 16-Aug-21 0.34 CARE D INE202B07HN7 Public NCD 16-Aug-16 8.88% 16-Aug-26 10.76 CARE D INE202B07HO5 Public NCD 16-Aug-16 8.74% 16-Aug-26 0.48 CARE D INE202B07HP2 Public NCD 16-Aug-16 8.93% 16-Aug-19 44.54 CARE D INE202B07HQ0 Public NCD 16-Aug-16 9.10% 16-Aug-19 946.28 CARE D INE202B07HR8 Public NCD 16-Aug-16 9.20% 16-Aug-19 60.84 CARE D INE202B07HS6 Public NCD 16-Aug-16 9.10% 16-Aug-21 268.60 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-A	INE202B07IM7	Public NCD	09-Sep-16	9.15%	09-Sep-21	292.09	CARE D
INE202B07HK3 Public NCD 16-Aug-16 8.74% 16-Aug-19 0.67 CARE D INE202B07HL1 Public NCD 16-Aug-16 8.83% 16-Aug-19 16.09 CARE D INE202B07HM9 Public NCD 16-Aug-16 8.74% 16-Aug-21 0.34 CARE D INE202B07HN7 Public NCD 16-Aug-16 8.88% 16-Aug-26 10.76 CARE D INE202B07HO5 Public NCD 16-Aug-16 8.74% 16-Aug-26 0.48 CARE D INE202B07HP2 Public NCD 16-Aug-16 8.93% 16-Aug-19 44.54 CARE D INE202B07HQ0 Public NCD 16-Aug-16 9.10% 16-Aug-19 946.28 CARE D INE202B07HR8 Public NCD 16-Aug-16 9.20% 16-Aug-19 60.84 CARE D INE202B07HS6 Public NCD 16-Aug-16 9.10% 16-Aug-21 268.60 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug	INE202B07IN5	Public NCD	09-Sep-16	9.05%	09-Sep-23	1,661.02	CARE D
INE202B07HL1 Public NCD 16-Aug-16 8.83% 16-Aug-19 16.09 CARE D INE202B07HM9 Public NCD 16-Aug-16 8.74% 16-Aug-21 0.34 CARE D INE202B07HN7 Public NCD 16-Aug-16 8.88% 16-Aug-26 10.76 CARE D INE202B07HO5 Public NCD 16-Aug-16 8.74% 16-Aug-26 0.48 CARE D INE202B07HP2 Public NCD 16-Aug-16 8.93% 16-Aug-19 44.54 CARE D INE202B07HQ0 Public NCD 16-Aug-16 9.10% 16-Aug-19 946.28 CARE D INE202B07HR8 Public NCD 16-Aug-16 9.20% 16-Aug-19 60.84 CARE D INE202B07HS6 Public NCD 16-Aug-16 9.10% 16-Aug-21 268.60 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D	INE202B07IO3	Public NCD	09-Sep-16	9.25%	09-Sep-23	4,068.31	CARE D
INE202B07HM9 Public NCD 16-Aug-16 8.74% 16-Aug-21 0.34 CARE D INE202B07HN7 Public NCD 16-Aug-16 8.88% 16-Aug-26 10.76 CARE D INE202B07HO5 Public NCD 16-Aug-16 8.74% 16-Aug-26 0.48 CARE D INE202B07HP2 Public NCD 16-Aug-16 8.93% 16-Aug-19 44.54 CARE D INE202B07HQ0 Public NCD 16-Aug-16 9.10% 16-Aug-19 946.28 CARE D INE202B07HR8 Public NCD 16-Aug-16 9.20% 16-Aug-19 60.84 CARE D INE202B07HS6 Public NCD 16-Aug-16 9.10% 16-Aug-21 268.60 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-	INE202B07HK3	Public NCD	16-Aug-16	8.74%	16-Aug-19	0.67	CARE D
INE202B07HN7 Public NCD 16-Aug-16 8.88% 16-Aug-26 10.76 CARE D INE202B07HO5 Public NCD 16-Aug-16 8.74% 16-Aug-26 0.48 CARE D INE202B07HP2 Public NCD 16-Aug-16 8.93% 16-Aug-19 44.54 CARE D INE202B07HQ0 Public NCD 16-Aug-16 9.10% 16-Aug-19 946.28 CARE D INE202B07HR8 Public NCD 16-Aug-16 9.20% 16-Aug-19 60.84 CARE D INE202B07HS6 Public NCD 16-Aug-16 9.10% 16-Aug-21 268.60 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D	INE202B07HL1	Public NCD	16-Aug-16	8.83%	16-Aug-19	16.09	CARE D
INE202B07HO5 Public NCD 16-Aug-16 8.74% 16-Aug-26 0.48 CARE D INE202B07HP2 Public NCD 16-Aug-16 8.93% 16-Aug-19 44.54 CARE D INE202B07HQ0 Public NCD 16-Aug-16 9.10% 16-Aug-19 946.28 CARE D INE202B07HR8 Public NCD 16-Aug-16 9.20% 16-Aug-19 60.84 CARE D INE202B07HS6 Public NCD 16-Aug-16 9.10% 16-Aug-21 268.60 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D	INE202B07HM9	Public NCD	16-Aug-16	8.74%	16-Aug-21	0.34	CARE D
INE202B07HP2 Public NCD 16-Aug-16 8.93% 16-Aug-19 44.54 CARE D INE202B07HQ0 Public NCD 16-Aug-16 9.10% 16-Aug-19 946.28 CARE D INE202B07HR8 Public NCD 16-Aug-16 9.20% 16-Aug-19 60.84 CARE D INE202B07HS6 Public NCD 16-Aug-16 9.10% 16-Aug-21 268.60 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D	INE202B07HN7	Public NCD	16-Aug-16	8.88%	16-Aug-26	10.76	CARE D
INE202B07HQ0 Public NCD 16-Aug-16 9.10% 16-Aug-19 946.28 CARE D INE202B07HR8 Public NCD 16-Aug-16 9.20% 16-Aug-19 60.84 CARE D INE202B07HS6 Public NCD 16-Aug-16 9.10% 16-Aug-21 268.60 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D	INE202B07H05	Public NCD	16-Aug-16	8.74%	16-Aug-26	0.48	CARE D
INE202B07HR8 Public NCD 16-Aug-16 9.20% 16-Aug-19 60.84 CARE D INE202B07HS6 Public NCD 16-Aug-16 9.10% 16-Aug-21 268.60 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D	INE202B07HP2	Public NCD	16-Aug-16	8.93%	16-Aug-19	44.54	CARE D
INE202B07HS6 Public NCD 16-Aug-16 9.10% 16-Aug-21 268.60 CARE D INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D	INE202B07HQ0	Public NCD	16-Aug-16	9.10%	16-Aug-19	946.28	CARE D
INE202B07HT4 Public NCD 16-Aug-16 9.25% 16-Aug-21 186.56 CARE D	INE202B07HR8	Public NCD	16-Aug-16	9.20%	16-Aug-19	60.84	CARE D
	INE202B07HS6	Public NCD	16-Aug-16	9.10%	16-Aug-21	268.60	CARE D
INE202B07HU2 Public NCD 16-Aug-16 9.10% 16-Aug-26 367.34 CARE D	INE202B07HT4	Public NCD	16-Aug-16	9.25%	16-Aug-21	186.56	CARE D
	INE202B07HU2	Public NCD	16-Aug-16	9.10%	16-Aug-26	367.34	CARE D



202B07HV0 F	Public NCD	16-Aug-16	9.30%	16-Aug-26	2,036.06	CARE D
202B07HW8 F	Public NCD	16-Aug-16	9.10%	16-Aug-19	0.10	CARE D
202B07HX6 F	Public NCD	16-Aug-16	9.20%	16-Aug-19	17.82	CARE D
202B07HZ1 F	Public NCD	16-Aug-16	9.25%	16-Aug-21	11.57	CARE D
202B07IA2 F	Public NCD	16-Aug-16	9.10%	16-Aug-26	0.02	CARE D
202B07IB0 F	Public NCD	16-Aug-16	9.30%	16-Aug-26	13.82	CARE D
202B07IC8 F	Public NCD	16-Aug-16	8.90%	16-Aug-19	16.17	CARE D
202B07ID6 F	Public NCD	16-Aug-16	8.90%	16-Aug-19	1.94	CARE D
202B07IY2 F	Public NCD	04-Jun-18	8.90%	04-Jun-21	5,840.06	CARE D
202B07IZ9 F	Public NCD	04-Jun-18	8.90%	04-Jun-23	396.39	CARE D
202B07JA0 F	Public NCD	04-Jun-18	9.00%	04-Jun-23	1,051.41	CARE D
202B07JB8 F	Public NCD	04-Jun-18	8.90%	04-Jun-25	175.40	CARE D
202B07JC6 F	Public NCD	04-Jun-18	8.90%	04-Jun-28	458.94	CARE D
202B07JD4 F	Public NCD	04-Jun-18	9.00%	04-Jun-28	106.88	CARE D
202B07JE2 F	Public NCD	04-Jun-18	9.10%	04-Jun-28	160.51	CARE D
202B07JF9 F	Public NCD	04-Jun-18	8.56%	04-Jun-21	57.37	CARE D
202B07JG7 F	Public NCD	04-Jun-18	8.56%	04-Jun-23	1.92	CARE D
202B07JH5 F	Public NCD	04-Jun-18	8.65%	04-Jun-23	73.05	CARE D
202B07JI3 F	Public NCD	04-Jun-18	Overnight MIBOR+2.16%	04-Jun-21	2,501.47	CARE D
202B07JJ1 F	Public NCD	04-Jun-18	9.00%	04-Jun-25	121.39	CARE D
F	Fixed Deposits	-	-	Up to 10 years	4,988.20	CARE D (FD)
	Long Term Bank Facilities	-	-	Up to 10 years	28,696.90	CARE D
202B07JE2 F 202B07JF9 F 202B07JG7 F 202B07JH5 F 202B07JH3 F 202B07JJ1 F	Public NCD Fixed Deposits Long Term Bank	04-Jun-18 04-Jun-18 04-Jun-18 04-Jun-18	9.00% 9.10% 8.56% 8.56% 8.65% Overnight MIBOR+2.16%	04-Jun-28 04-Jun-21 04-Jun-23 04-Jun-23 04-Jun-21 04-Jun-25 Up to 10 years Up to 10	106.88 160.51 57.37 1.92 73.05 2,501.47 121.39 4,988.20	CARE CARE CARE CARE CARE CARE CARE

Annexure-2: Rating History of last three years (DHFL)

	Innexure-2: Kating History of last three years (DHFL)										
		Current Ratings			Rating history						
Sr	Name of the	Type	oe Amount	Rating	Date(s) &	Date(s) &	Date(s) &	Date(s) &			
No	Instrument/Bank				Rating(s)	Rating(s)	Rating(s)	Rating(s)			
INC	• Facilities		Outstanding		assigned in	assigned in	assigned in	assigned in			
			(Rs. crore)		2021-2022	2020-2021	2019-2020	2018-2019			
								1) CARE A (Under Credit			
								watch with			
1.	Loan-Long Term	LT	-	-	-	-	1)Withdrawn (20-Mar-20) 2) CARE D (05-Jun-19) 3) CARE BBB- (Under Credit watch with Negative Implications) (14-May-19)	2) CARE AA- (Under Credit watch with Developing Implications) (06-Mar-19) 3) CARE AA+ (Under Credit watch with Developing Implications) (03-Feb-19) 4) CARE AAA; Stable			
								(06-Jul-18)			



		I	I		T	<u> </u>	1	4) CARE A
2.	Debentures-Non Convertible Debentures	LT	-	-	-	-	1)Withdrawn (20-Mar-20) 2) CARE D (05-Jun-19) 3) CARE BBB- (Under Credit watch with Negative Implications) (14-May-19)	1) CARE A (Under Credit watch with Developing Implications) (31-Mar-19) 2) CARE AA- (Under Credit watch with Developing Implications) (06-Mar-19) 3) CARE AA+ (Under Credit watch with Developing Implications) (03-Feb-19) 4) CARE AAA; Stable
3.	Debentures-Non Convertible Debentures	LT	-	-	-	-	1)Withdrawn (20-Mar-20) 2) CARE D (05-Jun-19) 3) CARE BBB- (Under Credit watch with Negative Implications) (14-May-19)	(06-Jul-18) 1) CARE A (Under Credit watch with Developing Implications) (31-Mar-19) 2) CARE AA- (Under Credit watch with Developing Implications) (06-Mar-19) 3) CARE AA+ (Under Credit watch with Developing Implications) (06-Mar-19) 3) CARE AA+ (Under Credit watch with Developing Implications) (03-Feb-19) 4) CARE AAA; Stable (06-Jul-18)
4.	Debt-Subordinate Debt	LT	-	-	-	-	1)Withdrawn (20-Mar-20) 2) CARE D (05-Jun-19) 3) CARE BBB- (Under Credit watch with Negative Implications) (14-May-19)	1) CARE A- (Under Credit watch with Developing Implications) (31-Mar-19) 2) CARE A+ (Under Credit watch with Developing Implications) (06-Mar-19) 3)CARE AA (Under Credit watch with Developing Implications)



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								(03-Feb-19)
								4)CARE AA+;
								Stable (06-Jul-18)
								1) CARE A
								(Under Credit
								watch with
								Developing
								Implications)
							1)Withdrawn	(31-Mar-19)
							(20-Mar-20)	2) CARE AA-
							2) CARE D	(Under Credit
							(05-Jun-19)	watch with
	Debentures-Non						3) CARE BBB-	Developing
5.	Convertible	LT	-	-	-	-	(Under	Implications)
	Debentures						Credit watch	(06-Mar-19)
							With	3)CARE AA+
							Negative Implications)	(Under Credit
							(14-May-19)	watch with
							(14-iviay-13)	Developing
								Implications)
								(03-Feb-19)
								4)CARE AAA;
								Stable
								(06-Jul-18)
								1) CARE A
								(Under Credit watch with
								Developing
								Implications)
							1)Withdrawn	(31-Mar-19)
							(20-Mar-20)	2) CARE AA-
							2) CARE D	(Under Credit
							(05-Jun-19)	watch with
	Debentures-Non						3) CARE BBB-	Developing
6.	Convertible	LT	-	-	-	-	(Under Credit watch	Implications)
	Debentures						with	(06-Mar-19)
							Negative	3)CARE AA+
							Implications)	(Under Credit
							(14-May-19)	watch with
							(11.1110, 13)	Developing
								Implications)
								(03-Feb-19)
								4)CARE AAA; Stable
								Stable (06-Jul-18)
								1) CARE A
							1)Withdrawn	(Under Credit
							(20-Mar-20)	watch with
							2) CARE D	Developing
							(05-Jun-19)	Implications)
	_ ,,						3) CARE BBB-	(31-Mar-19)
7.	Fund-based - LT-	LT	-	-	-	-	(Under	2) CARE AA-
	LC/BG						Credit watch	(Under Credit
							with	watch with
							Negative	Developing
1 1		ĺ					Implications)	
							/14 N/24 10\	Implications)
							(14-May-19)	(06-Mar-19) 3)CARE AA+



			Τ		T			/Undan Co 1:4		
								(Under Credit watch with		
								Developing		
								Implications)		
								(03-Feb-19)		
								4)CARE AAA;		
								Stable		
								(06-Jul-18)		
								1) CARE A-		
								(Under Credit		
								watch with		
								Developing		
							1) CARE D	Implications)		
							, (20-Mar-20)	(31-Mar-19)		
							2) CARE D	2) CARE A+		
							, (05-Jun-19)	(Under Credit		
						.,	3) CARE BBB-	watch with		
	Debt-Subordinate					1) CARE D	, (Under	Developing		
8.	Debt	LT	109.00	CARE D	-	(15-Feb-21)	Credit watch	Implications)		
							with	(06-Mar-19)		
							Negative	3)CARE AA		
							Implications)	(Under Credit		
							(14-May-19)	watch with		
								Developing		
								Implications)		
								(03-Feb-19) 4)CARE AA+;		
								Stable		
								(06-Jul-18)		
								1) CARE A		
								(Under Credit		
		Term Loan-Long LT 10743.6						watch with		
									Developing	
					.,	Implications)				
									1) CARE D	(31-Mar-19)
								(20-Mar-20)	2) CARE AA-	
								2) CARE D	(Under Credit	
						1) CARE D	(05-Jun-19)	watch with		
	Tamalaanlaa						3) CARE BBB-	Developing		
9.			10743.67	CARE D	-	(15-Feb-21)	(Under Credit watch	Implications)		
	Term						with	(06-Mar-19)		
							Negative	3)CARE AA+		
							Implications)	(Under Credit		
							(14-May-19)	watch with		
							100,000	Developing		
								Implications)		
								(03-Feb-19)		
								4)CARE AAA;		
								Stable (OC 141 48)		
_							1) CARE D	(06-Jul-18)		
							1) CARE D (FD)	1) CARE A (FD) (Under Credit		
							(FD) (20-Mar-20)	watch with		
						1) CARE D	2) CARE D	Developing		
10.	Fixed Denosit	ed Deposit LT 4988.20	CARE D (FD)	-	(FD)	(FD)	Implications)			
10.	Liven Dehosit		LT 4988.20	CAIL D (FD)		(15-Feb-21)	(PD) (05-Jun-19)	(31-Mar-19)		
								2) CARE AA- (FD)		
							(FD) (Under	(Under Credit		
							Credit watch	watch with		
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_	1		T			Г	T	
							with	Developing
							Negative	Implications)
							Implications)	
							(14-May-19)	3)CARE AA+ (FD)
								(Under Credit
								watch with
								Developing
								Implications)
								(03-Feb-19) 4)CARE AAA
								(FD); Stable
								(06-Jul-18)
-								1) CARE A
								(Under Credit
								watch with
								Developing
								Implications)
							1)Withdrawn	(31-Mar-19)
							(20-Mar-20)	2) CARE AA-
							2) CARE D	(Under Credit
							(05-Jun-19)	watch with
	Debentures-Non						3) CARE BBB-	Developing
11.		LT	_	-	-	_	(Under	Implications)
	Debentures						Credit watch	(06-Mar-19)
							with	3)CARE AA+
							Negative	(Under Credit
							Implications)	watch with
							(14-May-19)	Developing
								Implications)
								(03-Feb-19)
								4)CARE AAA;
								Stable
								(06-Jul-18)
								1) CARE BBB+
								(Under Credit
								watch with
								Developing
							1) CARE D	Implications)
							(20-Mar-20)	(31-Mar-19)
							2) CARE D	2) CARE A
							(05-Jun-19)	(Under Credit
							3) CARE BBB-	watch with
				_		1) CARE D	(Under	Developing
12.	Debt-Perpetual Debt	LT	1160.70	CARE D	-	(15-Feb-21)	Credit watch	Implications)
							with	(06-Mar-19)
							Negative	3)CARE AA-
							Implications)	(Under Credit
							(14-May-19)	watch with
							=, ==,	Developing
								Implications)
								(03-Feb-19)
								4)CARE AA;
								Stable
							1	(06-Jul-18)



	T		<u> </u>		Γ	T	1	
13.	Fund-based - LT-Term Loan	LT	-	-	-	-	1)Withdrawn (20-Mar-20) 2) CARE D (05-Jun-19) 3) CARE BBB- (Under Credit watch with Negative Implications) (14-May-19)	1) CARE A (Under Credit watch with Developing Implications) (31-Mar-19) 2) CARE AA- (Under Credit watch with Developing Implications) (06-Mar-19) 3) CARE AA+ (Under Credit watch with Developing Implications) (03-Feb-19) 4) CARE AAA; Stable (06-Jul-18)
14.	Fund-based - LT-Term Loan	LT	-	-	-	-	1)Withdrawn (20-Mar-20) 2) CARE D (05-Jun-19) 3) CARE BBB- (Under Credit watch with Negative Implications) (14-May-19)	1) CARE A (Under Credit watch with Developing Implications) (31-Mar-19) 2) CARE AA- (Under Credit watch with Developing Implications) (06-Mar-19) 3) CARE AA+ (Under Credit watch with Developing Implications) (03-Feb-19) 4) CARE AAA; Stable (06-Jul-18)
15.	Fund-based - LT-Term Loan	LT	9430.84	CARE D	-	(15-Feb-21)	1) CARE D (20-Mar-20) 2) CARE D (05-Jun-19) 3) CARE BBB- (Under Credit watch with Negative Implications) (14-May-19)	1) CARE A (Under Credit watch with Developing Implications) (31-Mar-19) 2) CARE AA- (Under Credit watch with Developing Implications) (06-Mar-19) 3) CARE AA+ (Under Credit watch with



								Developing
								Implications)
								(03-Feb-19)
								4)CARE AAA;
								Stable
								(06-Jul-18)
								1) CARE A-
								(Under Credit watch with
								Developing
								Implications)
							1) CARE D	(31-Mar-19)
							(20-Mar-20)	2) CARE A+
							2) CARE D (05-Jun-19)	(Under Credit
							3) CARE BBB-	watch with
	Debt-Subordinate					1) CARE D	(Under	Developing
16.	Debt	LT	400.00	CARE D	-	(15-Feb-21)	Credit watch	Implications)
							with	(06-Mar-19) 3)CARE AA
							Negative	(Under Credit
							Implications)	watch with
							(14-May-19)	Developing
								Implications)
								(03-Feb-19)
								4)CARE AA+;
								Stable (06-Jul-18)
								1) CARE A
								(Under Credit
								watch with
								Developing
							1) CARE D	Implications)
							(20-Mar-20)	(31-Mar-19) 2) CARE AA-
							2) CARE D	(Under Credit
							(05-Jun-19)	watch with
	Debentures-Non					1) CARE D	3) CARE BBB-	Developing
17.	Convertible	LT	857.90	CARE D	-	(15-Feb-21)	(Under Credit watch	Implications)
	Debentures						with	(06-Mar-19)
							Negative	3)CARE AA+
							Implications)	(Under Credit watch with
							(14-May-19)	Developing
								Implications)
								(03-Feb-19)
								4)CARE AAA;
								Stable
<u> </u>							4) 64555	(06-Jul-18)
							1) CARE D (20-Mar-20)	1) CARE A (Under Credit
							(20-Mar-20) 2) CARE D	watch with
							(05-Jun-19)	Developing
	Debentures-Non					1) CARE D	3) CARE BBB-	Implications)
18.		LT	1000.00	CARE D	-	(15-Feb-21)	(Under	(31-Mar-19)
	Debentures						Credit watch	2) CARE AA-
							with	(Under Credit
							Negative Implications)	watch with Developing
							(14-May-19)	Implications)



								(06-Mar-19) 3)CARE AA+ (Under Credit watch with Developing Implications) (03-Feb-19) 4)CARE AAA;
19.	Debentures-Non Convertible Debentures	LT	1050.00	CARE D	-	(15-Feb-21)	1) CARE D (20-Mar-20) 2) CARE D (05-Jun-19) 3) CARE BBB- (Under Credit watch with Negative Implications) (14-May-19)	Stable (06-Jul-18) 1) CARE A (Under Credit watch with Developing Implications) (31-Mar-19) 2) CARE AA- (Under Credit watch with Developing Implications) (06-Mar-19) 3) CARE AA+ (Under Credit watch with Developing Implications) (06-Mar-19) 3) CARE AA+ (Under Credit watch with Developing Implications) (03-Feb-19) 4) CARE AAA; Stable (06-Jul-18)
20.	Debt-Subordinate Debt	LT	1225.00	CARE D	-	(15-Feb-21)	1) CARE D (20-Mar-20) 2) CARE D (05-Jun-19) 3) CARE BBB- (Under Credit watch with Negative Implications) (14-May-19)	1) CARE A- (Under Credit watch with Developing Implications) (31-Mar-19) 2) CARE A+ (Under Credit watch with Developing Implications) (06-Mar-19) 3) CARE AA (Under Credit watch with Developing Implications) (03-Feb-19) 4) CARE AA+; Stable (06-Jul-18)
21.	Fund-based - LT-Term Loan	LT	8522.39	CARE D	-	1) CARE D (15-Feb-21)	1) CARE D (20-Mar-20) 2) CARE D (05-Jun-19) 3) CARE BBB- (Under Credit watch	1) CARE A (Under Credit watch with Developing Implications) (31-Mar-19) 2) CARE AA-



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							with Negative Implications)	(Under Credit watch with Developing
							(14-May-19)	Implications)
							(2:, 13)	(06-Mar-19)
								3)CARE AA+
								(Under Credit
								watch with
								Developing
								Implications)
								(03-Feb-19)
								4)CARE AAA;
								Stable
								(06-Jul-18)
								1) CARE A
								(Under Credit watch with
								Developing
								Implications)
							1) CARE D	(31-Mar-19)
							(20-Mar-20)	2) CARE AA-
							2) CARE D (05-Jun-19)	(Under Credit
							3) CARE BBB-	watch with
	Debentures-Non					1) CARE D	(Under	Developing
22.	Convertible	LT	1000.00	CARE D	-	(15-Feb-21)	Credit watch	Implications)
	Debentures						with	(06-Mar-19)
							Negative	3)CARE AA+ (Under Credit
							Implications)	watch with
							(14-May-19)	Developing
								Implications)
								(03-Feb-19)
								4)CARE AAA;
								Stable
								(06-Jul-18)
								1) CARE A
								(Under Credit watch with
								Developing
								Implications)
							1) CARE D	(31-Mar-19)
							(20-Mar-20)	2) CARE AA-
							2) CARE D	, (Under Credit
							(05-Jun-19) 3) CARE BBB-	watch with
	Debentures-Non			CARE D		1) CARE D	(Under	Developing
23.		LT	24944.80	CAIL D	-	(15-Feb-21)	Credit watch	Implications)
	Debentures						with	(06-Mar-19)
							Negative	3)CARE AA+
							Implications)	(Under Credit
							(14-May-19)	watch with Developing
								Implications)
								(03-Feb-19)
								4)CARE AAA;
								Stable
								(06-Jul-18)
	Debentures-Non					1) CARE D	1) CARE D	1) CARE A
24.	Convertible	LT	10500.00	CARE D	-	(15-Feb-21)	(20-Mar-20)	(Under Credit
	Debentures						2) CARE D	watch with



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							(05-Jun-19)	Developing
							3) CARE BBB-	Implications)
							(Under	(31-Mar-19)
							Credit watch	2) CARE AA-
							with	(Under Credit
							Negative	watch with
							Implications)	
							(14-May-19)	Implications)
								(06-Mar-19)
								3)CARE AA+
								(Under Credit
								watch with
								Developing
								Implications)
								(03-Feb-19)
								4)CARE AAA;
								Stable
								(06-Jul-18)
								1) CARE A
								, (Under Credit
								watch with
								Developing
								Implications)
							1)Withdrawn	(31-Mar-19)
							(20-Mar-20)	2) CARE AA-
							2) CARE D	, (Under Credit
							(05-Jun-19)	watch with
	Borrowings-Secured						3) CARE BBB-	Developing
25.	Long Term	LT	-	-	-	-	(Under	Implications)
	Borrowings						Credit watch	(06-Mar-19)
							with	3)CARE AA+
							Negative	(Under Credit
							Implications)	watch with
							(14-May-19)	Developing
								Implications)
								(03-Feb-19)
								4)CARE AAA;
								Stable
								(06-Jul-18)
								1) CARE A- (RPS)
								(Under Credit
								watch with
								Developing
							1)Withdrawn	
							(20-Mar-20)	(31-Mar-19)
								2) CARE A+ (RPS)
							(05-Jun-19)	(Under Credit
							3) CARE BBB-	watch with
20	Preference Shares-						, (Under	Developing
26.	Redeemable	LT	-	-	-	-	Credit watch	Implications)
							with	(06-Mar-19)
								3)CARE AA (RPS)
							Implications)	
							(14-May-19)	watch with
							, , =3,	Developing
								Implications)
								(03-Feb-19)
								4)CARE AA+
								(RPS); Stable
Щ			<u> </u>			<u> </u>	<u> </u>	(iti o), stable



								(06-Jul-18)
								1) Withdrawn
								(27-Feb-19)
								2)CARE A1+
								(Under Credit
								watch with
								Developing
27.	Commercial Paper	ST	-	-	-	-	-	Implications)
								(03-Feb-19)
								3)CARE A1+
								(06-Jul-18)
								4)CARE A1+
								(08-May-18)

Annexure 3: Complexity level of various instruments rated for this Company

Sr. No.	Name of the Instrument	Complexity Level
1.	Non-Convertible Debentures	Simple
2.	Subordinated Debt	Complex
3.	Perpetual Debt	Complex
4.	Fixed Deposit Programme	Simple
5.	Long term Bank Facilities	Simple

Note on complexity levels of the rated instrument: CARE has classified instruments rated by it on the basis of complexity. This classification is available at www.careratings.com. Investors/market intermediaries/regulators or others are welcome to write to care@careratings.com for any clarifications.



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