



Tata Consultancy Services Ltd.

TCS, Chroma, ignio, Jile, TAP, TCS iON, TCS OmniStore, Quartz - The Smart Ledgers, TCS BaNCS, TCS HOBS, TCS MasterCraft

Table of Content

1. Company Profiling
2. Industry Classification
3. Sector Tag and Theme
4. Contact Details
5. Business Description
6. Financials
7. Shareholding Pattern
8. Investors
9. Subsidiaries
10. Transactions
11. Key Developments
12. Management
13. Director
14. Charges

Company Profile

Company Type/Status: Public Company - Subsidiary	ROC Code: RoC-Mumbai
Parent: Tata Sons Pvt. Ltd.	Registration Number: 084781
Scrip Code: 532540	Category: Company limited by Shares
Previous Name:	Sub-Category: Non-govt company
CIN Number: L22210MH1995PLC084781	Autorised Capital: 5,650,750,000.00
Year Founded: 1968	Paidup Capital: 3,659,051,373
Incorporation Date: 1995-01-19	Date of Last AGM: 09/06/2022
Age: 55	Date of Balance Sheet: 31/03/2022
# of Members: 0	MCA Status: Active
Website: http://www.tcs.com	Email ID:
Auditor(s): -	Listing Status: Listed

Industry Classification

Information Technology >> Software & Services >> IT Services >> IT Consulting & Other Services

Contact Details

9TH FLOOR, NIRMAL BUILDING NARIMAN POINT MUMBAI MH 400021 IN Phone:+91-22-67789000

Business Description

Tata Consultancy Services Ltd. is engaged in providing information technology and infrastructure services. It offers services like quality engineering, business operations, consulting and systems integration, engineering, technology operations, TCS interactive; technologies like artificial intelligence, big data, cloud, cybersecurity, internet of things. its products are CHROMA a cloud-based talent management solution that offers multi-channel sourcing, seamless onboarding, hire-to-retain lifecycle events, transparent performance appraisals, collaborative learning, competency based assessments, insight based succession planning and continuous feedback; customer intelligence and insights to deliver personalized retail, banking, and communications experiences; ignio, a cognitive automation solution for enterprise; intelligent urban exchange, to accelerate smart city transportation, water, and energy programs for more vibrant, livable cities; TCS iON, it provides technology by means of a unique information technology-as-a-Service model, offering end-to-end business solutions; TCS Optumera, a digital merchandising suite that harnesses the power of big data analytics, and prescriptive algorithms to respond to evolving consumer and market trends; TAP, to help enterprises manage suppliers, contracts, catalogs, requisitions, purchase orders, invoices, and payments; TCS BaNCS, which enables transformation in financial services through its holistic suite of solutions; TCS MasterCraft, a digital platform to automate, and manage information technology (IT) processes; Jile, to help enterprises in continuously building and shipping reliable software faster to the market. it offers platforms like advanced drug development, a platforms which creates a comprehensive, readily accessible data source that fosters accelerated study setup and execution, integrating key features of the intellectual property assets with commercial-off-the-shelf offerings; enterprise resource planning (ERP) on cloud, a platform to provide a reliable, scalable, and secure cloud-based solution for enterprise operations; TCS HOBS, platform for subscription-based digital businesses; TCS cloud plus a cost-effective, end-to-end solution to incorporate information technology infrastructure library (ITIL). It caters to banking and financial services, communications, media and technology, insurance, manufacturing, retail, hi-tech, consumer goods and distribution, energy, resources and utilities, life sciences and healthcare, public services, travel, transportation, and hospitality. The company was founded in 1968 and is based in Mumbai, Maharashtra. Tata Consultancy Services Ltd. operates as a subsidiary of Tata Sons Ltd.

Standalone Financial Snapshot (INR mn)

Yearend	MAR-2023	MAR-2022	MAR-2021	MAR-2020	MAR-2019
Net Sales	1903540.00	1603410.00	1359630.00	1313060.00	1231700.00
Total Income	1956820.00	1678270.00	1413630.00	1393880.00	1307970.00
Total Expenditure	1393570.00	1140960.00	956530.00	939530.00	882060.00
EBITDA	563250.00	537310.00	457100.00	454350.00	425910.00
EBIT	523850.00	502090.00	426570.00	427340.00	408750.00
PBT	516900.00	497230.00	421200.00	419910.00	407050.00
PAT	391060.00	381870.00	321780.00	332600.00	300650.00
SOURCES OF FUNDS					
Equity Paid up	3660.00	3660.00	3700.00	3750.00	3750.00
Reserves and Surplus	741720.00	768070.00	744240.00	739930.00	785230.00
Net Worth	745380.00	771730.00	747940.00	743680.00	788980.00
Total Debt	0	0	0	0	0
APPLICATION OF FUNDS					
Gross Block	0	0	0	0	0
Investments	381430.00	316670.00	307290.00	278750.00	304690.00
Cash and Bank Balance	45430.00	136920.00	31420.00	48240.00	89000.00
Net Current Assets	196020.00	278360.00	271450.00	295900.00	379340.00
Total Current Liabilities	452890.00	440900.00	345870.00	306070.00	206020.00
Total Assets	745380.00	771730.00	747940.00	743680.00	788980.00
CASH FLOW					
Cash Flow from Operations	0	0	338220.00	266030.00	239980.00
Cash Flow from Investing	0	0	-45760.00	128290.00	58830.00
Cash Flow from Financing	0	0	-320230.00	-390450.00	-278250.00
KEY RATIOS					
Debt To Equity	0	0	0	0	0
Current Ratio	0	1.63	1.78	1.97	2.84
ROCE (%)	0	65.06	57.03	57.46	51.80
RONW (%)	0	49.48	41.39	44.72	38.10
EBITDA Margin (%)	28.78	32.02	32.34	32.60	32.56
PAT Margin (%)	0	23.81	22.77	25.33	24.40
CPM (%)	0	31.92	31.89	88.69	31.73

Consolidated Financial Snapshot (INR mn)

Yearend	MAR-2023	MAR-2022	MAR-2021	MAR-2020	MAR-2019
Net Sales	2254580.00	1917540.00	1641770.00	1569490.00	1464630.00
Total Income	2289070.00	1957720.00	1673110.00	1615410.00	1507740.00
Total Expenditure	1661990.00	1386970.00	1176310.00	1148400.00	1069570.00
EBITDA	627080.00	570750.00	496800.00	467010.00	438170.00
EBIT	576860.00	524710.00	456150.00	431720.00	417610.00
PBT	569070.00	516870.00	449780.00	422480.00	415630.00
PAT	423030.00	384490.00	337800.00	324470.00	315620.00
SOURCES OF FUNDS					
Equity Paid up	3660.00	3660.00	3700.00	3750.00	3750.00
Reserves and Surplus	900580.00	887730.00	860630.00	837510.00	890710.00
Net Worth	904240.00	891390.00	864330.00	841260.00	894460.00
Total Debt	0	14500.00	0	0	440.00
APPLICATION OF FUNDS					
Gross Block	0	0	0	0	0
Investments	371630.00	304850.00	293730.00	263560.00	293300.00
Cash and Bank Balance	110320.00	182210.00	93290.00	96660.00	128480.00
Net Current Assets	322940.00	368580.00	357880.00	365590.00	473600.00
Total Current Liabilities	524450.00	502180.00	436510.00	361500.00	250000.00
Total Assets	912060.00	912960.00	871080.00	847490.00	899430.00
CASH FLOW					
Cash Flow from Operations	0	399490.00	388020.00	323690.00	285930.00
Cash Flow from Investing	0	-8970.00	-81290.00	85650.00	15960.00
Cash Flow from Financing	0	-335810.00	-326340.00	-399150.00	-278970.00
KEY RATIOS					
Debt To Equity	0	0	0	0	0.00
Current Ratio	0	1.71	1.82	2.01	2.89
ROCE (%)	0	58.40	52.36	50.94	46.43
RONW (%)	0	42.99	37.52	38.44	35.18
EBITDA Margin (%)	27.39	29.15	29.69	28.91	29.06
PAT Margin (%)	0	19.98	19.75	20.60	21.48
CPM (%)	0	31.01	29.73	104.92	34.07

Shareholding Pattern

Category	31-03-2023	30-06-2022	31-03-2022	31-03-2021	30-06-2021
Directors	-	-	-	-	-
Financial Institutions	6.16%	4.98%	4.59%	4.97%	5.00%
Foreign Collaborators	-	-	-	-	-
Foreign Institutions	12.72%	13.50%	14.15%	15.62%	15.43%
Foreign Nationals	-	-	-	-	-
Foreign Non Resident Indians	-	-	-	-	-
GDR	-	-	-	-	-
General Public	4.68%	4.66%	4.58%	3.65%	3.46%
Indian Promoters	72.30%	72.30%	72.30%	72.19%	72.19%
Mutual Funds	3.47%	3.38%	3.22%	2.85%	2.96%
Other Companies	-	-	-	-	-
Others	0.67%	1.14%	1.13%	0.65%	0.92%
Total Number of Shareholders	2499384	2502385	2474310	1058901	1130834

Corporate Investors

Company Name	Relationship Type	Stake Held	% Stake
Kerala Startup Mission	Current Incubatee	Undisclosed	
Tata Sons Pvt. Ltd.	Subsidiary	Majority	0

Subsidiaries

Company Name	Relationship Type	Stake Held	% Stake
Comicro	Subsidiary	Majority	100
TCS Business Transformation Solutions Ltd.	Merged	Majority	100
W12 Studios	Subsidiary	Majority	100
CMC Ltd.	Merged	Majority	100
Bridgepoint Group LLC	Subsidiary	Majority	100
Diligenta Ltd.	Subsidiary	Majority	100
Alti SA	Subsidiary	Majority	100
Computational Research Laboratories Ltd.	Subsidiary	Majority	100
General Motor Technical Centre India Pvt. Ltd., Bengaluru based Technical Centre	Merged	Majority	100
Postbank Systems AG	Subsidiary	Majority	100
TCS Financial Network Solutions Pty. Ltd.	Subsidiary	Majority	100
Tata Infotech Ltd.	Merged	Majority	100
TCS Management Pty, Ltd.	Subsidiary	Majority	100
Aviation Software Development Consultancy India Ltd.	Merged	Majority	100
Pramerica Technology Services	Subsidiary	Majority	100
Retail FullServe Ltd.	Subsidiary	Majority	100
TCS e-Serve Ltd.	Merged	Majority	96.26
APTOnline Ltd.	Subsidiary	Majority	89
Tata Consultancy Services Switzerland, Ltd.	Subsidiary	Majority	75
Tata Consultancy Services Japan Ltd.	Subsidiary	Majority	66
RuralShores Business Services Pvt. Ltd.	Investment	Minority	21.91
Infotech Corporation Ltd.	Merged	Majority	0
MahaOnline Ltd.	Investment	Undisclosed	
Tata Consultancy Services Netherlands BV	Subsidiary	Majority	0
National Power Exchange Ltd.	Subsidiary	Majority	0
WTI Advanced Technology Ltd.	Merged	Majority	0
TCS do Brasil	Subsidiary	Majority	0
KOOH Sports Pvt. Ltd.	Investment	Minority	0

Tcs E-Serve International Ltd.	Subsidiary	Majority	0
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Transactions

Date	Target Company	Sub-Type	Deal Value (\$ mn)	Investor(s)
2020-11-12	Pramerica Technology Services	Outbound	0	Tata Consultancy Services Ltd.
2020-11-09	Postbank Systems AG	Outbound	0	Tata Consultancy Services Ltd.
2019-11-07	KOOH Sports Pvt. Ltd.	Domestic	0	SV EduSports Pvt. Ltd.
2019-09-16	General Technical Centre India Pvt. Ltd., Bengaluru based Technical Centre Tata Consultancy	Inbound	0	Tata Consultancy Services Ltd.
2019-06-24	Services Japan Ltd.	Outbound	32.6	Tata Consultancy Services Ltd.
2018-11-28	Bridgepoint Group LLC	Outbound	0	Tata Consultancy Services Ltd.
2018-10-31	W12 Studios	Outbound	0	Tata Consultancy Services Ltd.
2018-10-04	KOOH Sports Pvt. Ltd.	Venture Capital	10.21	Gaja Capital Fund III
2015-10-16	KOOH Sports Pvt. Ltd.	Venture Capital	2	Tata Consultancy Services Ltd., Housing Development Finance Corporation Ltd., Elevate India Sports LLP... (For more info, please
2014-10-16	CMC Ltd.	Domestic	509.86	Tata Consultancy Services Ltd.
2014-04-21	Tata Consultancy Services Japan Ltd.	Outbound	0	Mitsubishi Corporation, Tata Consultancy Services Ltd.
2013-06-05	RuralShores Business Services Pvt. Ltd.	Domestic	4.42	Tata Consultancy Services Ltd.
2013-04-09	Alti SA	Outbound	97.52	Tata Consultancy Services Ltd.
2012-08-16	Computational Research Laboratories Ltd.	Domestic	34	Tata Consultancy Services Ltd.
2012-03-30	KOOH Sports Pvt. Ltd.	Venture Capital	1.72	Tata Consultancy Services Ltd., Housing Development Finance Corporation Ltd., Faering Capital India Evolving Fund II
2011-09-01	Diligenta Ltd.	Outbound	49.57	Tata Consultancy Services Ltd.
2010-09-14	Retail FullServe Ltd.	Domestic	100	Tata Consultancy Services Ltd.

2008-10-08	TCS e-Serve Ltd.	Domestic	504.54	Tata Consultancy Services Ltd.
2007-03-28	Sitel India Pvt. Ltd.	Inbound	22.2	Sitel Worldwide Corporation
2006-11-08	TCS Management Pty, Ltd.	Outbound	3.5	Tata Consultancy Services Ltd.
2006-10-31	Tata Consultancy Services Switzerland, Ltd.	Outbound	80.45	Tata Consultancy Services Ltd.
2005-11-07	Comicrom	Outbound	23	Tata Consultancy Services Ltd.
2005-10-19	TCS Financial Network Solutions Pty. Ltd.	Outbound	26	Tata Consultancy Services Ltd.
2005-07-15	Tata Infotech Ltd.	Domestic	258.2	Tata Consultancy Services Ltd.
2004-07-21	Intelenet Pvt. Global Services Amalgamated Ltd.,	Domestic	34.99	Housing Development Finance Corporation Ltd.
2004-05-10	Tata Consultancy Services Ltd.	Initial Public Offering	1058.26	-
2004-05-10	TCS Business Transformation Solutions Ltd.	Domestic	6.2	Tata Consultancy Services Ltd.
2004-03-29	CMC Ltd.	Domestic	85.04	Tata Consultancy Services Ltd.
2004-03-09	Aviation Software Development Consultancy India Ltd.	Domestic	3.1	Tata Consultancy Services Ltd.
2003-12-31	Tata Consultancy Services Ltd.	Private Equity	0	Temasek Holdings Advisors India Pvt. Ltd.
2000-07-17	Mecklai Financial Services Pvt. Ltd.	Venture Capital	2.2	Infinity I, Tata Consultancy Services Ltd., Transatlantic Corp. Ltd.... (For more info, please refer to XLS)

Key Developments

Date	Headline	Source	URL
2023-04-11	TCS onboards 44,000 freshers in FY23, honors all job offers	Live Mint	Click Here
2023-04-02	TCS wins Bane NOR security deal	Economic Times	Click Here
2023-03-07	TCS set to close new deals worth \$1 billion with Marks & Spencer	Economic Times	Click Here
2023-02-20	TCS bags digital transformation deal from German telco Telefonica Germany	Tata Consultancy Services	Click Here
2023-02-12	TCS expands collaboration with Keysight; wins IT transformation deal	Economic Times	Click Here
2023-02-07	TCS gains on expanding strategic partnership with Phoenix Group	Business Standard	Click Here
2022-12-29	TCS rewards employees with massive salary hike after making \$1.2 billion profit	DNA	Click Here
2022-12-12	TCS partners with Samagra Shiksha, Govt. of Gujarat	Business Standard	Click Here
2022-12-07	TCS and Barclays partner to help specially-abled children	Business Standard	Click Here
2022-12-05	TCS Working On Mental Health App For B2C Users	Inc42	Click Here
2022-11-29	TCS secures contract to develop UK's rail data marketplace	Business Standard	Click Here
2022-11-28	TCS launches virtual Quantum Computing lab on Amazon Web Services	Business Standard	Click Here
2022-11-16	TCS expands deal with HR services company Randstad	Economic Times	Click Here
2022-11-10	TCS plans to expand footprint in Illinois, create 1,200 jobs by end of 2024	Business Standard	Click Here
2022-10-10	TCS to hire additional 10k-12k freshers in current year amid 21% attrition	Business Standard	Click Here
2022-10-09	TCS to pay 2nd interim dividend	Business Standard	Click Here

Key Developments

Date	Headline	Source	URL
2022-10-09	TCS HR head provides update on work from office numbers	Live Mint	Click Here
2022-10-09	TCS management makes stand clear on moonlighting	Live Mint	Click Here
2022-10-09	70% of TCS employees to get full variable pay in Q2	Economic Times	Click Here
2022-09-20	TCS expands partnership with Zurich Insurance Germany	Business Standard	Click Here
2022-09-14	TCS launches Mobility Cloud Suite for automakers and suppliers	Moneycontrol	Click Here
2022-08-21	TCS eyes to set up private 5G networks for companies	Economic Times	Click Here
2022-08-11	Tata Consultancy Services partners with Five Star Bank on its digital transformation journey	Business Standard	Click Here
2022-07-27	TCS partners with The Walton Centre NHS Foundation Trust to build digital solutions for patient care	Economic Times	Click Here
2022-07-20	Former TCS CFO V Ramakrishnan passes away	Economic Times	Click Here
2022-07-14	TCS once again becomes UKs #1 Software and IT Services Company	India Infoline	Click Here
2022-06-30	TCS launches cloud solution for easier adoption of subscription-based business models	Economic Times	Click Here
2022-06-23	TCS OmniStore wins Omnichannel Technology of the Year Award	India Infoline	Click Here
2022-06-15	TCS announces strategic partnership with QIAGEN	Business Standard	Click Here
2022-06-12	TCS expands STEM outreach programs in Minnesota	Economic Times	Click Here

Management

Professional Name	Title	Contact	Email
Rajesh Gopinathan	Chief Executive Officer and Managing Director	+91-22-67789000	rajesh.gopinathan@tcs.com
Anbukkarasu Annamalai	Global Head, Digital & Emerging Technology, Banking Financial Services and Insurance	+91-22-67789000	annamalai.anbukkarasu@tcs.com
Ritu Anand	Senior Vice President, Chief Leadership and Diversity Officer, and Deputy Head of Global Human Resources	+91-22-67789000	-
Aashish Chandra	Global Head of Technology - Retail, CPG, Travel, Transportation and Hospitality Industries Cluster	+91-22-67789000	-
Abhijit Mazumder	Chief Information Officer	+91-22-67789000	abhijit.mazumder@tcs.com
Mrityunjay Verma	Principal Consultant and Global Head- Business Operations, Internal IT - Infrastructure Services	+91-22-67789000	mrityunjay.verma@tcs.com
Avijit Ajay	Head Corporate IT Cloud	+91-22-67789000	avijit.ajay@tcs.com
S Ganessan	Insurance Business Unit Head for India Business	-	s.ganessan@iciciprulife.com
Vishwas J. Joshi	Global Head- Technology Services and IT Finance	-	vishwas.joshi@tcs.com
Laxman Dabade	Head Internal IT Voice Team	+91-22-67789000	laxman.dabade@tcs.com
Shatrughna Tasre	Head- Information Technology and Infrastructure and Cloud	-	shatrughna.tasre@tcs.com
Nilesh Velankar	Head- Cloud Delivery	-	nilesh.velankar@tcs.com
Rupesh Thakur	Head IT Infrastructure - Platform Solutions	-	rupesh.t@tcs.com
Bala Prasad Peddigari	Chief Innovation Officer and Global Head	+91 22 67789098	bala.peddigari@tcs.com
Rajashree Ramakrishnan	Chief Marketing Officer	+91-22-67789000	-
Aashish Chandra	Chief Digital Officer, Global Head of Technology - Retail, CPG, Travel, Transportation and Hospitality	+91-22-67789000	-
Samir Anand Seksaria	Chief Financial Officer	+91-22-67789000	-
Nupur Singh Mallick	Director Human Resource - UK and Ireland	+91-22-66658282	-
Ganapathy Subramaniam Natarajan	Chief Operating Officer and Executive Director	+91-22-67789000	-
K. Anant Krishnan	Chief Technology Officer	+91-22-67789000	k.krishnan@tcs.com
Dinanath Kholkar	Vice President and Global Head of Analytics and Insights	+91-22-67789000	dinanath.kholkar@tcs.com
Rupesh Goel	Head of Products, Design and Strategic Business Initiatives	-	-
Sharmila Shekhar Mande	Chief Scientist and Head of the Bio-Sciences	+91-22-67789000	sharmila.mande@tcs.com
Krishnan Ramanujam	President- Business and Technology Services	+91-22-67789000	krishnan.ramanujam@tcs.com

Malur Narayan	Vice President - Technology Buisness Unit	+91-22-67789974	-
Sanjay Sunirmal Adhicary	Vice President	+91-22-67789974	-
Rajiv Nayan	Senior Director and Industry Cluster Leader	+91-22-67789974	-
Pratik Patil	Manager - Information Technology Asset Manager	-	pratikr.patil3@tcs.com
Janardhana Pokkalla	SAP consultant	-	-
Alok Kumar	Group Leader	+91-22-67789974	alok.kumar@tcs.com
Murali Subramaniam	Technology Lead	-	murali1.s@tcs.com
Subhashis Majumdar	Pricipal Consultant	-	subhasis.majumdar@tcs.com
Sujin Jebakar	Contact Centre Architect	-	-
Amar Singh	Software and Technical Learning Specialist	-	amar.singh@tcs.com
Abhishek Pangaria	Managing Consultant - Business Transformation	+91-22-67789974	-

Director(s)

Professional Name	DIN Number	Start Date	End Date
Keki Minoo Mistry	00008886	18/12/2018	-
Chandrasekaran Natarajan	00121863	06/09/2007	-
Om Prakash Bhatt	00548091	02/04/2012	-
Pradeep Kumar Khosla	03611983	11/01/2018	-
Rajesh Gopinathan	06365813	21/02/2022	-
Ganapathy Subramaniam Natarajan	07006215	21/02/2017	-
Aarthi Subramanian	07121802	12/03/2015	-
Hanne Birgitte Breinbjerg Sorensen	08035439	18/12/2018	-
Daniel Hughes Callahan	08326836	10/01/2019	-

Charge Details

Charge ID	Charge Holder	Creation Date	Modification Date	Closure Date	Amount (INR)
10117294	Abn Amro Bank Nv	2008-07-24	-	2011-08-09	300000000
10050256	Icici Bank Limited	2007-04-19	-	2008-07-25	500000000
90160634	State Bank Of India	2004-08-30	-	2019-03-16	10000000000
90214082	The Hong Kong And Shanghai Banking Corp. Ltd.	2004-04-08	-	-	3000000000
90160638	The Hongkong And Shanghai Banking Corp. Ltd.	2004-04-08	-	2019-03-25	3000000000
90262305	Icici Bank Ltd.	2003-05-13	2003-10-13	2018-01-10	2000000000
90160637	Standerd Chartered Bank	2003-05-02	-	-	3500000000
90213963	Standard Chartered Bank	2003-05-02	2010-03-15	-	4200000000
90258870	Canara Bank	2003-04-04	-	2010-05-03	2000000000
90262276	Canara Bank	2003-03-25	-	2010-05-03	1000000000
90214923	State Bank Of India	2003-02-17	2012-04-16	-	20000000000
90198239	Standarad Chartered Bank	2003-01-27	-	-	5000000
90199603	Standerd Charted Bank	2003-01-27	-	-	50000000
90213917	Abn Amro Bank	2003-01-15	-	2018-02-15	2800000000
90160636	Abn Amro Bank	2003-01-15	2009-02-04	2018-02-15	2300000000
90261787	State Bank Of Bikaner & Jaipur	1999-06-11	2003-05-13	2019-03-16	50000000
80058257	Canara Bank	1998-08-24	-	2010-05-03	35000000
90213172	Bank Of America	1998-03-27	-	2018-01-02	700000000
90160635	Bank Of America	1998-03-27	-	2018-01-02	700000000
80058258	Canara Bank	1998-01-08	-	2010-05-03	43500000
80058256	Canara Bank	1996-05-08	-	2010-05-03	21138000
90258129	State Bank Of Bikaner & Jaipur	1995-10-31	2003-05-13	2019-03-16	150000000
90261302	Canara Bank	1995-10-31	2014-04-04	-	3200000000
90261296	Canara Bank	1995-10-21	2003-05-13	-	100000000
90187573	Citi Bank	1992-11-17	-	2017-12-20	150000000
90293458	Canara Bank	1990-02-08	-	-	153000
90292002	Canara Bank	1989-08-29	-	-	2500000
90185479	Canara Bank	1989-07-01	1991-01-09	-	5500000

90294262	Export-import Bank Of India	1989-05-11	-	2019-03-22	14250000
90185370	Indian Bank	1988-09-29	-	-	1117725