

Name of the programme	Revised rating	Revised from	Rating Agency
Non convertible debentures	LAA-	LAA	ICRA Ltd
Subordinated debt	LAA-	LAA	ICRA Ltd
Fixed deposits*	MAA-	MAA+	ICRA Ltd
Rs.7.5 billion short term debt programme	P1	P1+	CRISIL
National Long-term rating	AA-(ind)	AA(ind)	Fitch ratings
INR750m subordinated Lower Tier 2 debt rating	AA-(ind)	AA(ind)	Fitch ratings

* The company has exited the deposit taking activity effective 1st November 2006 and is currently not accepting any deposits.