

ISSUE OF COMMERCIAL PAPER (CP)

LETTER OF OFFER

PROPOSED DATE OF ISSUE:	5-Feb-2025	ISSUE REFERENCE	MOFL/2024-25-D/CP283		
CREDIT RATING for CP	CRA-1	CRA-2			
CREDIT RATING	A1+	A1+			
ISSUED BY	CRISIL	India Ratings			
DATE OF RATING	February 3, 2025	January 3, 2025			
VALIDITY FOR ISSUANCE	60 Days	30 Days			
VALIDITY PERIOD OF RATING	February 5, 2026	February 5, 2026			
FOR AMOUNT	₹4,000.00 crore	₹4,000.00 crore			
CONDITIONS IF ANY	Standalone				
EXACT PURPOSE OF CP	Working Capital Purpose / On Lending / Repayment of Debt (Term Loans / NCD's / CPs / CC / WCDL/ ICB etc.)				
CREDIT SUPPORT (if any)	No				
DESCRIPTION OF INSTRUMENT	Commercial Paper				
AMOUNT	₹400,00,00,000.00	Rupees Four Hundred Crores			
ISSUED BY	Motilal Oswal Finvest Limited				
IN FAVOUR OF	Holder of Commercial Paper (CP)				
NET WORTH OF THE GUARANTOR COMPANY	NOT APPLICABLE				
NAMES OF THE COMPANIES TO WHICH THE GURANTOR HAS ISSUED SIMILAR GUARANTEE					
EXTENT OF THE GUARANTEE OFFERED BY THE GUARANTOR					
CONDITIONS UNDER WHICH GUARANTEE WILL BE INVOKED					
DETAILS OF CURRENT TRANCHE					
Amount	Maturity Date	Current Credit Rating	Validity Period of Rating	Credit Rating Agency (CRA)	
		A1+	February 5, 2026	CRISIL	
₹400,00,00,000.00	January 30, 2026	A1+	February 5, 2026	India Ratings	
Listing : Proposed to be Listed / Unlisted	Proposed to be listed on BSE Ltd				
ISSUING AND PAYING AGENT	HDFC Bank Limited, Treasury Operations (TROPs) Lodha - I Think Techno Campus, Building - Alpha, 4th Floor - Office Near Kanjur Marg Railway Station, Kanjur Marg (E) Mumbai - 400 042				
MARKET CONVENTIONS	FIMMDA CONVENTIONS				
CP Borrowing Limit	₹ 3,500 crore				
SUPPORTING BOARD RESOLUTUION FOR CP BORROWING - RESOLUTION DATED	27 November 2024				
TOTAL CP OUTSTANDING (AS ON DATE)	₹ 1,300.00 crore				
DETAILS OF CP ISSUED DURING LAST 15 MONTHS	Refer Annexure I				
NCD Outstanding as on dated 04-02-2025	₹ 931.70 crore (Refer Annexure II)				
Unsecured NCDs Outstanding as on dated 04-02-2025	Nil				



Motilal Oswal Finvest Limited
 Motilal Oswal Tower, Rahimtullah Sayani Road,
 Opposite Parel ST Depot, Prabhadevi, Mumbai-400025. Tel.: 022
 39804200
 Fax: 022 38462333
 CIN: U65100MH2006PLC165469

Details of Default of CP or any other borrowings for past 3 financial years, if any	None			
BANK FUND BASED FACILITIES FROM BANKS / Financial Institution Refer Annexure III	₹ 240.00 crore (Refer Annexure III)			
NAME & ADDRESS OF ISSUER	Motilal Oswal Finvest Limited			
	Motilal Oswal Tower, Rahimtullah Sayani Road, Opposite Parel ST Depot, Prabhadevi, Mumbai - 400025			
LINE OF BUSINESS	NBFC			
Chief Executives	Whole Time Director : Mr. Harsh Joshi Chief Financial Officer: Mr. Vijay Bansal			
GROUP AFFILIATION (IF ANY)	Motilal Oswal Group			
FINANCIAL SUMMARY (₹ Crs.) (All the figures are as per Ind AS Financials)	For Half Year ending 30.09.2022	For Year ending 31.03.2022	For Year ending 31.03.2021	For year ending 31.03.2020
Equity / CCPS	76	76	59	49
Net Worth	1,156	1,114	725	526
Investment In Subsidiaries / Affiliates	NIL	NIL	NIL	NIL
Total Debt Outstanding	2,472	1,478	762	248
Short Term (< 1 year)	2,425	1,332	416	248
Other Debt (>1 year)	47	146	346	-
Gross Income	133	287	105	17
Operating Profit (PBIDT)	113	261	77	(2)
Gross Profit (PBDT)	55	165	35	(18)
Net Profit (Post Tax)	44	136	33	(16)
Audit Qualification (if any)	Nil	Nil	Nil	Nil
Material litigation and regulatory strictures	There are no material litigations as on date. However, all the pending litigations by and against the company are in the ordinary course of business. There are no other regulatory strictures			
Details of Default of CPs, including technical delay in redemption during past three years	None			
Details of Default and delay in redemption of any other borrowing during last three years				

* Issuer's liability under the CP will continue beyond due date, in case the CP is not redeemed on due date, even if the CP is in Demat.

Motilal Oswal Finvest Limited

Authorised Signatory

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