

**ISSUE OF COMMERCIAL PAPER (CP):
LETTER OF OFFER**

PART I


• PROPOSED DATE OF ISSUE	:	10-12-24	
• Tenor	:	91	
• Due Date	:	11-03-25	
• CREDIT RATING FOR CP	:	Rating 1: Crisil A1+	
		Rating 2: IND A1+	
• DATE OF RATING 1	:	22-10-24	
• DATE OF RATING 2	:	22-10-24	
• VALIDITY OF ISSUANCE FOR RATING 1	:	91 days	
• VALIDITY OF ISSUANCE FOR RATING 2	:	91 days	
• VALIDITY PERIOD OF RATING 1	:	11-03-25	
• VALIDITY PERIOD OF RATING 2	:	11-03-25	
• FOR AMOUNT	:	Rs.750 Cr.	
• CONDITIONS (if any)	:	N.A.	
		The Commercial Paper has been issued to raise resources to meet the ongoing funding requirements for the company's business activities and refinancing/ repayment of the existing debt obligations, investments and other requirements of the Company.	
• EXACT PURPOSE OF ISSUE OF CP	:	NIL	
• CREDIT SUPPORT (if any)	:	NIL	
• DESCRIPTION OF INSTRUMENT	:	Commercial Paper	
• AMOUNT	:	Rs.150 Cr.	
		BOBCARD Limited (Formerly known as BOB Financial Solutions Limited)	
• ISSUED BY	:	BOBCARD Limited (Formerly known as BOB Financial Solutions Limited)	
• IN FAVOUR OF	:	Issuer of CP/ Holder of CP	
• NET WORTH OF THE GUARANTOR	COMPA	N.A.	
• Names of Companies to which guarantor has issues similar guarantee	:	N.A.	
• Extent of the guarantee offered by the guarantor company	:	N.A.	
• Conditions under which the guarantee will be invoked	:	N.A.	
• DETAILS OF CURRENT TRANCHE	:		
• ISIN	:	INE027214746	
• AMOUNT	:	Rs.150 Cr.	
• MATURITY DATE	:	11-03-25	
• CURRENT CREDIT RATING	:	Rating 1: Crisil A1+	
		Rating 2: IND A1+	
• VALIDITY PERIOD OF RATING 1	:	11-03-25	
• VALIDITY PERIOD OF RATING 2	:	11-03-25	
• CREDIT RATING AGENCY (CRA)	:	1) Crisil Ratings Ltd	
		2) India Ratings & Research Pvt Ltd	
		Akruti Center Point, MIDC, Andheri East	
		Mumbai:-400093.	
• ISSUING AND PAYING AGENT	:		



BOBCARD LIMITED (formerly known as BOB Financial Solutions Limited)
(CIN: U65990MH1994GOI081616)

Registered Office: 2nd Floor, Baroda House, Behind Dewan Shopping Center, S.V.Road, Jogeshwari (West), Mumbai-400 102. India. | दूसरी मंजिल, बड़ौदा हाउस, दीवान शॉपिंग सेंटर के पीछे, एस.वी. रोड, जोगेश्वरी (पश्चिम), मुंबई 400102. भारत।

Corporate Office: 15th Floor, 1502/1503/1504, DLH Park, S. V. Road, Goregaon (West), Mumbai-400 104. India. | 15वीं मंजिल, 1502/1503/1504, डीएलएच पार्क, एस.वी. रोड, गोरगांव (पश्चिम), मुंबई-400104. भारत।

 Tel: 022 41683700

 Fax: 022 49631918

 www.bobcard.co.in

• MARKET CONVENTIONS	FIMMDA CONVENTIONS
• CP BORROWING LIMIT	Rs. 750 Cr.
• SUPPORTING BOARD RESOLUTION FOR CP BORROWINGS- RESOLUTION DATED	03-05-24
• TOTAL CP OUTSTANDING (As on 09th Dec 2024)	Rs. 745 Cr.
• AMOUNT OF PRESENT ISSUE (VALUE DATE - 10th Dec 2024)	Rs. 150 Cr.
• DETAILS OF CPs ISSUED DURING LAST 18 MONTHS	As per Annexure - 1
• DETAILS OF OTHER DEBT INSTRUMENTS OUTSTANDING	As per Annexure - 2
• BANK FUND BASED FACILITIES FROM BANKS/FINANCIAL INSTITUTIONS, IF ANY	As per Annexure - 3
• NAME AND ADDRESS OF ISSUER	BOBCARD Limited (Formerly known as BOB Financial Solutions Limited)
• LINE OF BUSINESS	NDFC
• CHIEF EXECUTIVE (MANAGING DIRECTOR/PRESIDENT)	
• GROUP AFFILIATION (If Any)	Issuer is a 100% Subsidiary of Bank of Baroda

FINANCIAL SUMMARY

	30-09-24	30-06-24	31-03-24	31-03-23	31-03-22
• EQUITY	1102.48	1100.65	1072.39	962.35	280.95
• NET WORTH	1059.60	954.40	925.00	838.84	181.46
• INVESTMENT IN SUBSIDIARIES/ASSOCIATES	-	-	-	-	-
• TOTAL DEBT OUTSTANDING	4855.94	4409.07	3,786.90	2174.58	1,104.51
• SHORT TERM (< 1 YEAR)	4631.58	4284.46	3602.3	2,040.65	1034.59
• OTHER DEBT	224.30	124.61	124.60	124.93	49.92
• GROSS INCOME	830.28	400.10	1326.66	892.18	499.65
• OPERATING PROFIT (PBITD)	224.45	120.33	358.9	128.32	53.27
• GROSS PROFIT (POTD)	57.55	42.79	131.41	9.96	9.19
• NET PROFIT (POST TAX)	30.53	28.09	90.38	1.53	-10.43

Details of statutory auditor and changes thereof in the last three financial years –

Details of the Current statutory auditor:

Name and address	Date of appointment
SGCO & Co LLP 4A, Kaledonia-HDIL, 2nd Floor, Sahar Rd, Andheri East, Mumbai, Maharashtra 400069	12-09-22

Details of the change in statutory auditors in last three financial years including any change in the current year:

Name, address	Date of appointment/ resignation	Remarks (viz. reasons for change etc)
ASL & Co 302, Eco Space, O. J. Nagardas Road, Mogra Lane, Andheri (East), Mumbai – 400068	06-08-19	Tenure completed as per CAG appointment letter

- Audit Qualifications (If Any) : None
- Material Litigation, If Any : None
- Regulatory Structures, If Any: None
- 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 Borrowings During Past Three Years : None


Nitin Aggarwal
Chief Financial Officer

Date: December 9, 2024

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




Ramesh Chandran
Chief Operating Officer

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