

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


	<u>PART I</u>
• PROPOSED DATE OF ISSUE	: 14-02-25
• Tenor	: 91
• Due Date	: 16-05-25
• CREDIT RATING FOR CP	: Rating 1: Crisil A1+ Rating 2: IND A1+
• DATE OF RATING 1	: 02-01-25
• DATE OF RATING 2	: 26-12-24
• VALIDITY OF ISSUANCE FOR RATING 1	: 91 days
• VALIDITY OF ISSUANCE FOR RATING 2	: 91 days
• VALIDITY PERIOD OF RATING 1	: 16-05-25
• VALIDITY PERIOD OF RATING 2	: 16-05-25
• 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
• EXACT PURPOSE OF ISSUE OF CP	: NIL
• CREDIT SUPPORT (if any)	: NIL
• DESCRIPTION OF INSTRUMENT	: Commercial Paper
• AMOUNT	: Rs.100 Cr.
• 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	: 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	: INE027214761
• ISIN	: Rs.100 Cr.
• AMOUNT	: 16-05-25
• MATURITY DATE	: Rating 1: Crisil A1+ Rating 2: IND A1+
• CURRENT CREDIT RATING	: 16-05-25
• VALIDITY PERIOD OF RATING 1	: 16-05-25
• VALIDITY PERIOD OF RATING 2	: 16-05-25
• CREDIT RATING AGENCY (CRA)	: 1) Crisil Ratings Ltd 2) India Ratings & Research Pvt Ltd
• ISSUING AND PAYING AGENT	: ICICI Bank Ltd Akruti Center Point, MIDC, Andheri East Mumbai-400093.




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, बडीदा 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

* Issuer's liability under the CP will continue beyond due date, in case the CP is not

• MARKET CONVENTIONS	: FIMMDA CONVENTIONS
• CP BORROWING LIMIT	: Rs.750 Cr.
• SUPPORTING BOARD RESOLUTION FOR CP BORROWINGS- RESOLUTION DATED	: 03-05-24 Rs.425 Cr.
• TOTAL CP OUTSTANDING (As on 13th Feb 2025)	:
• AMOUNT OF PRESENT ISSUE (VALUE DATE - 14th Feb 2025)	: Rs.100 Cr.
• DETAILS OF CPs ISSUED DURING LAST 15 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	: NBFC
• CHIEF EXECUTIVE (MANAGING DIRECTOR)	:
• GROUP AFFILIATION (If Any)	: Issuer is a 100% Subsidiary of Bank of Baroda

FINANCIAL SUMMARY							
	31-12-24	30-09-24	30-06-24	31-03-24	31-03-23	31-03-22	
• EQUITY	1411.02	1102.48	1100.55	1072.39	982.35	280.95	
• NET WORTH	1062.81	1055.66	954.40	925.66	836.64	181.46	
• INVESTMENT IN SUBSIDIARIES/ASSOCIATES							
• TOTAL DEBT OUTSTANDING	5019.18	4855.94	4409.07	3,780.90	2174.58	1,104.51	
• SHORT TERM (< 1 YEAR)	4794.82	4631.58	4284.48	3662.3	2,049.65	1054.59	
• OTHER DEBT	224.37	224.36	124.61	124.60	124.93	49.92	
• GROSS INCOME	1287.91	839.26	400.10	1326.66	882.18	499.65	
• OPERATING PROFIT (PBITD)	333.62	224.45	120.33	358.9	128.32	53.27	
• GROSS PROFIT (PBITD)	73.09	57.55	42.79	131.41	9.96	9.15	
• NET PROFIT (POST TAX)	39.44	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, d Nagardas Road, Mogra Lane, Andheri (East), Mumbai – 400069	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


Sakshi Mehta
Company Secretary

Date: February 13, 2025

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





Nitin Aggarwal
Chief Financial Officer


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