

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

PART I

| | | |
|---|---|--|
| • PROPOSED DATE OF ISSUE | : | 27-02-25 |
| • Tenor | : | 91 |
| • Due Date | : | 29-05-25 |
| • CREDIT RATING FOR CP | : | Rating 1: Crisil A1+ Rating 2: IND A1+ |
| • DATE OF RATING 1 | : | 02-01-25 |
| • DATE OF RATING 2 | : | 20-02-25 |
| • VALIDITY OF ISSUANCE FOR RATING 1 | : | 91 days |
| • VALIDITY OF ISSUANCE FOR RATING 2 | : | 91 days |
| • VALIDITY PERIOD OF RATING 1 | : | 29-05-25 |
| • VALIDITY PERIOD OF RATING 2 | : | 29-05-25 |
| • 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 other requirements of the Company. |
| • EXACT PURPOSE OF ISSUE OF CP | : | NIL |
| • CREDIT SUPPORT (if any) | : | Commercial Paper |
| • DESCRIPTION OF INSTRUMENT | : | Rs.125 Cr. |
| • AMOUNT | : | BOBCARD Limited (Formerly known as BOB Financial Solutions Limited) |
| • ISSUED BY | : | |
| • IN FAVOUR OF | : | Issuer of CP/ Holder of CP |
| • NET WORTH OF THE GUARANTOR COMPANY | : | 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 | : | INE027214787 |
| • AMOUNT | : | Rs.125 Cr. |
| • MATURITY DATE | : | 29-05-25 |
| • CURRENT CREDIT RATING | : | Rating 1: Crisil A1+ Rating 2: IND A1+ |
| • VALIDITY PERIOD OF RATING 1 | : | 29-05-25 |
| • VALIDITY PERIOD OF RATING 2 | : | 29-05-25 |
| • CREDIT RATING AGENCY (CRA) | : | 1) Crisil Ratings Ltd 2) India Ratings & Research Pvt Ltd ICICI Bank Ltd Akruti Center Point, MIDC, Andheri East Mumbai:-400093. |
| • ISSUING AND PAYING AGENT | : | |
| <i>* Issuer's liability under the CP will continue beyond due date, in case the CP is not</i> | | |
| • 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 25th Feb 2025) | : | Rs.725 Cr. |



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

- AMOUNT OF PRESENT ISSUE (VALUE DATE - 27th Feb 2025) : Rs.125 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/PRESIDE) :
- 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 | 31-03-22 |
|---|----------|----------|----------|----------|----------|
| • EQUITY | 1411.02 | 1102.48 | 1100.55 | 1072.39 | 280.95 |
| • NET WORTH | 1062.61 | 1055.66 | 954.40 | 925.66 | 181.46 |
| • INVESTMENT IN SUBSIDIARIES/ASSOCIATES | | | | | |
| • TOTAL DEBT OUTSTANDING | 5019.18 | 4855.94 | 4409.07 | 3,786.90 | 1,104.51 |
| • SHORT TERM (< 1 YEAR) | 4794.82 | 4631.58 | 4284.46 | 3662.3 | 1054.59 |
| • OTHER DEBT | 224.37 | 224.36 | 124.61 | 124.60 | 49.92 |
| • GROSS INCOME | 1287.91 | 839.26 | 400.10 | 1326.66 | 499.65 |
| • OPERATING PROFIT (PBITD) | 333.62 | 224.45 | 120.33 | 358.9 | 53.27 |
| • GROSS PROFIT (PBTD) | 73.09 | 57.55 | 42.79 | 131.41 | 9.15 |
| • NET PROFIT (POST TAX) | 39.44 | 30.53 | 28.09 | 90.38 | -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

For BOBCARD Limited

(Formerly known as BOB Financial Solutions Ltd)


 Roopesh Chandran
 Chief Operating Officer


 Nitin Aggarwal
 Chief Financial Officer

Date: February 25, 2025

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

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