

LETTER of OFFER

Issue of Commercial Paper (CP) & Non-Convertible Debentures (NCD) of original or initial maturity up to one year

PART I

Issuer Details	
Name and Address of Issuer	BOBCARD Limited (Formerly known as BOB Financial Solutions Limited) Regd Office :- 2nd Floor, Baroda House, Behind Dewan Shopping Centre, S V Road, Jogeshwari (W), Mumbai 400102
Business Segment / Activity	NBFC
Chief Executive (Managing Director / President / CEO / CFO / Equivalent Official in the hierarchy as per Constitution of the Issuer entity)	Ravindra Rai (Managing Director & CEO)
Group Affiliation (if Any)	Issuer is a 100% Subsidiary of Bank of Baroda


PART II


Issue Details		
ISIN	INFO 27217902	
Proposed Date of Issue	28/11/2025	
Amount (Rs.in Crs)	75.00	
Tenor	17	
Date of Maturity	15/12/2025	
Proposed to be Listed / Unlisted	Proposed to be listed on BSE	
End Use of CP / NCD proposed (specific details)	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.	
Market Conventions	FIMMDA Conventions	
Credit Rating Details for the Proposed Issue	Credit Rating - 1	Credit Rating - 2
Credit Rating Issuer	India Ratings and Research Private Limited	N.A
Rating	IND A1+	N.A
Date of Rating	15/10/2025	N.A
Validity of Issuance	15/12/2025	N.A
Validity period for rating	17.00	N.A
For Amount (Rs.)	1,500.00	N.A
Conditions (if Any)	NIL	N.A
Long term credit rating obtained by the Issuer	IND AAA	N.A
Unaccepted Credit Rating assigned to the Issuer	NIL	NIL
Issuing and Paying Agent Details (Name and Address)	ICICI Bank Ltd Akruti Center Point, MIDC, Andheri East	
Debenture Trustee Details (Name and Address) (in case of NCD)	NIL	
Credit Enhancement Details (if any)	NIL	
Description of Instrument	Commercial Paper	
Amount (Rs. In Cr)	75	
In Favor of	ISSUER OF CP / NCD / HOLDER OF CP / NCD	
Name and Address of the Guarantor	NIL	
Net worth of the Guarantor (Rs. In Lacs)	NIL	
Extent of The Guarantee Offered by the Guarantor for the Issue	NIL	
Conditions under which the guarantee will be invoked	NIL	
Trustee Details (Name and Address)	NIL	
Whether guarantor is a group entity If yes,	(Yes / No)	
Names of Companies to which Guarantor has issued similar guarantees, NIL		
	Name	Extent of Guarantee
		Conditions Under Which the guarantee will be invoked
	1 NIL	NIL


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

PART III

A. Issuer Financial Details

CP / NCD Borrowing	10,000 Cr
Date of Board Resolution	3rd May, 2024
1. Limit approved by Board	10,000 Cr
2. Limit as per CRA (Rs. In Cr.)	1,500.00
3. Limit approved by Regulator concerned (if applicable)	N/A

**B. Details of CP / NCD and other Debt Instruments outstanding as on date of Letter of Offer CP / NCD / other Debt Instruments (Including Liabilities not redeemed on due date)
As per Annexure- 1 & 2**

**C. Fund-based facilities from banks/Financial institutions, if any
(As per Annexure- 3)**

D. Shareholding Details of Promoters - Bank of Baroda

E. Details of share Pledged - NIL

**F. Financial Summary
(Including Net worth / Equity / Investment in subsidiaries / Affiliates) Investments in Subsidiaries - NIL**

Particulars	Sep-25	Jun-25	Mar-25	Mar-24	Mar-23
Equity	1467.11	1464.76	1444.59	1072.39	982.35
Net worth	1467.11	1429.80	1408.95	925.66	836.64
Investment in Subsidiaries/Affiliates	-	-	-	-	-
Total Debt Outstanding -Short Term (< 1 Year) -Other Debt	5792.21	4894.58	4590.91	3,786.90	2174.58
Gross Income	466.76	484.99	1744.25	1326.66	862.18
Operating Profit (PBITD)	99.30	121.62	479.39	358.9	128.32
Gross Profit (PBT)	94.70	32.85	131.54	131.41	9.96
Net Profit (Post Tax)	6.06	21.07	73.10	90.38	1.53
Audit Qualifications (If Any)	NIL	NIL	NIL	NIL	NIL

Note: If the Issuer has not been in existence for three years, the information of the Issuer for the period such information is available shall be disclosed.

F. Details of Statutory auditor and changes thereof in the last three financial years

Name and address	Date of appointment
Suresh Surana & Associates , 3rd Floor, A-Wing, Technopolis Knowledge Park, Mahakali Caves Road, Andheri (E), Mumbai 400 093	30-09-25

H. Details of any other material event / development having implications for the financials / credit quality resulting in material liability, corporate restructuring event or such other matters affecting the Issue or Investor's decision.

I. Material Litigation if any: NIL

(All ongoing and outstanding material litigation irrespective of age to be reported)

J. Regulatory Strictures, if any: NIL

(Regulatory strictures issued during the past five Financial Years to be reported. Also, any regulatory structure which continue to be applicable is to be disclosed)

K. An Issuer which is either an NBFC or an HFC shall disclose the residual maturity profile of its assets and liabilities in the following format:(As Per Annexure- 4)

For BOBCARD Limited
(Formerly known as BOB Financial Solutions Ltd)


Rakesh Chandran
Chief Operating Officer


Nitin Aggarwal
Chief Financial Officer

Date : 27-11-25



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