



Contact: +91-7353013499
Email: getsupport@oxyzo.in
Website: www.oxyzo.in

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

PART I

Proposed Date of Issue : December 19, 2024
Credit Rating : ICRA A1+
Date of Rating : November 19, 2024
Validity for issuance : 3 months
Validity period for rating : The rating is valid as of the date of this issuance and listing of the Commercial Papers (rating Letter is enclosed as Annexure -1)
Rated Amount : INR 185,00,00,000/- (Rupees One Hundred and Eighty-Five Crores Only)
Conditions (if any) : NIL
Exact purpose of Issue of CP : Working Capital Requirements & other general corporate purpose
Credit Support (if any) : NA
Tenor : 109 days
Due Date* : April 07, 2025
Issue Reference : OXYZOCP202402
Issue Size (Maturity Value) : INR 25,00,00,000

* 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.

Description of Instrument : Commercial Paper
Amount : INR 25,00,00,000/- (Rupees Twenty-Five Crores Only)
Issued By : OXYZO Financial Services Limited (Formely known as OXYZO Financial Services Private Limited)
In Favour of : Holders of Commercial Paper
Conditions, if any : None
Issuing and Paying Agent : The Federal Bank Limited

Net Worth of the Guarantor Company :None
Names of Companies To Which Guarantor Has Issued Similar Guarantee :Nil
Extent of The Guarantee Offered By The Guarantor Company :Nil
Conditions Under Which The Guarantee Will Be Invoked :Nil

Details of Current Tranche:

ISIN	AMOUNT	MATURITY DATE	CURRENT CREDIT RATING	VALIDITY PERIOD OF RATING	CRA
INE04VS14236	INR 25,00,00,000/-	April 07, 2025	ICRA A1+	3 months	ICRA Limited



OXYZO Financial Services Limited
(Formerly known as Oxyzo Financial Services Private Limited)
Corp. Office: 101, First Floor, Vipul Agora Mall, MG Road,
Gurugram - 122001

Regd. Office: Shop No. G - 22 C (UGF) D - 1
(K-84), Green Park Main, New Delhi - 110016

CIN: U65929DL2016PLC306174



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Market Conventions : FIMMDA CONVENTIONS
CP Borrowing Limit : INR 185,00,00,000/- ONLY
Supporting Board Resolution for CP Borrowing – Resolution Dated: December 10, 2024

Total CP Outstanding (As on Date) :Rs 20,00,00,000

Details of CPs issued during the last 15 months: Nil*

ISIN	ISSUE DATE	AMOUNT	MATURITY DATE	AMOUNT O/S	IPA	CRA	RATING	RATED AMOUNT
INE04VS14210	22-11-2024	20 cr	20-02-2025	20 cr	THE FEDERAL BANK LIMITED	ICRA	ICRA A1+; Reaffirmed	185 cr

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

Name and Address of Issuer : OXYZO Financial Services Limited
(Formerly know as OXYZO Financial Services (P) Limited),
Reg. Off: Shop No. G-22 C (UGF) D-1 (K-84), Green Park Main, New Delhi, South Delhi- 110016
Corp. Off: 101, First Floor, Vipul Agora Mall, MG Road, Gurugram - 122002

Line of Business : Non-Banking Financial Institution
CEO/CFO : Ruchi Kalra
Group Affiliation (if any) : OFB Tech Private Limited

Financial Summary

Rs in Crores

Financial Summary	CURRENT YR	PREVIOUS YR		
	30-09-2024	31-03-2024	31-03-2023	31-03-2022
Equity	54	54	54	51
Networth	2,762	2,589	2,295	1,392
Investment In Subsidiaries/Affiliates	32	32	14	-
Total Debt Outstanding -Short Term (< 1 Year)	2,929	3,094	2,128	1,249
-Other Debt	1,912	1,503	997	766
Gross Income	527	853	562	313
Operating Profit (PBITD)	434	701	444	238
Gross Profit (PBSD)	227	384	260	95
Net Profit (Post Tax)	167	286	197	69
Audit Qualifications (If Any) :	NA	NA	NA	NA
Material Litigation, If Any:	NA	NA	NA	NA
Regulatory Strictures, If Any :	NA	NA	NA	NA

Auditor Qualifications, if any : Nil

Audit Qualifications (If Any) : Nil



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Material Litigation, If Any: Nil
Regulatory Strictures, If Any : Nil

Details of Default of CPs, Including Technical Delay in Redemption During Past Three Years: NA

Details of Default and Delay in Redemption of Any Other Borrowings During Last Three Years: NA

Original / Authenticated Copy of Any Document Related To Above Information Will Be Made Available To The Investors On Request

Yours Faithfully
For OXYZO Financial Services Limited
(OXYZO Financial Services Private Limited)



Bhavesh

Bhavesh Keswani
Authorized Signatory
Date:- December 18, 2024

Authorized Signatory:

OXYZO Financial Services Limited
(Formerly known as Oxyzo Financial Services Private Limited)
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