

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

PART I

Proposed Date of Issue	: March 13, 2025
Credit Rating	: ICRA A1+
Date of Rating	: March 06, 2025
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	: 364 days
Due Date*	: March 12, 2026
Issue Reference	: OXYZOCP202501
Issue Size (Maturity Value)	: INR 55,00,00,000

** 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 55,00,00,000/- (Rupees Fifty-Five Crores Only)
Issued By	: OXYZO Financial Services Limited (Formerly 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
INE04VS14244	INR 55,00,00,000/-	March 12, 2026	ICRA A1+	3 months	ICRA Limited



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

Market Conventions : FIMMDA CONVENTIONS
CP Borrowing Limit : INR 185,00,00,000/-ONLY
Supporting Board Resolution for CP Borrowing – Resolution Dated: March 11, 2025

Total CP Outstanding (As on Date) :Rs 25,00,00,000

Details of CPs issued during the last 15 months: *

ISIN	ISSUE DATE	AMOUNT	MATURITY DATE	AMOUNT O/S	IPA	CRA	RATING	RATED AMOUNT
INE04VS14210	22-11-2024	20 cr	20-02-2025	0	THE FEDERAL BANK LIMITED	ICRA	ICRA A1+; Reaffirmed	185 cr
INE04VS14236	19-12-2024	25 Crore	07-04-2025	25 Crore	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: 01st Floor, Tower-A, Global Business Park, MG Road, Gurugram-122002, Haryana

Line of Business

: Non-Banking Financial Institution

CEO/CFO

: Ruchi Kalra

Group Affiliation (if any)

: OFB Tech Private Limited



OXYZO Financial Services Limited
(Formerly known as Oxyzo Financial Services Private Limited)
Corp. Office: 1st Floor, Tower A, Global Business Park,
Gurugram- 122002

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

CIN: U65929DL2016PLC306174

Financial Summary

Financial Summary	CURRENT YR	PREVIOUS YR		
	31-12-2024	31-03-2024	31-03-2023	31-03-2022
Equity	54	54	54	51
Networth	2846	2,589	2,295	1,392
Investment In Subsidiaries/Affiliates	32	32	14	-
Total Debt Outstanding -Short Term (< 1 Year)	3048	3,094	2,128	1,249
-Other Debt	1965	1,503	997	766
Gross Income	810	853	562	313
Operating Profit (PBITD)	657	701	444	238
Gross Profit (PBTD)	336	384	260	95
Net Profit (Post Tax)	250	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
 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
(Formerly known as OXYZO Financial Services Private Limited)




Bhavesh Keswani
 Authorized Signatory
 Date:- March 12, 2025

Authorized Signatory:

Place : Gurugram
 Date : March 12th, 2025

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