

BAHADUR CHAND INVESTMENTS PRIVATE LIMITED

Regd. Office: The Grand Plaza, Plot No.2, Nelson Mandela Marg, Vasant Kunj, Phase – II, New Delhi-110070

Correspondence Address: 37, Community Centre, Basant Lok, Vasant Vihar, New Delhi – 110 057

Phone: 011 – 47619310; Fax: 011 – 26152453; Website: www.bahadurchandinvestments.com

e-mail: info.bcipl@gmail.com; CIN: U65921DL1979PTC331322; PAN: AAACB6706F

LETTER OF OFFER

Issue of Commercial Paper (CP)

PART I

Issuer Details	Bahadur Chand Investments Private Limited
Name and Address of Issuer	The Grand Plaza, Plot No. 2, Nelson Mandela Road, Vasant Kunj – Phase – II, New Delhi –110 070
Business Segment / Activity	Non-Banking Finance Company – Core Investment Company
Chief Executive (Managing Director / President / CEO / CFO / Equivalent Official in the hierarchy as per Constitution of the Issuer entity)	Mrs. Renu Munjal
Group Affiliation (If Any)	Shri B.M. Munjal-Hero Group

PART II

Issue Details	Commercial Paper	
ISIN	INE087M14BZ2	
Proposed Date of Issue	19-January-2026	
Amount (Rs.)	2,500,000,000/-	
Tenor and Date of Maturity	19-January-2027	
Proposed to be Listed / Unlisted	Listed	
End Use of CP / NCD proposed (specific details)	End use of funds shall be used for debt repayments including CP redemptions	
Market Conventions	FIMMDA Conventions	
Credit Rating Details for the Proposed Issue	Credit Rating – 1	Credit Rating – 2 (obtained if any)
Credit Rating Issuer	ICRA	CARE
Rating	[ICRA] A1+	A1+
Date of Rating	December 27, 2025	January 5, 2026
Validity of Issuance	3 Months	2 Months

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For Amount (Rs.)	2500 Crore	3000 Crore
Conditions (If Any)	NA	NA
Long term credit rating obtained by the Issuer	ICRA AA (STABLE)	
Unaccepted Credit Rating assigned to the Issuer	-	-
Issuing and Paying Agent Details (Name and Address)	KOTAK MAHINDRA BANK LIMITED , 12 BKC, TREASURY OPERATIONS, 7th FLOOR, PLOT NO C-12, G BLOCK, BKC, BANDRA EAST MUMBAI – 400051	
Debenture Trustee Details (Name and Address) (In case of NCD)		
Credit Enhancement Details (If any)	NA	
Description of Instrument	NA	
Amount (Rs. In Lacs)	NA	
In Favor of	ISSUER OF CP / NCD / HOLDER OF CP / NCD	
Name and Address of the Guarantor	NA	
Net worth of the Guarantor (Rs. In Lacs)	NA	
Extent of The Guarantee Offered by the Guarantor for the Issue	NA	
Conditions under which the guarantee will be invoked	NA	
Trustee Details (Name and Address)	NA	
Whether guarantor is a group entity	NA	
If yes,		
Names of Companies to which Guarantor has issued similar guarantees,		
Name	Extent of Guarantee	Conditions Under Which the guarantee will be invoked
NA	NA	NA

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PART III

A. Issuer Financial Details

CP / NCD Borrowing	CP Borrowing
Date of Board Resolution	March 07,2018
1. Limit approved by Board	2500 Cr.
2. Limit as per CRA	2500 Cr
3.Limit approved by Regulator concerned (if applicable)	NA

B. Non-Convertible Debentures as on December 31, 2025

S. No	Debenture Series and ISIN	Tenor / Period of Maturity year	Coupon (%)	Amount (Rs. In Crores)	Date of Allotment	Redemption Date / Schedule	Credit Rating	Secured / Unsecured	Details of Security	Other details
1	Unsecured Zero Coupon Non-Convertible Redeemable Debentures ISIN - Nil	10	0.00 %	3400	March 29, 2017	March 29, 2027	N.A.	Unsecured	N.A.	-
2	9.25% Unsecured Listed Non-Convertible Redeemable Debentures ISIN - INE087M08134	4	9.25 %	400	March 01, 2024	March 01, 2028	[ICR A] AA	Unsecured	N.A.	-
3	9.25% Unsecured Listed Non-Convertible Redeemable Debentures ISIN -	4 years and 6 months	9.25 %	400	March 01, 2024	August 28, 2028	[ICR A] AA	Unsecured	N.A.	-

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S. No.	Debenture Series and ISIN	Tenor / Period of Maturity year	Coupon (%)	Amount (Rs. In Crores)	Date of Allotment	Redemption Date / Schedule	Credit Rating	Secured / Unsecured	Details of Security	Other details
	INE087M08126									
4	9.50% Unsecured Listed Non-Convertible Redeemable Debentures INE087M08118	4	9.50 %	700	March 07, 2024	March 06, 2028	[ICR A] AA	Unsecured	N.A.	-
5	9.25% Unsecured Listed Non-Convertible Redeemable Debentures INE087M08092	4	9.25 %	500	September 08, 2023	September 08, 2027	[ICR A] AA	Unsecured	N.A.	-

Details of Commercial Paper as on December 31, 2025

Series	ISIN	Tenor / period of maturity (in days)	Coupon	Amount issued (in crores)	Date of allotment	Redemption date / schedule	Credit rating	Secured / Unsecured	Security	Other details viz. details of IPA, details of CRA
CP	INE087M14BR9	364	8.97 %	50.00	10-Jan-25	09-Jan-26	ICRA A1+, CARE A1	Unsecured	NA	CRA - CARE, ICRA
CP	INE087M14BR9	361	8.97 %	50.00	13-Jan-25	09-Jan-26	ICRA A1+, CARE A1	Unsecured	NA	CRA - CARE, ICRA
CP	INE087M14BR9	359	8.97 %	50.00	15-Jan-25	09-Jan-26	ICRA A1+, CARE A1	Unsecured	NA	CRA - CARE, ICRA

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CP	INE087M14BU3	365	8.94 %	100.00	28-Jan-25	28-Jan-26	ICRA A1+, CARE A1	Unsecured	NA	CRA - CARE, ICRA
CP	INE087M14BU3	359	8.94 %	150.00	03-Feb-25	28-Jan-26	ICRA A1+, CARE A1	Unsecured	NA	CRA - CARE, ICRA
CP	INE087M14BV1	321	7.95 %	25.00	17-Apr-2025	04-Mar-26	ICRA A1+, CARE A1	Unsecured	NA	CRA - CARE, ICRA
CP	INE087M14BV1	321	7.95 %	25.00	17-Apr-2025	04-Mar-26	ICRA A1+, CARE A1	Unsecured	NA	CRA - CARE, ICRA
CP	INE087M14BV1	317	7.95 %	50.00	21-Apr-2025	04-Mar-26	ICRA A1+, CARE A1	Unsecured	NA	CRA - CARE, ICRA
CP	INE087M14BV1	317	7.95 %	75.00	21-Apr-2025	04-Mar-26	ICRA A1+, CARE A1	Unsecured	NA	CRA - CARE, ICRA
CP	INE087M14BY5	361	7.70 %	200.00	21-Nov-25	18-Nov-26	ICRA A1+, CARE A1	Unsecured	NA	CRA - CARE, ICRA
CP	INE087M14BY5	361	7.70 %	100.00	21-Nov-25	18-Nov-26	ICRA A1+, CARE A1	Unsecured	NA	CRA - CARE, ICRA
CP	INE087M14BX7	315	7.65 %	125.00	24-Oct-2025	04-Sep-26	ICRA A1+, CARE A1	Unsecured	NA	CRA - CARE, ICRA

C. Fund-based facilities from banks/Financial institutions- Please refer Annexure-III

NAME OF THE BANK	NATURE OF THE FACILITY	O/S AMOUNT / LIMIT (Rs)	ASSET CLASSIFICATION
-	-	-	-

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D. Shareholding Details of Promoters

NAME OF SHAREHOLDER	NO. OF EQUITY SHARES HELD	% OF HOLDING
Dr. Pawan Munjal (on behalf of M/s. Brijmohan Lal Om Parkash)	5,318	31.17%
Mr. Suman Kant Munjal (on behalf of M/s. Brijmohan Lal Om Parkash)	4,808	28.18%
Mrs. Renu Munjal (on behalf of M/s. Brijmohan Lal Om Parkash)	4,806	28.17%
Pawan Munjal, Renu Munjal and Suman Kant Munjal (on behalf of M/s. Brijmohan Lal Om Parkash)	2,080	12.19%
Mr. Suman Kant Munjal – Individual	50	0.29%

Details of share Pledged-NA

E. Financial Summary (Including Net worth / Equity / Investment in subsidiaries / Affiliates)

(In Cr.)

Particulars	FY24-25 (IND-AS)	FY 23-24 (IND-AS)	FY 22-23 (IND-AS)	FY 21-22 (IND-AS)
Equity	0.17	0.17	0.17	0.17
Net worth	3335.36	3135.90	3032.53	3080.69
Investment in Subsidiaries/Affiliates	10436.86	10918.10	10316.37	10192.76
Total Debt Outstanding	6950.20	7592.56	7172.99	7129.64
Short Term (< 1 Year)	1281.87	1297.56	3412.99	1379.72

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Other Debt	5668.33	6295.00	3760.00	5749.92
Gross Income	644.52	675.30	429.18	406.93
Operating Profit (PBITD)	625.29	655.58	426.71	403.04
Gross Profit (PBTD)	253.83	255.91	78.08	67.93
Net Profit (Post Tax)	199.46	103.36	-48.16	18.48
Audit Qualifications (If Any)	NA	NA	NA	NA

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/ RESIGNATION	REMARKS
<i>Ms. Gupta Vigg & Co, Chartered Accountants</i>	<i>Appointment : 18-Sep-2024</i>	-
<i>S.S. Perival & Co. ,Chartered Accountants</i>	<i>Appointment : 11-Nov-2021 Completion of Tenure : 18-Sep- 2024</i>	Completion of Tenure

G. Details of default-in repayment of CP, NCD or any other debt instrument and other financial indebtedness including corporate guarantee issued in the past five financial years including in the current financial year- NIL

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

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

Regulatory Strictures, if any: NA

(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:

(in Cr.)

Category	Up to 30/31 days	>1 month - 2 months	>2 months - 3 months	>3 months - 6 months	>6 months - 1 year	> 1 year - 3 years	>3 years - 5 years	>5 years	Total (Figures in crores)
Deposit	-	-	-	-	-	-	-	-	-
Advances	-	-	-	-	-	-	-	-	-
Investments	171.05	-	-	-	-	-	-	10,260.42	10,431.47
Borrowings	398.21	0.36	433.55	109.71	641.46	5,543.25	-	-	7,126.55
Foreign Currency Assets (FCA)	-	-	-	-	-	-	-	-	-
Foreign Currency Liabilities (FCL)	-	-	-	-	-	-	-	-	-

Authorized Signatory of the Issuer

RENU
MUNJAL

Digitally signed by
RENU MUNJAL

Date : 19-January-2026

Original / authenticated copy of any document related to above information will be made available to the investors on request.

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