

RIVIERA INVESTORS PRIVATE LIMITED

Regd. Office: C-902, Park View SPA, Near DPS Primary Wing, Sector 47, Gurgaon-122001
CIN : U65923HR1980PTC069400, Email ID : smahanot@indifi.com

ISSUE OF COMMERCIAL PAPER (CP) LETTER OF OFFER

PART I

Proposed Date of Issue	: March 17, 2021
Credit Rating	: CRISIL A3+
Date of Rating	: March 15, 2021
Validity for issuance	: 30 calendar days from the date of rating letter
Validity period for rating	: Valid till one year
Rated Amount	: INR 30,00,00,000 (Rupees Thirty Crores Only)
Conditions (if any)	: None
Exact purpose of issue of CP	: Working capital requirements
Credit Support (if any)	: Standalone
Tenor	: 104 days
Due Date*	: June 29, 2021
Issue Reference	: ISIN Code - INE0GOL14026
Issue Size (Maturity Value)	: INR 10,00,00,000 (Rupees Ten Crore)

* 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 10,00,00,000 (Rupees Ten Crore)
Issued By	: Riviera Investors Private Limited
In Favour of	: Northern Arc Money Market Alpha Trust
Conditions, if any	: None
Issuing and Paying Agent	: Indusind 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
INE0GOL14026	10,00,00,000	June 29, 2021	A3+	Till one year	CRISIL Limited

For Riviera Investors Pvt. Ltd.


Anitta
Authorised Signatory

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Market Conventions : FIMMDA CONVENTIONS
CP Borrowing Limit : 50 Crores
Supporting Board Resolution for CP Borrowing – Resolution Dated: October 20,2020

Total CP Outstanding (As on Date) : NA

Details of CPs issued during the last 15 months:

ISIN	ISSUE DATE	AMOUNT	MATURITY DATE	AMOUNT O/S	IPA	CRA	RATING	RATED AMOUNT
INEOGOL14018	February 04, 2021	INR 12,00,00,000	April 29, 2021	INR 12,00,00,000	IndusInd Bank Limited	CRISIL Limited	A3+	INR 15,00,00,000

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

Details of Other Debt Instruments Outstanding :

ISIN	ISSUE DATE	AMOUNT	MATURITY DATE	AMOUNT O/S in cr
INEOGOL14018	04-02-21	12 crores	29-04-21	12

Bank fund based facilities from banks/Financial institutions, if any :

Name of the Bank/Financial Institution	Nature of Facility	O/s Amount as on Feb-21 (In Crores)	Asset Classification
Yes Bank Limited	Term loan	0.96	
IDFC First Bank Limited (Capital First)	Term loan	2.18	
Yes Bank Limited	Term loan	5.83	
IDFC First Bank Limited (Capital First)	Term loan	17.70	
AU Small Finance Bank	Term loan	0.63	
SIDBI	Term loan	4.30	
SIDBI	Term loan	0.99	

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IndusInd Bank (OPIC Group -USIDFC)	Term loan	35.00	
Northern Arc Capital Limited (IFMR)	Term loan	0.18	
Hinduja Leyland Finance Limited	Term loan	0.47	
MAS Financial Services Limited	Term loan	0.83	
Kisetsu Saison Finance (India) Pvt. Ltd.	Term loan	5.00	
Caspian Impact Investments Pvt. Ltd.	Term loan	5.42	
Northern Arc Capital Limited (IFMR)	Term loan	10.24	
Western Capital Advisors Pvt. Ltd.	Term loan	1.75	
Growth Source Financial Technologies Pvt Ltd	Term loan	3.11	
Incred Financial Services Limited	Term loan	7.50	
Ambit Finvest Private Limited	Term loan	2.25	
MAS Financial Services Limited	Term loan	7.22	
Northern Arc Capital Limited (IFMR)	Term loan	13.83	
Vivriti Capital Private limited	Term loan	8.46	
Kisetsu Saison Finance (India) Pvt. Ltd.	Term loan	10.00	
Caspian Impact Investments Pvt. Ltd.	Term loan	9.17	
Hinduja Leyland Finance Limited	Term loan	9.27	
MAS Financial Services Limited	Term loan	8.89	

Name and Address of Issuer

Line of Business

Chief Executive

Group Affiliation (if any)

: Riviera Investors Private Limited

: NBFC-ICC

: Alok Mittal, Director

: -

For Riviera Investors Pvt. Ltd.



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Financial Summary

Rs in Crores

Particulars	Current Year – Last Quarter	Year Ended 31.03.2020 (Audited)	Year Ended 31.03.2019 (Audited)	Year Ended 31.03.2018 (Audited)
Paid up Capital – Equity	7.74	7.74	3.92	3.84
Networth	106.29	101.52	40.96	23.87
Investment in Subsidiaries / Affiliates	-	-	-	-
Total Debt Outstanding				
• Short Term (<1 year)	-	-	0.95	6.32
• Other Debt	156.12	23.68	36.18	8.57
Gross Income	7.85	44.23	17.43	5.27
Operating Profit (PBITD)	5.31	17.34	5.95	1.78
Gross Profit (PBITD)	-0.20	0.48	0.16	0.66
Net Profit (Post Tax)	-0.22	0.56	0.05	0.49

Auditor Qualifications, if any : Nil

Audit Qualifications (If Any) : Material Litigation, If Any: Regulatory Strictures, If Any :NA

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

For Riviera Investors Private Limited

Authorized Signatory
For Riviera Investors Pvt. Ltd.



Authorised Signatory

Place : Gurugram

Date : March 17, 2021