

ISSUE OF COMMERCIAL PAPER LETTER OF OFFER

Proposed Date of Issue		13.01.2025					
Credit Rating for CP:							
Sr. No	CRA Rating	CRA Name	For Amount (Rs Cr)	Date of Rating	Validity period of Rating	Validity of Issuance	Condition for Rating (if any)
1	A2	CRISIL RATINGS LIMITED	20,00,00,000	02-01-2025	60 Days	1 year	Nil
Exact purpose Of Issue of CP		Working Capital Requirement					
Credit Support (if any)		No					
Description of Instrument		Not Applicable					
Amount		Nil					
Issued by		Not Applicable					
In Favour of		Not Applicable					
Net Worth of the Guarantor Company		Not Applicable					
Names of Companies to Which Guarantor Has Issued Similar Guarantee		Not Applicable					
Extent of The Guarantee Offered By The Guarantor Company		Not Applicable					
Conditions Under Which The Guarantee Will Be Invoked		Not Applicable					
Details of Current Tranche :							
ISIN	Amount (in Rs.)	Maturity Date	Current Credit Rating	Validity Period of Rating	CRA		
INE0GOL14117	5,00,00,000	14-04-2025	A2	60 days	CRISIL RATINGS LIMITED		
INE0GOL14125	5,00,00,000	13-05-2025	A2	60 days	CRISIL RATINGS LIMITED		
INE0GOL14133	5,00,00,000	12-06-2025	A2	60 days	CRISIL RATINGS LIMITED		
INE0GOL14141	5,00,00,000	11-07-2025	A2	60 days	CRISIL RATINGS LIMITED		
Name and address of the Trustee		Not Applicable Not Applicable					

**Indifi Capital Private Limited**

formerly known as Riviera Investors Private Limited)

Regd. Off.: Plot-19, Ground Floor, Block C, Sewa Tower, Sector-18, Phase-4, Udyog Vihar, Gurugram, Haryana-122015, India

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CIN: U65923HR1980PTC069400

Listing	Unlisted
Issuing and Paying Agent	Indusind Bank Limited Gopal Das Bhawan, 28, Barakhamba Road, New Delhi-110001
Market conventions	FIMMDA CONVENTIONS
CP Borrowing Limit	100,00,00,000
Supporting Board Resolution for CP Borrowing-Resolution Dated	23.09.2024
Total CP O/s (As on Date)	15,00,00,000

Details of CP's issued during last 15 months:								
ISIN	Issue Date	Amount (in Rs.)	Maturity Date	Amount O/S (in Rs.)	IPA	CRA	Rating	Rated Amount (in Rs.)
INE0GOL14083	29-11-2023	30,00,00,000	27-05-2024	NIL	Indusind Bank Ltd.	CRISIL Ratings Ltd.	CRISIL A2	30,00,00,000
INE0GOL14091	29-05-2024	30,00,00,000	25-11-2024	NIL	Indusind Bank Ltd.	CRISIL Ratings Ltd.	CRISIL A2	30,00,00,000
INE0GOL14109	21-10-2024	15,00,00,000	29-01-2025	15,00,00,000	Indusind Bank Ltd.	CRISIL Ratings Ltd.	CRISIL A2	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: NCD & CP					as of 31.12.2024
ISIN	Issue Date	Amount (in Rs.)	Maturity Date	Amount O/S (in Rs.)	
INE0GOL07046	30-Aug-22	22,00,00,000.00	07-Mar-25	2,75,00,000.00	
INE0GOL07061	19-Jan-23	19,00,00,000.00	31-Jul-25	13,30,00,000.00	
INE0GOL07079	20-Mar-24	20,00,00,000.00	20-Mar-26	12,50,00,000.00	
INE0GOL14109	21-Oct-24	15,00,00,000.00	29-Jan-25	15,00,00,000.00	
INE0GOL07087	02-Aug-24	35,00,00,000.00	31-Jan-27	31,50,00,000.00	
INE0GOL07095	09-Aug-24	15,00,00,000.00	13-Dec-26	13,33,33,333.00	
INE0GOL07103	30-Aug-24	30,00,00,000.00	27-Sep-26	26,25,00,000.00	
<b>Total</b>		<b>1,56,00,00,000.00</b>		<b>1,14,63,33,333.00</b>	

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Bank Fund based facilities from bank/ financial institution/ others (if any):

As on 31.12.2024

Name of the lender	Type of facility	Limit in Rs.	O/S Amount (in Rs.)	Asset Classification
A.K. Capital Finance Limited	Term loan	15,00,00,000.00	3,75,00,000.00	Standard
Ambit Finvest Private Limited	Term loan	8,75,00,000.00	81,86,535.71	Standard
Ambit Finvest Private Limited	Term loan	9,50,00,000.00	5,81,52,296.66	Standard
Ambit Finvest Private Limited	Term loan	50,00,000.00	32,63,374.83	Standard
AU Small Finance Bank Limited	Term loan	25,00,00,000.00	9,37,49,995.00	Standard
AU Small Finance Bank Limited	Term loan	15,00,00,000.00	11,00,00,000.00	Standard
AU Small Finance Bank Limited	Term loan	10,00,00,000.00	1,24,99,993.00	Standard
Axis Bank Limited	Term loan	15,00,00,000.00	15,00,00,000.00	Standard
Capsave Finance Private Limited	Term loan	10,00,00,000.00	1,74,87,450.00	Standard
Caspian Impact Investments Private Limited	Term loan	5,00,00,000.00	41,66,663.00	Standard
Caspian Impact Investments Private Limited	Term loan	5,00,00,000.00	83,33,330.00	Standard
Caspian Impact Investments Private Limited	Term loan	11,00,00,000.00	7,33,33,333.33	Standard
Cholamandalam Investment & Finance Company Limited	Term loan	10,00,00,000.00	4,73,52,069.00	Standard
City Union Bank Limited	Term loan	15,00,00,000.00	11,26,77,888.00	Standard
DCB Bank Limited	WCDL	10,00,00,000.00	10,00,00,000.00	Standard
ESAF Small Finance Bank Limited	Term loan	10,00,00,000.00	5,55,10,033.00	Standard
ESAF Small Finance Bank Limited	Term loan	15,00,00,000.00	11,81,43,731.00	Standard
Federal Bank Limited	Term loan	15,00,00,000.00	10,22,72,727.33	Standard
Federal Bank Limited	Term loan	25,00,00,000.00	6,81,81,818.24	Standard
Hero Fincorp Limited	Term loan	20,00,00,000.00	3,61,08,382.00	Standard
Hero Fincorp Limited	Term loan	25,00,00,000.00	17,35,08,364.00	Standard
Hinduja Leyland Finance Limited	Term loan	15,00,00,000.00	7,32,98,501.00	Standard
ICICI Bank Limited	Term loan	10,00,00,000.00	5,00,00,000.00	Standard
ICICI Bank Limited	Term loan	10,00,00,000.00	6,95,65,217.44	Standard
IDFC First Bank Limited	Term loan	30,00,00,000.00	9,16,66,675.00	Standard
IDFC First Bank Limited	Term loan	50,00,00,000.00	36,11,11,110.00	Standard
Incred Financial Services Limited	Term loan	10,00,00,000.00	10,00,00,000.00	Standard
Incred Financial Services Limited	Term loan	12,00,00,000.00	7,37,50,000.00	Standard
Indifi Technologies Private Limited	ICD	15,00,00,000.00	7,82,43,775.00	Standard
Indusind Bank Limited	Term loan	20,00,00,000.00	17,50,00,000.01	Standard
IndusInd Bank Limited (OPIC Group -USIDFC)	Term loan	35,00,00,000.00	6,73,07,692.31	Standard
JM Financial Products Limited	Term loan	25,00,00,000.00	13,27,77,532.18	Standard
Kisetsu Saison Finance (India) Private Limited	Term loan	25,00,00,000.00	2,77,77,777.78	Standard
Kisetsu Saison Finance (India) Private Limited	Term loan	10,00,00,000.00	2,22,22,223.00	Standard
Kisetsu Saison Finance (India) Private Limited	Term loan	23,00,00,000.00	11,50,00,000.00	Standard
Kisetsu Saison Finance (India) Private Limited	Term loan	12,00,00,000.00	7,50,00,000.00	Standard
Kisetsu Saison Finance (India) Private Limited	Term loan	8,00,00,000.00	5,00,00,000.00	Standard
Kisetsu Saison Finance (India) Private Limited	Term loan	50,00,00,000.00	43,75,00,000.00	Standard
Maanaveeya Development and Finance Private Limited	Term loan	40,00,00,000.00	22,85,77,000.00	Standard

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Manapuram Finance Limited	Term loan	20,00,00,000.00	4,53,44,178.18	Standard
MAS Financial Services Limited	Term loan	10,00,00,000.00	1,66,66,680.00	Standard
MAS Financial Services Limited	Term loan	10,00,00,000.00	2,50,00,012.00	Standard
MAS Financial Services Limited	Term loan	15,00,00,000.00	5,62,50,000.00	Standard
MAS Financial Services Limited	Term loan	15,00,00,000.00	7,50,00,000.00	Standard
MAS Financial Services Limited	Term loan	10,00,00,000.00	5,41,66,666.67	Standard
MAS Financial Services Limited	Term loan	10,00,00,000.00	6,25,00,000.00	Standard
MAS Financial Services Limited	Term loan	12,50,00,000.00	9,37,49,996.00	Standard
MAS Financial Services Limited	Term loan	12,50,00,000.00	10,93,74,998.00	Standard
MAS Financial Services Limited	Term loan	12,50,00,000.00	12,50,00,000.00	Standard
Northern Arc Capital Limited	Term loan	30,00,00,000.00	1,62,28,742.00	Standard
Northern Arc Capital Limited	Term loan	5,00,00,000.00	53,33,191.00	Standard
Northern Arc Capital Limited	Term loan	20,00,00,000.00	6,41,45,177.00	Standard
Northern Arc Capital Limited	Term loan	20,00,00,000.00	7,27,68,031.00	Standard
Northern Arc Capital Limited	Term loan	30,00,00,000.00	13,52,97,496.00	Standard
Northern Arc Capital Limited	Term loan	60,00,00,000.00	31,76,64,500.84	Standard
Northern Arc Capital Limited	Term loan	10,00,00,000.00	7,50,00,000.00	Standard
Northern Arc Capital Limited	Term loan	10,00,00,000.00	7,50,00,000.00	Standard
Northern Arc Capital Limited	Term loan	20,00,00,000.00	15,00,00,000.00	Standard
Northern Arc Capital Limited	Term loan	28,00,00,000.00	28,00,00,000.00	Standard
Northern Arc Capital Limited	Term loan	22,00,00,000.00	22,00,00,000.00	Standard
Orix Leasing & Financial Services India Limited	Term loan	7,50,00,000.00	2,29,96,634.50	Standard
Oxyzo Financial Services Private Limited	Term loan	15,00,00,000.00	11,87,50,000.00	Standard
Piramal Enterprises Limited	Term loan	30,00,00,000.00	11,42,85,714.23	Standard
Poonawalla Fincorp Limited	Term loan	50,00,00,000.00	32,47,94,386.00	Standard
Poonawalla Fincorp Limited	Term loan	25,00,00,000.00	21,42,96,307.00	Standard
Profectus Capital Private Limited	Term loan	10,00,00,000.00	9,63,03,792.00	Standard
Protium Finance Limited	Term loan	10,00,00,000.00	1,40,41,535.00	Standard
Protium Finance Limited	Term loan	10,00,00,000.00	3,18,84,781.00	Standard
Protium Finance Limited	Term loan	15,00,00,000.00	8,75,00,000.00	Standard
Protium Finance Limited	Term loan	7,00,00,000.00	6,44,65,521.00	Standard
RBL Bank Limited	Term loan	20,00,00,000.00	12,50,00,000.00	Standard
SBM Bank (India) Limited	Term loan	12,50,00,000.00	10,93,75,000.00	Standard
SBM Bank (India) Limited	Term loan	20,00,00,000.00	10,00,00,000.00	Standard
SIDBI	Term loan	18,00,00,000.00	5,65,00,000.00	Standard
Sundaram Finance Limited	Term loan	15,00,00,000.00	2,10,03,433.00	Standard
Sundaram Finance Limited	Term loan	15,00,00,000.00	11,58,50,086.00	Standard
Suryoday Small Finance Bank Limited	Term loan	13,50,00,000.00	3,10,42,818.00	Standard
Suryoday Small Finance Bank Limited	Term loan	10,00,00,000.00	9,25,54,407.00	Standard
Tata Capital Limited	Term loan	13,00,00,000.00	1,00,00,000.00	Standard
Utkarsh Small Finance Bank Limited	Term loan	23,50,00,000.00	7,83,33,328.00	Standard
Utkarsh Small Finance Bank Limited	Term loan	14,00,00,000.00	9,91,66,662.00	Standard
Vivriti Capital Limited	Term loan	15,00,00,000.00	4,00,00,000.00	Standard
Vivriti Capital Limited	Term loan	25,00,00,000.00	14,58,33,330.00	Standard

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Vivriti Capital Limited	Term loan	7,00,00,000.00	4,37,49,997.00	Standard
Yes Bank Limited	Term loan	10,00,00,000.00	83,33,333.26	Standard
Yes Bank Limited	Term loan	15,00,00,000.00	6,24,99,999.93	Standard
Yes Bank Limited	Term loan	10,00,00,000.00	4,99,99,999.96	Standard
Yes Bank Limited	Term loan	15,00,00,000.00	11,24,99,999.97	Standard
<b>Grand Total</b>		<b>15,08,25,00,000.00</b>	<b>8,08,47,76,221.35</b>	

<b>Name and Address of Issuer</b>	INDIFI CAPITAL PRIVATE LIMITED, Plot-19, Ground Floor, Block C, Sewa Tower, Sector-18, Phase-4, Udyog Vihar, Gurugram, Haryana-122015
<b>Line of Business</b>	Financial Services
<b>Chief Executive (Managing Director / President/CEO / CFO/Top Most Executive)</b>	MD: Mr. Alok Mittal CEO: Mr. Sangram Singh CFO: Ms. Priyanka Seth Wadhera
<b>Group Affiliations (if any)</b>	Indifi Technologies Pvt Ltd

Financial Summary(in Rs. Cr.)	Year 1	Year 2	Year 3
	Audited	Audited	Audited
	31-Mar-24	31-Mar-23	31-Mar-22
Equity	360.66	208.17	151.78
Net Worth	360.66	208.17	151.78
Investment in Subsidiaries/ Affiliates	-	-	-
Total Debt Outstanding	1,097.04	673.85	348.62
-Short Term (< 1 year)	701.34	407.37	219.67
-Other Debt	395.70	266.48	128.95
Gross Income	291.31	155.26	81.23
Operating Profit (PBITD)	123.98	82.99	33.56
Gross Profit (PBSD)	10.63	16.33	0.34
Net Profit (Post Tax)	7.54	11.44	0.10

## Indifi Technologies Private Limited

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Gurugram, Haryana-122015, India

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Audit Qualifications (If Any)	Nil
Material Litigation ( If Any)	Nil
Regulatory Strictures ( If Any)	Nil
Details of Default of CP,including Technical Delay in Redemption during the past 3 years	Nil
Details of Default and Delay in Redemption of any other Borrowings during the past 3 years	Nil

Authorized Signatory of the Issuer

Date : 13-01-2025

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

For INDIFI CAPITAL PRIVATE LIMITED



Authorised Signatory

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