

**LETTER of OFFER**  
**Issue Of Commercial Paper (CP)**  
**of original or initial maturity up to one year**

**PART I**

<b>Issuer Details</b>	
Name and Address of Issuer	NEWTAP FINANCE PRIVATE LIMITED ( <i>earlier known as Parfait Finance and Investments Private Limited</i> ) Registered Office Address: Office 03A 102-B, WeWork (Enam Sambhav), C-20, G Block Rd, G Block BKC, Bandra Kurla Complex, Bandra East, Bandra(East), Mumbai, Mumbai, Maharashtra, India, 400051
Line of Business	Non-Banking Financial Company
Chief Executive (Managing Director / President / CEO / CFO / Top Most Executive)	Mr. Kunal Naresh Shah (Director)
Group Affiliation (If Any)	NA

**PART II**

<b>Issue Details</b>		
ISIN	INE0JOD14035	
Proposed Date of Issue	28-04-2025	
Amount (Rs.)	5,00,00,000	
Tenor and Date of Maturity	Tenor – 93 Days Date of Maturity - 30.07.2025	
Proposed to be Listed / Unlisted	Unlisted	
End Use of CP (specific details)	Working capital requirements	
Market Conventions	FIMMDA Conventions	
<b>Credit Rating Details for the Proposed Issue</b>	<b>Credit Rating - 1</b>	<b>Credit Rating - 2</b>
Credit Rating Issuer	India Ratings & Research Private Limited	
Rating	A2	
Date of Rating	04.04.2025	
Validity for issuance	60 Days	
Validity period for rating	30.07.2025	
For Amount (Rs.)	20,00,00,000	
Conditions (If Any)	NA	
Long term credit rating obtains by the Issuer	NA	
Unaccepted Credit Rating assigned to the Issuer	NA	
Issuing and Paying Agent Details (Name and Address)	Federal Bank Limited Address: Federal Towers, Aluva -683101, Ernakulam, Kerala	
Credit Enhancement Details	NA	



NAME OF THE BANK	NATURE OF THE FACILITY	O/S AMOUNT / LIMIT	ASSET CLASSIFICATION
NA	NA	NA	NA

#### D. Shareholding Details of Promoters / Details of share Pledged

#### E. Financial Summary

(Including Net worth / Equity / Investment in subsidiaries / Affiliates)

Particulars	Current Year (as on March 31, 2025)	Year 1 (as on March 31, 2024)	Year 2 (as on March 31, 2023)	Year 3 (as on March 31, 2022)
Equity	7,99,31,620	6,66,08,470	6,66,08,470	5,00,94,560
Net worth	168,69,62,628	87,46,21,722.61	85,10,58,363.00	59,47,37,122.00
Investment in Subsidiaries/Affiliates	0.00	0.00	0.00	0.00
Total Debt Outstanding - Short Term (< 1 Year) -Other Debt	391,58,18,051	258,99,50,000	167,74,88,633	5,86,70,107
Gross Income	120,12,94,013	79,71,58,000	17,05,86,000	1,62,61,000
Operating Profit (PBITD)	1,29,67,386	3,21,97,000	7,78,37,000	1,47,71,000
Net Profit (Post Tax)	1,19,76,219	2,35,63,000	5,63,22,000	1,07,65,000
Audit Qualifications (If Any)	Nil	Nil	Nil	Nil

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 year –

R Soni & Company, Chartered Accountants (Registration No. 130349W) were appointed as Statutory Auditors of the Company for a initial period of 5 years beginning from FY 2019-20 to FY 2023-24. Further, R Soni & Company, Chartered Accountants (Registration No. 130349W) re-appointed as Statutory Auditors of the Company for further period of 5 years beginning from FY 2024-25 to FY 2028-29 in the Annual General Meeting of the Company held in FY 2024-25.

#### G. Details of default 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.

Not Applicable

#### 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

Not Applicable

#### I. Material Litigation Regulatory Strictures, If Any:

Nil

#### J. Regulatory Strictures, If Any: Not Applicable

(Regulatory strictures issued during the past five Financial Years to be reported.

**Newtap Finance Private Limited (earlier known as Parfait Finance and Investments Private Limited)**  
Registered Office Address: 03A 102-B, WeWork (Enam Sambhav), C-20, G Block Rd, G Block BKC, Bandra  
Kurla Complex, Bandra East, Mumbai, Maharashtra 400 051  
Corporate Office Address: KP Towers, 777A, 4<sup>th</sup> Floor, 13th Main Corner, 13th Main Road, HAL 2nd Stage,  
Doopanahalli, Indiranagar, Bengaluru, Karnataka – 560008  
CIN: U67120MH1995PTC085764  
Email ID: [notices@newtap.in](mailto:notices@newtap.in), Contact No.: +91 7349798403

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:**

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
Deposit	0.00	0.00	0.00	0.00	0.00	0.00	7,97,55,704	0.00	7,97,55,704
Advances	58,61,72,530	29,45,07,850	29,13,72,211	82,26,38,029	137,61,58,681	331,70,29,551	94,27,54,643	1,24,63,926	764,30,97,423
Investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Borrowings	53,53,17,655	34,49,88,854	44,36,23,455	103,22,13,393	175,93,56,922	193,29,63,310	10,04,38,674	0.00	614,89,02,265
Subdebt	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60,00,000	60,00,000
Foreign Currency Assets (FCA)	NA	NA	NA	NA	NA	NA	NA	NA	NA
Foreign Currency Liabilities (FCL)	NA	NA	NA	NA	NA	NA	NA	NA	NA

For **Newtap Finance Private Limited**  
(earlier known as **Parfait Finance and Investments Private Limited**)

 

Name : Sujay Das  
Designation : Chief Risk Officer  
Place : Bengaluru  
Date : April 28, 2025

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Corporate Office Address: KP Towers, 777A, 4<sup>th</sup> Floor, 13th Main Corner, 13th Main Road, HAL 2nd Stage, Doopanahalli, Indiranagar, Bengaluru, Karnataka – 560008  
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