

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

PART I

- Proposed Date of Issue : February 12, 2025
- Credit Rating for CP : **IND A2**
- Date of Rating : January 10, 2025
- Validity for Issuance : 60 days
- Validity Period for Rating : One (1) Year
- For Amount : INR 115 Crores
- Conditions (If Any) : Nil
- Exact purpose Of Issue of CP
(Specific details of end-use of funds) : Working capital requirements and other general corporate purposes.

- **Credit Support (If Any)**

- a) Description of Instrument : NA
- b) Amount : NIL
- c) Issued By : NA
- d) In Favour of : NA

- Net Worth of the Guarantor Company : NIL

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 : NA

Long term credit rating, if any, obtained by the issuer. – Ind BBB+ with Positive Outlook

- Details of Current Tranche:

ISIN	AMOUNT (INR)	MATURITY DATE	CURRENT CREDIT RATING	VALIDITY PERIOD OF RATING	CRA
INE0MHC14126	10 Crores	12/06/2025	IND A2	One Year from the date of Issuance	India Ratings & Research Private Limited

- Name and address of the Trustee: NA

- **Listing:**

Proposed to be listed/unlisted: Unlisted

- **Issuing and Paying Agent:** Yes Bank Limited, Yes Bank House, Off Western Express Highway,

Whizdm Finance Private Limited | CIN NO: U65929KA2017PTC101703

No 17/1, The Address Building, Outer Ring Road, Kadubeesanahalli, Bangalore - 560087

 <https://whizdmfinance.com>
 finops@whizdmfinance.com
 080-45692004

Santacruz East, Mumbai - 400055 Maharashtra, India

Market Conventions : FIMMDA CONVENTIONS

CP Borrowing Limit: : INR 115 Crores

Supporting Board Resolution for CP Borrowing Resolution Dated: September 12, 2024

Total CP Outstanding (As on Date) : INR 0.00

Details of CPs issued during the last 15 months*: INR 255 Crores (Including proposed issuance)

ISIN	ISSUE DATE	AMOUNT (INR)	MATURITY DATE	AMOUNT O/S (INR)	IPA	CRA	RATING	RATED AMOUNT (INR)
INE0MHC14019	16/01/2024	15 Crores	28/06/2024	Nil	Yes Bank	India Ratings & Research Private Limited	IND A2	50 Crores
INE0MHC14027	30/01/2024	25 Crores	28/03/2024	Nil	Yes Bank	India Ratings & Research Private Limited	IND A2	50 Crores
INE0MHC14035	15/02/2024	10 Crores	30/07/2024	Nil	Yes Bank	India Ratings & Research Private Limited	IND A2	50 Crores
INE0MHC14043	04/07/2024	25 Crores	30/12/2024	Nil	Yes Bank	India Ratings & Research Private Limited	IND A2	115 Crores
INE0MHC14050	16/07/2024	10 Crores	30/08/2024	Nil	Yes Bank	India Ratings & Research Private Limited	IND A2	115 Crores
INE0MHC14068	02/08/2024	10 Crores	29/01/2025	Nil	Yes Bank	India Ratings & Research Private Limited	IND A2	115 Crores
INE0MHC14076	07/10/2024	25 Crores	21/12/2024	Nil	Yes Bank	India Ratings & Research Private Limited	IND A2	115 Crores
INE0MHC14084	29/10/2024	20 Crores	28/01/2025	Nil	Yes Bank	India Ratings & Research Private Limited	IND A2	115 Crores
INE0MHC14092	31/12/2024	40 Crores	10/02/2025	Nil	Yes Bank	India Ratings & Research Private Limited	IND A2	115 Crores
INE0MHC14	15/01/20	40 Crores	29/01/2025	Nil	Yes	India Ratings	IND A2	115 Crores

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068	25				Bank	& Research Private Limited		
INE0MHC14100	12/02/2025	10 Crores	14/05/2025	10 Crores	Yes Bank	India Ratings & Research Private Limited	IND A2	115 Crores
INE0MHC14126	12/02/2025	10 Crores	12/06/2025	10 Crores	Yes Bank	India Ratings & Research Private Limited	IND A2	115 Crores
INE0MHC14118	12/02/2025	15 Crores	14/07/2025	15 Crores	Yes Bank	India Ratings & Research Private Limited	IND A2	115 Crores

* 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:

Non-Convertible Debentures: (As on 31.01.2025)

ISIN	Issue Date	Amount (INR in Crores)	Maturity Date	Outstanding Amount (INR in Crores)
INE0MHC07120	28-08-2023	15.00	20-08-2025	15.00
INE0MHC07039	16-09-2023	50.00	15-11-2026	50.00
INE0MHC07047	18-09-2023	20.00	28-09-2026	20.00
INE0MHC07088	01-12-2023	40.00	31-05-2025	20.00
INE0MHC07070	30-11-2023	45.00	30-06-2025	14.99
INE0MHC07096	29-12-2023	30.00	27-06-2025	30.00
INE0MHC07104	28-12-2023	47.00	28-06-2025	15.67
INE0MHC07138	13-02-2024	50.00	31-07-2026	60.00
INE0MHC07138	16-02-2024	10.00	31-07-2026	
INE0MHC07146	23-02-2024	25.01	21-03-2025	50.00
INE0MHC07146	08-03-2024	25.01	21-03-2025	
INE0MHC07153	23-03-2024	50.00	01-03-2026	38.24
INE0MHC07161	15-04-2024	170.00	16-04-2025	170.00
INE0MHC07179	10-05-2024	40.00	11-05-2025	40.00
INE0MHC07187	31-05-2024	15.00	30-08-2025	8.07
INE0MHC07195	28-06-2024	35.00	30-06-2026	30.00
INE0MHC07203	29-06-2024	60.00	30-06-2026	42.50
INE0MHC07211	16-07-2024	35.00	17-07-2025	35.00
INE0MHC07237	23-07-2024	25.00	23-07-2026	18.75
INE0MHC07229	30-07-2024	13.00	30-10-2025	9.00
INE0MHC07245	02-08-2024	30.00	03-08-2025	15.00
INE0MHC07252	21-08-2024	125.00	21-08-2026	125.00
INE0MHC07260	23-08-2024	40.00	19-02-2027	40.00
INE0MHC07278	30-08-2024	74.70	01-03-2026	74.70
INE0MHC07294	30-09-2024	40.00	31-03-2026	40.00
INE0MHC07351	30-09-2024	35.00	30-09-2026	30.62
INE0MHC07344	20-09-2024	10.00	01-09-2026	8.26

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INE0MHC07336	01-10-2024	48.00	30-03-2026	39.99
INE0MHC07328	27-09-2024	25.00	28-09-2025	18.75
INE0MHC07369	25-10-2024	25.00	25-01-2026	25.00
INE0MHC07377	30-10-2024	20.00	30-04-2026	16.67
INE0MHC07385	07-11-2024	80.00	01-11-2026	80.00
INE0MHC07385	29-11-2024	20.00	01-11-2026	20.00
INE0MHC07427	15-01-2025	35.00	15-01-2025	35.00
INE0MHC07443	30-01-2025	20.00	30-01-2025	20.00
INE0MHC07435	31-01-2025	80.00	31-01-2025	80.00

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

S. No	Name of Bank/Financial Institution	Nature of Facility	Outstanding Amount (INR in Crores)	Asset Classification
1.	AU Small Finance Bank	Term Loan	66.33	Standard
2.	Axis Bank Ltd	Term Loan	8.00	Standard
3.	Federal Bank	Term Loan	49.95	Standard
4.	IDFC First Bank	Term Loan	137.39	Standard
5.	IndusInd	WCDL	25.00	Standard
6.	Kotak Mahindra Bank Ltd	Term Loan	8.33	Standard
7.	Kotak Mahindra Bank Ltd	WCDL	10.00	Standard
8.	SBM Bank	Term Loan	7.50	Standard
9.	Suryoday Bank	Term Loan	8.72	Standard
10.	Yes Bank	WCDL	50.00	Standard
11.	Vivriti Capital Private Limited	Term Loan	48.42	Standard
12.	Kisetsu Saison Finance (India) Pvt Ltd	Term Loan	120.13	Standard
13.	MAS Financial Services Limited	Term Loan	52.50	Standard
14.	Oxyzo Financial Services Private Limited	Term Loan	33.23	Standard
15.	Capri Global Capital Limited	Term Loan	5.83	Standard
16.	Kotak Mahindra Investment Limited	Term Loan	16.67	Standard
17.	AK Capital Finance Limited	Term Loan	5.68	Standard
18.	Hinduja Leyland Finance Limited	Term Loan	13.86	Standard
19.	Incred Financial Services Limited	Term Loan	18.70	Standard
20.	JM Financial Products Limited	Term Loan	6.66	Standard
21.	Ambit Finvest Private Limited	Term Loan	17.35	Standard
22.	Ambium Finserve Private Limited	Term Loan	7.83	Standard
23.	Cholamandalam Investment & Finance Company Ltd	Term Loan	3.91	Standard
24.	Manappuram Finance Ltd	Term Loan	6.38	Standard
25.	Poonawalla Fincorp Ltd	Term Loan	56.93	Standard
26.	Tata Capital Financial Services limited	Term Loan	2.77	Standard
27.	Western Capital Advisors Private Limited	Term Loan	12.25	Standard
28.	Capsave Finance Private Limited	Term Loan	12.50	Standard
29.	Shriram Finance	Term Loan	18.50	Standard
30.	Bajaj Finance	Term Loan	7.50	Standard
31.	Innoven Capital	WCDL	25.00	Standard

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Name and Address of Issuer : Whizdm Finance Private Limited,
No 17/1, Kadubeesanahalli, Outer Ring Road Bangalore
Bangaluru, Karnataka,560087

Line of Business : The Company is an NBFC which is into the business of
unsecured lending to Individuals on Pan India Basis

Chief Executive Officer : Mr. Sanjay Aggarwal

Group Affiliation (If Any) : Moneyview

Details of the auditor of the Company:

Name of the Auditor	Address	Auditor since
SC Mehra and Associates	No. 752, 10th Main, 5th Cross, BSK 1st Stage, 2nd Block, Bangalore - 560050	30.09.2022

Details of change in auditors since last three years:

Name of the Auditor	Address	Date of Appointment	Date of cessation, if applicable	Date of resignation, if applicable
MDA & Co, Chartered Accountants	No 305/66, 2nd Floor, 2nd Main, 40th Cross Rd, 8th Block, Jayanagar, Bengaluru, 560070	16/09/2017	31/03/2022	NA

Financial Summary

(Amount INR in Crores)

	Year-1 (2023-24)	Year-2 (2022-23)	Year-3 (2021-22)
• Equity	10.43	6.19	4.17
• Net worth	656.48	167.66	58.01
• Investment in Subsidiaries/Affiliates	0.00	0.00	0.00
• Total Debt Outstanding			
- Short Term Borrowing	1278.54	200.76	42.98
- Other Borrowing	414.92	59.85	28.04
• Gross Income	481.72	71.13	20.19

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• Operating Profit (PBITD)	52.06	2.56	(0.49)
• Gross Profit (PBTD)	51.04	2.50	(0.49)
• Net Profit (Post Tax)	38.82	1.85	(0.35)

Summary of last three years audited financials or if the issuer has not been in existence for three years, available audited financials)

(INR in Lakhs)

Statement of Profit and Loss			
	As on March 31, 2024	As on March 31, 2023	As on March 31, 2022
INCOME			
Revenue from operations	47,123.90	6,986.60	1,967.32
Other income	1,044.77	126.70	51.19
Total income (i)	48,171.67	7,113.30	2,018.51
EXPENSES			
Employee benefit expenses	1,039.41	743.58	278.37
Finance costs	13,661.40	2264.94	1089.84
Provision on Loans and Advances	8,790.60	1,708.90	118.42
Depreciation and amortisation expense	2.35	5.18	0.05
Other expenses	19,198.94	2,140.22	581.32
Total expenses (ii)	42,967.70	6,862.82	2,068.00
Profit/ (Loss) before tax [(iii)=(i)-(ii)]	5,203.97	250.48	(49.49)
Tax expenses			
Current tax	1,242.16	313.40	0.28
Deferred tax (credit)	79.45	(248.40)	(14.72)
Total tax expense (iv)	1,321.61	65.00	(14.44)
(Loss) for the year [(v)=(iii)-(iv)]	3,882.36	185.48	(35.05)

Balance Sheet				
<u>Sr. No.</u>	<u>Particulars</u>	<u>Preceding Year 1</u> (March 31, 2024)	<u>Preceding Year 2</u> (March 31, 2023)	<u>Preceding Year 1</u> (March 31, 2022)
I.	Equity and Liabilities			
1.	Shareholder's funds	65,648.15	16,765.80	5,800.54

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a.	Share Capital	1,043.96	618.77	417.00
	ESOP Outstanding	0	0	0
b.	Reserves and Surplus	64,604.19	16,147.03	5,383.54
c.	Money received against share warrants	0	0	0
2.	<i>Share application money pending allotment</i>	0	0	0
3.	<i>Non - current liabilities</i>	43,554.35	7,287.68	3,012.26
a.	Long term borrowings	41,492.02	5,985.04	2,803.84
b.	Deferred tax liability	0	0	0
c.	Others (Long Term Provisions and Liabilities)	2,062.33	1,302.64	208.42
4.	<i>Current liabilities</i>	1,35,650.86	20,966.61	5,003.77
a.	Short term borrowings	1,27,854.87	20,076.20	4,297.66
b.	Trade payables	3,840.19	431.47	568.02
c.	Other current liabilities	3,162.63	367.35	118.09
d.	Short- term provisions	793.17	91.59	20.00
Total		2,44,853.36	45,020.09	13,816.57
II.	Assets			
1.	<i>Non-current assets</i>	76,075.47	5,501.45	2,054.00
a.	Fixed Assets	8.53	3.02	8.20
	-Tangible	8.53	3.02	8.20
	-Intangible	0	0	0
	-Capital work in progress	0	0	0
b.	Non- current investment	0	0	0
c.	Long term loans & advances	75,855.08	5032.11	1,827.88
d.	Deferred tax assets	211.86	291.32	42.92
e.	Other non-current assets	0.00	175.00	175.00
2.	<i>Current assets</i>	1,68,777.89	39,518.64	11,762.57
a.	Current investments	0	0	499.11
b.	Inventories	0	0	0
c.	Trade receivables	0	0	0

d.	Cash and cash equivalents	39,509.39	6,679.33	3,557.46
e.	Short term loans & advances	1,23,925.13	32,112.25	7,551.04
f.	Other current assets	5,343.37	727.06	154.95
Total		2,44,853.36	45,020.09	13,816.57

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 Five Years: NIL

Details of Default and Delay in Redemption of Any Other Borrowings During Last Five Years: NIL

Unaccepted credit ratings, if any, assigned to the issuer: NO

Details of Debenture Trustee for CP: NO

Any material event/ development having implications for the financials/ credit quality resulting in material liabilities, corporate restructuring event which may affect the issue or the investor's decision to invest in the CP. – NIL.

Shareholding of the issuer's promoters and the details of the shares pledged by the promoters, if any:

Name of Shareholder	No. of equity shares held	% of holding
Whizdm Innovations Private Limited	1,16,08,318	99.9999
Sanjay Aggarwal (Holding on behalf of Whizdm Innovations Private Limited)	01	0.0001

Details of the shares pledged by the promoters: NO

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	(In Lakhs)							Total
		>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	
Deposit	-	-	-	-	-	-	-	-	-
Advances	15,957	18,607	17,134	42,697	58,248	78,308	8,176	-	2,39,127
Investments	-	-	-	-	-	-	-	-	-

Borrowings	14,164	13,200	11,394	43,661	64,564	38,125	-	-	1,85,108
Foreign Currency Assets (FCA)	-	-	-	-	-	-	-	-	-
Foreign Currency Liabilities (FCL)	-	-	-	-	-	-	-	-	-

Authorised Signatory of the Issuer : Sanjay Aggarwal

Date : 10/02/2025

Original / Authenticated Copy of Any Document Related to Above Information Will Be Made Available to The Investors on Request.

