

**LETTER of OFFER**
**Issue of Commercial Paper (CP)**
**PART I**

| <b>Issuer Details</b>       |   |
|-----------------------------|---|
| Name and Address of Issuer  | M/S Samunnati Finance Private Limited,<br>Baid Hi Tech Park, 7th Floor, No 129 B,<br>East Coast Road, Thiruvanmiyur,<br>Chennai - 600041, India |
| Business Segment / Activity | Agri Value Chain Financing  |
| Chief Executive             | Mr. Anil Kumar SG   |
| Group Affiliation (If Any)  | NIL   |

**PART II**

| <b>Issue Details</b>                                |   |                                    |
|---|---|------------------------------------|
| ISIN  | INE0N5S14264                              |                                    |
| Proposed Date of Issue                              | 26 <sup>th</sup> December, 2025           |                                    |
| Amount (Rs.)  | Rs. 3,00,00,000/-                         |                                    |
| Tenor and Date of Maturity                          | 101 days, 13 <sup>th</sup> April, 2026    |                                    |
| Proposed to be Listed / Unlisted                    | <b>Unlisted</b>                           |                                    |
| 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<br/>(NIL)</b> |
| Credit Rating Issuer                                | INDIA RATING                              |                                    |
| Rating  | IND A2                                    |                                    |
| Date of Rating                                      | 23 <sup>rd</sup> December, 2025           |                                    |
| Validity of Issuance                                | 60 Days                                   |                                    |
| Validity period for rating                          | 13 <sup>th</sup> April, 2026              |                                    |
| For Amount (Rs.)                                    | Rs. 3,00,00,000/-                         |                                    |
| Conditions (If Any)                                 | None                                      |                                    |
| Long term credit rating obtained by the Issuer      | BBB Stable                                |                                    |
| Unaccepted Credit Rating assigned to the Issuer     | NIL                                       |                                    |
| Issuing and Paying Agent Details (Name and Address) | ICICI Bank Limited, Nungambakkam, Chennai |                                    |


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CIN - U65990TN2021PTC146392



# Samunnati

|  |                            |   |
|--|----------------------------|---|
| Debtore Trustee Details<br>(Name and Address)<br>(In case of NCD)        | NA                         |   |
| Credit Enhancement Details<br>(If any)                                   | NA                         |   |
| Description of Instrument  | Commercial Paper           |   |
| Amount (Rs. In Lacs)   | INR 2000 (In Lacs)         |   |
| In Favor of  | Investor of CP             |   |
| Name and Address of the Guarantor  | None                       |   |
| Net worth of the Guarantor<br>(Rs. In Lacs)                              | NIL                        |   |
| Extent of The Guarantee Offered by the Guarantor for the Issue           | NIL                        |   |
| Conditions under which the guarantee will be invoked                     | NIL                        |   |
| Trustee Details (Name and Address)                                       | NA                         |   |
| Whether guarantor is a group entity<br>If yes,                           | NA                         |   |
| Names of Companies to which Guarantor has issued similar guarantees, NIL |                            |   |
| <b>Name</b>  | <b>Extent of Guarantee</b> | <b>Conditions Under Which the guarantee will be invoked</b> |
| 1  | -                          | -   |
| 2  | -                          | -   |
| 3  | -                          | -   |

## PART III

### A. Issuer Financial Details

|  |                                 |
|--|---------------------------------|
| CP   |                                 |
| Date of Board Resolution                                 | 30 <sup>th</sup> December 2025  |
| 1. Limit approved by Board                               | INR 500 Crores                  |
| 2. Limit as per CRA                                      | INR 1,50,00,00,000 (150 Crores) |
| 3. Limit approved by Regulator concerned (if applicable) | NA                              |



**B. Details of CP outstanding as on date of Letter of Offer CP (including Liabilities not redeemed on due date)**

| ISIN         | Issue Date | Amount Issued | Maturity Date | Amount O/S (Rs) | IPA   | CRA | Rating | Rated Amount   |
|--------------|------------|---------------|---------------|-----------------|-------|-----|--------|----------------|
| INE0N5S14223 | 17-10-2025 | 2,00,00,000   | 20-01-2026    | 2,00,00,000     | ICICI | IND | A2     | 1,50,00,00,000 |
| INE0N5S14249 | 02-12-2025 | 20,00,00,000  | 03-03-2026    | 20,00,00,000    | ICICI | IND | A2     | 1,50,00,00,000 |

**C. Fund-based facilities from banks/Financial institutions, if any**

| NAME OF THE BANK        | NATURE OF THE FACILITY | O/S AMOUNT/ LIMIT (Rs) (In Mn.) | ASSET CLASSIFICATION |
|-------------------------|------------------------|---------------------------------|----------------------|
| Alteria Capital         | Debenture              | 182.31                          | Standard             |
| Blue Orchard            | Debenture              | 445.50                          | Standard             |
| Northern Arc            | Debenture              | 125.00                          | Standard             |
| Symbiotics              | Debenture              | 1,140.20                        | Standard             |
| Triodos                 | Debenture              | 435.00                          | Standard             |
| Vivriti                 | Debenture              | 200.00                          | Standard             |
| Wintwealth              | Debenture              | 787.50                          | Standard             |
| WLB ASSET VI PTE. LTD.  | Debenture              | 750.60                          | Standard             |
| Yubi                    | Debenture              | 337.50                          | Standard             |
| City Union Bank         | Term Loan              | 146.56                          | Standard             |
| ESAF                    | Term Loan              | 81.36                           | Standard             |
| Federal                 | Term Loan              | 33.33                           | Standard             |
| Hinduja Leyland Finance | Term Loan              | 41.84                           | Standard             |
| IDFC First Bank         | Term Loan              | 112.50                          | Standard             |
| IOB                     | Term Loan              | 76.67                           | Standard             |
| Kisetsu Saison          | Term Loan              | 58.33                           | Standard             |
| KVB                     | Term Loan              | 95.83                           | Standard             |
| Maanaveeya              | Term Loan              | 96.45                           | Standard             |
| Magnet                  | Term Loan              | 1,016.67                        | Standard             |
| MAS Financial Services  | Term Loan              | 783.33                          | Standard             |
| Nabkisan                | Term Loan              | 141.67                          | Standard             |
| Northern Arc            | Term Loan              | 68.49                           | Standard             |
| Poonawalla Fincorp      | Term Loan              | 36.02                           | Standard             |
| Shriram Finance         | Term Loan              | 242.70                          | Standard             |
| TMB                     | Term Loan              | 97.22                           | Standard             |
| Blue Earth              | ECB                    | 1,335.84                        | Standard             |
| EQL                     | ECB                    | 417.13                          | Standard             |
| Incofin                 | ECB                    | 209.68                          | Standard             |
| USDFC                   | ECB                    | 1,471.78                        | Standard             |
| WLB ASSET VI PTE. LTD.  | ECB                    | 619.43                          | Standard             |
| Investor CP             | CP                     | 500.00                          | Standard             |
| <b>Total</b>            |                        | <b>11,986.45</b>                |                      |

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

| Sr. No.                              | Name of the Equity Shareholders  | Number of Equity Shares |
|--------------------------------------|--|-------------------------|
| 1.                                   | Samunnati Agri Value Chain Solutions Private Limited (Formerly known as Samunnati Financial Intermediation & Services Private Limited) | 36,48,02,533            |
| 2.                                   | *Mr. Gurunath Neelamani  | 1                       |
| <b>Total Number of Equity Shares</b> |  | <b>36,48,02,534</b>     |

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

| Particulars   | 31st March, 2025 | 31st March, 2024 | 31st March, 2023 |
|---|------------------|------------------|------------------|
| Investment in Subsidiaries/Affiliates                     | -                | -                | -                |
| Net worth   | 349.4            | 12.59            | 2.52             |
| Equity  | -                | -                | -                |
| Total Debt Outstanding -Short Term (< 1 Year) -Other Debt | -                | -                | -                |
| Gross Income  | 255.9            | 196.4            | 197.2            |
| Operating Profit (PBITD)                                  | -                | -                | -                |
| Gross Profit (PBSD)                                       | 7.4              | 17.7             | -124.8           |
| Net Profit (Post Tax)                                     | 2.9              | 16.3             | -98.3            |
| Audit Qualifications (If Any)                             | -                | -                | -                |

*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 - NIL**

**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.**





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**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: NA**

*(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:**

| 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                            | -                | -                   | -                    | -                    | -                  | -                  | -                  | -        | -         |
| -                                  | 3,451.47         | 2297.4227           | 2391.5838            | 2600.993             | 2065.285849        | 2308.293           | 2057.138           | 961.552  | 18,133.74 |
| Investments                        | -                | -                   | -                    | -                    | -                  | -                  | -                  | -        | -         |
| Borrowings                         | 789.32           | 1073.0166           | 1314.4773            | 2117.5697            | 2436.216991        | 5940.254           | 656.017            | 3806.87  | 18,133.74 |
| Foreign Currency Assets (FCA)      | -                | -                   | -                    | -                    | -                  | -                  | -                  | -        | -         |
| Foreign Currency Liabilities (FCL) | -                | -                   | -                    | -                    | -                  | -                  | -                  | -        | -         |

For Samunnati Finance Private Limited

Authorised Signatory



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

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