

# LETTER OF OFFER

## ISSUE OF Commercial Paper (CP) & Non-Convertible Debentures (NCD)

Of original or initial maturity up to one year

### PART I: Issuer Details

<b>Name and Address of Issuer</b>	CLIX CAPITAL SERVICES PRIVATE LIMITED , 6th Floor,Good Earth Business Bay -II, Sector 58,Gurgaon 122102,Haryana, India
<b>Business Segment / Activity</b>	NBFC
<b>Chief Executive (Managing Director / President / CEO / CFO / Top Most Executive)</b>	Gagan Aggarwal
<b>Group Affiliation (If Any)</b>	NA

### PART II: Issue Details

<b>ISIN</b>	INE157D14EN2
<b>Proposed Date of Issue</b>	02/12/2025
<b>Amount (Rs. in crs)</b>	25
<b>Tenor and Date of Maturity</b>	118 days and 30/03/2026
<b>Proposed to be listed/Unlisted</b>	Proposed to be listed
<b>End Use of CP / NCD proposed (specific details)</b>	For Working Capital Requirements
<b>Market Conventions</b>	FIMMDA Conventions

<b>Credit Rating Details for the Proposed Issue</b>	<b>Credit Rating - 1</b>	
<b>Credit Rating Issuer</b>	INDIA RATINGS	
<b>Rating</b>	A1+	
<b>Date of Rating</b>	10/11/2025	
<b>Validity for Issuance</b>	2 months	
<b>Validity period for rating</b>	1 year	
<b>For Amount (Rs.)</b>	Rs. 100 Crores	
<b>Conditions (If Any)</b>	NA	
<b>Long term credit rating obtained by the Issuer</b>	India Ratings	na
<b>Unaccepted Credit Rating assigned to the Issuer</b>	na	na
<b>Issuing and Paying Agent Details (Name and Address)</b>	ICICI Bank Ltd , Unit 2 Solitaire Plaza, Near Gurudronacharya Metro, Gurgaon, Haryana	ICICI Bank Ltd , Unit 2 Solitaire Plaza, Near Gurudronacharya Metro, Gurgaon, Haryana

<b>Debenture Trustee Details (Name and Address) (In case of NCD)</b>	N.A
<b>Credit Enhancement Details (If any)</b>	No
<b>Description of Instrument</b>	N.A.
<b>Amount (Rs. In Lacs)</b>	Rs. N.A. Lacs

In Favor of	N.A.
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### Guarantor Details

Name and Address of the Guarantor		
Net Worth of the Guarantor (Rs. In Lacs)		
Extent of The Guarantee Offered by the Guarantor for the Issue		
Conditions under which the guarantee will be invoked		
Trustee Details (Name and Address)		
Whether guarantor is a group entity		
If yes,		
Names of Companies to which Guarantor has issued similar guarantees,		
Name	Extent of Guarantee	Conditions Under Which the guarantee will be invoked
N.A.	N.A.	N.A.

### PART III Issuer Financial Details

CP/NCD Borrowing Limit	Rs. 2,000 Crores
Date of Board Resolution	12/08/2025
1. Limit approved by Board	Rs. 2000 Crores
2. Limit as per CRA	Rs. 100 Crores
3. Limit approved by Regulator concerned (if applicable)	Rs. 2000 Crores

### Details of CP/NCD and other Debt Instruments outstanding as on date of Letter of Offer CP / NCD / other Debt Instruments (Including Liabilities not redeemed on due date)

ISIN	ISSUE DATE	AMOUNT (in Rs crs)	MATURITY DATE	AMOUNT O/S (in Rs crs)	IPA	CRA	RATING	RATED AMOUNT (in Rs crs)
INE157D14EK8	29/01/2025	25	29/05/2025	0	ICICI Bank Limited	CARE Ratings	A1+	228.10
INE157D14EL6	11/04/2025	25	08/10/2025	0	ICICI Bank Limited	CARE Ratings	A1+	228.10
INE157D14EM4	09/09/2025	25	13/03/2026	25	ICICI Bank Limited	India Ratings	A1+	100

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

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

Name of the bank	Nature of facility	O/S amount/Limit (in Rs crs)	Asset classification
Aditya Birla Finance Limited	Term Loan	22.50	Standard
Axis Bank	Term Loan	26.44	Standard
Bajaj Finance Ltd	Term Loan	67.22	Standard

Bandhan Bank	Term Loan	145.13	Standard
Bank of India	Term Loan	82.50	Standard
Bank of Maharashtra	Term Loan	180.09	Standard
Canara Bank	Term Loan	135	Standard
Cholamandalam Investment and Finance Company Ltd.	Term Loan	2.57	Standard
CSB Bank	Term Loan	28.75	Standard
DBS Bank India Limited	Term Loan	28.79	Standard
DCB Bank	Term Loan/cc	23.30	Standard
Dhanlaxmi Bank	Term Loan	26.25	Standard
ESAF Small Finance Bank	Term Loan	14.78	Standard
EXIM Bank	Term Loan	67.25	Standard
Federal Bank Limited	Term Loan/cc/wcdl	310.57	Standard
Global Climate Partnership Fund S.A.,SICAV-SIF	Term Loan	65.62	Standard
ICICI Bank Ltd	CC/WCDL	53.13	Standard
IDBI Bank Ltd.	Term Loan	33.17	Standard
IDFC First Bank	Term Loan/wcdl/cc	471.87	Standard
Indian Bank	Term Loan/cc	55.81	Standard
IndusInd Bank Ltd	Term Loan	111.11	Standard
Indian Overseas Bank	Term Loan	37.50	Standard
Karnataka Bank	Term Loan	7.50	Standard
Kisetsu Saison Finance (India) Pvt. Ltd.	Term Loan	45	Standard
Manappuram Finance Ltd.	Term Loan	22.92	Standard
MAS Financial Services	Term Loan	0.42	Standard
NABARD	Term Loan	20	Standard
Nabkisan Finance Limited	Term Loan	95.68	Standard
Nabsamruddhi Finance Ltd.	Term Loan	39.84	Standard
Poonawaala Fincorp Limited	Term Loan	93.53	Standard
RBL Bank	Term Loan	65.63	Standard
PSB	Term Loan	63.15	Standard
QNB	Term Loan	20	Standard
Shivalik SFB	Term Loan	26.92	Standard
SIDBI	Term Loan	134.65	Standard
State Bank of India	Term Loan/cc	775.89	Standard
Suryoday Small Finance Bank Ltd.	Term Loan	66.47	Standard
Tata Capital	Term Loan	21.67	Standard
Union Bank	Term Loan	67.50	Standard
Utkarsh Small Finance Bank	Term Loan	56.38	Standard
Ujjivan SFB	Term Loan	55	Standard

## Shareholding Details of Promoters / Details of Share Pledged

### A. Shareholding Details Of Promoters

Sl. No.	Name and Category Of Shareholding	Total No. of equity shares	No. of shares in demat form	Total shareholding as % of total no. of equity shares
1	Plutus Financials Pvt. Ltd. <b>Category</b> : Promoter	1529530956	1529530956	0.99
2	Plutus Capital Pvt. Ltd. <b>Category</b> : Promoter	2	2	0.00
3	Catalyst Trusteeship Limited (clix employee stock trust) <b>Category</b> : Employee Stock Trust	100	100	0.00

### B. Details Of Shares Pledged

Nil

## Financial Summary (Including Net worth / Equity / Investment in subsidiaries / Affiliates)

Particulars	Current Year (FY-26) (in Rs. crs)	Year 1 (FY-25) (in Rs. crs)	Year 2 (FY-24) (in Rs. crs)	Year 3 (FY-23) (in Rs. crs)
Equity	1,529.53	1,529.53	1,436	1,435.99
Net worth	2,424.99	2,413.79	2,099.42	2,031.25
Investment in Subsidiaries / Affiliates	80.61	80.59	66.84	55.15
Total debt Outstanding	4,934.66	4,516.44	4,063	3,368.59
Short Term	2,271.11	2,171.41	2,129	2,006.06
Other Debt	2,662.95	2,345.03	1,934	1,362.53
Gross Income	257.88	1,019.45	954.99	679.06
Operating Profit (PBITD)	140.91	584.07	520	355.10
Gross Profit (PBTD)	8.19	113.25	105.77	54.19
Net Profit (Post Tax)	10.62	84.41	62	24.41
Audit Qualification (If Any)	NA	NA	NA	NA

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.

## Details of Statutory Auditor and Changes in the Last Three Financial Years

### A. Details of Statutory Auditor

Nil

### B. Details Of Changes in the Last Three Financial Years

Name and Address	Date of Appointment / Resignation	Date of Cessation (In case of resignation)	Remarks (viz. reasons for change etc)
S.N. Dhawan & Co. LLP <b>Address</b> : 51-52, 2 Floor, Sector 18, Udyog Vihar, Phase IV, Gurugram, Haryana - 122 016	25/09/2025	N.A.	As per statutory guidelines, auditors need to be changed after every 3 years

## 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.

-NA

**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**

(All ongoing and outstanding material litigation irrespective of age to be reported)

Material Litigation, if any :	NA
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(Regulatory strictures issued during the past five Financial Years to reported. Also, any regulatory structure which continue to be applicable is to be disclosed)

Regulatory Strictures, if any :	NA
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**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:**

Nil

**For CLIX CAPITAL SERVICES PRIVATE LIMITED**

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Ruchika Sharma

AVP

ANKIT AGGARWAL

AVP

**Authorised Signatory**

Date: 28/11/2025

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

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**Clix Capital Services Private Limited**

6<sup>th</sup> Floor, Good Earth Business Bay 2, Sector 58, Gurugram, Haryana - 122102

[www.clix.capital](http://www.clix.capital) | [hello@clix.capital](mailto:hello@clix.capital) | 0120-6465400

CIN: U65929DL1994PTC116256, PAN: AAACCO642F, Regd. Office: W2/14, First Floor, West Patel Nagar, New Delhi-110008