



ISSUE OF COMMERCIAL PAPER (CP):

Letter Of Offer

PART 1

Proposed Date Of Issue : 20/03/2025

Credit Rating For CP : A1+ by CRISIL A1+ by CARE

Date Of Rating : 21/02/2025 20/02/2025

Validity for issuance : 60 60 Days

Validity period for rating : 365 Days 365 Days

For Amount : Rs. 3,000 Crores Rs. 3,000 Crores

Conditions(If Any) : None None

Exact purpose of issue of CP : The funds will be utilized for augmenting lending , repayment of existing loans , statutory requirement and working capital requirement

Credit Support (if any) : No

a) Description of Instrument : N.A.

b) Amount : N.A.

c) Issued By : N.A.

d) In Favour of : N.A.

Net Worth of the Guarantor Company : N.A.

Name of Companies To Which Guarantor has Issued Similar Guarantee : N.A.

Extent of the Guarantee Offered By The Guarantor company : N.A.

Conditions Under Which The Guarantee Will be Invoked : N.A.

Details of Current Tranche :

ISIN	AMOUNT (in Rs crs)	MATURITY DATE	CURRENT CREDIT RATING	VALIDITY PERIOD OF RATING	CRA
INE282H14014	1000	19/06/2025	CRISIL A1+ CARE A1+	365 Days 365 Days	CRISIL CARE

Name and Address of the Trustee : N.A.

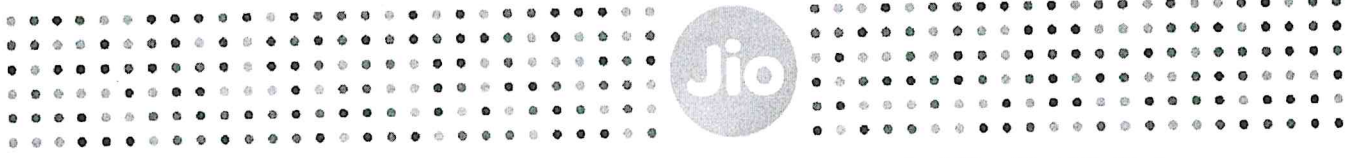
Listing : Proposed to be listed
ICICI BANK ,

Jio Finance Ltd. (formerly known as Reliance Retail Finance Ltd.)

Regd. Add. - 1st Floor, Building 4NA, Maker Maxity, Bandra Kurla Complex, Bandra East, Mumbai - 400051, India

+91 22 3511 8600 | www.jiofinance.in | we.care@jiofinance.in | CIN: U64990MH2000PLC123731





Issuing and Paying Agent : ICICI Bank Ltd, Transaction Banking Branch, Office No.201, 2nd Floor, A Wing, Arihant Aura Building, Opp. Turbhe Railway Station, Turbhe MIDC, Thane-Belapur Road, Navi Mumbai - 400705

Market Conventions : FIMMDA CONVENTIONS

CP Borrowing Limit : Rs. 3,000 Crores

Supporting Board Resolution for CP Borrowing-Resolution Dated : 11/07/2024

Total CP Outstanding (As on Date) : N.A.

Details of CP issued during the last 15 months : *

ISIN	ISSUE DATE	AMOUNT (in Rs crs)	MATURITY DATE	AMOUNT O/S (in Rs crs)	IPA	CRA	RATING	RATED AMOUNT (in Rs crs)
No issuances in last 15 months								

* 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

ISIN	Issue Date	Amount (in Rs Crs)	Maturity Date	Amount o/s (in Rs crs)
none	17/12/2024	0	31/03/2025	0

Bank 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
Axis Bank Ltd	Working Capital Demand Loan	165	Standard
None	None	0	None

Name and address of issuer : JIO FINANCE LTD , Jio Finance Limited DAKC, Building No. 24, 7th Floor, Kopar Khairane, Navi Mumbai, Maharashtra Pin: 400710

Line of business : Financial Services

Chief Executive (Managing Director/President/CEO/CFO/Top Most Executive) : Kusal Roy

Group Affiliation (if Any) : Jio Financial Services Limited





Financial SUMMARY	9M-FY2025 (in Rs crs)	FY2024 (in Rs crs)	FY2023 (in Rs crs)
Equity	68.12	68.12	68.12
Net worth	3,920.71	3,829.99	3,677.30
Investment in Subsidiaries / Affiliates	0	0	0
Total debt Outstanding	1,350	0	0
Short Term	1,350	0	0
Other Debt	0	0	0
Gross Income	230.07	267.24	18.34
Operating Profit (PBITD)	121.35	205.83	15.48
Gross Profit (PBSD)	121.35	205.83	15.48
Net Profit (Post Tax)	90.80	152.68	11.12

Audit Qualifications (if any) : None

Material Litigation, if any : None

Regulatory Strictures, if any : None

Details of Default of CPs, including Technical Delay in Redemption During Past three Years : None

Details of Default and Delay In Redemption of Any Other Borrowings During Past Three Years : None


Authorised Signatory

Date: 18/03/2025

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



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