



## THE RAMCO CEMENTS LIMITED

### Corporate Office:

Auras Corporate Centre, V Floor,  
98-A, Dr. Radhakrishnan Salai, Mylapore,  
Chennai - 600 004, India.

Tel: +91 44 2847 8666 Fax: +91 44 2847 8676

Website: www.ramcocements.in

Corporate Identity Number: L26941TN1957PLC003566

### LETTER OF OFFER Issue of Commercial Paper(CP)

#### **PART I**

Issuer Details	The Ramco Cements Limited
Name and Address of Issuer	No 98 A, Dr.Radhakrishnan Salai, Mylapore, Chennai
Business Segment / Activity	Cement Manufacturers
Chief Executive Officer	Shri A V DHARMAKRISHNAN
Group Affiliation (If Any)	Ramco Group


#### **PART II**

Issue Details	
ISIN	INE331A140I8
Proposed Date of Issue	26-11-2025
Amount (Rs.)	100,00,00,000/-
Tenor and Date of Maturity	30 Days and 26-12-2025
Proposed to be Listed / Unlisted	To be Listed
End Use of CP / NCD proposed (specific details)	Others-For Working Capital Purpose
Market Conventions	FIMMDA Conventions

#### **PART III**

Credit Rating Details for the Proposed Issue	Credit Rating 1	Credit Rating 2 (obtained if any)
Credit Rating Issuer	ICRA	CRISIL
Rating	A1+	A1+
Date of Rating	21-11-2025	21-11-2025
Validity of Issuance	3 Months	60 Days
Validity period for rating	26-12-2025	26-12-2025
For Amount (Rs.)	900,00,00,000/-	900,00,00,000/-
Conditions (If Any)	Nil	Nil
Long term credit rating obtained by the Issuer	AA+(Stable) by ICRA	
Unaccepted Credit Rating assigned to the Issuer	Nil	Nil
Issuing and Paying Agent Details (Name and Address)	HDFC BANK LTD R.K Salai, Mylapore, Chennai - 600004	
Debenture Trustee Details (Name and Address) (In case of NCD)	Not Applicable	

For THE RAMCO CEMENTS LIMITED,

  
D. SATISH KUMAR  
VP - TREASURY

# THE RAMCO CEMENTS LIMITED

Credit Enhancement Details (If any)	Nil	Nil
Description of Instrument	Commercial Paper	
Amount (Rs. In Lacs)	10000	
In Favor of	Kotak Mahindra Bank Limited	
Name and Address of the Guarantor	Not Applicable	
Net worth of the Guarantor (Rs. In Lacs)	Not Applicable	
Extent of The Guarantee Offered by the Guarantor for the Issue	Not Applicable	
Conditions under which the guarantee will be invoked	Not Applicable	
Independent Trustee Details (Name and Address)	Not Applicable	
Whether guarantor is a group entity	Not Applicable	

## PART III

### A. Issuer Financial Details

CP/NCD Borrowing	CP
Date of Board Resolution	25.04.2025
1. Limit approved by Board	Rs.2000 Crs
2. Limit as per CRA	Rs.900 Crs
3. Limit approved by Regulator concerned (if applicable)	Not Applicable

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

ISIN	Issue Date	Amount Issued (Rs. In Crs)	Maturity Date	Amount O/S (Rs. In Crs)	IPA	Debenture Trustee	CRA	Rating	Rated Amount (Rs. In Crs)
INE331A07265	24-03-2022	150	24-12-2026	150	NA	IDBI Trusteeship Services Limited	ICRA	AA+	300
INE331A07273	24-03-2022	150	24-03-2027	150	NA				
INE331A07307	29-03-2023	150	29-03-2027	150	NA	IDBI Trusteeship Services Limited	ICRA	AA+	500
INE331A07281	29-03-2023	150	29-09-2027	150	NA				
INE331A07299	29-03-2023	200	29-03-2028	200	NA				
INE331A07315	12-03-2024	150	12-09-2028	150	NA	IDBI Trusteeship Services Limited	ICRA	AA+	500
INE331A07323	12-03-2024	150	12-12-2028	150	NA				
INE331A07331	12-03-2024	200	12-03-2029	200	NA				

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# THE RAMCO CEMENTS LIMITED

## CP DETAILS

ISIN	Issue Date	Amount Issued (Rs. In Crs)	Maturity Date	Amount O/S (Rs. In Crs)	IPA	Debenture Trustee	CRA	Rating	Rated Amount (Rs. In Crs)
INE331A14OE7	02-09-2025	100	01-12-2025	100	HDFC BANK LTD	NA	ICRA /CRISIL	A1+	900
INE331A14OF4	01-09-2025	100	28-11-2025	100	HDFC BANK LTD	NA	ICRA /CRISIL	A1+	900
INE331A14OG2	12-09-2025	100	11-12-2025	100	HDFC BANK LTD	NA	ICRA /CRISIL	A1+	900
INE331A14OH0	10-10-2025	100	29-12-2025	100	HDFC BANK LTD	NA	ICRA /CRISIL	A1+	900

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

NAME OF THE BANK	NATURE OF THE FACILITY	O/S AMOUNT / (Rs.in Crs)	ASSET CLASSIFICATION
HDFC Bank Ltd	Short Term Loan	25.18	Standard
South Indian bank	Short Term Loan	180.00	

## D. 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.

There has been no default in repayment of CP's during the past five years & Current Financial year

## E. Shareholding Details of Promoters / Details of share Pledged -

Promoter's shareholding in the Company - 42.56%. Pledged - 22.05%

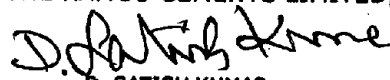
## F. Financial Summary

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

Particulars	Quarter ended 30.09.2025 (Rs.in Crs)	Year ended 31.03.2025 (Rs.in Crs)	Year ended 31.03.2024 (Rs.in Crs)	Year ended 31.03.2023 (Rs.in Crs)
Equity	23.63	23.63	23.63	23.63
Net worth	7611.22	7493.76	7144.12	6793.53
Investment in Subsidiaries/Affiliates	103.81	103.53	139.54	173.99
Total Debt Outstanding - Short Term (< 1 Year) -Other Debt	329.68 4371.98	247.44 4432.03	312.25 4604.57	478.13 4009.29
Gross Income	4318.50	8539.10	9392.17	8171.97
Operating Profit (PBITD)	798.08	1615.68	1594.87	1218.65
Gross Profit (PBSD)	581.96	1156.92	1179.34	978.13
Net Profit (Post Tax)	160.32	417.39	394.98	343.54
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.

For THE RAMCO CEMENTS LIMITED,

  
D. SATISH KUMAR  
VP - TREASURY

## THE RAMCO CEMENTS LIMITED

G. Details of Statutory auditor and changes thereof in the last three financial year

Auditor	Registration No	Date of Appointment
M/s.Ramakrishna Raja & Co	005333S	04-08-2017
M/s.SRSV & Associates	015041S	04-08-2017

H. 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 (Material Litigation and Regulatory Strictures, If Any) - None

I. An issuer which is either an NBFC or an HFC shall disclose the residual maturity profile of its assets and liabilities - **Not Applicable**

For THE RAMCO CEMENTS LIMITED,



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Authorized Signatory of the Issuer

Date: 25-11-2025

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