

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

PROPOSED DATE OF ISSUE	: 23-Dec-24
NO. OF DAYS	: 91
CREDIT RATING	: CRA - 1
DATE OF RATING	: A1+ (CARE)
VALIDITY FOR ISSUANCE	: 18-Dec-24
VALIDITY PERIOD FOR RATING	: VALID FOR 2 MONTHS
FOR AMOUNT	: VALID FOR 1 YEAR, TILL MATURITY OF CP
CONDITIONS (IF ANY)	: Rs.6500.00 crores
	: STANDALONE

CRA - 1	CRA-2
A1+ (CARE)	A1+ (CRISIL)
18-Dec-24	29-Oct-24
VALID FOR 2 MONTHS	VALID FOR 60 DAYS
VALID FOR 1 YEAR, TILL MATURITY OF CP	VALID FOR 1 YEAR, TILL MATURITY OF CP
Rs.6500.00 crores	Rs.6500.00 crores
STANDALONE	STANDALONE

EXACT PURPOSE OF ISSUE OF CP : THE PROCEEDS WOULD BE UTILIZED FOR VARIOUS FINANCING ACTIVITIES, TO REPAY THE EXISTING DEBTS OF THE CO. & FOR BUSINESS OPERATIONS INCLUDING WORKING CAPITAL REQUIREMENTS.

CREDIT SUPPORT (IF ANY) : NOT APPLICABLE

DESCRIPTION OF INSTRUMENT : COMMERCIAL PAPER
 AMOUNT : **RS.500.00 CRORES**
 ISSUED BY : POONAWALLA FINCORP LIMITED
 IN FAVOUR OF : **Holders of Commercial Paper/s**

NET WORTH OF THE GUARANTOR COMPANY : NOT APPLICABLE
 NAMES OF COMPANIES TO WHICH GUARANTOR HAS ISSUED SIMILAR GUARANTEE : NOT APPLICABLE
 EXTENT OF THE GUARANTEE OFFERED BY THE GUARANTOR COMPANY : NOT APPLICABLE
 CONDITIONS UNDER WHICH THE GUARANTEE WILL BE INVOKED : NOT APPLICABLE

DETAILS OF CURRENT TRANCHE :

ISIN	AMOUNT	MATURITY DATE	CURRENT CREDIT RATING/CRA	VALIDITY PERIOD OF RATING
INE511C14XX1	RS.500.00 CRORES	24-Mar-25	A1+ CRISIL	1 YEAR
			A1+ CARE	1 YEAR

NAME AND ADDRESS OF THE TRUSTEE : NOT APPLICABLE
 LISTING : PROPOSED TO BE LISTED/UNLISTED
 ISSUING & PAYING AGENT : ICICI BANK LIMITED
 TRANSACTION BANKING GROUP, BUND GARDEN BRANCH, PUNE - 411001

MARKET CONVENTIONS : FIMMDA CONVENTIONS
 CP BORROWING LIMIT : RS.6500.00 CRORES
 ISSUE SIZE (MATURITY VALUE) : RS.500.00 CRORES
 SUPPORTING BOARD RESOLUTION FOR CP BORROWING RESOLUTION DATED : 18-Jan-24
 TOTAL CP OUTSTANDING (AS ON DATE) : **RS.3,725.00 CRORES**

DETAILS OF CPS ISSUED DURING THE LAST 15 MONTHS * : ANNEXURE-1
 * 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 :
 BANK FUND BASED FACILITIES FROM BANKS/FINANCIAL INSTITUTIONS, IF ANY : ANNEXURE-3
 NAME AND ADDRESS OF THE ISSUER : POONAWALLA FINCORP LIMITED
 201 & 202, AP81, KOREGAON PARK, PUNE - 411036

LINE OF BUSINESS : NBFC-Middle Layer
 MANAGING DIRECTOR/CHIEF EXECUTIVE OFFICER : MR. ADAR POONAWALLA
 GROUP AFFILIATION (if any) : POONAWALLA

FINANCIAL SUMMARY	Half Year ended 30.09.24 (Unaudited)	Year ended 31.03.24 (Audited)	Year ended 31.03.23 (Audited)	Year ended 31.03.22 (Audited)
EQUITY	154.53	154.11	153.59	152.98
NET WORTH	7,860.61	7,962.29	6,424.70	5,714.50
INVESTMENT IN SUBSIDIARIES / AFFILIATES	0.02	0.02	819.73	819.73
TOTAL DEBT OUTSTANDING	18,107.39	15,080.13	11,119.58	6,725.81
DEBT SECURITIES	1,298.12	1,227.09	950.24	660.30
BORROWINGS (other than debt securities)	16,572.01	13,616.13	9,804.07	5,576.69
SUBORDINATED LIABILITIES	237.26	236.91	365.27	488.82
GROSS INCOME	1,992.36	3,151.82	2,010.03	1,567.08
PBITD & before exceptional item	461.20	2,331.75	1,402.05	943.35
GROSS PROFIT (PBT) & before exceptional item	(210.49)	1,376.65	806.77	434.06
NET PROFIT (POST TAX)	(179.40)	2,055.96	584.94	293.20

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 THREE YEARS : NIL
 DETAILS OF DEFAULT AND DELAY IN REDEMPTION OF ANY OTHER BORROWINGS DURING PAST THREE YEARS : NIL

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

For POONAWALLA FINCORP LIMITED
 Name: **HITESH RAJPAL**
 Designation: **GM-TREASURY**
DATE : 23-December-24

For POONAWALLA FINCORP LIMITED
 Name: **RAJESH NAMBISSAN**
 Designation: **DVP -TREASURY OPERATIONS**

Poonawalla Fincorp Limited
 (Formerly known as Magma Fincorp Limited)
CIN: L51504PN1978PLC209007

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