ISSUE OF COMMERCIAL PAPER (CP)

LETTER OF OFFER

PROPOSED DATE OF ISSUE	:	07-Feb-25	
NO. OF DAYS	:	91	
CREDIT RATING	:	**CRA - 1**	**CRA-2**
		A1+ (CARE)	A1+ (CRISIL)
DATE OF RATING	:	18-Dec-24	20-Dec-24
VALIDITY FOR ISSUANCE	:	VALID FOR 2 MONTHS	VALID FOR 60 DAYS
VALIDITY PERIOD FOR RATING	:	VALID FOR 1 YEAR, TILL MATURITY OF CP	VALID FOR 1 YEAR, TILL MATURITY OF CP
FOR AMOUNT	:	Rs.6500.00 crores	Rs.6500.00 crores
CONDITIONS (IF ANY)	:	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
INE511C14YC3	RS.500.00 CRORES	09-May-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.4650.00 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. ARVIND KAPIL
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 (PBTD) & 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

Hitesh Madanlal Rajpal
Digitally signed by Hitesh Madanlal Rajpal
Date: 2025.02.05 16:13:02 +05'30'

For POONAWALLA FINCORP LIMITED
Name: **HITESH RAJPAL**
Designation: **GM-CAPITAL MARKETS**

RAJESH NEELAKANDHAN NAMBISSAN
Digitally signed by RAJESH NEELAKANDHAN NAMBISSAN
Date: 2025.02.05 15:52:55 +05'30'

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

DATE : 05-February-25