

ISSUE OF COMMERCIAL PAPER LETTER OF OFFER

Proposed Date of Issue		18-03-2025					
Credit Rating for CP:							
Sr. No	CRA Rating	CRA Name	For Amount (in Rs.)	Date of Rating	Validity period of Rating	Validity of Issuance	Condition for Rating (if any)
1	A3	CREDIT ANALYSIS & RESEARCH LTD	40,00,00,000	13-03-2025	17-06-2025	2 months	Nil
Exact purpose Of Issue of CP		Working capital requirements					
Credit Support (if any)		No					
Description of Instrument		Not Applicable					
Amount		Nil					
Issued by		Not Applicable					
In Favour of		Not Applicable					
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 (in Rs.)	Maturity Date	Current Credit Rating	Validity Period of Rating	CRA		
INE513Q14294	10,00,00,000	17-06-2025	A3	17-06-2025	CREDIT ANALYSIS & RESEARCH LTD		

Name and address of the Trustee	Not Applicable Not Applicable
Listing	Unlisted
Issuing and Paying Agent	ICICI Bank Limited E-32, II Avenue, Besant Nagar

	Chennai , Tamilnadu, 600090
Market conventions	FIMMDA CONVENTIONS
CP Borrowing Limit	19,00,00,00,000
Supporting Board Resolution for CP Borrowing-Resolution Dated	23-08-2024
Total CP O/s (As on Date)	0

Details of CP's issued during last 15 months:								
ISIN	Issue Date	Amount (in Rs.)	Maturity Date	Amount O/S(in Rs.)	IPA	CRA	Rating	Rated Amount (in Rs.)
INE513Q14260	14-02-2024	10,00,00,000	14-06-2024	0	ICICI Bank Limited	CREDIT ANALYSIS & RESEARCH LTD	A3	40,00,00,000
INE513Q14229	08-05-2023	10,00,00,000	31-07-2023	0	ICICI Bank Limited	CREDIT ANALYSIS & RESEARCH LTD	A3	40,00,00,000
INE513Q14237	09-08-2023	10,00,00,000	17-11-2023	0	ICICI Bank Limited	CREDIT ANALYSIS & RESEARCH LTD	A3	40,00,00,000
INE513Q14245	07-09-2023	10,00,00,000	28-12-2023	0	ICICI Bank Limited	CREDIT ANALYSIS & RESEARCH LTD	A3	40,00,00,000
INE513Q14252	01-02-2024	15,00,00,000	29-03-2024	0	ICICI Bank Limited	CREDIT ANALYSIS & RESEARCH LTD	A3	40,00,00,000
INE513Q14286	17-10-2024	15,00,00,000	30-01-2025	0	ICICI Bank Limited	CREDIT ANALYSIS & RESEARCH LTD	A3	40,00,00,000

*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.)	Maturity Date	Amount O/S (in Rs.)
INE513Q07140	11-03-2022	15,00,00,000	28-09-2026	15,00,00,000
INE513Q08015	14-03-2022	15,00,00,000	15-03-2027	15,00,00,000
INE513Q07157	25-03-2022	22,40,85,000	25-03-2025	22,40,85,000
INE513Q07181	28-12-2022	40,01,25,000	04-12-2026	40,01,25,000
INE513Q07132	30-09-2021	15,00,00,000	31-10-2024	15,00,00,000
INE513Q07165	10-06-2022	22,00,00,000	07-03-2025	7,33,33,328
INE513Q07199	28-07-2023	43,05,00,000	28-07-2026	43,05,00,000
INE513Q07215	31-07-2023	15,00,00,000	31-07-2025	15,00,00,000
INE513Q07207	23-08-2023	25,00,00,000	31-10-2026	12,08,33,331
INE513Q07223	30-09-2023	20,00,00,000	07-04-2026	12,35,00,000
INE513Q07249	11-12-2024	42,00,00,000	11-12-2027	42,00,00,000

Bank fund based facilities from bank / financial institution (if any) :				
Name of the bank	Nature of Facility	O/S Amount (in Rs.)	Limit (in Rs.)	Asset Classification
IDFC First Bank Limited	Subordinate Debt (Unsecured)	5,00,00,000	0	Standard
National Bank for Agriculture & Rural Development (NABARD)	Term Loan	13,50,00,000	0	Standard
IDFC First Bank Limited	Subordinate Debt (Unsecured)	5,00,00,000	0	Standard
State bank of India	Term Loan	63,48,104	0	Standard
UCO Bank	Term Loan	55,25,448	0	Standard
Bank of Baroda	Term Loan	1,03,33,333	0	Standard
National Bank for Agriculture & Rural Development (NABARD)	Term Loan	16,50,00,000	0	Standard
Vivriti Capital Private Limited	Term Loan	29,16,659	0	Standard
Sah Ventures LLP	Subordinate Debt (Unsecured)	7,00,00,000	0	Standard
Shobha Rajendra Sah (Assignment transferred from Chaitali Aditya Sah)	Subordinate Debt (Unsecured)	2,00,00,000	0	Standard
Vivek Rajendra Sah	Subordinate Debt (Unsecured)	3,50,00,000	0	Standard
Vivriti Capital Private Limited	Term Loan	54,16,665	0	Standard

MAS Financial Services Ltd	Term Loan	14,58,341	0	Standard
MAS Financial Services Ltd	Term Loan	6,25,000	0	Standard
MAS Financial Services Ltd	Term Loan	8,33,341	0	Standard
MAS Financial Services Ltd	Term Loan	8,33,342	0	Standard
Northern Arc Capital Limited	Term Loan	49,43,673	0	Standard
UCO Bank	Term Loan	3,70,87,562	0	Standard
Manappuram Finance Limited	Term Loan	1,40,63,897	0	Standard
Incred Financial Services Ltd	Term Loan	70,41,393	0	Standard
Union Bank of India	Term Loan	6,25,00,001	0	Standard
Dhanlaxmi Bank	Term Loan	4,56,29,113	0	Standard
MAS Financial Services Ltd	Term Loan	29,16,674	0	Standard
MAS Financial Services Ltd	Term Loan	12,50,000	0	Standard
Maanaveeya Development & Finance Private Limited	Subordinate Debt (Unsecured)	15,00,00,000	0	Standard
Small Industries Development Bank of India (SIDBI)	Term Loan	5,00,00,005	0	Standard
Jana Small Finance Bank	Term Loan	6,10,70,512	0	Standard
Kissandhan Agri Financial Services Pvt Ltd	Term Loan	93,54,360	0	Standard
State bank of India	Term Loan	12,25,83,548	0	Standard
NABKISAN Finance Limited	Term Loan	8,18,18,180	0	Standard
Vivriti Capital Private Limited	Term Loan	2,77,49,995	0	Standard
Hinduja Leyland Finance Limited	Term Loan	3,01,25,532	0	Standard
Cholamandlam Investment & Finance Co.Ltd.	Term Loan	2,85,05,634	0	Standard
MAS Financial Services	Term Loan	85,35,199	0	Standard

Ltd				
MAS Financial Services Ltd	Term Loan	36,57,938	0	Standard
Capri Global Capital Limited	Term Loan	2,91,66,661	0	Standard
Fincare Small Finance Bank	Term Loan	4,75,85,734	0	Standard
ICICI Bank Ltd	Term Loan	7,95,45,454	0	Standard
Vivriti Capital Private Limited	Term Loan	2,29,16,671	0	Standard
MAS Financial Services Ltd	Term Loan	1,02,08,339	0	Standard
MAS Financial Services Ltd	Term Loan	43,75,000	0	Standard
Northern Arc Capital Limited	Term Loan	3,67,53,856	0	Standard
Capital Small Finance Bank	Term Loan	3,08,56,343	0	Standard
Sundaram Finance Limited	Term Loan	5,46,99,669	0	Standard
Muthoot Finance Limited	Term Loan	3,28,00,000	0	Standard
Shivalik Small Finance Bank	Term Loan	1,79,63,578	0	Standard
ESAF Small Finance Bank	Term Loan	5,34,48,229	0	Standard
Incred Financial Services Ltd	Term Loan	4,07,21,022	0	Standard
MAS Financial Services Ltd	Term Loan	1,40,62,500	0	Standard
MAS Financial Services Ltd	Term Loan	1,40,62,500	0	Standard
SBM Bank (India) Pvt Ltd	Term Loan	12,49,98,591	0	Standard
IDFC First Bank Limited	Term Loan	11,45,83,329	0	Standard
Oxyzo Financial Services Pvt Ltd	Term Loan	9,99,98,778	0	Standard
Kissandhan Agri Financial Services Pvt Ltd	Term Loan	3,34,45,093	0	Standard
Shivalik Small Finance Bank	Term Loan	4,28,99,072	0	Standard
Muthoot Vehicle and Asset Finance Ltd	Term Loan	2,20,00,000	0	Standard

Vivriti Capital Private Limited	Term Loan	5,25,00,000	0	Standard
Northern Arc Capital Limited	Term Loan	13,21,33,317	0	Standard
Maanaveeya Development & Finance Private Limited	Term Loan	14,58,30,000	0	Standard
Canara Bank	Term Loan	13,49,98,810	0	Standard
UCO Bank	Term Loan	10,77,19,840	0	Standard
Ambit Finvest Private Limited	Term Loan	9,88,67,131	0	Standard
MAS Financial Services Ltd	Term Loan	2,87,33,997	0	Standard
Suryoday Small Finance Bank	Term Loan	9,83,96,920	0	Standard
MAS Financial Services Ltd	Term Loan	2,87,33,997	0	Standard
Vivriti Capital Private Limited	Term Loan	7,08,33,331	0	Standard
IDBI Bank	Term Loan	23,75,00,000	0	Standard
Bajaj Finance Limited	Term Loan	7,33,33,331	0	Standard
Vivriti Capital Private Limited	Term Loan	4,25,00,000	0	Standard
Kisetsu Saison Finance (India) Private Limited	Term Loan	11,25,00,000	0	Standard
Union Bank of India	Term Loan	12,08,33,333	0	Standard
Manappuram Finance Limited	Term Loan	11,04,11,646	0	Standard
MAS Financial Services Ltd	Term Loan	3,49,15,679	0	Standard
MAS Financial Services Ltd	Term Loan	3,49,15,679	0	Standard
DCB Bank Ltd	Term Loan	7,90,63,233	0	Standard
Indian Overseas Bank	Term Loan	14,50,00,000	0	Standard
Kotak Mahindra Bank	Term Loan	3,75,00,000	0	Standard
ICICI Bank Ltd	Term Loan	9,50,00,000	0	Standard
Shriram Finance Ltd	Term Loan	21,35,20,722	0	Standard
Vivriti Capital Private Limited	Term Loan	10,00,00,000	0	Standard
Kotak Mahindra Bank	Term Loan	4,16,66,668	0	Standard
Tourism Finance	Term Loan	12,52,00,000	0	Standard

Corporation of India Ltd				
SBM Bank (India) Pvt Ltd	Term Loan	10,00,00,000	0	Standard
Arohan Financial Services Ltd	Term Loan	21,02,90,442	0	Standard
Capital Small Finance Bank	Term Loan	5,09,77,176	0	Standard
Oxyzo Financial Services Pvt Ltd	Term Loan	10,93,75,001	0	Standard
Dhanlaxmi Bank	Term Loan	9,69,80,000	0	Standard
Northern Arc Capital Limited	Term Loan	4,37,50,000	0	Standard
MAS Financial Services Ltd	Term Loan	3,12,50,000	0	Standard
MAS Financial Services Ltd	Term Loan	3,12,50,000	0	Standard
Northern Arc Capital Limited	Term Loan	13,00,00,000	0	Standard
ESAF Small Finance Bank	Term Loan	10,00,00,000	0	Standard
Capital Small Finance Bank	Term Loan	2,75,37,367	0	Standard
MAS Financial Services Ltd	Term Loan	3,75,00,000	0	Standard
MAS Financial Services Ltd	Term Loan	3,75,00,000	0	Standard
MAS Financial Services Ltd	Term Loan	3,75,00,000	0	Standard
MAS Financial Services Ltd	Term Loan	3,75,00,000	0	Standard
IDFC First Bank Limited	Subordinate Debt (Unsecured)	5,00,00,000	0	Standard
National Bank for Agriculture & Rural Development (NABARD)	Term Loan	13,50,00,000	0	Standard
Kotak Mahindra Bank	Term Loan	2,70,83,331	0	Standard
Shobha Rajendra Sah (Assignment transferred from Sah Ventures LLP)	Subordinate Debt (Unsecured)	7,00,00,000	0	Standard
Shobha Rajendra Sah (Assignment transferred from Chaitali Aditya Sah)	Subordinate Debt (Unsecured)	2,00,00,000	0	Standard
Vivek Rajendra Sah	Subordinate Debt	3,50,00,000	0	Standard

	(Unsecured)			
UCO Bank	Term Loan	1,93,35,770	0	Standard
Union Bank of India	Term Loan	3,33,33,334	0	Standard
Dhanlaxmi Bank	Term Loan	2,44,99,904	0	Standard
Maanaveeya Development & Finance Private Limited	Subordinate Debt (Unsecured)	15,00,00,000	0	Standard
Small Industries Development Bank of India (SIDBI)	Term Loan	2,66,66,674	0	Standard
State bank of India	Term Loan	8,16,40,989	0	Standard
NABKISAN Finance Limited	Term Loan	4,09,09,088	0	Standard
Vivriti Capital Private Limited	Term Loan	61,66,664	0	Standard
Vivriti Capital Private Limited	Term Loan	83,33,339	0	Standard
MAS Financial Services Ltd	Term Loan	14,58,341	0	Standard
MAS Financial Services Ltd	Term Loan	6,25,000	0	Standard
Northern Arc Capital Limited	Term Loan	50,88,413	0	Standard
Sundaram Finance Limited	Term Loan	71,42,573	0	Standard
Muthoot Finance Limited	Term Loan	34,00,000	0	Standard
Shivalik Small Finance Bank	Term Loan	23,27,489	0	Standard
ESAF Small Finance Bank	Term Loan	2,55,09,421	0	Standard
Incred Financial Services Ltd	Term Loan	1,27,96,314	0	Standard
MAS Financial Services Ltd	Term Loan	46,87,500	0	Standard
MAS Financial Services Ltd	Term Loan	46,87,500	0	Standard
SBM Bank (India) Pvt Ltd	Term Loan	7,50,00,000	0	Standard
IDFC First Bank Limited	Term Loan	4,16,66,660	0	Standard
Oxyzo Financial Services Pvt Ltd	Term Loan	4,16,65,447	0	Standard
Kissandhan Agri	Term Loan	1,86,45,118	0	Standard

Financial Services Pvt Ltd				
Shivalik Small Finance Bank	Term Loan	2,04,93,055	0	Standard
Muthoot Vehicle and Asset Finance Ltd	Term Loan	24,00,000	0	Standard
Vivriti Capital Private Limited	Term Loan	2,62,50,000	0	Standard
Northern Arc Capital Limited	Term Loan	7,40,97,424	0	Standard
Maanaveeya Develpoment & Finance Private Limited	Term Loan	7,29,11,000	0	Standard
Canara Bank	Term Loan	10,49,87,995	0	Standard
UCO Bank	Term Loan	7,90,97,707	0	Standard
Ambit Finvest Private Limited	Term Loan	5,52,60,687	0	Standard
MAS Financial Services Ltd	Term Loan	1,66,66,672	0	Standard
Suryoday Small Finance Bank	Term Loan	5,45,87,368	0	Standard
MAS Financial Services Ltd	Term Loan	1,66,66,672	0	Standard
Vivriti Capital Private Limited	Term Loan	4,16,66,662	0	Standard
IDBI Bank	Term Loan	14,99,80,461	0	Standard
Bajaj Finance Limited	Term Loan	2,66,66,662	0	Standard
Vivriti Capital Private Limited	Term Loan	2,50,00,000	0	Standard
Kisetsu Saison Finance (India) Private Limited	Term Loan	7,50,00,000	0	Standard
Union Bank of India	Term Loan	9,16,66,666	0	Standard
Manappuram Finance Limited	Term Loan	6,75,11,706	0	Standard
MAS Financial Services Ltd	Term Loan	2,29,16,671	0	Standard
MAS Financial Services Ltd	Term Loan	2,29,16,671	0	Standard
DCB Bank Ltd	Term Loan	4,96,44,787	0	Standard
Indian Overseas Bank	Term Loan	11,00,00,000	0	Standard
Kotak Mahindra Bank	Term Loan	2,29,16,666	0	Standard

ICICI Bank Ltd	Term Loan	6,00,00,000	0	Standard
Shriram Finance Ltd	Term Loan	14,44,77,636	0	Standard
Vivriti Capital Private Limited	Term Loan	6,50,00,000	0	Standard
Tourism Finance Corporation of India Ltd	Term Loan	8,18,00,000	0	Standard
SBM Bank (India) Pvt Ltd	Term Loan	7,50,00,000	0	Standard
Arohan Financial Services Ltd	Term Loan	14,12,85,755	0	Standard
Capital Small Finance Bank	Term Loan	3,42,99,207	0	Standard
Oxyzo Financial Services Pvt Ltd	Term Loan	7,29,16,670	0	Standard
Dhanlaxmi Bank	Term Loan	7,58,33,073	0	Standard
Northern Arc Capital Limited	Term Loan	3,12,50,000	0	Standard
MAS Financial Services Ltd	Term Loan	2,18,75,000	0	Standard
MAS Financial Services Ltd	Term Loan	2,18,75,000	0	Standard
Northern Arc Capital Limited	Term Loan	9,75,00,000	0	Standard
ESAF Small Finance Bank	Term Loan	8,11,52,477	0	Standard
Capital Small Finance Bank	Term Loan	2,07,76,248	0	Standard
MAS Financial Services Ltd	Term Loan	2,65,62,500	0	Standard
MAS Financial Services Ltd	Term Loan	2,65,62,500	0	Standard
MAS Financial Services Ltd	Term Loan	2,65,62,500	0	Standard
MAS Financial Services Ltd	Term Loan	2,65,62,500	0	Standard
IDFC First Bank Limited	Term Loan	43,05,55,555	0	Standard
Vivriti Capital Private Limited	Term Loan	4,30,55,555	0	Standard
Vivriti Capital Private Limited	Term Loan	11,55,55,552	0	Standard
MAS Financial Services Ltd	Term Loan	4,16,66,668	0	Standard

MAS Financial Services Ltd	Term Loan	4,16,66,668	0	Standard
Northern Arc Capital Limited	Term Loan	5,68,75,000	0	Standard
Union Bank of India	Term Loan	9,16,66,666	0	Standard
MAS Financial Services Ltd	Term Loan	4,58,33,334	0	Standard
MAS Financial Services Ltd	Term Loan	4,58,33,334	0	Standard
Maanaveeya Development & Finance Private Limited	Term Loan	9,16,66,000	0	Standard
Vivriti Capital Private Limited	Term Loan	9,56,52,174	0	Standard
Vivriti Capital Private Limited	Term Loan	4,79,16,667	0	Standard
Incred Financial Services Ltd	Term Loan	5,00,00,000	0	Standard
Shobha Rajendra Sah (Assignment transferred from Sah Ventures LLP)	Subordinate Debt (Unsecured)	7,00,00,000	0	Standard
Shobha Rajendra Sah (Assignment transferred from Chaitali Aditya Sah)	Subordinate Debt (Unsecured)	2,00,00,000	0	Standard
Vivek Rajendra Sah	Subordinate Debt (Unsecured)	3,50,00,000	0	Standard
UCO Bank	Term Loan	1,93,35,770	0	Standard
Union Bank of India	Term Loan	3,33,33,334	0	Standard
Dhanlaxmi Bank	Term Loan	2,44,99,904	0	Standard
Maanaveeya Development & Finance Private Limited	Subordinate Debt (Unsecured)	15,00,00,000	0	Standard
Small Industries Development Bank of India (SIDBI)	Term Loan	2,66,66,674	0	Standard
State bank of India	Term Loan	8,16,40,989	0	Standard
NABKISAN Finance Limited	Term Loan	4,09,09,088	0	Standard
Vivriti Capital Private Limited	Term Loan	61,66,664	0	Standard
Vivriti Capital Private Limited	Term Loan	83,33,339	0	Standard

MAS Financial Services Ltd	Term Loan	14,58,341	0	Standard
MAS Financial Services Ltd	Term Loan	6,25,000	0	Standard
Northern Arc Capital Limited	Term Loan	50,88,413	0	Standard
Sundaram Finance Limited	Term Loan	71,42,573	0	Standard
Muthoot Finance Limited	Term Loan	34,00,000	0	Standard
Shivalik Small Finance Bank	Term Loan	23,27,489	0	Standard
ESAF Small Finance Bank	Term Loan	2,55,09,421	0	Standard
Incred Financial Services Ltd	Term Loan	1,27,96,314	0	Standard
MAS Financial Services Ltd	Term Loan	46,87,500	0	Standard
MAS Financial Services Ltd	Term Loan	46,87,500	0	Standard
SBM Bank (India) Pvt Ltd	Term Loan	7,50,00,000	0	Standard
IDFC First Bank Limited	Term Loan	4,16,66,660	0	Standard
Oxyzo Financial Services Pvt Ltd	Term Loan	4,16,65,447	0	Standard
Kissandhan Agri Financial Services Pvt Ltd	Term Loan	1,86,45,118	0	Standard
Shivalik Small Finance Bank	Term Loan	2,04,93,055	0	Standard
Muthoot Vehicle and Asset Finance Ltd	Term Loan	24,00,000	0	Standard
Vivriti Capital Private Limited	Term Loan	2,62,50,000	0	Standard
Northern Arc Capital Limited	Term Loan	7,40,97,424	0	Standard
Maanaveeya Develpoment & Finance Private Limited	Term Loan	7,29,11,000	0	Standard
Canara Bank	Term Loan	10,49,87,995	0	Standard
UCO Bank	Term Loan	7,90,97,707	0	Standard
Ambit Finvest Private Limited	Term Loan	5,52,60,687	0	Standard
MAS Financial Services	Term Loan	1,66,66,672	0	Standard

Ltd				
Suryoday Small Finance Bank	Term Loan	5,45,87,368	0	Standard
MAS Financial Services Ltd	Term Loan	1,66,66,672	0	Standard
Vivriti Capital Private Limited	Term Loan	4,16,66,662	0	Standard
IDBI Bank	Term Loan	14,99,80,461	0	Standard
Bajaj Finance Limited	Term Loan	2,66,66,662	0	Standard
Vivriti Capital Private Limited	Term Loan	2,50,00,000	0	Standard
Kisetsu Saison Finance (India) Private Limited	Term Loan	7,50,00,000	0	Standard
Union Bank of India	Term Loan	9,16,66,666	0	Standard
Manappuram Finance Limited	Term Loan	6,75,11,706	0	Standard
MAS Financial Services Ltd	Term Loan	2,29,16,671	0	Standard
MAS Financial Services Ltd	Term Loan	2,29,16,671	0	Standard
DCB Bank Ltd	Term Loan	4,96,44,787	0	Standard
Indian Overseas Bank	Term Loan	11,00,00,000	0	Standard
Kotak Mahindra Bank	Term Loan	2,29,16,666	0	Standard
ICICI Bank Ltd	Term Loan	6,00,00,000	0	Standard
Shriram Finance Ltd	Term Loan	14,44,77,636	0	Standard
Vivriti Capital Private Limited	Term Loan	6,50,00,000	0	Standard
Kotak Mahindra Bank	Term Loan	2,70,83,331	0	Standard
Tourism Finance Corporation of India Ltd	Term Loan	8,18,00,000	0	Standard
SBM Bank (India) Pvt Ltd	Term Loan	7,50,00,000	0	Standard
Arohan Financial Services Ltd	Term Loan	14,12,85,755	0	Standard
Capital Small Finance Bank	Term Loan	3,42,99,207	0	Standard
Oxyzo Financial Services Pvt Ltd	Term Loan	7,29,16,670	0	Standard
Dhanlaxmi Bank	Term Loan	7,58,33,073	0	Standard
Northern Arc Capital Limited	Term Loan	3,12,50,000	0	Standard

MAS Financial Services Ltd	Term Loan	2,18,75,000	0	Standard
MAS Financial Services Ltd	Term Loan	2,18,75,000	0	Standard
Northern Arc Capital Limited	Term Loan	9,75,00,000	0	Standard
ESAF Small Finance Bank	Term Loan	8,11,52,477	0	Standard
Capital Small Finance Bank	Term Loan	2,07,76,248	0	Standard
MAS Financial Services Ltd	Term Loan	2,65,62,500	0	Standard
MAS Financial Services Ltd	Term Loan	2,65,62,500	0	Standard
MAS Financial Services Ltd	Term Loan	2,65,62,500	0	Standard
MAS Financial Services Ltd	Term Loan	2,65,62,500	0	Standard
IDFC First Bank Limited	Term Loan	43,05,55,555	0	Standard
Vivriti Capital Private Limited	Term Loan	4,30,55,555	0	Standard
Vivriti Capital Private Limited	Term Loan	11,55,55,552	0	Standard
MAS Financial Services Ltd	Term Loan	4,16,66,668	0	Standard
MAS Financial Services Ltd	Term Loan	4,16,66,668	0	Standard
Northern Arc Capital Limited	Term Loan	5,68,75,000	0	Standard
Union Bank of India	Term Loan	9,16,66,666	0	Standard
MAS Financial Services Ltd	Term Loan	4,58,33,334	0	Standard
MAS Financial Services Ltd	Term Loan	4,58,33,334	0	Standard
Maanaveeya Develpoment & Finance Private Limited	Term Loan	9,16,66,000	0	Standard
Vivriti Capital Private Limited	Term Loan	9,56,52,174	0	Standard
Vivriti Capital Private Limited	Term Loan	4,79,16,667	0	Standard
Incred Financial Services	Term Loan	5,00,00,000	0	Standard

Ltd				
IDFC First Bank Limited	Subordinate Debt (Unsecured)	5,00,00,000	0	Standard
National Bank for Agriculture & Rural Development (NABARD)	Term Loan	13,50,00,000	0	Standard
Shobha Rajendra Sah (Assignment transferred from Sah Ventures LLP)	Subordinate Debt (Unsecured)	7,00,00,000	0	Standard
Shobha Rajendra Sah (Assignment transferred from Chaitali Aditya Sah)	Subordinate Debt (Unsecured)	2,00,00,000	0	Standard
Vivek Rajendra Sah	Subordinate Debt (Unsecured)	3,50,00,000	0	Standard
UCO Bank	Term Loan	1,93,35,770	0	Standard
Union Bank of India	Term Loan	3,33,33,334	0	Standard
Dhanlaxmi Bank	Term Loan	2,44,99,904	0	Standard
Maanaveeya Development & Finance Private Limited	Subordinate Debt (Unsecured)	15,00,00,000	0	Standard
Small Industries Development Bank of India (SIDBI)	Term Loan	2,66,66,674	0	Standard
State bank of India	Term Loan	8,16,40,989	0	Standard
NABKISAN Finance Limited	Term Loan	4,09,09,088	0	Standard
Vivriti Capital Private Limited	Term Loan	61,66,664	0	Standard
Vivriti Capital Private Limited	Term Loan	83,33,339	0	Standard
MAS Financial Services Ltd	Term Loan	14,58,341	0	Standard
MAS Financial Services Ltd	Term Loan	6,25,000	0	Standard
Northern Arc Capital Limited	Term Loan	50,88,413	0	Standard
Sundaram Finance Limited	Term Loan	71,42,573	0	Standard
Muthoot Finance Limited	Term Loan	34,00,000	0	Standard
Shivalik Small Finance Bank	Term Loan	23,27,489	0	Standard
ESAF Small Finance	Term Loan	2,55,09,421	0	Standard

Bank				
Incred Financial Services Ltd	Term Loan	1,27,96,314	0	Standard
MAS Financial Services Ltd	Term Loan	46,87,500	0	Standard
MAS Financial Services Ltd	Term Loan	46,87,500	0	Standard
SBM Bank (India) Pvt Ltd	Term Loan	7,50,00,000	0	Standard
IDFC First Bank Limited	Term Loan	4,16,66,660	0	Standard
Oxyzo Financial Services Pvt Ltd	Term Loan	4,16,65,447	0	Standard
Kissandhan Agri Financial Services Pvt Ltd	Term Loan	1,86,45,118	0	Standard
Shivalik Small Finance Bank	Term Loan	2,04,93,055	0	Standard
Muthoot Vehicle and Asset Finance Ltd	Term Loan	24,00,000	0	Standard
Vivriti Capital Private Limited	Term Loan	2,62,50,000	0	Standard
Northern Arc Capital Limited	Term Loan	7,40,97,424	0	Standard
Maanaveeya Development & Finance Private Limited	Term Loan	7,29,11,000	0	Standard
Canara Bank	Term Loan	10,49,87,995	0	Standard
UCO Bank	Term Loan	7,90,97,707	0	Standard
Ambit Finvest Private Limited	Term Loan	5,52,60,687	0	Standard
MAS Financial Services Ltd	Term Loan	1,66,66,672	0	Standard
Suryoday Small Finance Bank	Term Loan	5,45,87,368	0	Standard
MAS Financial Services Ltd	Term Loan	1,66,66,672	0	Standard
Vivriti Capital Private Limited	Term Loan	4,16,66,662	0	Standard
IDBI Bank	Term Loan	14,99,80,461	0	Standard
Bajaj Finance Limited	Term Loan	2,66,66,662	0	Standard
Vivriti Capital Private Limited	Term Loan	2,50,00,000	0	Standard

Kisetsu Saison Finance (India) Private Limited	Term Loan	7,50,00,000	0	Standard
Union Bank of India	Term Loan	9,16,66,666	0	Standard
Manappuram Finance Limited	Term Loan	6,75,11,706	0	Standard
MAS Financial Services Ltd	Term Loan	2,29,16,671	0	Standard
MAS Financial Services Ltd	Term Loan	2,29,16,671	0	Standard
DCB Bank Ltd	Term Loan	4,96,44,787	0	Standard
Indian Overseas Bank	Term Loan	11,00,00,000	0	Standard
Kotak Mahindra Bank	Term Loan	2,29,16,666	0	Standard
ICICI Bank Ltd	Term Loan	6,00,00,000	0	Standard
Shriram Finance Ltd	Term Loan	14,44,77,636	0	Standard
Vivriti Capital Private Limited	Term Loan	6,50,00,000	0	Standard
Kotak Mahindra Bank	Term Loan	2,70,83,331	0	Standard
Tourism Finance Corporation of India Ltd	Term Loan	8,18,00,000	0	Standard
SBM Bank (India) Pvt Ltd	Term Loan	7,50,00,000	0	Standard
Arohan Financial Services Ltd	Term Loan	14,12,85,755	0	Standard
Capital Small Finance Bank	Term Loan	3,42,99,207	0	Standard
Oxyzo Financial Services Pvt Ltd	Term Loan	7,29,16,670	0	Standard
Dhanlaxmi Bank	Term Loan	7,58,33,073	0	Standard
Northern Arc Capital Limited	Term Loan	3,12,50,000	0	Standard
MAS Financial Services Ltd	Term Loan	2,18,75,000	0	Standard
MAS Financial Services Ltd	Term Loan	2,18,75,000	0	Standard
Northern Arc Capital Limited	Term Loan	9,75,00,000	0	Standard
ESAF Small Finance Bank	Term Loan	8,11,52,477	0	Standard
Capital Small Finance Bank	Term Loan	2,07,76,248	0	Standard
MAS Financial Services Ltd	Term Loan	2,65,62,500	0	Standard

MAS Financial Services Ltd	Term Loan	2,65,62,500	0	Standard
MAS Financial Services Ltd	Term Loan	2,65,62,500	0	Standard
MAS Financial Services Ltd	Term Loan	2,65,62,500	0	Standard
IDFC First Bank Limited	Term Loan	43,05,55,555	0	Standard
Vivriti Capital Private Limited	Term Loan	4,30,55,555	0	Standard
Vivriti Capital Private Limited	Term Loan	11,55,55,552	0	Standard
MAS Financial Services Ltd	Term Loan	4,16,66,668	0	Standard
MAS Financial Services Ltd	Term Loan	4,16,66,668	0	Standard
Northern Arc Capital Limited	Term Loan	5,68,75,000	0	Standard
Union Bank of India	Term Loan	9,16,66,666	0	Standard
MAS Financial Services Ltd	Term Loan	4,58,33,334	0	Standard
MAS Financial Services Ltd	Term Loan	4,58,33,334	0	Standard
Maanaveeya Development & Finance Private Limited	Term Loan	9,16,66,000	0	Standard
Vivriti Capital Private Limited	Term Loan	9,56,52,174	0	Standard
Vivriti Capital Private Limited	Term Loan	4,79,16,667	0	Standard
Incred Financial Services Ltd	Term Loan	5,00,00,000	0	Standard

Name and Address of Issuer	SVASTI MICROFINANCE PRIVATE LIMITED, NEW NO 187, OLD NO 107, PETERS ROAD, CHENNAI 600086.,
Line of Business	NBFC- MFI
Chief Executive (Managing Director / President/CEO / CFO/Top Most Executive)	P Arunkumar (CEO)
Group Affiliations (if any)	NA

Financial Summary(in Cr.)	Current Year	Previous Year		
	Last Quarter 4	Year 1	Year 2	Year 3
	31-03-2024	31-03-2023	31-03-2022	31-03-2021
Equity	5.30	4.83	4.56	4.56
Net Worth	224.66	168.51	137.29	135.43
Investment in Subsidiaries/ Affiliates	0.00	0.00	0.00	0.00
Total Debt Outstanding				
-Short Term (< 1 year)	10.00	35.00	20.00	0.00
-Other Debt	836.43	681.44	478.90	349.92
Gross Income	161.14	100.76	50.47	39.57
Operating Profit (PBITD)	50.12	24.89	4.26	20.61
Gross Profit (PBSD)	48.61	23.30	2.99	1.26
Net Profit (Post Tax)	37.47	17.58	2.39	0.95

Audit Qualifications (If Any)	NO
Material Litigation (If Any)	Nil
Regulatory Strictures (If Any)	Nil
Details of Default of CP,including Technical Delay in Redemption during the past 3 years	Nil
Details of Default and Delay in Redemption of any other Borrowings during the past 3 years	Nil

Authorized Signatory of the Issuer

Date : 17-03-2025

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