

LETTER of OFFER
PART I

Issuer Details	
Name and Address of Issuer	Nuvama Wealth and Investment Limited., 801- 804, Inspire BKC, G Block, Bandra Kurla Complex, Bandra East, Mumbai – 400 051
Business Segment / Activity	Trading member and engaged in the business of stock broking
Chief Executive (Managing Director / President / CEO / CFO / Equivalent Official in the hierarchy as per Constitution of the Issuer entity)	Mr. Rahul Jain
Group Affiliation (If Any)	Promoted by Nuvama Wealth Management Limited and PAGAC Ecstasy Pte. Ltd

PART II

Issue Details		
ISIN	INE523L14AS5	
Proposed Date of Issue	07-January-26	
Amount (Rs.)	Rs.1,50,00,00,000.00	
Tenor and Date of Maturity	51 days 27-Feb-26	
Proposed to be Listed / Unlisted	Proposed to be Listed	
End Use of CP / NCD proposed (specific details)	Working Capital Requirements	
Market Conventions	FIMMDA Conventions	
Credit Rating Details for the Proposed Issue	Credit Rating – 1	Credit Rating – 2 (obtained if any)
Credit Rating Issuer	CRISIL Ltd	ICRA Ltd
Rating	A1+	A1+
Date of Rating	14-Nov-25	18-Dec-25
Validity of Issuance	13-Jan-26	18-March-26
Validity period for rating	Rating is valid till the maturity of issuance	

For Amount (Rs.)	Rs.25,00,00,00,000.00	Rs.15,00,00,00,000.00
Conditions (If Any)	None	
Long term credit rating obtained by the Issuer	None	
Unaccepted Credit Rating assigned to the Issuer	None	

Issuing and Paying Agent Details (Name and Address)	ICICI Bank Ltd, 215, Free Press House, Free Press Marg, Nariman Point, Mumbai – 400021	
Debenture Trustee Details (Name and Address) (In case of NCD)	N.A	
Credit Enhancement Details	N.A	
(If any)		
Description of Instrument	N.A	
Amount (Rs. In Lacs)	N.A	
In Favor of	ISSUER OF CP / NCD / HOLDER OF CP / NCD	
Name and Address of the Guarantor	N.A	
Net worth of the Guarantor	N.A	
(Rs. In Lacs)		
Extent of The Guarantee Offered by the Guarantor for the Issue	N.A	
Conditions under which the guarantee will be invoked	N.A	
Trustee Details (Name and Address)	N.A	
Whether guarantor is a group entity	N.A	
If yes, Names of Companies to which Guarantor has issued similar guarantees,		
Name	Extent of Guarantee	Conditions Under Which the guarantee will be invoked
1		
2		
3		

PART III
A. Issuer Financial Details

CP Borrowing	Rs.10,25,00,00,000.00
Date of Board Resolution	03-Apr-25
1. Limit approved by Board	Rs.20,00,00,00,000.00
2. Limit as per CRA	Rs.25,00,00,00,000.00 & Rs.15,00,00,00,000.00
3. Limit approved by Regulator concerned (if applicable)	N.A

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

- Refer Annexure 2 & 3.

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

- Refer Annexure 4.

D. Shareholding Details of Promoters / Details of share Pledged – N.A

E. Financial Summary

Particulars	Sep 25	FY 25	FY 24	FY 23	FY 22
Equity	43,045	43,045	43,045	43,045	43,045
Net worth	91,922	84,444	86,163	67,850	53,388
Investment in Subsidiaries/Affiliates	-	-	-	-	-
Total Debt Outstanding – Short Term (< 1 Year) – Other Debt	2,53,502 1,08,823	2,12,609 72,861	1,37,271 1,58,904	1,18,494 1,30,115	89,612 22,335
Gross Income	96,880	1,68,906	1,48,236	1,21,563	73,015
Operating Profit (PBITD)	18,656	59,589	52,795	37,049	22,599
Gross Profit (PBSD)	10,088	29,547	26,962	21,201	16,664
Net Profit (Post Tax)	6,675.41	19,038	17,770	14,224	9,465
Audit Qualifications (If Any)	Please refer Annual Reports				

(i). Details of Statutory auditor:

Name and address	Date of appointment	Remarks (Viz. reason for change)
M/s. S. R. Batliboi & Co. LLP Address: 14th Floor, The Ruby, 29 Senapati Bapat Marg, Dadar (West), Mumbai – 400 028.	29/08/2023	Approved by the members on August 29, 2023.

(ii). Changes thereof in the last three financial years:

Name	Address	Date of appointment/ resignation	Date of cessation (in case of resignation)	Remarks (viz. reasons for change etc.)
No Changes				

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F. Details of default in repayment 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- **NIL**

G. Details of 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-**NIL**

H. Material Litigation if any- **NIL**

I. Regulatory Strictures, if any-**NIL**

J. An Issuer which is either an NBFC or an HFC shall disclose the residual maturity profile of its assets and liabilities in the following format-**N. A**

For Nuvama Wealth and Investment Limited



Authorized Signatory



Date: 06-January-2026

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