

**Annexure- VI**
**ISSUE OF COMMERCIAL PAPER (CP)  
 LETTER OF OFFER**
**PART I**

PROPOSED DATE OF ISSUE	: 10-Feb-25	
Credit Rating For CP	:ICRA A1 +	CRISIL A1 +
DATE OF RATING	: 14-Jan-25	13-Jan-25
Validity for Issuance	:14-Apr-25	14-Mar-25
Validity period for rating	:03 Months	60 days
For Amount	:6500 crore	
CONDITIONS (if any)	: N.A.	
Exact Purpose of Issue of CP	:Working Capital	
CREDIT SUPPORT (if any)	: N.A.	
DESCRIPTION OF INSTRUMENT	: Commercial Paper	
AMOUNT	: Rs.660000000	
ISSUED BY	: Barclays Investment & Loans (India) Private Ltd	
IN FAVOUR OF	:	
Net Worth of the Guarantor Company	:N.A	
Names of Companies To Which		
Guarantor has Issued Similar Guarantee	:N.A	
Extent of The Guarantee Offered By		
The Guarantor Company	: N.A	
Conditions Under Which The Guarantee		
Will Be Invoked	:N.A	

Details of Current Tranche :

ISIN	Amount	Maturity Date	Current Credit	Validity Period Of	Credit Rating Agency
INE704I14JR0	660000000	10-Jul-25	1) ICRA A1 + 2) CRISIL A1 +	1) 03 Months 2) 30 days	1) ICRA A1 + 2) CRISIL A1 +

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CIN - U93090MH1937FTC291521

Name & address of the Trustee	:NA
<b>Listing</b>	
Proposed to be listed/unlisted	:Listed
ISSUING AND PAYING AGENT	: HDFC Bank Ltd, Mumbai
MARKET CONVENTIONS	: FIMMDA CONVENTIONS
CP Borrowing Limit	: 6500 Crores
SUPPORTING BOARD RESOLUTION	: Dt. December 12, 2024
TOTAL CP OUTSTANDING (as on date)	: Rs. 42,960,000,000/- (Including Short term Debts)
(Annexure for the CP Outstanding is attached)	
Details of CP Issued in last 15 Months	: Annexure attached
Details of Default of CP's for past three years	: <b>NIL</b>
End Use Of Funds	:Working Capital

Details Of Other Debt Instruments Outstanding : **NIL**

**Bank Fund based facilities from Banks/Financial Institutions, If Any**

Name of the bank	Nature of the Facility	Limit	O/S Amount	Asset Classification
HDFC Bank	CC/OD	1500,000,000	NIL	Standard
Barclays Bank PLC	OD/STL	1600,000,000	NIL	Standard
Bajaj Finance Limited	STL	2500,000,000	750,000,000	Standard

**PART II**

**NAME AND ADDRESS OF ISSUER:** Barclays Investment & Loans (India) Private Ltd  
**LINE OF BUSINESS** : NBFC  
**WHOLETEIME DIRECTOR** : Ruzbeh Sutaria  
**(MANAGING. DIRECTOR / PRESIDENT/MANAGER & CEO)**  
**GROUP AFFILIATION (if any)**

Financial summary (INR Mio)	Mar 24 - Audited	Mar 23 -Audited	Mar 22 - Audited
Equity (Including preference capital of INR 0.46 mio)	8722.63	10,903.29	10,903.29
Net worth (As per Companies Act, 2013)	10,064.45	9,821.96	9,643.05
Investment in			
Subsidiaries/Affiliates	446.25	245.41	245.41
<b>Total Debt outstanding</b>	<b>28,020.71</b>	<b>21,007.91</b>	<b>23,202.23</b>
Short Term debt (less than 1 year)	27,984.71	20,975.23	23,172.57
Other debt	36.01	32.67	29.66
Gross Income	2,947.94	2,418.61	1,754.19
Operating profit (PBITD)	2,031.14	1,694.23	1,741.36
Gross Profit (PBSD)	350.93	258.93	849.98
Net Profit (Post Tax)	235.5	185.44	598.58

**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 Last Three Years** : NIL

**For and on behalf of****Barclays Investments & Loans (India) Private Ltd**