

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

PROPOSED DATE OF ISSUE	: 13-Mar-25	
Credit Rating For CP	:ICRA A1 +	CRISIL A1 +
DATE OF RATING	: 10-Mar-25	7-Mar-25
Validity for Issuance	:08-Jun-25	06-May-25
Validity period for rating For Amount	:03 Months	60 days
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.500000000	
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
INE704I14JZ3	500000000	22-Sep-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  
Listing  
 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. 36,210,000,000/- (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 : **NIL**  
 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	750,000,000	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  
 WHOLETIME DIRECTOR : Ruzbeh Sutaria  
 (MANAGING. DIRECTOR / PRESIDENT/MANAGER & CEO)  
 GROUP AFFILIATION (if any)

CIN - U93090MH1937FTC291521

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 (PBTD)	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**