

LETTER of OFFER
Issue of Commercial Paper (CP)

PART I

Issuer Details	
Name and Address of Issuer	J K Cement Limited Kamla Tower, Kanpur 208 001, Uttar Pradesh
Business Segment / Activity	Manufacturing of Cement, Wall putty and other construction materials
Chief Executive (Managing Director / President / CEO / CFO / Equivalent Official in the hierarchy as per Constitution of the Issuer entity)	MD - Dr. Raghavpat Singhania Joint MD and CEO - Mr. Madhavkrishna Singhania Deputy MD & CFO - Mr. Ajay Kumar Saraogi
Group Affiliation (If Any)	JK Group

PART II

Issue Details		
ISIN	INE823G14BA5	
Proposed Date of Issue	24/11/2025	
Amount (Rs.)	Rs. 50,00,00,000/-	
Tenor and Date of Maturity	91 days – 23/02/2026	
Proposed to be Listed / Unlisted	Listed	
End Use of CP / NCD proposed (specific details)	For Working capital	
Market Conventions	FIMMDA Conventions	
Credit Rating Details for the Proposed Issue	Credit Rating – 1	Credit Rating – 2 (obtained if any)
Credit Rating Issuer	CARE Edge ratings	-
Rating	CARE "A1+"	-
Date of Rating	01/10/2025	-
Validity of Issuance	Valid up to 01/12/2025	-
Validity period for rating	Valid up to 01/12/2025	-
For Amount (Rs.)	Rs. 500 Crores	-
Conditions (If Any)	NA	-
Long term credit rating obtained by the Issuer	AA+	-



Registered Office

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CEMENT
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JK CEMENT
WallMaxX
White Cement Wall Putty

Manufacturing Units at :

Nimbahera, Mangrol, Gotan (Rajasthan) | Muddapur (Karnataka)
Jharli (Haryana) | Katni (M.P.) | Aligarh (U.P.) | Balasinor (Gujarat)



Unaccepted Credit Rating assigned to the Issuer	None	-
Issuing and Paying Agent Details (Name and Address)	IDBI Bank Limited 8th Floor, Plate B, Block 2, NBCC Office Complex, East Kidwai Nagar, New Delhi	
Debenture Trustee Details (Name and Address) (In case of NCD)	Not Applicable	
Credit Enhancement Details (If any)	Not Applicable	
Description of Instrument		
Amount (Rs. In Lacs)		
In Favor of	ISSUER OF CP / NCD HOLDER OF CP / NCD	
Name and Address of the Guarantor	Not Applicable	
Net worth of the Guarantor (Rs. In Lacs)		
Extent of The Guarantee Offered by the Guarantor for the Issue		
Conditions under which the guarantee will be invoked		
Trustee Details (Name and Address)		
Whether guarantor is a group entity If yes,	Not Applicable	
Names of Companies to which Guarantor has issued similar guarantees, Not Applicable		
Name	Extent of Guarantee	Conditions Under Which the guarantee will be invoked
1		
2		
3		

(Signature)
JK CEMENT LTD.



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PART III

A. Issuer Financial Details

CP / NCD Borrowing	Commercial Paper (CP)
Date of Board Resolution	01/11/2025
1. Limit approved by Board	Rs. 650 Crores
2. Limit as per CRA	Rs. 500 Crores
3. Limit approved by Regulator concerned (if applicable)	Not Applicable

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)

Sr	ISIN	Issue Date	Amount Issued (Rs.)	Maturity Date	Amount Outstanding Rs.	IPA	CRA	Rating	Rated Amount
1	INE823G14AU5	28-08-2025	50,00,00,000	26-11-2025	50,00,00,000	IDBI Bank Ltd.	CARE Edge ratings	A1+	Rs. 500 Crores
2	INE823G14AV3	29-08-2025	50,00,00,000	27-11-2025	50,00,00,000	IDBI Bank Ltd.	CARE Edge ratings	A1+	Rs. 500 Crores
3	INE823G14AW1	12-09-2025	50,00,00,000	11-12-2025	50,00,00,000	IDBI Bank Ltd.	CARE Edge ratings	A1+	Rs. 500 Crores
4	INE823G14AX9	19-09-2025	75,00,00,000	18-12-2025	75,00,00,000	IDBI Bank Ltd.	CARE Edge ratings	A1+	Rs. 500 Crores
5	INE823G14AY7	30-09-2025	75,00,00,000	29-12-2025	75,00,00,000	IDBI Bank Ltd.	CARE Edge ratings	A1+	Rs. 500 Crores
6	INE823G14AZ4	30-10-2025	50,00,00,000	30/12/2025	50,00,00,000	IDBI Bank Ltd.	CARE Edge ratings	A1+	Rs. 500 Crores
			Total		350,00,00,000				

C. Fund-based facilities from banks/Financial institutions, if any as on 31-08-2025

Sr.	Name of Bank	Nature of Facility	Sanctioned Limit	Amount Outstanding	Asset Classification
			Rs. Crores	Rs. Crores	
1	Indian Bank	Term Loan	1,392	951	Standard
2	BOB	Term Loan	1,158	865	Standard
3	SBI	Term Loan	1,572	1,038	Standard
4	Union Bank	Term Loan	505	365	Standard
5	Axis Bank	Term Loan	492	361	Standard
6	UCO Bank	Term Loan	680	536	Standard



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7	IDBI Bank	Term Loan	277	238	Standard
8	Bandhan Bank	Term Loan	250	209	Standard
9	Canara Bank	Term Loan	217	172	Standard
10	HDFC Bank	Term Loan	200	140	Standard
11	J & K Bank	Term Loan	153	107	Standard
12	EXIM Bank	Term Loan	171	96	Standard
13	Axis Bank	NCD	100	75	Standard
	Total		7,267	5,153	

D. Shareholding Details of Promoters / Details of share Pledged:

Shareholding pattern : **As per shareholding pattern available on BSE website.**
No. of Shares Pledged : **NIL**

E. Financial Summary (Including Net worth / Equity / Investment in subsidiaries / Affiliates)

Particulars	31-03-2025	31-03-2024	31-03-2023
Equity	As per Annual Report	As per Annual Report	As per Annual Report
Net worth			
Investment in Subsidiaries/Affiliates			
Total Debt Outstanding -Short Term (< 1 Year) -Other Debt			
Gross Income			
Operating Profit (PBITD)			
Gross Profit (PBTD)			
Net Profit (Post Tax)			
Audit Qualifications (If Any)			

Note: If the Issuer has not been in existence for three years, the information of the Issuer for the period such information is available shall be disclosed.

F. Details of Statutory auditor and changes thereof in the last three financial years : **No change**

G. 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. : **No default**

H. 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. : **No such events**



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I. Material Litigation if any: None

(All ongoing and outstanding material litigation irrespective of age to be reported)

J. Regulatory Strictures, if any: None

(Regulatory strictures issued during the past five Financial Years to be reported.)

Also, any regulatory structure which continue to be applicable is to be disclosed)

K. 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: Not Applicable

Category	Up to 30/31 days	>1 month – 2 months	>2 months – 3 months	>3 months – 6 months	>6 months – 1 year	> 1 year – 3 years	>3 years – 5 years	>5 years	Total
Deposit									
Advances									
Investments									
Borrowings									
Foreign Currency Assets (FCA)									
Foreign Currency Liabilities (FCL)									

(Original /Authenticated copy of any document related to above information will be made available to the Investors on request)

For **J.K. Cement Ltd.**



(Authorized Signatory)
Rajeev Kumar Tiwari



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