



LETTER Of OFFER
Issue of Commercial Paper (CP)

PART I

Issuer Details	
Name and Address of Issuer	INFINA FINANCE PRIVATE LIMITED
Business Segment / Activity	LENDING & INVESTING
Chief Executive (Managing Director / President / CEO / CFO / Equivalent Official in the hierarchy as per Constitution of the Issuer entity)	Mr. Keyur Gandhi (CFO)
Group Affiliation (If Any)	NONE

PART II

Issue Details		
ISIN	INE879F14MA6	
Proposed Date of Issue	Nov 20, 2025	
Amount (Rs.)	Rs. 1,00,00,00,000	
Tenor and Date of Maturity	May 07, 2026 (168 Days)	
Proposed to be Listed / Unlisted	Proposed to be Listed	
End Use of CP (specific details)	Financing of loans, repayment of debt, business ops (including Investments & Working Capital) and for Proprietary Investments.	
Market Conventions	FIMMDA Conventions	
Credit Rating Details for the Proposed Issue	Credit Rating – 1	Credit Rating – 2 (obtained if any)
Credit Rating Issuer	ICRA	CRISIL
Rating	[ICRA] A1+	CRISIL A1+
Date of Rating	Aug 21, 2025	Sep 30, 2025
Validity of Issuance	3 Months	60 Days
Validity period for rating	May 07, 2026	May 07, 2026
For Amount (Rs.)	Rs. 10,000 Crores	Rs. 10,000 Crores
Conditions (If Any)	NIL	NIL
Long term credit rating obtained by the Issuer	YES (ICRA AA+ for Bank Limit & CARE Rating AA+ for NCD)	
Unaccepted Credit Rating assigned to the Issuer	None	None
Issuing and Paying Agent Details (Name and Address)	Kotak Mahindra Bank Ltd. 27BKC, C 27, G Block, Bandra Kurla Complex, Bandra (East), Mumbai 400051	

Debenture Trustee Details (Name and Address) (In case of NCD)	NA		
Credit Enhancement Details (If any)	NIL		
Description of Instrument	NIL		
Amount (Rs. In Lacs)	NIL		
In Favor of	NIL		
Name and Address of the Guarantor	NA		
Net worth of the Guarantor (Rs. In Lacs)	NA		
Extent of The Guarantee Offered by the Guarantor for the Issue	NA		
Conditions under which the guarantee will be invoked	NA		
Trustee Details (Name and Address)	NIL		
Whether guarantor is a group entity	No		
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	NA	NA	NA
2	NA	NA	NA
3	NA	NA	NA

PART III

A. Issuer Financial Details

CP / NCD Borrowing	CP
Date of Board Resolution	25 Apr 2025
1. Limit approved by Board	Rs. 10,000 Crore
2. Limit as per CRA	Rs. 10,000 Crore
3. Limit approved by Regulator concerned (if applicable)	NA

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 I



INFINA Finance Private Limited

CIN U67120MH1996PTC098584

Regd. Off.: 7th Floor, T +91 22 66808300

Dani Corporate Park, F +91 22 66808310



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

NAME OF THE BANK	NATURE OF THE FACILITY	O/S AMOUNT / LIMIT (Rs)	ASSET CLASSIFICATION
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D. Shareholding Details of Promoters / Details of share Pledged – None

E. Financial Summary

(Including Net worth / Equity / Investment in subsidiaries / Affiliates)

FINANCIAL SUMMARY	March 2025	March 2024	March 2023	March 2022
	(Audited) Rs Crs	(Audited) Rs Crs	(Audited) Rs Crs	(Audited) Rs. Crs
EQUITY	2.20	2.20	2.20	2.20
NET WORTH	2,727.99	2535.99	2307.21	2201.62
INVESTMENT IN SUBSIDIARIES/AFFILIATES	NIL	NIL	NIL	NIL
TOTAL DEBT OUTSTANDING	2,723.82	1901.38	997.37	930.95
-SHORT TERM (< 1 YEAR)	2,723.82	1901.38	997.37	930.95
-OTHER DEBT	NIL	NIL	NIL	NIL
GROSS INCOME	532.57	466.95	227.85	536.00
Operating PROFIT (PBITD)	492.04	438.50	198.24	474.56
GROSS PROFIT / (LOSS) (PBTD)	256.54	290.99	143.01	347.25
NET PROFIT (POST TAX)	192.29	228.80	105.55	270.29
AUDIT QUALIFICATIONS (if any):	NIL	NIL	NIL	NIL



F. Details of Statutory auditor and changes thereof in the last three financial years-
No Change during Current Financial Year

Name & Address	Date of Appointment	Date of Cessation	Remarks
Name: M/s. KP&B & Associates Address: Level 9 904 Centrum, OPP. TMC Office Wagle Estate, Thane — 400604, Maharashtra India	02/09/2024	N.A.	N.A.
Name: M/s. Batliboi and Purhohit , Chartered Accountants Address: National Insurance Building, 2 nd Floor, 204, Dr D N Road, Fort, Mumbai-400001	29/09/2021	02/09/2024	N.A.
Name: M/s. S V Shah & Associates Address: 23, Rajgir Chambers, 3 rd Floor, 12-14, Shahid Bhagat Singh Marg, Opp. Old Custom House, Fort, Mumbai-400001	07/07/2017	29/09/2021	Due to Completion of Term as prescribed under Circular No. 2021-22/25 Ref. No. DoS. CO.ARG/SEC.01/08.91.001/2021-22 issued by Reserve Bank of India for appointment of Statutory Auditors of the NBFCs.

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 - NIL

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 - None


I. Material Litigation if any: None

J. Regulatory Strictures if any: None

K. An Issue which is either an NBFC or an HFC shall disclose the residual maturity profile of its assets and liabilities in the following format: As on 31st Oct 2025 (Rs. in Crore)

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	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	-
Advances	20.01	1,060.12	1,439.86	1,292.37	642.84	86.21	611.10	173.78	5,326.29
Investments	1,154.27	-	16.87	-	1.15	158.04	15.27	72.85	1,418.45
Borrowings	689.28	594.99	730.67	927.15	865.58	182.14	21.43	-	4,011.24
Foreign Currency Assets (FCA)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	-
Foreign Currency Liabilities (FCL)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	-

For Infina Finance Private Limited.


 Authorised Signatory
 Date: Nov 18, 2025

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