

Letter of Offer

INDOSTAR

Issue of Commercial Paper (CP) & Non-Convertible Debentures (NCD) of original or initial maturity up to one year

Part I

Issuer Details	IndoStar Capital Finance Ltd
Name and Address of Issuer	Silver Utopia, Third Floor, Unit No 301-A, Opposite P & G Plaza, Cardinal Gracious Road, Chakala, Andheri (E) Mumbai 400099
Business Segment / Activity	Loans Company
Chief Executive (Managing Director / President / CEO / CFO / Equivalent Official in the hierarchy as per Constitution of the Issuer entity)	Mr. Randhir Singh – MD & EVC
Group Affiliation (If Any)	BCP V Multiple Holdings Pte Ltd

Part II

Issue Details	
ISIN	INE896L14EW9, INE896L14EV1
Proposed Date of Issue	19-May-2025
Amount (Rs)	70,00,00,000
Tenor and Date of Maturity	INE896L14EW9- 27 th November 2025 – 192 Days INE896L14EV1 – 22 nd December 2025 – 217 Days
Proposed to be Listed/ Unlisted	Proposed to be Listed
End Use of CP / NCD proposed (specific details)	Working Capital Purpose
Market Convention	Market Conventions FIMMDA Conventions
Credit Ratings Details for the Proposed Issue	Credit Rating - 1
Credit Rating Issuer	CARE RATINGS LIMITED
Rating	A1+
Date of Ratings	12-May-2025
Validity of Issuance	27 th November 2025 & 22 nd December 2025
Validity Period for rating	2 Months
For Amount (Rs.)	2000,00,00,000
Conditions (If Any)	NIL
Long term credit rating obtained by the Issuer	
Unaccepted Credit Rating assigned to the Issuer	N.A.
,Issuing and Paying Agent Details (Name and Address)	Axis Bank, Mumbai
Credit Enhancement Details	N.A.
Description of Instrument	Commercial Paper
Amount (Rs. In Lacs)	
In Favor of	ISSUER OF CP / NCD / HOLDER OF CP / NCD
Name and Address of Guarantor	N.A.
Net worth of the Guarantor (Rs In Lacs)	N.A.
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.



IndoStar Capital Finance Limited

Registered Office : Silver Utopia, Third Floor, Unit No 301-A, Opposite P & G Plaza, Cardinal Gracious Road, Chakala, Andheri (E), Mumbai – 400099. | T +91 22 4315 7000 | contact@indostarcapital.com | www.indostarcapital.com
CIN : L65100MH2009PLC268160

Whether guarantor is a group entity	N.A.	
If Yes,	N.A.	
Names of Companies to which Guarantor has issued similar guarantees,		
Name	Extent of Guarantee	Conditions Under Which the guarantee will be invoked
1	N.A.	N.A.
2	N.A.	N.A.
3	N.A.	N.A.

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PART III

A. Issuer Financial Details

CP Borrowing	
Date of Board Resolution	24 January 2024
1. Limit approved by Board	Rs. 5,000 Crores
2. Limit as per CRA	Rs. 2,000 Crores
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)

ISIN	Issue Date	Amount Issued	Amount O/s (Rs)	Debenture Trustee (In case OF NCD)	CRA	Ratings	Rated Amount
Refer Annexure							

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

Name of the Bank	Nature of Facility	O/s Amount/ Limit (Rs)	Asset Classification
Refer Annexure			

D. Shareholdings Details of Promoter / Details of Share Pledged **Refer Annexure I(a)**

E. Financial Summary - Refer Annexure

F. Details of Statutory auditor and change thereof in the last three financial years - **Refer Annexure**

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. - **None**

H. Details of any other materials event / development having implications for the financials / credit quality resulting in material liability, corporate restructuring event or such other matter affecting the issue or investor's decision.

I. Material Litigation if any: **NIL**

(All on going and Outstanding material litigation irrespective of age to be reported)



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J. Regulatory Strictures, if any : **NIL**

(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:

Category	Upto 30/31 days	>1 month - 2 month	>2 month - 3month	> 3 month - 6 months	>6 months- 1 year	>1 year - 3 years	>3 years - 5 years	> 5 years	Total
Deposit	NA	NA	NA	NA	NA	NA	NA	NA	NA
Advances	218.27	225.80	238.34	668.76	1274.93	4017.32	827.64	154.82	7625.88
Investments	300.33	495.12	0.00	0.00	0.00	0.00	1022.60	450.01	2268.06
Borrowings	96.57	221.06	280.69	705.83	413.95	632.34	141.00	0.00	2491.44
Foreign Currency Assets (FCA)	NA	NA	NA	NA	NA	NA	NA	NA	NA
Foreign Currency Liabilities (FCL)	NA	NA	NA	NA	NA	NA	NA	NA	NA

For and on behalf of IndoStar Capital Finance Ltd



Authorized Signatory



Date : 19th May 2025