



Phillip Finance and Investments Services India Pvt. Ltd.

No 1, 18th Floor, Urmi Estate, 95 Ganpatrao Kadam Marg,

Lower Parel, Mumbai - 400 013 India

Tel.: +91 22 2483 1919 Fax: +91 22 24942056

contact@phillipcapital.in; www.phillipcapital.in

CIN: U65999MH1996PTC195393

ISSUE OF COMMERCIAL PAPER (C P) : LETTER OF OFFER

PART I

| | |
|---------------------------------------------------------------------------|-------------------------------------------------------------|
| PROPOSED DATE OF ISSUE | 14 th Feb, 2025 |
| CREDIT RATING OF CP | A1 |
| DATE OF RATING | Nov. 26, 2024 |
| VALIDITY OF ISSUANCE | 3 Month |
| VALIDITY PERIOD FOR RATING | 13 th Feb, 2026 |
| FOR AMOUNT | 300 Crore |
| CONDITIONS (if any) | Not Applicable |
| Exact purpose Of Issue of CP | Onward lend to clients |
| CREDIT SUPPORT (if any) | Not Applicable |
| DESCRIPTION OF INSTRUMENT | Commercial Paper |
| AMOUNT | Rs. 7.25 Cr. |
| ISSUED BY | Phillip Finance & Investment Services India Private Limited |
| IN FAVOUR OF | Investor |
| Net Worth of the Guarantor Company | NA |
| Names of Companies To Which Guarantor Has Issued Similar Guarantee | NA |
| Extent of The Guarantee Offered By The Guarantor Company | NA |
| Conditions Under Which The Guarantee Will Be Invoked | NA |

Details of Current Tranch:

| ISIN | Amount | Maturity Date | Current credit rating | Validity period of Rating | ICRA |
|--------------|-----------------|----------------------------|-----------------------|----------------------------|------|
| INE992M14GE7 | Rs. 7.25 Crores | 13 th Feb, 2026 | A1 | 13 th Feb, 2026 | ICRA |

Name and address of the Trustee : NA

Listing :

Proposed to be listed / unlisted: **Unlisted**

| | |
|------------------------------------------|---------------------------------------|
| ISSUING AND PAYING AGENT | HDFC Bank Limited, Kanjurmarg, Mumbai |
| MARKET CONVENTIONS | FIMMDA CONVENTIONS |
| CP Borrowing Limit | 300 Crore |
| SUPPORTING BOARD RESOLUTION | Dated 6 th April 2021 |
| Resolution Dated | Dated 6 th April 2021 |
| TOTAL CP OUTSTANDING (as on date) | 212.90 Crore |



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Details of CPs issued during the last 15 months: *

| ISIN | Date of Issued | AMOUNT | Maturity Date | AMOUNT O/S | IPA | CRA | RATING | RATED AMOUNT |
|--------------|----------------|--------------|----------------|------------|-----------|------|--------|--------------|
| INE992M14EQ6 | 21- July- 2023 | 2,20,00,000 | 15- July- 2024 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14EP8 | 21- July- 2023 | 3,10,00,000 | 01- Jan- 2024 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14EP8 | 05- July- 2023 | 5,20,00,000 | 01- Jan- 2024 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14EO1 | 05 July- 2023 | 208,000,000 | 27- June- 2024 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14EO1 | 27 July- 2023 | 30,00,000 | 27 June- 2024 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14ER4 | 07 - Aug -2023 | 1,00,00,000 | 01- Aug -2024 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14ED4 | 18 - Aug -2023 | 5,50,00,000 | 21- Feb- 2024 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14ES2 | 25- Aug -2023 | 5,50,00,000 | 28- Feb- 2024 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14ET0 | 01-Sep -2023 | 3,00,00,000 | 29-Apr-2024 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14EU8 | 05-Sep -2023 | 1,10,00,000 | 29-Aug-2024 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14EV6 | 11-Sep -2023 | 21,20,00,000 | 08-Apr-2024 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14EW4 | 18-Sep -2023 | 1,10,00,000 | 17-Sep -2024 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14EX2 | 06-Oct -2023 | 3,30,00,000 | 30-Sep -2024 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14EP8 | 11-Oct -2023 | 35,00,000 | 01- Jan- 2024 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14EP8 | 11-Oct -2023 | 25,00,000 | 01- Jan- 2024 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14EP8 | 11-Oct -2023 | 45,00,000 | 01- Jan- 2024 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14EW4 | 12-Oct -2023 | 1,10,00,000 | 17-Sep -2024 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14EW4 | 12-Oct -2023 | 35,00,000 | 17-Sep -2024 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14EJ1 | 16-Oct -2023 | 50,00,000 | 16-May -2024 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14EY0 | 31-Oct -2023 | 6,60,00,000 | 25-Oct -2024 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14EZ7 | 02-Nov -2023 | 35,00,000 | 01-Nov -2024 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14EZ7 | 02-Nov -2023 | 25,00,000 | 01-Nov -2024 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14EZ7 | 02-Nov -2023 | 25,00,000 | 01-Nov -2024 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14EZ7 | 02-Nov -2023 | 25,00,000 | 01-Nov -2024 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14EZ7 | 06-Nov -2023 | 55,00,000 | 01-Nov -2024 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14EZ7 | 09-Nov -2023 | 2,20,00,000 | 01-Nov -2024 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FA7 | 13-Nov -2023 | 45,00,000 | 05-Nov -2024 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FA7 | 17-Nov -2023 | 3,30,00,000 | 05-Nov -2024 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FA7 | 21-Nov -2023 | 6,60,00,000 | 05-Nov -2024 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FB5 | 29-Nov -2023 | 3,30,00,000 | 25-Nov -2024 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14ES2 | 30-Nov -2023 | 2,05,00,000 | 28-Feb -2024 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FC3 | 05-Dec -2023 | 1,15,00,000 | 29-Nov -2024 | 0 | HDFC Bank | ICRA | A1 | 300 crore |



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|--------------|----------------|--------------|----------------|-------------|-----------|------|----|-----------|
| INE992M14FC3 | 05-Dec -2023 | 35,00,000 | 29-Nov -2024 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14EM5 | 07-Dec -2023 | 90,00,000 | 20-June -2024 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FD1 | 08-Dec -2023 | 10,40,00,000 | 05-June -2024 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FE9 | 26-Dec-2023 | 2,20,00,000 | 20-Dec-2024 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14EN3 | 29-Dec-2023 | 3,05,00,000 | 26-Mar-2024 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14EQ6 | 02-Jan-2024 | 5,50,00,000 | 15-July-2024 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FE9 | 05-Jan-2024 | 3,30,00,000 | 20-Dec-2024 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FF6 | 09-Jan-2024 | 3,30,00,000 | 03-Jan-2025 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FF6 | 12-Jan-2024 | 3,30,00,000 | 03-Jan-2025 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FF6 | 12-Jan-2024 | 3,30,00,000 | 03-Jan-2025 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FG4 | 16-Jan-2024 | 3,30,00,000 | 15-Jan-2025 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FG4 | 17-Jan-2024 | 3,30,00,000 | 15-Jan-2025 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FH2 | 18-Jan-2024 | 2,20,00,000 | 17-Jan-2025 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FH2 | 19-Jan-2024 | 2,20,00,000 | 17-Jan-2025 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FH2 | 09-Feb-2024 | 25,00,000 | 17-Jan-2025 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FI0 | 09-Feb-2024 | 25,00,000 | 06-Feb-2025 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14EW4 | 22-Feb-2024 | 57500000 | 29-Aug-2024 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FI0 | 22-Feb-2024 | 15500000 | 06-Feb-2025 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14EW4 | 22-Feb-2024 | 7500000 | 17-Sep-2024 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FI0 | 23-Feb-2024 | 55,00,000 | 06-Feb-2025 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14EW4 | 13-Mar-2024 | 30,00,000 | 17-Sep-2024 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14EW4 | 13-Mar-2024 | 20,00,000 | 17-Sep-2024 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FJ8 | 28-Mar-2024 | 3,40,00,000 | 25-Mar-2025 | 3,40,00,000 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FJ8 | 05-Apr-2024 | 6,65,00,000 | 25-Mar-2025 | 6,65,00,000 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FK6 | 29-Apr-2024 | 7,65,00,000 | 29-July-2024 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FL4 | 16-May-2024 | 2,65,00,000 | 16-May-2025 | 2,65,00,000 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FM2 | 11- Jun -2024 | 2,20,00,000 | 04- Jun -2025 | 2,20,00,000 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FM2 | 12- Jun -2024 | 2,20,00,000 | 04- Jun -2025 | 2,20,00,000 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FE9 | 26- Jun -2024 | 3,15,00,000 | 20- Dec -2024 | 0 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FN0 | 28- Jun -2024 | 5,50,00,000 | 25- Jun -2025 | 5,50,00,000 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FN0 | 28- Jun -2024 | 1,10,00,000 | 25- Jun -2025 | 1,10,00,000 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FN0 | 09- July -2024 | 2,20,00,000 | 25- Jun -2025 | 2,20,00,000 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FN0 | 10- July -2024 | 2,20,00,000 | 25- Jun -2025 | 2,20,00,000 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FH2 | 11- July -2024 | 5,75,00,000 | 25- Jun -2025 | 5,75,00,000 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FO8 | 23- July -2024 | 2,20,00,000 | 22- July -2025 | 2,20,00,000 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FO8 | 24- July -2024 | 2,45,00,000 | 22- July -2025 | 2,45,00,000 | HDFC Bank | ICRA | A1 | 300 crore |



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| | | | | | | | | |
|--------------|---------------|--------------|----------------|--------------|-----------|------|----|-----------|
| INE992M14FO8 | 21- Aug -2024 | 2,20,00,000 | 22- July -2025 | 2,20,00,000 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FQ3 | 29- Aug -2024 | 11,10,00,000 | 25- Aug -2025 | 11,10,00,000 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FQ3 | 29- Aug -2024 | 1,10,00,000 | 25- Aug -2025 | 1,10,00,000 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FP5 | 30-Aug-2024 | 6,00,00,000 | 26-Feb-2025 | 6,00,00,000 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FP5 | 30-Aug-2024 | 50,00,000 | 26-Feb-2025 | 50,00,000 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FQ | 13-Sep-2024 | 5,50,00,000 | 25-Aug-2025 | 5,50,00,000 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FR1 | 01-Oct-2024 | 4,30,00,000 | 29-Sep-2025 | 4,30,00,000 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FR1 | 25-Oct-2024 | 7,70,00,000 | 29-Sep-2025 | 7,70,00,000 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FS9 | 29-Oct-2024 | 2,90,00,000 | 28-Oct-2025 | 2,90,00,000 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FS9 | 30-Oct-2024 | 5,05,00,000 | 28-Oct-2025 | 5,05,00,000 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FV3 | 05-Nov-2024 | 7,70,00,000 | 03-Nov-2025 | 7,70,00,000 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FU5 | 06-Nov-2024 | 7,50,00,000 | 04-Nov-2025 | 7,50,00,000 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FT7 | 07-Nov-2024 | 7,70,00,000 | 05-Nov-2025 | 7,70,00,000 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FT7 | 08-Nov-2024 | 3,30,00,000 | 05-Nov-2025 | 3,30,00,000 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FW1 | 14-Nov-2024 | 21,25,00,000 | 12-June-2025 | 21,25,00,000 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FU5 | 28-Nov-2024 | 4,55,00,000 | 04-Nov-2025 | 4,55,00,000 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FX9 | 10-Dec -2024 | 5,45,00,000 | 09-Dec -2025 | 5,45,00,000 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FX9 | 12-Dec -2024 | 5,50,00,000 | 09-Dec -2025 | 5,50,00,000 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FY7 | 17-Dec -2024 | 12,30,00,000 | 16-Dec -2025 | 12,30,00,000 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FZ4 | 03-Jan -2025 | 9,45,00,000 | 02-Jan -2026 | 9,45,00,000 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14GA5 | 07-Jan -2025 | 5,80,00,000 | 06-Jan -2026 | 5,80,00,000 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14FZ4 | 08-Jan -2025 | 5,80,00,000 | 02-Jan -2026 | 10,00,00,000 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14GA5 | 09-Jan -2025 | 5,55,00,000 | 06-Jan -2026 | 5,55,00,000 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14GB3 | 10-Jan -2025 | 5,55,00,000 | 09-Jan -2026 | 5,55,00,000 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14GC1 | 29-Jan -2025 | 10,00,00,000 | 23-Jan -2026 | 5,55,00,000 | HDFC Bank | ICRA | A1 | 300 crore |
| INE992M14GD9 | 06-Feb -2025 | 10,00,00,000 | 05-Aug-2025 | 10,00,00,000 | HDFC Bank | ICRA | A1 | 300 crore |

*** Issuer's liability under the CP will continue beyond due date, in case the CP is not redeemed on due date, even if the CP is in d-mat.**

Details of other Debit instruments outstanding: NA

Bank fund based facilities from bank / Financial institutions, if any :

| Name of the Bank | Nature of Facility | O/s amount / limit | Asset Classification |
|------------------|--------------------|--------------------|----------------------|
| ICICI Bank | OD Against FD | 5.00 crore | Standard |



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CIN: U65999MH1996PTC195393

INE992M14FM2 PART II

NAME AND ADDRESS OF ISSUER : Phillip Finance and Investment Services India Private Limited
LINE OF BUSINESS : Non Banking Financial Institution
CHIEF EXECUTIVE : Mr. Vineet Bhatnagar
(MANAGING.DIRECTOR/PRESIDENT...)
GROUP AFFILIATION (if any)

| FINANCIAL SUMMERY | Year Ended | Year Ended | Year Ended | Year Ended |
|-------------------------------|---------------|---------------|---------------|-------------|
| | Mar-22 | Mar-21 | Mar-20 | Mar-19 |
| • EQUITY | 2,646,400 | 2,646,400 | 2,646,400 | 2,646,400 |
| • Reserve & Surplus | 531,628,000 | 436,584,460 | 368,427,714 | 334,531,514 |
| INVESTMENT IN | | | | |
| • SUBSIDIARIES/AFFILIATES | - | - | - | - |
| • TOTAL DEBT OUTSTANDING | | | | |
| • -SHORT TERM (< 1 YEAR) | 1,525,628,000 | 2,692,473,160 | 1,236,890,404 | 884,066,858 |
| • -OTHER DEBT | - | - | - | - |
| • GROSS INCOME | 402,726,000 | 289,277,737 | 194,079,299 | 129,080,595 |
| • OPERATING PROFIT (PBITD) | 133,185,000 | 91,700,501 | 44,553,060 | 20,618,984 |
| • GROSS PROFIT (PBSD) | 133,185,000 | 91,700,501 | 44,553,060 | 20,618,984 |
| • NET PROFIT (POST TAX) | 95,044,000 | 68,156,746 | 33,896,200 | 14,936,894 |

:

Audit Qualifications (if any): No

Material Litigation, if Any : No.

Regulatory Strictures, if Any : No.

Details of Default of CP's Including Technical Delay in Redemption During Past Three Years: Yes

| ISIN | Maturity Date | REDEMPTION AMOUNT | Date & Time of credit in CP account | Remark |
|--------------|---------------|-------------------|-------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|
| INE992M14DU0 | 01-03-2023 | 4,95,00,000 | 01/03/2023 2.54 PM | Delay due to Technical issue from the Bank for transferring funds to the CP account before cut off time as issued by the FIMMDA guidelines |

Details of Default and Delay in Redemption of Any other Borrowings During last three Years : No.



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1. Shareholding of the issuer's promoters and the details of the shares pledged by the promoters, if any-

| Sr. No. | Name of Shareholder | % of Holding |
|---------|-------------------------------------|--------------|
| 1 | Phillip (Mauritius) Private Limited | 74.97 |
| 2 | Others (Individuals) | 25.03 |

2. Long Term credit rating, if any, obtained by the issuer - N.A.
3. Unaccepted credit ratings, if any, assigned to the issuer – N.A.
4. Any material event/development having implications for the financials/credit quality resulting in material liabilities, corporate restructuring event which may affect the issue or the investor's decision to invest in the CP/NCD – N.A.
5. Details of statutory auditor and changes thereof in the last three financial years –

Auditor Appointed in FY 2022-23, FY 2023-24 And FY 2024-25.

S A R A & Associates

1015, The Summit Business Park, M.V.Road, Near WEH Metro Station, Andheri(East), Mumbai - 400 093
Telephone: (+91-22) 41685500

Auditor for Earlier Period (Before 2022-23):

Khandelwal Jain & Co

12 – B , Baldota Bhawan, 5 th Floor, Maharshi Karve Road, Churchgate, Mumbai – 400 020
Telephone: (+91-22) 43116000

6. residual maturity profile of its assets and liabilities in the following format (**Amount is Lacs as on 31st March 2024**):

| 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 | 2023 | - | - | 315 | 587 | 17 | - | - | 2942 |
| Loan & Advances | 12661 | - | - | - | - | - | - | - | - |
| Investments | - | - | - | - | - | - | - | - | - |
| Borrowings | 2420 | 380 | 4535 | 1965 | 6660 | - | - | - | 15960 |
| Foreign Currency Assets (FCA) | - | - | - | - | - | - | - | - | - |
| Foreign Currency Liabilities (FCL) | - | - | - | - | - | - | - | - | - |

For and on behalf of Phillip Finance & Investment Services India Private Limited

AUTHORISED SIGNATORY OF THE ISSUER

DATE : 14/02/2025

ORIGINAL / AUTHENTICATED COPY OF ANY DOCUMENT RELATED TO ABOVE INFORMATION WILL BE MADE AVAILABLE TO THE INVESTORS ON REQUEST