

**ISSUE OF COMMERCIAL PAPER (CP)
LETTER OF OFFER**

ANNEXURE- I

PART I

Proposed Date of Issue	May 09,2024
Credit Rating for CP	IND A2
Date of Rating	30-04-2024
Validity for issuance	30 days from Rating
Validity period for rating	12 months
For Amount :	10,00,00,000 (Rupees Ten Crore Only)
Conditions (If Any)	Nil
Exact purpose Of Issue of CP	Working capital requirements
Credit Support (If Any)	Nil
a) Description of Instrument	NA
b) Amount	NA
c) Issued By	NA
d) In Favour of	NA

Net Worth of the Guarantor Company	: None
Names of Companies To Which Guarantor Has Issued Similar Guarantee	: NIL
Extent of The Guarantee Offered By The Guarantor	: NIL
Company Conditions Under Which The Guarantee Will Be Invoked	: NIL

Details of Current Tranche:

ISIN	AMOUNT	MATURITY DATE	CURRENT CREDIT RATING	VALIDITY PERIOD OF RATING	CRA
INE939X14123	10,00,00,000	09 th September,2024	A2	30days	Indian Rating

Name and address of the Trustee: NA

Listing:

Proposed to be listed/unlisted: Unlisted

Issuing and Paying Agent: Indsulnd Bank
PNA House, 4th Floor, Plot No.57/1
Street No. 17, Marol MIDC Andheri East
Maharashtra- 400093



Market Conventions : FIMMDA CONVENTIONS

CP Borrowing Limit : Rs.50 Crore

Supporting Board Resolution for CP Borrowing - : Resolution Dated 07th May,2024

Total CP Outstanding (As on Date): NIL

Details of CPs issued during the last 15 months: * :

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

ISIN	ISSUE DATE	AMOUNT	MATURIT Y DATE	AMOUN T O/S	IPA	CRA	RATING	RATED AMOUNT
NA								

Details of Other Debt Instruments Outstanding: (in Crores)

ISIN	ISSUE DATE	AMOUNT	MATURIT Y DATE	AMOUN T O/S
INE939X07085	29-09-2023	25.00	26-03-2026	20.00
INE939X07069	23-01-2023	15.00	31-07-2025	9.75
INE939X07077	03-08-2023	25.00	03-08-2025	17.71
INE939X07093	09-10-2023	50.00	10-10-2025	39.58
INE939X07101	26-12-2023	25.00	27-12-2025	21.87
INE939X07119	09-01-2024	20.00	28-02-2026	20.00
INE939X07127	04-03-2024	35.00	05-03-2026	35.00

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

Sr. No.	Name of the bank/financial institution	Nature of Facility	Amt in Rs. Crores as on 31.03.2024	Asset classification
1	AU Small Finance Bank	CC	0.71	CC
2	Bank of Baroda	CC	24.07	CC
3	Indian Overseas Bank	CC	19.00	CC
4	A. K. Capital Finance Ltd.	Term Loan	1.25	Secured
5	A. K. Capital Finance Ltd.	Term Loan	15.00	Secured
6	Ambit Finvest Pvt Ltd.	Term Loan	2.88	Secured
7	Ambit Finvest Pvt Ltd.	Term Loan	11.00	Secured
8	Bajaj Finance Ltd.	Term Loan	7.78	Secured
9	Capital Small Finance Bank	Term Loan	1.62	Secured
10	Capsave Finance Pvt Ltd	Term Loan	10.00	Secured



Manba Finance Ltd.

CIN U65923MH1996PLC099938

Registered Office: 324, Runwal Heights, Opp. Nirmal Lifestyle, L.B.S. Marg, Mulund (West), Mumbai 400 080. India.
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11	Cholamandalam Investment and Finance Co. Ltd.	Term Loan	0.78	Secured
12	Cholamandalam Investment and Finance Co. Ltd.	Term Loan	8.14	Secured
13	Electronica Finance Ltd	Term Loan	4.18	Secured
14	Fincare Small Finance Bank	Term Loan	10.42	Secured
15	Hinduja Leyland Finance Ltd	Term Loan	9.59	Secured
16	Hinduja Leyland Finance Ltd	Term Loan	14.00	Secured
17	IDFC First Bank	Term Loan	12.27	Secured
18	IDFC First Bank	Term Loan	15.76	Secured
19	Incred Financial Services Ltd	Term Loan	0.24	Secured
20	Incred Financial Services Ltd	Term Loan	2.07	Secured
21	Jana Small Finance Bank	Term Loan	14.17	Secured
22	Jana Small Finance Bank	Term Loan	26.00	Secured
23	Kotak Mahindra Bank	Term Loan	17.50	Secured
24	Krisetu Credit Saison (India) Pvt Ltd	Term Loan	11.09	Secured
25	Mahindra Finance Ltd	Term Loan	6.59	Secured
26	Manappuram Finance Ltd	Term Loan	10.95	Secured
27	Manappuram Finance Ltd	Term Loan	10.63	Secured
28	Manappuram Finance Ltd	Term Loan	11.17	Secured
29	MAS Financial Services Ltd	Term Loan	0.83	Secured
30	MAS Financial Services Ltd	Term Loan	2.08	Secured
31	MAS Financial Services Ltd	Term Loan	2.50	Secured
32	MAS Financial Services Ltd	Term Loan	1.75	Secured
33	MAS Financial Services Ltd	Term Loan	8.61	Secured
34	Muthoot Capital Service Ltd	Term Loan	5.00	Secured
35	Muthoot Finance Ltd	Term Loan	2.50	Secured
36	Muthoot Finance Ltd	Term Loan	1.67	Secured
37	Muthoot Money Ltd	Term Loan	2.32	Secured
38	Muthoot Money Ltd	Term Loan	3.95	Secured
39	Muthoot Vehicle and Asset Finance Ltd	Term Loan	6.66	Secured
40	NABSAMRUDDHI Finance Limited (NABSAM)	Term Loan	6.09	Secured
41	NABSAMRUDDHI Finance Limited (NABSAM)	Term Loan	1.52	Secured
42	Northern Arc Capital Ltd	Term Loan	1.11	Secured
43	Northern Arc Capital Ltd	Term Loan	8.00	Secured
44	Piramal Enterprises Ltd	Term Loan	15.83	Secured
45	Poonawalla Fincorp Ltd	Term Loan	12.74	Secured
46	SBM Bank (India)	Term Loan	12.00	Secured



47	SBM Bank (India)	Term Loan	10.80	Secured
48	State Bank of India	Term Loan	29.36	Secured
49	STCI Finance Ltd	Term Loan	11.67	Secured
50	STCI Finance Ltd	Term Loan	10.00	Secured
51	Sundaram Finance Ltd	Term Loan	2.29	Secured
52	Sundaram Finance Ltd	Term Loan	7.72	Secured
53	Utkarsh Small Finance Bank	Term Loan	2.40	Secured
54	Utkarsh Small Finance Bank	Term Loan	10.50	Secured
55	Federal Bank	Car Loan	0.29	Secured
56	Aether 2W 2022 (ICICI Bank)	Securitisation	7.07	Secured
57	Alectrona 2W 2023(DCB Bank)	Securitisation	14.80	Secured
58	Appollo 2W 2022 (MAS Finance)	Securitisation	3.12	Secured
59	Athena 2W 2022(ICICI Bank)	Securitisation	6.31	Secured
60	Cerus 2W 2023 (ICICI Bank)	Securitisation	17.89	Secured
61	Felix 2W 2022 (Kogta Finance)	Securitisation	1.48	Secured
62	FORTUNA 2W 2023 (ICICI Bank)	Securitisation	21.50	Secured
63	Helios 2W 2022 (ICICI Bank)	Securitisation	6.76	Secured
64	Invictus 2W 2022 (ICICI Bank)	Securitisation	0.95	Secured
65	Meliora 2W 2022 (MAS Finance)	Securitisation	0.67	Secured
66	Minerva 2W 2023 (ICICI Bank)	Securitisation	26.20	Secured
67	Nike 2W 2023 (DCB Bank)	Securitisation	12.11	Secured
68	Ojasya2W 2022 (ICICI Bank)	Securitisation	4.16	Secured
69	Plutus 2W 2023 (Kogta Finance)	Securitisation	8.04	Secured

Name and Address of Issuer : Manba Finance Limited

324, Runwal Heights, L. B. S. Marg, Opp.

Nirmal Lifestyle, Mulund (W), Mumbai 400080

Line of Business : NBFC

Chief Financial Officer : Jay K Mota

Group Affiliation (If Any) : NA



(Figures in Crores)

Financial Summary	Dec-23	M23	M22	M21
	CURRENT YR	PREVIOUS YR		
	Last Q/ HY	Year - 1	Year - 2	Year - 3
Equity	12.56	12.56	12.56	12.56
Net worth	190.10	166.79	152.43	130.37
Investment in Subsidiaries/Affiliates	41.19	18.36	0.08	0.05
Total Debt Outstanding - Short Term (< 1 Year)	436.60	380.80	273.57	245.60
-Other Debt	307.80	215.13	120.83	130.18
Gross Income	136.36	133.85	107.02	105.88
Operating Profit (PBITD)	85.98	79.59	59.62	63.99
Gross Profit (PBTD)	30.80	25.46	15.82	15.69
Net Profit (Post Tax)	21.39	15.21	9.42	9.07
Audit Qualifications (If Any):				

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

Original / Authenticated Copy of Any Document Related to Above Information Will Be Made Available to The Investors on Request

For Manba Finance Limited

Jay K Mota

Jay K Mota
Whole-Time Director and chief Financial Officer
DIN:03105256



Date:09-05-2024

Place: Mumbai