

ISSUE OF COMMERCIAL PAPER (CP):

LETTER OF OFFER

PART I

PROPOSED DATE OF ISSUE : May 16, 2024

CREDIT RATING FOR CP-I : [ICRA] A1+
ISSUED BY : ICRA
DATE OF RATING : Mar 18, 2024 ✓
VALIDITY FOR ISSUANCE : 3 Months ✓
VALIDITY PERIOD FOR RATING : Mar 14, 2025 ✓
FOR AMOUNT : Rs. 3000 Crores ✓
CONDITIONS (if any) : NIL
CREDIT SUPPORT (IF ANY) : Nil

CREDIT RATING FOR CP-II : CARE A1+ ✓
ISSUED BY : CARE ✓
DATE OF RATING : Apr 04, 2024 ✓
VALIDITY FOR ISSUANCE : 2 Months ✓
VALIDITY PERIOD FOR RATING : Mar 14, 2025 ✓
FOR AMOUNT : Rs. 3000 Crores ✓
CONDITIONS (if any) : NIL
CREDIT SUPPORT (IF ANY) : Nil

Specific Details of End Use of Funds (CP) : Financing of loans & working capital/liquidity requirement

CREDIT SUPPORT (if any) : NIL

DESCRIPTION OF INSTRUMENT : NIL
AMOUNT : NIL
ISSUED BY : NIL

IN FAVOUR OF : NIL

NETWORTH 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



INFINA Finance Private Ltd.

CIN U67120MH1996PTC098584

Regd. Off.: 7th Floor,
Dani Corporate Park,
158, C.S.T Road, Kalina,
Santacruz (E), Mumbai - 400 098,
Maharashtra, India.

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GST No.: 27AACCM1561D1ZU

Branch Off.: 1st Floor, Unit No. 125,
P. P. Trade Centre, Netaji Subhash Place,
Pitampura, New Delhi - 110 034, India.
GST No: 07AACCM1561D1ZW



DETAILS OF CURRENT TRANCHE

ISIN	AMOUNT	MATURITY DATE	CURRENT CREDIT RATING	VALIDITY PERIOD OF RATING	CRA
INE879F14JC8	1,000,000,000 ✓	Mar 14, 2025 ✓	[ICRA] A1+	Mar 14, 2025 ✓	ICRA

NAME AND ADDRESS OF TRUSTEE : Nil

LISTING : Proposed to be Listed

ISSUING AND PAYING AGENT : Kotak Mahindra Bank Ltd.
27BKC, C 27, G Block, Bandra Kurla Complex,
Bandra (East), Mumbai 400051

MARKET CONVENTIONS : FIMMDA Conventions

CP BORROWING LIMIT : Rs. 5000 Crores (IPO Limit) ✓
: Rs. 5000 Crores (Non IPO Limit) ✓

SUPPORTING BOARD RESOLUTION : May 13, 2024 ✓

TOTAL CP OUTSTANDING (as on date) : Rs. 2470 Crores ✓

DETAILS OF CPS ISSUED DURING LAST 15 MONTHS* : Refer Annexure I.

DETAILS OF OTHER DEBT INSTRUMENTS OUTSTANDING (as on date) : Rs. 0.00 Crores
Refer Annexure II

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

BANK FUND BASED FACILITIES FROM BANKS/FINANCIAL INSTITUTIONS :

Name of the Bank	Nature of Facility	O/S Limit As On 31st Mar, 2024 (Amount In Crs)	Asset Classification
-	-	-	-

NAME AND ADDRESS OF ISSUER : Infina Finance Private Limited.
7th Floor, Dani Corporate Park
158, C.S.T. Road, Kalina, Santacruz (E)
Mumbai - 400 098

LINE OF BUSINESS : Lending and Investing

CFO : Mr. Keyur Gandhi

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• **Group Affiliation (If Any) : None**

- Net Worth of the Issuer as per latest Balance Sheet : Rs. 2535.99 crs (FY 2023-24)
- Share Holding of the Issuer's promoters & details of Shares pledged by the promoters, if any : None
- Long Term Credit Rating , if any obtained by the Issuer : YES (CARE Rating AA+ for NCD)
- Unaccepted Credit Rating, if any assigned to the Issuer : None
- Details of Statutory Auditor and Change - thereof in the last three financial years : None

FINANCIAL SUMMARY	March 2024 (Audited) Rs Crs	March 2023 (Audited) Rs Crs	March 2022 (Audited) Rs. Crs	March 2021 (Audited) Rs. Crs	March 2020 (Audited) Rs. Crs
EQUITY	2.20	2.20	2.20	2.20	2.20
NET WORTH	2535.99	2307.21	2201.62	1931.37	1705.10
INVESTMENT IN SUBSIDIARIES/AFFILIATES	NIL	NIL	NIL	NIL	NIL
TOTAL DEBT OUTSTANDING	1901.38	997.37	930.95	317.29	NIL
-SHORT TERM (< 1 YEAR)	1901.38	997.37	930.95	317.29	NIL
-OTHER DEBT	NIL	NIL	NIL	NIL	NIL
GROSS INCOME	466.95	227.85	536.00	355.89	93.61
GROSS PROFIT / (LOSS) (PBTD)	290.99	143.01	347.25	286.31	-53.78
NET PROFIT / (LOSS) (POST TAX)	228.80	105.55	270.29	226.31	-51.32
AUDIT QUALIFICATIONS (if any):	NIL	NIL	NIL	NIL	NIL

AUDIT QUALIFICATION (if any) : None

MATERIAL LITIGATION, IF ANY : None.

REGULATORY STRICTURES, IF ANY : None

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.

: None



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DETAILS OF DEFAULTS OF CPs, INCLUDING TECHNICAL DELAY IN REDEMPTION DURING PAST FIVE YEARS :NIL

DETAILS OF DEFAULT AND DELAY IN REDEMPTION OF ANY OTHER BORROWINGS DURING LAST FIVE YEARS : Nil

• 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: **As on 31st March 2024**

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	199.54	923.64	593.58	1,262.03	790.64	30.36	-	-	3,799.79
Investments	179.68	-	-	0.04	6.35	76.64	199.97	106.57	569.25
Borrowings	-	-	486.74	145.25	1,269.39	-	-	-	1,901.38
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: May 15, 2024

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

INFINA Finance Private Ltd.

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