

ISSUE OF COMMERCIAL PAPER (CP):

LETTER OF OFFER

PART I

Sl. No.	Particulars	Remarks					
1	Proposed Date of Issue	25/04/2024					
2	Credit Rating for CP	CRISIL A1					
3	Date of Rating	11/04/2024					
	Validity for issuance	Within 60 calendar days from the date of the letter i.e. April 11, 2024					
	Validity period for rating	The rating is valid throughout the life of the Commercial Paper with a maximum maturity of one year					
	For Amount	Rs. 200,00,00,000/- (Rupees Two Hundred Crore only)					
	Conditions (If Any)	NA					
4	Credit Support (If Any)	NA					
5	Description of Instrument	NA					
6	Amount	NA					
7	Issued By	NA					
8	In Favour of	NA					
9	Net Worth of the Guarantor Company	NA					
10	Names of Companies to Which Guarantor has Issued Similar Guarantee	NA					
11	Extent of The Guarantee Offered by The Guarantor Company	NA					
12	Conditions Under Which the Guarantee Will Be Invoked	NA					
13	Details of Current Tranche:						
	ISIN	Amount	Maturity Date	Current Credit Rating	Validity Period of Rating	CRA	IPA
	INE07HK 14201	Rs. 30,00,00,000	22/10/2024	CRISIL A1	The rating is valid throughout the life of the Commercial Paper with a maximum maturity of one year	CRISIL Ratings Limited	YES Bank Limited
14	Issuing and Paying Agent	Yes Bank Limited, Address: Yes Bank House, 3 rd floor, North Wing, Off Western Express Highway, Santa Cruz (East), Mumbai 400055.					
15	Market Conventions	FIMMDA CONVENTIONS					

16	CP Borrowing Limit	Rs. 300,00,00,000/- (Rupees Three Hundred Crore Only) – As per Board Resolution dated 09/02/2024							
17	Supporting Board Resolution for CP Borrowing	Attached							
18	Resolution Dated	Board resolution dated 09 th February, 2024							
19	Total Commercial Paper Outstanding	Rs. 1,97,75,00,000/- (Rupees One Hundred Ninety Seven Crores Seventy-Five Lakhs Only)							
20	Details of CPs issued during the last 15 months: *								
	ISIN	Issue Date	Amount	Maturity Date	Amount O/S	IPA	CRA	Rating	Rated Amount
	INE07HK14102	21/04/2023	25,00,00,000/-	18/10/2023	0.00	Yes Bank Limited	Crisil Ratings Limited	CRISIL A2+	75,00,00,000/-
	INE07HK14110	12/05/2023	15,00,00,000/-	30/10/2023	0.00	Yes Bank Limited	Crisil Ratings Limited	CRISIL A2+	75,00,00,000/-
	INE07HK14128	25/05/2023	30,25,00,000	21/11/2023	0.00	Yes Bank Limited	CRISIL Ratings Limited	CRISIL A2+	75,00,00,000/-
	INE07HK14136	19/10/2023	29,50,00,000	16/04/2024	0.00	Yes Bank Limited	CRISIL Ratings Limited	CRISIL A1	75,00,00,000/-
	INE07HK14144	20/10/2023	33,00,00,000	05/06/2024	33,00,00,000	Yes Bank Limited	CRISIL Ratings Limited	CRISIL A1	150,00,00,000/-
	INE07HK14151	02/11/2023	15,00,00,000	30/04/2024	15,00,00,000	Yes Bank Limited	CRISIL Ratings Limited	CRISIL A1	150,00,00,000/-
	INE07HK14169	23/11/2023	30,00,00,000	21/05/2024	30,00,00,000	Yes Bank Limited	CRISIL Ratings Limited	CRISIL A1	150,00,00,000/-
	INE07HK14177	29/11/2023	15,25,00,000	29/01/2024	0.00	Yes Bank Limited	CRISIL Ratings Limited	CRISIL A1	150,00,00,000/-
	INE07HK14185	29/12/2023	49,75,00,000	27/12/2024	49,75,00,000	Yes Bank Limited	CRISIL Ratings Limited	CRISIL A1	200,00,00,000/-
	INE07HK14193	18/04/2024	40,00,00,000	28/06/2024	40,00,00,000	Yes Bank Limited	CARE Ratings Limited	CARE A1	300,00,00,000/-
	INE07HK14201	25/04/2024	30,00,00,000	22/10/2024	30,00,00,000	Yes Bank Limited	CRISIL Ratings Limited	CRISIL A1	200,00,00,000/-
	*Issuer's liability under the CP will continue beyond due date, in case the CP is not redeemed on due date.								
21	Details of other Debt Instruments Outstanding:								
	ISIN	Issue Date	Amount	Maturity Date	Amount O/S				
	Annexure A								
22	Bank fund-based facilities from banks/Financial institution, if any:								
	Name of the bank	Nature of facility	O/S amount/limit	Asset classification					
	Annexure B								



23	Name and Address of Issuer	Krazybee Services Private Limited Address: 3rd Floor, No.128/9, Maruthi Sapphire, HAL Airport Road, Murgesh Palya, Bangalore - 560017																																																																																	
24	Line of Business	Non-Banking Financial Institution (Non-Deposit taking)																																																																																	
25	Chief Executive (Managing Director/ President/ CEO/ CFO/ Top Most Executive)	Mr. Vivek Veda, Director																																																																																	
26	Group Affiliation (If Any)	Finnov Private Limited (Holding Company)																																																																																	
27	Financial Summary (fig. in Rs. Cr)	<table border="1"> <thead> <tr> <th rowspan="3"></th> <th>Current Year</th> <th colspan="3">Previous Year</th> </tr> <tr> <th>Q-3</th> <th>Year-1</th> <th>Year-2</th> <th>Year-3</th> </tr> <tr> <th>(2023-2024)</th> <th>(2022-23)</th> <th>(2021-22)</th> <th>(2020-21)</th> </tr> </thead> <tbody> <tr> <td>Equity</td> <td>1.13</td> <td>1.12</td> <td>1.12</td> <td>1.07</td> </tr> <tr> <td>Net Worth</td> <td>1,762.85</td> <td>1,590.54</td> <td>606.50</td> <td>537.50</td> </tr> <tr> <td>Investment in Subsidiaries/Affiliates</td> <td>0.00</td> <td>0.00</td> <td>0.00</td> <td>0.00</td> </tr> <tr> <td>Total Debt Outstanding:</td> <td>2,412.30</td> <td>1,283.88</td> <td>797.85</td> <td>469.85</td> </tr> <tr> <td>Short Term (< 1 year)</td> <td>638.38</td> <td>487.93</td> <td>328.12</td> <td>196.91</td> </tr> <tr> <td>Other Debt</td> <td>1,773.92</td> <td>795.95</td> <td>469.73</td> <td>272.94</td> </tr> <tr> <td>Gross Income</td> <td>939.99</td> <td>719.08</td> <td>336.87</td> <td>223.77</td> </tr> <tr> <td>Operating Profit (PBITD)</td> <td>343.91</td> <td>253.40</td> <td>119.39</td> <td>99.45</td> </tr> <tr> <td>Gross Profit (PBTD)</td> <td>185.75</td> <td>89.15</td> <td>44.06</td> <td>38.41</td> </tr> <tr> <td>Net Profit (Post Tax)</td> <td>137.21</td> <td>65.09</td> <td>28.79</td> <td>27.89</td> </tr> <tr> <td>Audit Qualifications (If Any)</td> <td>NA</td> <td>NA</td> <td>NA</td> <td>NA</td> </tr> <tr> <td>Material Litigation, If Any:</td> <td>NA</td> <td>NA</td> <td>NA</td> <td>NA</td> </tr> <tr> <td>Regulatory Strictures, If Any :</td> <td>NA</td> <td>NA</td> <td>NA</td> <td>NA</td> </tr> </tbody> </table>					Current Year	Previous Year			Q-3	Year-1	Year-2	Year-3	(2023-2024)	(2022-23)	(2021-22)	(2020-21)	Equity	1.13	1.12	1.12	1.07	Net Worth	1,762.85	1,590.54	606.50	537.50	Investment in Subsidiaries/Affiliates	0.00	0.00	0.00	0.00	Total Debt Outstanding:	2,412.30	1,283.88	797.85	469.85	Short Term (< 1 year)	638.38	487.93	328.12	196.91	Other Debt	1,773.92	795.95	469.73	272.94	Gross Income	939.99	719.08	336.87	223.77	Operating Profit (PBITD)	343.91	253.40	119.39	99.45	Gross Profit (PBTD)	185.75	89.15	44.06	38.41	Net Profit (Post Tax)	137.21	65.09	28.79	27.89	Audit Qualifications (If Any)	NA	NA	NA	NA	Material Litigation, If Any:	NA	NA	NA	NA	Regulatory Strictures, If Any :	NA	NA	NA	NA
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28	Details of Default of CPs, Including Technical Delay in Redemption During Past Five Years:	ISIN: INE07HK14060, Date of redemption: 20.10.2022, Reason: Technical reason (The Company erroneously transferred to the investors account instead of transferring to the Company's CP account)
29	Details of default and delay in redemption of any other borrowings during last Five years	Nil
30	Details of outstanding CPs, NCDs and other debt instruments as on date of offer letter , including amount issued, maturity date, amount outstanding, credit rating and name of credit rating agency for the issue, name of IPA and Debenture Trustee.	Annexure C
31	Shareholding of the issuer's promoters and the details of the shares pledged by the promoters, if any.	M/s Finnov Private Limited is the only promoter of the issuer and there are no shares pledged by the promoters.
32	Long term credit rating, if any, obtained by the issuer.	CRISIL A-/ Stable
33	Unaccepted credit ratings, if any, assigned to the issuer	Nil
34	Summary of audited financials of last three years, material litigation and regulatory actions related to the issuer. If the issuer has not been in existence for three years, the information of the issuer for the period such information is available shall be disclosed.	Please refer to point no. 27 for summary of audited financials of last three years.
		<p>Material litigation and regulatory actions:</p> <p>As part of industry wide investigation carried by an investigation agency on digital lending applications and the financial institutions lending on such application, cash and bank balances of Rs. 3,305.31 lakhs and Rs. 1,606.53 lakhs of balances pending settlement from intermediaries of the Company has been frozen. The Company has fully cooperated with the Agency and based on the advice taken a reputed law firm, the Company is confident that it has not violated any law. Further, as advised by the reputed law firm it is taking appropriate actions for getting the investigation closed and the amounts unblocked. Accordingly, as per the Management's assessment, there is no need to create any provision in the Financial Statement.</p>
35	Any material event/ development having implications for the financials/ credit quality resulting in material liabilities, corporate restructuring event which may	Any material event/ development having implications for the financials/ credit quality resulting in material liabilities:



	<p>affect the issue or the investor's decision to invest in the CP/NCD.</p>	<p>Please refer to point no. 34 above.</p> <p>Corporate restructuring event which may affect the issue or the investor's decision to invest in the CP/NCD:</p> <p>Finnov Private Limited ('Finnov'), holding company of the Company is in process of voluntary liquidation and in this respect, it is hereby stated that the said liquidation is merely intended to facilitate a change in the shareholders of the Company, such that the shareholders of Finnov (being indirect shareholders of the Company by virtue of their direct shareholding in Finnov) become direct shareholders of the Company. The Liquidation will not lead to any other change of shareholding of any shareholder in the Company.</p>
36	<p>All details of credit enhancement including backstop facilities provided by the group entity including but not limited to (a) the net-worth of the guarantor, (b) the names of the companies to which the guarantor has issued similar guarantees, (c) the extent of the guarantees offered by the guarantor and (d) the conditions under which the guarantee will be invoked, etc.</p>	<p>Not applicable</p>
37	<p>Details of statutory auditor and changes thereof in the last three financial years.</p>	<p>Name: VR Associates</p> <p>Address: 201, Gupta Tower, 156 Master Block, Near Madhuban Park, Delhi-110092</p> <p>Date of appointment: March 16, 2016</p> <p>Date of cessation: September 29, 2021</p>



		<p>Name: M/s. ASC & Associates (Formerly known as Arun Singh & Co.)</p> <p>Address: F-7, Lajpat Nagar – III, New Delhi 110024.</p> <p>Date of appointment: September 29, 2021</p> <p>Statutory Auditor has been appointed pursuant to the Reserve Bank of India Circular No. RBI/2021- 22/25 Ref. No. DoS.CO.ARG/ SEC.01/ 08.91.001/ 2021-22 dated April 27, 2021 for appointment of Statutory Auditors in Banks and NBFCs.</p>																																																																						
38	Specific details of end-use of funds.	Working capital purposes and onward lending																																																																						
39	Debenture Trustee for Commercial paper (if any)	Not applicable																																																																						
40	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:																																																																							
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FCA*	0	0	0	0	0	0	0	0	0																																																															
FCL*	0	0	0	0	0	0	0	0	0																																																															



Authorized Signatory of the Issuer:

Date: 25.04.2024

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

Annexure A				
ISIN	Issue Date	Amount	Maturity Date	Outstanding Amount
INE07HK07312	13-May-22	50,00,00,000	09-May-24	16,66,66,667
INE07HK07312	27-May-22	98,50,00,000	09-May-24	32,83,99,000
INE07HK07346	09-Sep-22	20,00,00,000	09-Mar-24	3,33,33,333
INE07HK07346	09-Sep-22	55,00,00,000	09-Mar-24	9,16,66,667
INE07HK07361	23-Sep-22	21,00,00,000	23-Sep-24	13,99,99,999
INE07HK07379	28-Oct-22	50,00,00,000	28-Jan-24	50,00,00,000
INE07HK07387	28-Oct-22	39,00,00,000	28-Apr-24	39,00,00,000
INE07HK07395	31-Oct-22	25,00,00,000	30-Apr-24	8,33,33,333
INE07HK07411	17-Nov-22	73,00,00,000	09-Feb-24	36,50,00,000
INE07HK07429	28-Nov-22	17,50,00,000	28-May-24	5,83,33,333
Physical	17-Feb-23	23,10,00,000	16-Mar-24	23,10,00,000
INE07HK07437	15-Mar-23	28,00,00,000	14-Sep-24	14,00,00,002
INE07HK07445	29-Mar-23	35,00,00,000	28-Sep-24	17,50,00,001
INE07HK07452	28-Apr-23	29,00,00,000	01-May-24	10,05,77,936
Physical	19-May-23	31,00,00,000	19-Jun-24	31,00,00,000
INE07HK07460	19-May-23	35,00,00,000	26-May-24	17,50,00,000
INE07HK07478	23-May-23	24,50,00,000	23-May-25	24,50,00,000
Physical	31-May-23	7,70,00,000	30-Jun-24	7,70,00,000
INE07HK07486	06-Jun-23	49,00,00,000	06-Dec-24	49,00,00,000
INE07HK07502	23-Jun-23	30,00,00,000	24-Jun-24	15,00,00,000
INE07HK07494	13-Jun-23	10,00,00,000	10-Jun-25	10,00,00,000
INE07HK07510	03-Jul-23	20,00,00,000	05-Jul-24	15,00,00,000
INE07HK07528	14-Jul-23	20,00,00,000	14-Oct-24	16,00,00,000
Physical	21-Jul-23	19,40,00,000	21-Aug-24	19,40,00,000
INE07HK07536	31-Jul-23	50,00,00,000	01-Aug-24	50,00,00,000
INE07HK07544	04-Aug-23	10,00,00,000	04-Nov-24	8,00,00,000
INE07HK07551	08-Aug-23	15,00,00,000	08-Feb-25	15,00,00,000
INE07HK07569	09-Aug-23	15,00,00,000	09-Aug-25	15,00,00,000
INE07HK07577	29-Aug-23	20,00,00,000	28-Aug-25	20,00,00,000
INE07HK07585	21-Sep-23	30,00,00,000	22-Sep-24	30,00,00,000
INE07HK07619	20-Oct-23	25,00,00,000	21-Oct-24	25,00,00,000
INE07HK07627	20-Oct-23	25,00,00,000	20-Jan-25	25,00,00,000
INE07HK07635	31-Oct-23	42,00,00,000	20-Nov-24	42,00,00,000
INE07HK07593	03-Oct-23	75,00,00,000	07-Oct-24	75,00,00,000
INE07HK07601	03-Oct-23	25,00,00,000	07-Oct-24	25,00,00,000
INE07HK07650	24-Nov-23	54,60,00,000	09-Aug-25	54,60,00,000
INE07HK07643	30-Nov-23	40,00,00,000	30-May-25	40,00,00,000
INE07HK07668	21-Dec-23	65,00,00,000	20-Apr-25	65,00,00,000
INE07HK07684	27-Dec-23	10,00,00,000	27-Mar-25	10,00,00,000



Annexure B				
Insitution / Bank Name	Facility Name	Outstanding Amount	Limit	Asset Clasfication
Vivriti Capital Private Limited	Long term	4,44,44,446	4,44,44,446	Standard
Indian Overseas Bank	Long Term	7,50,00,000	7,50,00,000	Standard
Incred Financial Services Limited	Long Term	3,75,00,000	3,75,00,000	Standard
Vivriti Capital Private Limited	Long Term	6,11,11,108	6,11,11,108	Standard
Vivriti Capltal Private Limited	Long Term	3,05,55,554	3,05,55,554	Standard
State Bank of India	Short term	4,16,66,663	4,16,66,663	Standard
Hinduja Leyland Finance Limited	Short term	6,54,44,036	6,54,44,036	Standard
Manappuram Finance Limited	Long Term	10,45,86,482	10,45,86,482	Standard
Aditya Birla Finance Ltd	Short term	8,65,90,050	8,65,90,050	Standard
Suryoday Small Finance Bank	Long Term	7,73,35,535	7,73,35,535	Standard
Vivriti Capital Private Limited	Long Term	9,33,33,332	9,33,33,332	Standard
Kisetsu Saison Finance Pvt Ltd	Long Term	17,50,00,000	17,50,00,000	Standard
MAS Financial Services Ltd	Short term	24,99,99,980	24,99,99,980	Standard
Piramal Capital and Housing Finance Limited	Long Term	29,16,66,667	29,16,66,667	Standard
JM Financial Product Limited	Long Term	59,90,77,881	59,90,77,881	Standard
Tata Capital Financial Services Limited	Long Term	11,66,66,500	11,66,66,500	Standard
Cholamandalam Investment and Finance Company Limited	Long Term	9,62,24,870	9,62,24,870	Standard
Federal Bank	Long term	16,66,66,667	16,66,66,667	Standard
Kisetsu Saison Finance Pvt Ltd	Short term	95,00,00,000	95,00,00,000	Standard
IDFC First Bank Ltd	Long term	62,50,00,000	62,50,00,000	Standard
Protium Finance Ltd	Short term	11,42,16,563	11,42,16,563	Standard
Northern Arc Capital Limited	Long term	37,50,00,000	37,50,00,000	Standard
HSBC	Long Term	41,66,66,667	41,66,66,667	Standard
Kisetsu Saison Finance Pvt Ltd	Short term	15,00,00,000	15,00,00,000	Standard
MAS Financial Services Ltd. (53 to 54)	Long term	20,83,33,333	20,83,33,333	Standard
Hinduja Leyland Finance Limited	Long Term	19,03,15,518	19,03,15,518	Standard
Poonawalla Fincorp Limited	Long Term	42,00,85,852	42,00,85,852	Standard
Northern Arc Capital Limited	Long Term	42,15,68,154	42,15,68,154	Standard
IndusInd Bank	Long Term	30,00,00,000	30,00,00,000	Standard
Kotak Mahindra Bank	Short term	25,00,00,000	25,00,00,000	Standard
MAS Financial Services Ltd. (55 to 56)	Long Term	25,00,00,000	25,00,00,000	Standard
AU Small Finance Bank	Long Term	55,00,00,000	55,00,00,000	Standard
RBL Bank	Short term	25,00,00,000	25,00,00,000	Standard
Oxyzo Financial Services Private Limited	Long Term	37,33,33,333	37,33,33,333	Standard
Utkarsh Small Finance Bank	Long Term	25,00,00,000	25,00,00,000	Standard
Axis Bank Ltd	Long Term	25,00,00,000	25,00,00,000	Standard
Hero Fincorp	Long Term	25,00,00,000	25,00,00,000	Standard
Kotak Mahindra Bank	Short term	25,00,00,000	25,00,00,000	Standard
Yes Bank Ltd	Short term	50,00,00,000	50,00,00,000	Standard
Federal Bank Ltd	Short term	30,00,00,000	30,00,00,000	Standard
Vivriti Capital Private Limited	Long term	27,00,00,000	27,00,00,000	Standard
Suryoday Small Finance Bank	Long term	22,00,00,000	22,00,00,000	Standard
Northern Arc Capital Limited	Long Term	50,00,00,000	50,00,00,000	Standard
Federal Bank Ltd	Long Term	30,00,00,000	30,00,00,000	Standard
JM Financial Product Limited	Short term	1,00,00,00,000	1,00,00,00,000	Standard




Instrument	Instrument Details	Bank	Interest Rate	Term	Start Date	End Date	179 days	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Working Capital Loan	Yes Bank Ltd	Bank	10.85%	Short term	05-Dec-23	1-Jun-24	50,00,00,000	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Overdraft Facility	Yes Bank Ltd-2173	Bank	10.85%	Short term	05-Dec-23	1-Jun-24	1,99,75,00,000	Not Applicable	Not Applicable	Not Applicable	Not Applicable
NCD	GMO NCD2	HNI's	11.10%	Long Term	21-Dec-23	20-Apr-25	65,00,00,000	NA	NA	NA	NA
Term Loan	Vivrit Capital Private Limited	NBFC	11.80%	Long Term	27-Dec-23	5-Dec-25	27,00,00,000	Not Applicable	Mitcon Credentia Trustee Services Limited	Not Applicable	Not Applicable
NCD	Ward NCD	HNI's	11.00%	Long term	27-Dec-23	27-Mar-25	10,00,00,000	456 Days	Mitcon Credentia Trustee Services Limited	Not Applicable	Not Applicable
Term Loan	Suroday Small Finance Bank	Bank	12.30%	Long Term	27-Dec-23	5-Jan-25	22,00,00,000	375 Days	Not Applicable	Not Applicable	Not Applicable
Commercial Paper	Tipikon Consultancy Services Pvt Ltd	Private Limited Company	10.65%	Short Term	28-Dec-23	27-Dec-24	49,75,00,000	Not Applicable	YES Bank Limited	CRISIL A3	CRISIL Ratings Limited
Term Loan	Northern Arc Capital Limited	NBFC	12.00%	Long Term	29-Dec-23	6-Jan-25	50,00,00,000	374 Days	Not Applicable	Not Applicable	Not Applicable
Term Loan	Federal Bank Ltd	Bank	11.50%	Long Term	29-Dec-23	29-Dec-24	30,00,00,000	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Term Loan	JM Financial Product Limited	NBFC	12.40%	Short Term	30-Dec-23	8-Apr-24	1,00,00,00,000	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Term Loan	Aventus Finance Private Limited	NBFC	12.15%	Long Term	08-Jan-24	20-Jan-25	25,00,00,000	374 Days	Not Applicable	Not Applicable	Not Applicable
NCD	Yubi NCD Series 2 (2nd Tranche)	HNI's	9.84%	Long Term	12-Jan-24	30-Apr-24	25,00,00,000	481 Days	Not Applicable	Not Applicable	Not Applicable
Working Capital Loan	Oxyzo Financial Services Private Limited	NBFC	11.15%	Short term	30-Jan-24	15-May-25	30,00,00,000	90 days	Not Applicable	Not Applicable	Not Applicable
Term Loan	RBL Bank	Bank	9.75%	Long Term	31-Jan-24	30-Apr-24	33,78,80,620	18 50	Not Applicable	Not Applicable	Not Applicable
PTC	Mananpraram Finance Limited	NBFC	11.80%	Long Term	31-Jan-24	15-Aug-25	1,00,00,00,000	Not Applicable	Not Applicable	Not Applicable	Not Applicable
PTC	PTC 02	NBFC	10.90%	Long Term	16-Feb-24	16-Mar-25	40,00,00,000	Not Applicable	Not Applicable	Not Applicable	Not Applicable
NCD	YubiNCD 3	HNI's	9.85%	Long Term	16-Feb-24	28-May-25	40,00,00,000	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Term Loan	Northern Arc Capital Limited	HNI's	10.15%	Long Term	23-Feb-24	28-May-25	11,07,25,607	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Term Loan	Cholamandalam Investment and Finance Company Limited	NBFC	12.40%	Long Term	29-Feb-24	10-Mar-25	26,66,66,924	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Term Loan	Tate Capital Limited	NBFC	11.65%	Long Term	29-Feb-24	5-Mar-25	20,00,00,000	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Term Loan	MAS Financial Services Ltd. (S7 to S8)	NBFC	12.00%	Long Term	07-Mar-24	4-Jun-24	50,00,00,000	89 days	Not Applicable	Not Applicable	Not Applicable
Working Capital Loan	Kotak Mahindra Bank	Bank	10.00%	Short Term	13-Mar-24	13-Sep-25	35,00,00,000	Not Applicable	Not Applicable	Not Applicable	Not Applicable
NCD	IDBI Capital NCD	HNI's	10.75%	Long Term	13-Mar-24	17-Jun-25	85,81,20,393	Not Applicable	Not Applicable	Not Applicable	Not Applicable
PTC	PTC 03	Bank	12.46%	Long Term	19-Mar-24	15-Mar-25	70,00,00,000	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Term Loan	Kiesku Season Finance Pvt Ltd	NBFC	9.85%	Short term	22-Mar-24	16-Mar-25	35,00,00,000	Not Applicable	Not Applicable	Not Applicable	Not Applicable
NCD	Voriti NCD	HNI's	11.35%	Long Term	22-Mar-24	23-Sep-25	60,21,00,000	Not Applicable	Not Applicable	Not Applicable	Not Applicable
PTC	PTC 04	NBFC	12.46%	Long Term	22-Mar-24	15-Mar-25	7,50,00,000	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Term Loan	Kiesku Season Finance Pvt Ltd	NBFC	11.35%	Short term	22-Mar-24	23-Sep-25	35,00,00,000	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Term Loan	AU Small Finance Bank	Bank	12.46%	Long Term	22-Mar-24	15-Mar-25	7,50,00,000	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Term Loan	Hinduja Leyland Finance Limited	NBFC	11.65%	Long Term	28-Mar-24	18-Apr-25	30,00,00,000	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Term Loan	Federal Bank Ltd	Bank	12.50%	Long Term	28-Mar-24	28-Mar-25	31,00,00,000	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Working Capital Loan	Bank of Maharashtra	Bank	8.70%	Short Term	30-Mar-24	29-Apr-24	30,00,00,000	32 Days	Not Applicable	Not Applicable	Not Applicable
Term Loan	Bank of Maharashtra	Bank	12.25%	Long Term	30-Mar-24	1-Jul-25	25,00,00,000	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Commercial Paper	Dvara Kshetwa Gramin Financial Services Private Limited	NBFC	10.50%	Short Term	18-Apr-24	28-Jun-24	40,00,00,000	71 Days	Not Applicable	Not Applicable	Not Applicable
NCD	Private Placement-13	HNI's	12.50%	Long Term	19-Apr-24	19-Oct-25	32,95,00,000	Not Applicable	Not Applicable	Not Applicable	Not Applicable
							28,10,44,75,687				

