

PARTI

· Proposed Date Of Issue

: March 27, 2024

Credit Rating For CP

: CRA - 1 CRISIL A1+

CRA-2 N.A.

Date of Rating

: March 13, 2024

Validity for issuance

: April 12, 2024

(30 Calendar Days)

Validity period for rating

: Once issued, throughout the life of the CP with a maximum maturity of

one year

For Amount

: Rs. 350 Crores

Conditions (If Any)

: NO

Exact purpose Of Issue of CP

: For working capital

and repayment of debt

Credit Support (If Any)

: NO

Description of Instrument

: Commercial Paper

Amount

: Rs. 65.00 Crores

Issued By

: PayU Finance India Private Limited

In Favour of

: Citibank N.A.

Net Worth of the Guarantor

: N.A.

Company

Names of Companies To Which

Guarantor Has Issued Similar

Guarantee

: N.A.

Extent of The Guarantee Offered By

: N.A.

The Guarantor Company

Conditions Under Which The

Guarantee Will Be Invoked

: N.A.



PayU Finance India Private Limited

Registered Office Shiv Building, Fourth Floor, Crossing of Sahar Road, Vile Parle East, Mumbai, Maharashtra, 400 057 India Telephone: 022-26000868

Email: info@payu.in CIN: U65910MH1992PTC068664





ISIN	AMOUNT	MATURITY DATE	CURRENT CREDIT RATING	VALIDITY PERIOD OF RATING	CRA
INEOCLA14057	Rs. 65.00 Crores	26 th March, 2025	CRISIL A1+	Once issued, throughout the life of the CP with a maximum maturity of one year	CRISIL

Name and Address of the Trustee

: NOT APPLICABLE

Proposed to be listed/unlisted

: UNLISTED

Issuing and Paying Agent

: ICICI BANK LIMITED

: ICICI Bank Ltd, Unit No. 2, The Solitaire Plaza DLF Phase 3, MG

Road, Gurugram, Haryana – 122002

Market Conventions

: FIMMDA CONVENTIONS

CP Borrowing Limit:

: Rs. 750 Crores

Supporting Board Resolution for CP Borrowing -

: March 08, 2024, March 15, 2024

Resolution Dated

Total CP Outstanding (As on Date):

: Rs. 230 Crores

Details of CPs issued during the last 15 months: *

ISIN	ISSUE DATE	AMOUNT	MATURITY DATE	AMOUNT O/S	IPA	CRA	RATING	RATED AMOUNT
INEOCLA14040	30 th October	Rs. 230.00	29 th October	Rs.	ICICI	CRISIL	CRISIL	Rs. 250
	2023	Cr	2024	230.00	Bank		A1+	Cr
				Cr	Limited			

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

Details Of Other Debt Instruments Outstanding:

ISIN	ISSUE DATE	AMOUNT	MATURITY DATE	AMOUNT O/S
INFOCLA07010	26 th November 2021	Rs. 35.00 Cr	31 st Dec 2024	Rs. 16.67 Cr
INEOCLA07028	30 th March 2022	Rs. 35.00 Cr	13 th Mar 2025	Rs. 35.00 Cr

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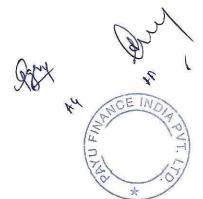
banks/Financial institutions, if any :

Name of the bank	Nature of facility	Limit (INR Cr.)	Asset classification	
ICICI Bank	WCDL/CC/RTL	100.00	Standard	
Deutsche Bank	WCDL/OD	50.00	Standard	
Kotak Mahindra Bank	WCDL/CC	75.00	Standard	
JP Morgan Chase Bank	WCDL/OD	100.00	Standard	
HDFC Bank	WCDL/CC	75.00	Standard	
HDFC Bank	OD against FD	154.00	Standard	
State Bank of India	OD against FD	47.50	Standard	
Aditya Birla	Dropline Line of Credit	99.50	Standard	
Hero Fincorp Limited	Term Loan	125.00	Standard	
Axis Bank	Term Loan	380.00	Standard	
Axis Bank	WCDL/OD	20.00	Standard	
Canara Bank	Term Loan	100.00	Standard	
State Bank of India	Term Loan	100.00	Standard	
Barclays PLC	Term Loan	150.00	Standard	
HSBC Bank	Term Loan	970.00	Standard	
HSBC Bank	WCDL/OD	30.00	Standard	
RBL Bank	WCDL/CC	50.00	Standard	
DFC First Bank	WCDL/OD	5.00	Standard	
Citibank N.A.	WCDL	0.05	Standard	

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: PAYU FINANCE INDIA PRIVATE LIMITED

Shiv Building, Fourth Floor, Crossing of Sahar Road, Vile Parle East, Vile Parle

(East), Mumbai, Maharashtra, India, 400 057

Line of Business

: NON-BANKING FINANCIAL COMPANY

Chief Executive (Managing Director /

President/ CEO / CFO/ Top Most

: Deepak Mendiratta - CEO

Executive)

Group Affiliation (If Any)

: PROSUS NV / NASPERS GROUP

FINANCIAL SUMMARY	Q3 (FY 2023-24)	Year (FY 2022-23)	r (FY 2022-23) Year (FY 2021-22)	
	Provisional	Audited	Audited	Audited
EQUITY	113.07	107.30	74.08	57.34
NET WORTH	1,203.91	1,091.03	646.79	445.34
INVESTMENT IN SUBSIDIARIES/AFFILIATES	NIL	NIL	NIL	NIL
TOTAL DEBT OUTSTANDING - SHORT TERM (=< 1 YEAR)	1,081.38	945.96	627.40	152.51
OTHER DEBT	1,026.01	675.75	196.09	2.50
GROSS INCOME	455.93	709.38	259.19	68.30
OPERATING PROFIT (PBITD)	71.94	-31.77	-52.56	-79.61
GROSS PROFIT (PBTD)	-27.89	-110.53	-72.56	-82.99
NET PROFIT (POST TAX)	-29.53	-112.68	-74.15	-84.59

Audit Qualifications (if any)

NIL

Material Litigation (if any)

NO

Regulatory Strictures (if any)

NO

Details of Default of CPs, Including Technical Delay in Redemption

Not applicable

During Past Three Years:

Details of Default and Delay in Redemption of Any Other

Borrowings During Last Three Years:

NO



For PayU Finance India Private Limited

AUTHORIZED SIGNATORY ADITI GARG AUTHORIZED SIGNATORY DATE: 26-03-2024 AUTHORIZED SIGNATORY ARUJ ARORA AUTHORIZED SIGNATORY

DATE: 26-03-2024



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