

No. CARE/NRO/RL/2025-26/1499

Shri Anil Kumar Gupta
Chief Executive Officer
Supreme Housing Finance Limited
2nd FLOOR, 13/29, HARSHA BHAWAN, E-BLOCK
MIDDLE CIRCLE, CONNAUGHT PLACE
New Delhi
Delhi 110001



June 30, 2025

Confidential

Dear Sir,

Credit rating for bank facilities

On the basis of recent developments including operational and financial performance of your Company for FY25 (Provisional), and the possible impact of the same on the credit profile of your company. our Rating Committee has reviewed the following ratings:

Facilities	Amount (₹ crore)	Rating ¹	Rating Action
Long Term Bank Facilities	425.00	CARE BBB; Stable	Reaffirmed

2. Refer **Annexure 1** for details of rated facilities. []

3. The rating report for the rating will be communicated to you separately. A write-up (press release) on the above rating is proposed to be issued to the press shortly, a draft of which is enclosed for your perusal as **Annexure 2**. We request you to peruse the annexed document and offer your comments if any. We are doing this as a matter of courtesy to our clients and with a view to ensure that no factual inaccuracies have inadvertently crept in. Kindly revert as early as possible. In any case, if we do not hear from you by July 03, 2025, we will proceed on the basis that you have no any comments to offer.

¹Complete definitions of the ratings assigned are available at www.careratings.com and in other CARE Ratings Ltd.'s publications.



CARE Ratings Limited

Plot no. C-001 A/2 Sector 16B, Berger Tower, Gautam
Budh Nagar, Noida, (UP) - 201301
Phone: +91-120-4452000

Corporate Office :4th Floor, Godrej Coliseum,
Somaiya Hospital Road, Off Eastern Express
Highway, Sion (E), Mumbai - 400 022
Phone: +91-22-6754 3456 • www.careedge.in

CIN-L67190MH1993PLC071691

4. CARE Ratings Ltd. reserves the right to undertake a surveillance/review of the rating from time to time, based on circumstances warranting such review, subject to at least one such review/surveillance every year.

5. CARE Ratings Ltd. reserves the right to revise/reaffirm/withdraw the rating assigned as also revise the outlook, as a result of periodic review/surveillance, based on any event or information which in the opinion of CARE Ratings Ltd. warrants such an action. In the event of failure on the part of the entity to furnish such information, material or clarifications as may be required by CARE Ratings Ltd. so as to enable it to carry out continuous monitoring of the rating of the bank facilities, CARE Ratings Ltd. shall carry out the review on the basis of best available information throughout the life time of such bank facilities. In such cases the credit rating symbol shall be accompanied by "ISSUER NOT COOPERATING". CARE Ratings Ltd. shall also be entitled to publicize/disseminate all the aforementioned rating actions in any manner considered appropriate by it, without reference to you.

6. Our ratings do not take into account the sovereign risk, if any, attached to the foreign currency loans, and the ratings are applicable only to the rupee equivalent of these loans.

7. Our ratings do not factor in any rating related trigger clauses as per the terms of the facility/instrument, which may involve acceleration of payments in case of rating downgrades. However, if any such clauses are introduced and if triggered, the ratings may see volatility and sharp downgrades.

8. Users of this rating may kindly refer our website www.careratings.com for latest update on the outstanding rating.

9. CARE Ratings Ltd. ratings are **not** recommendations to sanction, renew, disburse or recall the concerned bank facilities.

If you need any clarification, you are welcome to approach us in this regard.

Thanking you,

Yours faithfully,



Jaya Gupta
Analyst
jaya.gupta@careedge.in



Jatin Arora
Assistant Director
jatin.arora@careedge.in

Encl.: As above

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Annexure 1

Details of Rated Facilities

1. Long Term Facilities

1.A. Term Loans

Sr. No.	Name of Bank / Lender	Rated Amount (Rs. crore)	Remarks
1.	National Housing Bank	40.00	TL 8
2.	National Housing Bank	35.93	TL 7
3.	State Bank of India	23.23	TL 2
4.	Indian Overseas Bank	20.00	TL 1
5.	AU Small Finance Bank Ltd.	17.92	TL 5
6.	National Housing Bank	16.41	TL 6
7.	State Bank of India	12.00	TL 1
8.	LIC Housing Finance Ltd.	11.34	TL 1
9.	Utkarsh Small Finance Bank Ltd.	10.00	TL 3
10.	Bandhan Bank Ltd.	10.00	TL 2
11.	ESAF Small Finance Bank Ltd.	8.90	TL 2
12.	SBM Bank (India) Ltd.	8.75	TL 1
13.	ESAF Small Finance Bank Ltd.	8.29	TL 1
14.	Nabsamruddhi Finance Ltd.	7.91	TL 1
15.	Capital Small Finance Bank Ltd.	7.84	TL 2
16.	Utkarsh Small Finance Bank Ltd.	7.70	TL 2
17.	DCB Bank Ltd.	7.50	TL 1
18.	AU Small Finance Bank Ltd.	7.08	TL 4
19.	Bandhan Bank Ltd.	6.67	TL 1
20.	Ujjivan Small Finance Bank Ltd.	3.85	TL 1
21.	National Housing Bank	3.80	TL 5
22.	Hero Housing Finance	1.68	TL 1
23.	Utkarsh Small Finance Bank Ltd.	1.67	TL 1
24.	National Housing Bank	0.06	TL 2
25.	Proposed	146.47	
	Total	425.00	

Total Long-Term Facilities: Rs.425.00 crore

Total Facilities (1.A): Rs.425.00 crore



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