



Infomerics Rating
Nepal

Infomerics Credit Rating Nepal Limited

Date: October 26, 2025

Mr. Aatma Ram Kabra
Chairman
Omni Hire Purchase Private Limited
Birgunj-13, Parsa, Nepal



CONFIDENTIAL

Dear Sir,

Credit rating for bank facilities

Please refer to the Mandate contract dated **August 21, 2025** on the captioned subject and your letter/email dated **October 19, 2025** accepting our rating & use thereof.

1. The following ratings has been assigned by Infomerics Credit Rating Nepal Limited's (Infomerics Nepal) Rating Committee:

S. N.	Facilities	Amount (NPR Million)	Rating	Rating Action
1.	Long Term Bank Facilities	2,690.00	IRN BB- (Double B Minus)	Assigned
2.	Short Term Bank Facilities	45.00	IRN A4 (A Four)	Assigned
Total Bank Facilities		2,735.00		

2. Please refer **Annexure I** for details of the facilities.
3. The rationale for this rating will be communicated to you separately.
4. The explanatory notes regarding the rating symbols of Infomerics Nepal for Credit Rating of Bank facilities are given in **Annexure II**.
5. The aforementioned rating will be valid up to one year from the date of our initial communication and due for surveillance any time before October 15, 2026.
6. The ratings assigned by Infomerics Nepal are an opinion on the credit risk of the issue / issuer and not a recommendation to buy, hold or sell securities. Infomerics Nepal reserves the right to change, reaffirm, suspend or withdraw the credit ratings at any point in time, as a result of periodic review/surveillance, based on any event or information which in the opinion of Infomerics Nepal warrants such action. In the event of failure on the part of the entity to furnish such information, material or clarifications as may be required by



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Infomerics Nepal so as to enable it to carry out continuous monitoring of the rating of the bank facilities; Infomerics Nepal shall carry out the review on the basis of best available information throughout the life time of such facilities. Infomerics Nepal shall also be entitled to publicize/disseminate all the afore-mentioned rating actions in any manner considered appropriate by it, without reference to you.

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

If in case of any additional clarification required, please feel free to approach us. We are indeed, grateful to you for entrusting Infomerics Nepal.

Thanking You

Yours faithfully,

CA Raunak Mulmi
Associate Analyst


For, Mr. Pradosh Aryal
Research Analyst

Encl: As above

Disclaimer: Ratings assigned by Infomerics Nepal are an opinion on the credit risk of the issue / issuer and not a recommendation to buy, hold or sell securities. Infomerics Nepal reserves the right to change, suspend or withdraw the credit ratings at any point in time. Ratings assigned by Infomerics Nepal are opinions on financial statements based on information provided by the management and information obtained from sources believed by it to be accurate and reliable. The credit quality ratings are not recommendations to sanction, renew, disburse or recall the concerned bank facilities or to buy, sell or hold any security. We, however, do not guarantee the accuracy, adequacy or completeness of any information, which we accepted and presumed to be free from misstatement, whether due to error or fraud. We are not responsible for any errors or omissions or for the results obtained from the use of such information. Most entities whose bank facilities/instruments are rated by us have paid a credit rating fee, based on the amount and type of bank facilities/instruments. In case of partnership/proprietary concerns/Association of Persons (AOPs), the rating assigned by Infomerics Nepal is based on the capital deployed by the partners/proprietor/ AOPs and the financial strength of the firm at present. The rating may undergo change in case of withdrawal of capital or the unsecured loans brought in by the partners/proprietor/ AOPs in addition to the financial performance and other relevant factors.

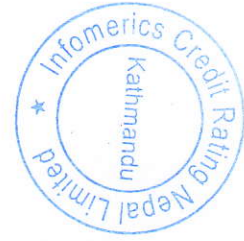


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Annexure I

Details of the Rated Facilities



Long Term Facilities:

1. Facility: Long- Term Rupee Term Loans:

S. N.	Name of Bank	Loan Type	Sanctioned Amount	Outstanding Amount as on 8 th October 2025	Facilities to be rated	Remarks
1	Global IME Bank Limited	Revolving Term Loan	150.00	101.89	150.00	WABR+1.25%
2	Himalayan Bank Limited	Revolving Term Loan	250.00	35.51	250.00	WABR+1.35%
3	Rastriya Banijya Bank Limited	Revolving Term Loan	200.00	133.60	200.00	6.22%
4	Nabil Bank Limited	Revolving Term Loan	800.00	231.50	800.00	WABR+1.25%
5	Sanima Bank Limited	Revolving Term Loan HP-I	640.00	94.00	640.00	WABR+2.5%
		Revolving Term Loan HP-II	(640.00) [#]		(640.00)	WABR+2.5%
6.	Laxmi Sunrise Bank Limited	Term Loan-I	650.00	133.84	650.00	WABR+1.25%
		Term Loan-II [%]	(200.00)	(3.21)	(200.00)	
		PWC-I [%]	(43.50)	(35.04)	(43.50)	
		PWC-II [%]	(80.00)	(51.11)	(80.00)	
TOTAL			2,690.00	730.34	2,690.00	

Term Loan-II is within the limit of Term Loan-I

% Term Loan-II is within the limit of Term Loan-I, PWC-I is within the limit of Term Loan-I, PWC-II is within the term limit of PWC-I

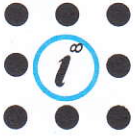
Short Term Facilities:

2. Facility: Fund based Working Capital Loans

S. N.	Name of Bank	Loan Type	Amount
1	Global IME Bank Limited	Cash Credit Loan	(5.00)*
2.	Nabil Bank Limited	Cash Credit Loan	25.00
		Working Capital Term Loan	(102.00) [^]

[Signature]

[Signature]



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S. N.	Name of Bank	Loan Type	Amount
3.	Sanima Bank Limited	Cash Credit Loan	20.00
4.	Laxmi Sunrise Bank Limited	Cash Credit Loan	(15.00) [@]
TOTAL			45.00

* The cash credit loan is within the limit of term loan.

Total Long Term/Short Term Facilities: NPR. 2,735.00 Mn

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Annexure II

CORPORATE CREDIT RATING SCALE WITH DEFINATIONS

Long term rating scale-All debt instruments with original maturity exceeding one year.

Rating Symbols	Rating Definitions
IRN AAA	Instruments with this rating are considered to have the highest degree of safety regarding timely servicing of financial obligations. Such Instruments carry lowest credit risk.
IRN AA	Instruments with this rating are considered to have the high degree of safety regarding timely servicing of financial obligations. Such Instruments carry very low credit risk.
IRN A	Instruments with this rating are considered to have the adequate degree of safety regarding timely servicing of financial obligations. Such Instruments carry low credit risk.
IRN BBB	Instruments with this rating are considered to have the moderate degree of safety regarding timely servicing of financial obligations. Such Instruments carry moderate credit risk.
IRN BB	Instruments with this rating are considered to have the moderate risk of default regarding timely servicing of financial obligations.
IRN B	Instruments with this rating are considered to have the high risk of default regarding timely servicing of financial obligations.
IRN C	Instruments with this rating are considered to have the very high risk of default regarding timely servicing of financial obligations.
IRN D	Instruments with this rating are in default or are expected to be in default soon in servicing of debt obligations.

Modifiers {"+" (plus) / "-" (minus)} can be used with the rating symbols for the categories AA to C. The modifiers reflect the comparative standing within the category.

Infomerics Nepal's Short Term Debt Instruments Rating Scale

Short term rating scale: All Instrument with original maturity of up to one year.

Rating Symbols	Rating Definitions
IRN A1	Instruments with this rating are considered to have very strong degree of safety regarding timely payment of financial obligations. Such instruments carry lowest credit risk.
IRN A2	Instruments with this rating are considered to have strong degree of safety regarding timely payment of financial obligations. Such instruments carry low credit risk.
IRN A3	Instruments with this rating are considered to have moderate degree of safety regarding timely payment of financial obligations. Such instruments carry higher credit risk as compared to instruments rated in the two higher categories.
IRN A4	Instruments with this rating are considered to have minimal degree of safety regarding timely payment of financial obligations. Such instruments carry very high credit risk and are susceptible to default.
IRN D	Instruments with this rating are in default or expected to be in default on maturity.

Modifiers {"+" (plus)} can be used with the rating symbols for the categories A1 to A4. The modifiers reflect the comparative standing within the category.



