

**Rating Letter - Intimation of Rating Action**

Letter Issued on : July 05, 2024  
Letter Expires on : **October 03, 2025**  
Annual Fee valid till : **January 29, 2026**

Scan this QR Code to  
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rating



**SERVITIUM MICRO FINANCE PRIVATE LIMITED**  
24/1, OLD CALCUTTA ROAD, CHOWDHURY PARA,  
PATULIA, NORTH TWENTY FOUR PARGANAS,  
Kolkata 700118  
WEST BENGAL

**Kind Attn.: Mr. SUBRATA GHOSH,MANAGING DIRECTOR (Tel. No.9051011122)**

Sir / Madam,

**Sub.: Rating(s) Assigned - Bank Loans of SERVITIUM MICRO FINANCE PRIVATE LIMITED**

Please note that the current rating(s) and outlook, instrument details, and latest rating action for the  
aforementioned instrument are as under:

Product	Quantum (Rs. Cr)	Long Term Rating	Short Term Rating
Bank Loan Ratings	25.00	ACUITE BBB-   Stable   Assigned	-
Total Outstanding Quantum (Rs. Cr)	25.00	-	-

5W Jf reserves the right to revise the rating(s) , along with the outlook, at any time, on the basis of new information, or other circumstances which 5W Jf believes may have an impact on the rating(s). Such revisions, if any, would be appropriately disseminated by 5W Jf as required under prevailing SEBI guidelines and 5W Jf policies.

This letter will expire on **October 03, 2025** or on the day when 5W Jf takes the next rating action, whichever is earlier. It may be noted that the rating(s) is subject to change anytime even before the expiry date of this letter. Hence lenders / investors are advised to visit <https://www.acuite.in/> OR scan the QR code given above to confirm the current outstanding rating(s).

5W Jf will re-issue this rating letter on **October 04, 2025** subject to receipt of surveillance fee as applicable. If the rating(s) is reviewed before **October 03, 2025**, 5W Jf will issue a new rating letter.

Please note that under extant SEBI regulations and as per the terms of the rating agreement, once a rating is accepted and outstanding, the issuer is required to promptly furnish the INo Default Statement on the first working day of every month.

Sd/-  
Chief Rating Officer

**This is a system generated document. No signature is required.**

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Annexure A. Details of the rated instrument				
Lender's Name	Facilities	Scale	Amt. (Rs. Cr)	Rating Assigned (Outlook)   Rating Action
Not Applicable	Proposed Long Term Bank Facility	Long-term	25.00	ACUITE BBB-   Stable Assigned
<b>Total Facilities</b>			<b>25.00</b>	<b>-</b>

**DISCLAIMER**

An 5W Jyf rating does not constitute an audit of the rated entity and should not be treated as a recommendation or opinion that is intended to substitute for a financial adviser's or investor's independent assessment of whether to buy, sell or hold any security. 5W Jyf ratings are based on the data and information provided by the issuer and obtained from other reliable sources. Although reasonable care has been taken to ensure that the data and information is true, 5W Jyf, in particular, makes no representation or warranty of accuracy, completeness or timeliness of the data and information provided. 5W Jyf is not responsible for any errors or omissions and especially states that it has no financial liability whatsoever for any direct, indirect or consequential loss of any kind arising from the use of its ratings. 5W Jyf ratings are subject to a process of surveillance which may lead to a revision in ratings as and when the circumstances so warrant. Please visit our website ([www.acuite.in](http://www.acuite.in)) for the latest information on any instrument rated by 5W Jyf, 5W Jyf B rating scale and its definitions.

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