



Ref. No. WTIL/SECT/2026-2027:26

Date: 10th July, 2026

BSE Limited
Corporate Relationship Deptt.
Dalal Street, Fort
Mumbai-400001

Subject: Disclosure under Regulation 30 of SEBI (LODR) Regulations, 2015 – Credit Rating.
(Scrip Code-514470)

Dear Sir,

This is with reference to mentioned subject, Please find attached herewith latest credit rating of the company as received today from CARE Ratings Limited.

You are requested to take the same on your record.

Thanking you

Sincerely yours

For Winsome Textile Industries Limited

Videshwar Sharma
Company Secretary & Compliance Officer
ACS-17201

Encl: A/a

No. CARE/NRO/RL/2026-27/1569**Shri Sanjay Kedia**
Chief Financial Officer
Winsome Textile Industries Limited
Plot No 1, Industrial Area, BaddiSolan
Himachal Pradesh 173205

July 01, 2026

Confidential

Dear Sir,

Credit rating for bank facilities

On the basis of recent developments including operational and financial performance of your Company for FY26 (Audited), 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	161.99 (Reduced from 173.26)	CARE BBB+; Stable	Reaffirmed
Short Term Bank Facilities	282.00	CARE A3+	Reaffirmed

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

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,
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Phone: +91-22-6754 3456 • www.careedge.in

CIN-L67190MH1993PLC071691

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, 2026, we will proceed on the basis that you have no any comments to offer. |

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 afore-mentioned 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,

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Akanksha Dutta
Assistant Director
akanksha.dutta@careedge.in



Sachin Mathur
Director
sachin.mathur@careedge.in

Encl.: As above

Disclaimer

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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)	Debt Repayment Terms
1.	Canara Bank	23.00	24 quarterly instalments on ballooning basis. 3 months post DCCO.
2.	UCO Bank	22.00	24 quarterly instalments on ballooning basis. 3 months post DCCO.
3.	UCO Bank	14.32	Quarterly Instalments ended Sep 30, 2029.
4.	Bank of Baroda	14.32	Quarterly Instalments ended Sep 30, 2029.
5.	UCO Bank	13.00	48 equal monthly instalments. Yet to be disbursed. Repayment starts after one year moratorium
6.	Canara Bank	7.66	48 equal monthly instalments ended 29.05.2031
7.	UCO Bank	4.65	Quarterly instalment ended 31.03.2030.
8.	Central Bank of India	4.47	48 equal monthly instalments ended 10.06.2031
9.	Union Bank of India	4.11	48 equal monthly instalments ended 31.05.2031
10.	UCO Bank	3.70	Equal monthly instalments ended 13.11.2027
11.	Bank of India	2.20	48 equal monthly instalment ended 29.04.2031
12.	Union Bank of India	1.74	Equal monthly instalments ended 30.11.2027
13.	Central Bank of India	1.61	Equal monthly instalments ended 20.12.2027
14.	Canara Bank	1.11	Equal monthly instalments ended 21.12.2027
15.	Union Bank of India	0.99	Quarterly instalment ended 01.10.2026
16.	Bank of Baroda	0.90	Equal monthly instalments ended 30.11.2027
17.	Bank of India	0.74	Equal monthly instalments ended 30.11.2027
18.	Bank of Baroda	0.47	48 equal monthly instalment ended 31.05.2031
	Total	120.99	

1.B. Fund Based Limits

Sr. No.	Name of Bank / Lender	Rated Amount (Rs. crore)	Debt Repayment Terms
1.	UCO Bank	7.20	Repayable on demand
2.	Bank of India	5.81	Repayable on demand
3.	Central Bank of India	3.99	Repayable on demand

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Sr. No.	Name of Bank / Lender	Rated Amount (Rs. crore)	Debt Repayment Terms
4.	Canara Bank	2.83	Repayable on demand
5.	Bank of Baroda	2.39	Repayable on demand
6.	Union Bank of India	2.10	Repayable on demand
	Total	24.32	

1.C. Fund Based Limits

Sr. No.	Name of Bank / Lender	Rated Amount (Rs. crore)
1.	UCO Bank	10.80
2.	Union Bank of India	3.15
3.	Canara Bank	2.73
	Total	16.68

Total Long Term Facilities : Rs.161.99 crore

2. Short Term Facilities

2.A. Fund Based Limits

Sr. No.	Name of Bank / Lender	Rated Amount (Rs. crore)	Remarks
1.	UCO Bank	21.00	EPC/PSC
2.	Canara Bank	13.99	EPC/PSC
3.	Union Bank of India	7.55	EPC/PSC
4.	Central Bank of India	7.04	EPC/PSC
5.	Bank of India	5.42	EPC/PSC
	Total	55.00	

2.B. Fund Based Limits

Sr. No.	Name of Bank / Lender	Rated Amount (Rs. crore)	Remarks
1.	UCO Bank	26.00	Bill Discounting
2.	Canara Bank	18.95	Bill Discounting
3.	Central Bank of India	11.41	Bill Discounting
4.	Union Bank of India	8.27	Bill Discounting
5.	Bank of India	0.37	Bill Discounting

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Sr. No.	Name of Bank / Lender	Rated Amount (Rs. crore)	Remarks
	Total	65.00	

2.C. Non-Fund Based Limits

Sr. No.	Name of Bank / Lender	Rated Amount (Rs. crore)	Remarks
1.	UCO Bank	57.00	BG/LC
2.	Union Bank of India	34.90	BG/LC
3.	Central Bank of India	23.49	BG/LC
4.	Canara Bank	19.92	BG/LC
5.	Bank of Baroda	13.69	BG/LC
6.	Bank of India	13.00	BG/LC
	Total	162.00	

Total Short Term Facilities : Rs.282.00 crore

Total Facilities (1.A+1.B+1.C+2.A+2.B+2.C) : Rs.443.99 crore

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