



TERAI TEA COMPANY LIMITED

REGD. OFFICE : 10 GOVERNMENT PLACE (EAST), 1ST FLOOR, KOLKATA - 700 069, INDIA

Telephones : +91 (033) 460-13789 / 39789 / 19789, 406-45789

E-mail : teraitea@gmail.com • Website : www.terraigroup.com

CIN : L51226WB1973PLC029009



Date: 22.01.2026

To,

1. The Secretary
Bombay Stock Exchange Ltd.
Phiroze Jeejeebhoy Towers
25th Floor, Dalal Street,
Mumbai - 400 001.
Scrip Code: 530533
2. The Secretary
The Calcutta Stock Exchange Ltd
7, Lyons Range,
Kolkata- 700 001
Scrip Code: 30105

Sub: Intimation regarding Credit Rating under Regulation 30 of SEBI Listing Regulations.

Dear Sir/Madam,

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), please note that CRISIL Ratings ("CRISIL") has reviewed the ratings on bank facilities of the Company. In this regard, please find below the ratings outstanding for the bank loan facilities of the Company, and the rating actions by CRISIL on the ratings -

Total Bank Loan Facilities Rated	Rs. 49.81 Crore
Long Term Rating	Crisil BBB-/Stable
Short Term Rating	Crisil A3

The rating letter received from CRISIL is attached as Annexure.

The above information will also be available on the website of the Company at www.terraigroup.com.

Kindly take the same on record and acknowledge.

Thanking you,

Yours faithfully,

For Terai Tea Co. Ltd

Rajesh Singhania
Company Secretary & Compliance Officer

Encl-As above

CORPORATE OFFICE : 'AGARWALA HOUSE', SEVOKE ROAD, SECOND MILESTONE, SILIGURI-734 001, WEST BENGAL, INDIA

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A TERAI TEA GROUP ENTERPRISE

RL/TERTEA/378331/BLR/0126/138210

January 22, 2026



Mr. Rajesh Singhania
Company Secretary & Compliance Officer
Terai Tea Co.Limited
Agarwala House,
Sevoke Road
Darjeeling - 734001
9830094600

Dear Mr. Rajesh Singhania,

Re: Review of Crisil Ratings on the bank facilities of Terai Tea Co.Limited

All ratings assigned by Crisil Ratings are kept under continuous surveillance and review.

Please find in the table below the ratings outstanding for the debt instruments/facilities of the company, and the rating actions by Crisil Ratings on the ratings as on date.

Total Bank Loan Facilities Rated	Rs.49.81 Crore
Long Term Rating	Crisil BBB-/Stable (Reaffirmed)
Short Term Rating	Crisil A3 (Reaffirmed)

(Bank-wise details as per Annexure 1)

As per our Rating Agreement, Crisil Ratings would disseminate the ratings, along with the outlook, through its publications and other media, and keep the ratings, along with the outlook, under surveillance over the life of the instrument/facility. Crisil Ratings reserves the right to withdraw, or revise the ratings, along with the outlook, at any time, on the basis of new information, or unavailability of information, or other circumstances which Crisil Ratings believes may have an impact on the ratings. Please visit www.crisilratings.com and search with the name of the rated entity to access the latest rating/s.

In the event of the company not availing the proposed facilities within a period of 180 days from the date of this letter, a fresh letter of revalidation from Crisil Ratings will be necessary.

This letter will remain valid till March 31, 2026. After this date, please insist for a new rating letter (dated later than March 31, 2026).

Should you require any clarification, please feel free to get in touch with us.

With warm regards,

Yours sincerely,

Vishnu Sinha
Associate Director - Crisil Ratings

Nivedita Shibu
Director - Crisil Ratings



Disclaimer: A rating by Crisil Ratings reflects Crisil Ratings' current opinion on the likelihood of timely payment of the obligations under the rated instrument, and does not constitute an audit of the rated entity by Crisil Ratings. Our ratings are based on information provided by the issuer or obtained by Crisil Ratings from sources it considers reliable. Crisil Ratings does not guarantee the completeness or accuracy of the information on which the rating is based. A rating by Crisil Ratings is not a recommendation to buy / sell or hold the rated instrument; it does not comment on the market price or suitability for a particular investor. Crisil Ratings has a practice of keeping all its ratings under surveillance and ratings are revised as and when circumstances so warrant. Crisil Ratings is not responsible for any errors and especially states that it has no financial liability whatsoever to the subscribers / users / transmitters / distributors of its ratings. Crisil Ratings' criteria are available without charge to the public on the web site, www.crisilratings.com. Crisil Ratings or its associates may have other commercial transactions with the company/entity. For the latest rating information on any instrument of any company rated by Crisil Ratings, please visit www.crisilratings.com or contact Customer Service Helpdesk at Crisilratingdesk@crisil.com or at 1800-267-3850

Annexure 1 - Bank-wise details of various facility classes (outstanding facilities)

S.No.	Bank Facility	Bank	Amount (Rs. in Crore)	Outstanding Rating
1	Bank Guarantee	Bank Of India	0.4	Crisil A3
2	Bank Guarantee	Union Bank of India	0.3	Crisil A3
3	Bank Guarantee	Central Bank of India	0.6	Crisil A3
4	Cash Credit	Central Bank of India	6.89	Crisil BBB-/Stable
5	Cash Credit	Union Bank of India	24.52	Crisil BBB-/Stable
6	Cash Credit	Bank Of India	6.73	Crisil BBB-/Stable
7	Cash Credit	YES Bank Limited	10	Crisil BBB-/Stable
8	Overdraft Facility	YES Bank Limited	0.05	Crisil BBB-/Stable
9	Proposed Working Capital Facility	--	0.32	Crisil BBB-/Stable
Total			49.81	

Disclaimer: A rating by Crisil Ratings reflects Crisil Ratings' current opinion on the likelihood of timely payment of the obligations under the rated instrument, and does not constitute an audit of the rated entity by Crisil Ratings. Our ratings are based on information provided by the issuer or obtained by Crisil Ratings from sources it considers reliable. Crisil Ratings does not guarantee the completeness or accuracy of the information on which the rating is based. A rating by Crisil Ratings is not a recommendation to buy / sell or hold the rated instrument; it does not comment on the market price or suitability for a particular investor. Crisil Ratings has a practice of keeping all its ratings under surveillance and ratings are revised as and when circumstances so warrant. Crisil Ratings is not responsible for any errors and especially states that it has no financial liability whatsoever to the subscribers / users / transmitters / distributors of its ratings. Crisil Ratings' criteria are available without charge to the public on the web site, www.crisilratings.com. Crisil Ratings or its associates may have other commercial transactions with the company/entity. For the latest rating information on any instrument of any company rated by Crisil Ratings, please visit www.crisilratings.com or contact Customer Service Helpdesk at Crisilratingdesk@crisil.com or at 1800-267-3850