

REF: LOYAL/SEC/2024-25/027

February 09, 2026

The Secretary, Listing Department BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai - 400 001 Scrip Code: 514036	The Manager, Listing Department National Stock Exchange of India Limited Exchange Plaza, 5th Floor, Plot No. C/1, G Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051. Symbol: LOYALTEX
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Dear Sir / Madam,

Sub: Revision Credit Rating

We hereby inform you that, Company's Credit Rating for Long term and short term Bank facilities have been revised by the Credit Rating agency "CARE Ratings Limited" as mentioned below:

Credit Rating of Bank Facilities:

Facilities	Rating	Rating Action
Long-term / Short-term bank facilities	CARE BB+; Stable/ CARE A4+	Reaffirmed
Short Term Bank Facilities	CARE A4+	Reaffirmed
Long Term Bank Facilities	Withdrawn	Withdrawn

Credit Rating letter received from CARE Rating Limited has been enclosed.

This is for your kind information and record.

Thanking You,

Yours faithfully

For LOYAL TEXTILE MILLS LIMITED

Dr.V.Rajesh

Company Secretary

Membership No. F 9213

No. CARE/CMBO/RL/2025-26/1252

Shri N. Srinivasan
Chief Executive Officer
Loyal Textile Mills Limited
83 (41), 1st Main Road
R.A. Puram
Chennai
Tamil Nadu 600028



February 09, 2026

Confidential

Dear Sir,

Credit rating for bank facilities

On the basis of recent developments including operational and financial performance of your Company for FY25 (Audited) and H1FY26 (Provisional), our Rating Committee has reviewed the following ratings:

Facilities	Amount (₹ crore)	Rating ¹	Rating Action
Long Term / Short Term Bank Facilities	80.00 (Reduced from 96.00)	CARE BB+; Stable / CARE A4+	Reaffirmed
Short Term Bank Facilities	241.17 (Reduced from 291.55)	CARE A4+	Reaffirmed
Long Term Bank Facilities	0.00	Withdrawn	Withdrawn

2. Refer **Annexure 1** for details of rated facilities.
3. The rating report for the rating will be communicated to you separately.
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.

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



CARE Ratings Limited

T-3, Manchester Square, 3rd Floor, No: 14,
Puliakulam Road, Coimbatore - 641037
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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

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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.

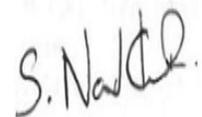
If you need any clarification, you are welcome to approach us in this regard.

Thanking you,

Yours faithfully,



Silambarasan V
Analyst
silambarasan.v@careedge.in



Naveen S
Associate Director
naveen.kumar@careedge.in

Encl.: As above

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Annexure 1

Details of Rated Facilities

1. Short Term Facilities

1.A. Fund Based Limits

Sr. No.	Name of Bank / Lender	Rated Amount (Rs. crore)	Remarks
1.	IDBI Bank Ltd.	58.44	EPC/PSC (Includes sublimit of FBD/ FBN/ CC/ WCDL/ LC/ BG)
2.	State Bank of India	30.00	EPC/PSC (Includes sublimit of CC Rs. 20 crores)
	Total	88.44	

FBD- Foreign Bill Discounting; FBN: Foreign Bill Negotiation; CC: Cash Credit; WCDL: Working Capital Demand Loan; LC: Letter of Credit; BG: Bank Guarantee

1.B. Fund Based Limits

Sr. No.	Name of Bank / Lender	Rated Amount (Rs. crore)	Remarks
1.	Central Bank of India	90.73	PC/Bill Discounting (Includes sublimit of EBP/EBD of Rs. 10 crores & standby PC)
	Total	90.73	

PC: Packing Credit; EBP/EBD: Export Bill Purchase/Export Bill Discounting

1.C. Non-Fund Based Limits

Sr. No.	Name of Bank / Lender	Rated Amount (Rs. crore)	Remarks
1.	Central Bank of India	2.00	Bank Guarantee
	Total	2.00	

BG-Bank Guarantee

1.D. Non-Fund Based Limits

Sr. No.	Name of Bank / Lender	Rated Amount (Rs. crore)	Remarks
1.	Central Bank of India	60.00	Letter of credit (Includes Sublimit of import/Inland LC (DA Usance upto 180)
	Total	60.00	

LC: Letter of Credit



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Total Short Term Facilities : Rs.241.17 crore

2. Long Term / Short Term Facilities

2.A. Fund Based /Non Fund Based Limits

Sr. No.	Name of Bank / Lender	Rated Amount (Rs. crore)	Remarks
1.	HDFC Bank Ltd.	80.00	CC/PC/POSTSHIPMENT/LC
	Total	80.00	

CC: Cash Credit; PC: Packing Credit; LC: Letter of Credit

Total Long Term / Short Term Facilities : Rs.80.00 crore

Total Facilities (1.A+1.B+1.C+1.D+2.A) : Rs.321.17 crore



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