

APPLICATION FORM (FOR RESIDENT APPLICANTS)

SAKTHI FINANCE LIMITED Credit Rating: 'BBB (Stable)' by ICRA

COMMON APPLICATION FORM FOR ASBA

ISSUE OPENS ON : APRIL 10, 2019 ISSUE CLOSES ON : MAY 09, 2019*

To, The Board of Directors SAKTHI FINANCE LIMITED

Application Form No.

PUBLIC ISSUE OF SECURED AND UNSECURED REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹ 1,000 EACH (NCDs) VIDE PROSPECTUS DATED MARCH 28, 2019

I/we hereby confirm that I/We have read and understood the terms and conditions of this Application Form and the attached Abridged Prospectus and agree to the 'Applicant's Undertaking' as given overleaf. I/we hereby confirm that I/we have read the instructions for filling up the Application Form given overleaf.

Table with 6 columns: LEAD MANAGER / LEAD BROKER'S / TRADING MEMBER'S STAMP & CODE, SUB-BROKER / AGENT'S STAMP & CODE, SCSB BRANCH STAMP & CODE, BANK BRANCH SERIAL NO., REGISTRAR'S / SCSB SERIAL NO., DATE OF RECEIPT

1. APPLICANT'S DETAILS - PLEASE FILL IN BLOCK LETTERS (Please refer to Page 12 of this Abridged Prospectus)

First Applicant (Mr./Ms./M/s.) Date of Birth [D][D][M][M][Y][Y][Y][Y] Name of Guardian (if Applicant is minor) (Mr./ Ms.) Address Pin Code (Compulsory) Tel. No.(with STD code) / Mobile Email Second Applicant (Mr./ Ms./M/s.) Third Applicant (Mr./ Ms./M/s.)

2. INVESTOR CATEGORY (Please refer overleaf) Category I Category II Category III Sub Category Code (Please see overleaf)

3. PLEASE PROVIDE APPLICANT'S DEPOSITORY DETAILS For NSDL enter 8 digit DP ID followed by 8 digit Client ID / For CDSL enter 16 digit Client ID

NSDL / CDSL

4. INVESTMENT DETAILS (For details, please refer Issue Structure overleaf)

Table with 11 columns (Options I to XI) and 14 rows (Frequency of interest payment, Nature of Instruments, Category of investor who can apply, Minimum application, In multiples of, Face value of Secured / Unsecured NCDs (₹), Issue Price of Secured / Unsecured NCD (₹), Tenor from Deemed Date of Allotment (in months), Coupon (%), Effective Yield (per annum), Mode of interest payment, Amount Secured / Unsecured NCDs on maturity for all Category of Investor(s) (₹), Maturity Date (from Deemed Date of Allotment) (in months), No. of NCDs applied, Amount Payable (₹), Grand Total (₹))

*Our Company shall allocate and allot Option II NCDs wherein the applicants have not indicated their choice of the relevant Option.

5. PAYMENT DETAILS

Amount Paid (₹ in figures) (₹ in words)

ASBA Bank A/c No. ASBA A/c. Holder Name Bank Name & Branch (in case Applicant is different from ASBA A/c. Holder)

Table with 5 columns: 5A. PAN & SIGNATURE OF SOLE/FIRST APPLICANT, 5B. PAN & SIGNATURE OF SECOND APPLICANT, 5C. PAN & SIGNATURE OF THIRD APPLICANT, 5D. SIGNATURE OF ASBA BANK ACCOUNT HOLDER(S) (AS PER BANK RECORDS), LEAD MANAGER/ LEAD BROKERS / SUB BROKERS / TRADING MEMBERS / SCSB BRANCH'S STAMP (ACKNOWLEDGING UPLOAD OF APPLICATION IN STOCK EXCHANGE SYSTEM) (MANDATORY)

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SAKTHI FINANCE LIMITED LEAD MANAGER/ LEAD BROKERS / SUB BROKERS / TRADING MEMBERS / SCSB BRANCH'S STAMP (ACKNOWLEDGING UPLOAD OF APPLICATION IN STOCK EXCHANGE SYSTEM) (MANDATORY) Application Form No.

PUBLIC ISSUE OF SECURED AND UNSECURED REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹ 1,000 EACH (NCDs) VIDE PROSPECTUS DATED MARCH 28, 2019

DPID / CLID PAN

Amount Paid (₹ in figures) Bank & Branch Date, Stamp & Signature of SCSB Branch (Mandatory) ASBA Bank A/c No. Dated Received from Mr./Ms./M/s. Telephone / Mobile Email

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PUBLIC ISSUE OF SECURED AND UNSECURED REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹ 1,000 EACH (NCDs) VIDE PROSPECTUS DATED MARCH 28, 2019

Table with 11 columns (Options I to XI) and 4 rows (Face Value/Issue Price (₹/NCD), No. of NCDs applied for, Amount Payable (₹), Grand Total (₹)) Date Stamp & Signature of Lead Manager /Lead Brokers / Sub Brokers / Trading Members/SCSB Name of Sole / First Applicant (Mr./Ms./M/s.) ASBA Bank A/c No. Dated Drawn on (Name of Bank & Branch) Acknowledgement is subject to realisation of availability of funds in the ASBA account. Application Form No.

All future communication in connection with this application should be addressed to the Registrar to the Issue. For details, please refer overleaf. While submitting the Application Form, the Applicant should ensure that the date stamp being put on the Application Form by the Lead Manager/Lead Brokers/Sub Brokers/Trading Members/SCSB matches with the date stamp on the Acknowledgement Slip.

APPLICANT'S UNDERTAKING

I/We hereby agree and confirm that:

1. I/We have read, understood and agreed to the contents and terms and conditions of **SAKTHI FINANCE LIMITED, Prospectus dated March 28, 2019 ("Prospectus")**.
2. I/We hereby apply for allotment of the NCDs to me/us and the amount payable on application is remitted herewith.
3. I/We hereby agree to accept the NCDs applied for or such lesser number as may be Allotted to me/us in accordance with the contents of the Prospectus subject to applicable statutory and/or regulatory requirements.
4. I/We irrevocably give my/our authority and consent to Catalyst Trusteeship Limited (the "Debenture Trustee") to act as my/our trustees and for doing such acts as are necessary to carry out their duties in such capacity.
5. I am/We are Indian National(s) resident in India and I am/ we are not applying for the said NCDs as nominee(s) of any person resident outside India and/or Foreign National(s).
6. The application made by me/us does not exceed the investment limit on the maximum number of NCDs which may be held by me/us under applicable statutory and/or regulatory requirements.
7. In making my/our investment decision, I/We have relied on my/our own examination of the SAKTHI FINANCE LIMITED and the terms of the issue, including the merits and risks involved and my/our decision to make this application is solely based on disclosures contained in the Prospectus.
8. I/We have obtained the necessary statutory and/or regulatory permissions/approvals for applying for, subscribing to, and seeking allotment of the NCDs applied for.
9. Undertaking:
 - 1) I/We hereby undertake that I/We am/are an ASBA Applicant(s) as per applicable provisions of the SEBI Regulations; 2) In accordance with ASBA process provided in the SEBI Regulations and disclosed in the Prospectus, I/We authorize (a) the Lead Manager(s), Consortium Members and Trading Members (in Specified cities only) or the SCSBs, as the case may be, to do all acts as are necessary to make the Application in the Issue, including uploading my/our application, blocking or unblocking of funds in the bank account maintained with the SCSB as specified in the Application Form, transfer of funds to the Public Issue Account on receipt of instruction from the Lead Managers and Registrar to the Issue, after finalization of Basis of Allotment; and (b) the Registrar to the Issue to issue instruction to the SCSBs to unblock the funds in the specified bank account upon finalization of the Basis of Allotment. 3) In case the amount available in the specified Bank Account is insufficient as per the Application, the SCSB shall reject the Application.
10. I/We confirm that I/We shall be allocated and allotted Option II NCDs wherein I/We have not indicated the choice of the relevant Options of NCDs.

IMPERSONATION

Attention of the Applicants is specifically drawn to sub-section (1) of Section 38 of the Companies Act 2013, reproduced below: "Any person who: (a) makes or abets making of an application in a fictitious name to a company for acquiring, or subscribing for, its securities; or (b) makes or abets making of multiple applications to a company in different names or in different combinations of his name or surname for acquiring or subscribing for its securities; or (c) otherwise induces directly or indirectly a company to allot, or register any transfer of, securities to him, or to any other person in a fictitious name, shall be liable for action under Section 447".

ISSUE RELATED INFORMATION FOR FILLING THE APPLICATION FORM

THE FOLLOWING CATEGORIES OF PERSONS ARE ELIGIBLE TO APPLY IN THE ISSUE:

Investor Category	Sub Category Code	Investor Category	Sub Category Code
Category I Investor		Category II Investor	
Resident public financial institutions, scheduled commercial banks, Indian multilateral and bilateral development financial institutions;	10	Companies within the meaning of section 2(20) of the Companies Act, 2013;	20
State Industrial Development Corporations;	11	Statutory bodies/ corporations and societies registered under the applicable laws in India and authorised to invest in NCDs;	21
Provident funds, pension funds with a minimum corpus of ₹ 2,500 lakh, superannuation funds and gratuity funds, authorized to invest in the NCDs;	12	Co-operative banks, and regional rural banks incorporated in India	22
Insurance companies registered with the IRDA;	13	Trusts including public/private charitable/religious trusts settled and/or registered in India under applicable laws, which are authorized to invest in the NCDs;	23
National Investment Fund set up by resolution F. No. 2/3/2005-DD-II dated November 23, 2005 of the GoI;	14	Resident Indian scientific and/or industrial research organizations, authorized to invest in the NCDs;	24
Mutual funds registered with SEBI;	15	Limited Liability Partnerships formed and registered under the provisions of the Limited Liability Partnership Act, 2008 (No. 6 of 2009), authorized to invest in the NCDs;	25
Alternative Investment Funds registered with SEBI subject to investment conditions applicable to them under the SEBI AIF Regulations;	16	Partnership firms formed under applicable laws in India in the name of the partners, authorized to invest in the NCDs;	26
Resident Venture Capital Funds registered with SEBI;	17	Association of Persons;	27
Systemically Important Non-Banking Financial Company, a non-banking financial company registered with the Reserve Bank of India and having a net-worth of more than ₹ 50,000 lakh as per the last audited financial statements;	18	Any other incorporated and/or unincorporated body of persons	28
Insurance funds set up by and managed by the army, navy or air force of the Union of India or by the Department of Posts, GoI	19	Category III Investor	
		Resident Indian individuals and	30
		Hindu Undivided Families applying through the Karta	31

ISSUE STRUCTURE

The terms of the Secured and Unsecured NCDs offered pursuant to the Issue are as follows:

Options	I	II	III	IV	V	VI	VII	VIII	IX	X	XI
Frequency of interest payment	Monthly	Cumulative	Monthly	Annually	Cumulative	Monthly	Annually	Cumulative	Monthly	Annually	Cumulative
Nature of Instruments	Secured NCD						Unsecured NCD				
Category of investor who can apply	All categories of Investors (I, II and III)										
Minimum application	₹ 10,000 (10 NCDs) (for all options of NCDs including Unsecured NCDs, namely option IX, option X, option XI, either taken individually or collectively)										
In multiples of	₹ 1,000 (1 NCD) after minimum application										
Face value of Secured / Unsecured NCDs (₹)	₹ 1,000										
Issue Price of Secured / Unsecured NCD (₹)	₹ 1,000										
Tenor from Deemed Date of Allotment (in months)	24	24	36	36	36	48	48	48	61	61	61
Coupon (%) for all Category of Investor(s)	9.50	N.A.	9.75	9.75	N.A.	10.00	10.00	N.A.	10.25	10.25	N.A.
Effective Yield (per annum) for all Category of Investor(s)	9.50	10.33	9.75	10.11	11.17	10.00	10.38	12.11	10.25	10.65	13.24
Mode of interest payment	Through various modes of payments available										
Amount Secured / Unsecured NCDs on maturity for all Category of Investor(s) (₹)	1000	1207	1000	1000	1335	1000	1000	1485	1000	1000	1673
Maturity Date (from Deemed Date of Allotment) (in months)	24	24	36	36	36	48	48	48	61	61	61

*Our Company shall allocate and allot Option II NCDs wherein the applicants have not indicated their choice of the relevant Option.

Basis of Allotment : For details, please refer to page no. 18 of the Abridged Prospectus.

For Grounds for Technical Rejection, Please refer to page no. 17 of the Abridged Prospectus.

For further information, please refer to section titled "Issue Related Information" on page 128 of the Prospectus.

If the Deemed Date of Allotment undergoes a change, the coupon payment dates, redemption amounts and other cash flow workings shall be changed accordingly. Please refer to Section titled "Issue Related Information" on page 128 of the Prospectus.

Also for details of the interest payment, please refer to "Interest and Payment of Interest" at page no 140 of the Prospectus.

For further details, please refer to Prospectus dated March 28, 2019.

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	COMPANY CONTACT DETAILS	REGISTRAR CONTACT DETAILS
<ul style="list-style-type: none"> • Applicants may contact the Registrar to the Issue in case of any pre-issue or post-issue related problems (non-receipt of Allotment Advice, refunds or credit of NCDs). • In case of ASBA Application submitted to the SCSBs, the Applicants should contact Registrar to the Issue with copy to the relevant SCSB. • In case of queries related to upload of Applications submitted to the Lead Manager/ Consortium Members/Sub-Consortium Members/Trading Member should contact the relevant Consortium Members/Sub-Consortium Members/ Sub Brokers/ Trading Member. • The grievances arising out of Applications for the NCDs made through Trading Members may be addressed directly to Stock Exchanges. 	<p style="text-align: center;">SAKTHI FINANCE LIMITED</p> <p>Registered Office: 62, Dr. Nanjappa Road, Post Box No. 3745 Coimbatore-641 018, Tamil Nadu</p> <p>Tel. No: +91 (422) 2231471-474/4236200; Fax No: +91 (422) 2231915</p> <p>Website: www.sakthifinance.com</p> <p>Company Secretary and Compliance Officer: Mr. S. Venkatesh</p> <p>Tel. No.: +91 (422) 4236207</p> <p>Email: svenkatesh@sakthifinance.com</p>	<p style="text-align: center;">S.K.D.C CONSULTANTS LIMITED</p> <p>"Kanapathy Towers", Third Floor, 1391/A-1, Sathy Road Ganapathy, Coimbatore – 641 006</p> <p>Tel No: + 91 (422) 4958995, 2539835-36; Fax No: + 91 (422) 2539837</p> <p>Email: sfncd@skdc-consultants.com; Website: www.skdc-consultants.com</p> <p>Investor Grievance Email: sfncd@skdc-consultants.com</p> <p>Contact person: Mr. K. Jayakumar</p> <p>Compliance Officer: Mrs. Vijayalakshmi Narendra</p> <p>SEBI Registration No: INR00000775</p>