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APPLICATION FORM (FOR RESIDENT APPLICANTS)	SAKTHI FINANCE LIMITED Credit Rating: ICRA BBB (Stable) by ICRA Limited (ICRA)	ASBA APPLICATION FORM	ISSUE OPENS ON: FRIDAY, AUGUST 08, 2025 ISSUE CLOSES ON: FRIDAY, AUGUST 22, 2025*
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 To, The Board of Directors
Sakthi Finance SAKTHI FINANCE LIMITED

Application
Form No.

*For details of Early Closure or extension of the Issue, refer to page 33 of the attached Abridged Prospectus

PUBLIC ISSUE BY SAKTHI FINANCE LIMITED ("COMPANY" OR THE "ISSUER") OF 15,00,000 RATED, SECURED, REDEEMABLE NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹ 1,000 EACH, ("NCDs"), VIDE PROSPECTUS DATED AUGUST 01, 2025.

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.

LEAD MANAGER/ LEAD BROKER STAMP & CODE	BROKER / AGENTS STAMP & CODE	TRADING MEMBERS / SUB BROKER / CRTA / CDP	SCSB BRANCH STAMP & CODE	REGISTRAR/ SCSB BRANCH SERIAL NO.	DATE OF RECEIPT
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1. APPLICANT'S DETAILS - PLEASE FILL IN BLOCK LETTERS (Please refer to Page 21 of the attached Abridged Prospectus)

First Applicant (Mr./Ms./M/s.) _____
Date of Birth

D	M	M	Y	Y	Y	Y
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 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 ☐ Category IV 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)

Options	I	II	III	IV	V	VI	VII
Frequency of interest payment	Monthly	Cumulative	Monthly	Cumulative	Monthly	Cumulative	Cumulative
Minimum application	₹ 10,000 (10 NCDs) (across all Options)						
Face Value/Issue Price	₹ 1000 (1 NCD)						
Face value of NCDs (₹/NCD)	₹ 1,000						
Tenor	24	24	36	36	60	60	85
Coupon(% per annum) for NCD holders in Category I, II, III and Category IV	9.00	N.A.	9.00	N.A.	10.25	N.A.	N.A.
Effective Yield (%) per annum for NCD holders in Category I, II, III and Category IV	9.00	9.31	9.00	9.31	10.25	10.65	10.38
Mode of interest payment	Through various modes of payment available						
Amount ₹ /NCD on Maturity for NCD holders in Category I, II, III and Category IV*	1000.00	1194.83	1000.00	1306.05	1000.00	1658.72	2013.13
Maturity Date / Redemption Date (from deemed date of allotment) (in months)	24	24	36	36	60	60	85
No. of NCDs applied for							
Amount Payable (₹)							
Grand Total (₹)	Total No. of NCDs			Total Amount Payable (₹)			

*Subject to applicable tax deducted at source, if any.

Our Company shall allocate and allot Option III NCDs wherein the Applicants have not indicated their choice of the relevant NCD Option.

All individual investors who invest up to ₹ 5 lakhs through designated intermediaries to follow the UPI mechanism only for bidding.

5. PAYMENT DETAILS

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

ASBA

Bank A/c No. _____

ASBA A/c. Holder Name _____

(in case Applicant is different from ASBA A/c. Holder)


Bank Name & Branch _____

or UPI ID _____

(Maximum 45 Characters)

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'S / LEAD BROKER'S/TRADING MEMBER'S / CRTA / CDP / SCSB BRANCH'S STAMP (Acknowledging upload of Application in Stock Exchange System) (Mandatory)
PAN	PAN	PAN	I/We authorize the SCSB to do all acts as are necessary to make the Application in the Issue	
			1) _____	
			2) _____	
			3) _____	
Date : _____	Furnishing of PAN of the Applicant is mandatory, including Minor's PAN in case of Application by Minor, please refer page 21 of the attached Abridged Prospectus.			

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 Sakthi Finance Since 1955	SAKTHI FINANCE LIMITED	Acknowledgement Slip for Consortium Members /Trading Members / Lead Managers /CRTA / CDP / SCSB	Application Form No.
PUBLIC ISSUE OF 15,00,000 RATED, SECURED, REDEEMABLE NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹ 1,000 EACH, ("NCDs"), VIDE PROSPECTUS DATED AUGUST 01, 2025.			
DPID / CLID		PAN	
Amount Paid (₹ in figures)	Bank & Branch	Date, Stamp & Signature of SCSB Branch (Mandatory)	
ASBA Bank A/c No./UPI ID		Dated _____	
Received from Mr./Ms./M/s.			
Telephone / Mobile	Email		

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SAKTHI FINANCE LIMITED	PUBLIC ISSUE OF 15,00,000 RATED, SECURED, REDEEMABLE NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹ 1,000 EACH, ("NCDs"), VIDE PROSPECTUS DATED AUGUST 01, 2025.							Date Stamp & Signature of Lead Manager/Consortium Members/Trading Members/ CRTA / CDP / SCSB	Name of Sole / First Applicant (Mr./Ms./M/s.) All future communication in connection with this application should be addressed to the Registrar to the Issue. For details, please refer overleaf. Acknowledgment Slip for Applicant	
	Options	I	II	III	IV	V	VI			VII
	Face Value / Issue Price (₹/NCD)	₹ 1,000								
	No. of NCDs applied for									
	Amount Payable (₹)									
Grand Total (₹)										
ASBA Bank A/c No./UPI ID	Dated							Acknowledgement is subject to realisation of Availability of Funds in the ASBA account.	Application Form No.	
Name of Bank & Branch										

While submitting the Application Form, the Applicant should ensure that the date stamp being put on the Application Form by the Lead Managers / Consortium Members / Trading Members / CRTA / CDP / SCSB matches with the date stamp on the Acknowledgement Slip. Applications submitted without being uploaded on the terminals of the Stock Exchange will be rejected.

APPLICANT'S UNDERTAKING

- I/ We hereby agree and confirm that:
- I/ We have read, understood and agreed to the contents and terms and conditions of Prospectus dated August 01, 2025 of SAKTHI FINANCE LIMITED.
 - I/ We hereby apply for allotment of the NCDs to me / us and the amount payable on application is remitted herewith.
 - 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.
 - I/ We irrevocably give my / our authority and consent to CATALYST TRUSTEESHIP LIMITED (the "Debtenture Trustee") to act as my / our trustee and for doing such acts as are necessary to carry out their duties in such capacity.
 - 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).
 - 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.
 - 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.
 - 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.
 - UPI Mechanism for Blocking Fund would be available for Retail Individual Investors, who have submitted bid for an amount not more than ₹ 500,000 in any of the bidding options in the Issue (including HUFs applying through their Karta and does not include NRIs).
 - Additional Undertaking, in case of ASBA Applicants:
 - I/ We hereby undertake that I/ We am/ are an ASBA Applicant(s) as per applicable provisions of the SEBI Regulations;
 - In accordance with ASBA process provided in the SEBI Regulations and disclosed in the Prospectus, I/ We authorize:
 - the Lead Manager(s), Consortium Members, Trading Members (in Specified cities only), Broker, CRTA, CDP 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 or in the bank account of the Applicant linked with the UPI ID provided in the Application Form, as the case may be, transfer of funds to the Public Issue Account on receipt of instruction from the Lead Managers and Registrar to the Issue or the Sponsor Bank, as the case may be, after finalization of Basis of Allotment; and
 - the Registrar to the Issue or Sponsor Bank, as the case may be, to issue instruction to the SCSBs to unlock the funds in the specified bank account upon finalization of the Basis of Allotment.
 - In case the amount available in the specified Bank Account is insufficient as per the Application, the SCSB shall reject the Application.
 - I/ We confirm that I/ We shall be allocated and allotted Option III NCDs wherein I/ We have not indicated the choice of the relevant Option 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

Investor Category	Sub Category Code	Investor Category	Sub Category Code
Category I (Institutional Investors)		Category II (Non Institutional Investors)	
Resident public financial institutions as defined in Section 2(72) of the Companies Act 2013, statutory corporations including state industrial development corporations, scheduled commercial banks, co-operative banks and regional rural banks and multilateral and bilateral development financial institutions which are authorized to invest in the NCDs;	11	Companies falling within the meaning of Section 2(20) of the Companies Act 2013, Bodies corporate and societies registered under the applicable laws in India and authorized to invest in the NCDs	21
		Educational institutions and associations of persons and/or bodies established pursuant to or registered under any central or state statutory enactment, which are authorized to invest in the NCDs;	22
Provident funds of minimum corpus of ₹ 2,500 lakh, pension funds of minimum corpus of ₹ 2,500 lakh, superannuation funds and gratuity funds, which are authorized to invest in the NCDs;	12	Trust including public/ private charitable/ religious trusts which are authorized to invest in the NCDs;	23
		Association of Persons;	24
Alternative investment funds, subject to investment conditions applicable to them under the Securities and Exchange Board of India (Alternative Investment Funds) Regulations, 2012;	13	Scientific and/or industrial research organizations, which are authorized to invest in the NCDs;	25
		Partnership firms in the name of the partners; and	26
Resident venture capital funds registered with SEBI;	14	Limited Liability Partnerships formed and registered under the provisions of the Limited Liability Partnership Act, 2008 (No. 6 of 2009);	27
Insurance companies registered with the IRDAI;	15	Category III (High Net-worth Individual Investors) ("HNIs")	
National Investment Fund (set up by resolution no. F. No. 2/3/2005-DDII dated November 23, 2005 of the Government of India and published in the Gazette of India);	16	Resident Indian individuals applying for an amount aggregating a value exceeding ₹ 10 lakhs and Hindu Undivided Families applying through the Karta for an amount aggregating a value exceeding ₹ 10 lakhs. (HNIs)	31
Insurance funds set up and managed by the Indian army, navy or the air force of the Union of India or by the Department of Posts, Union of India;	17	Category IV (Retail Individual Investors)	
Mutual funds registered with SEBI; and	18	Resident Indian individuals applying for an amount aggregating a value not exceeding ₹ 10 lakh and shall include Retail Individual Investors, who have submitted bid for an amount not more than ₹ 5 lakh in any of the bidding options in the Issue (including HUFs applying through their Karta and does not include NRIs) through UPI Mechanism and	41
Systemically Important NBFCs registered with the RBI and having net worth of more than ₹ 50,000 lakh as per the latest audited financial statements.	19	Hindu Undivided Families applying through the Karta applying for an amount aggregating a value not exceeding ₹ 10 lakh.	42

ISSUE STRUCTURE

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

Options	I ^a	II ^a	III ^a	IV ^a	V ^a	VI ^a	VII ^a
Frequency of interest payment	Monthly	Cumulative	Monthly	Cumulative	Monthly	Cumulative	Cumulative
Minimum application	₹ 10,000 (10 NCDs) (across all Options)						
Face Value/Issue Price	₹ 1000 (1 NCD)						
Face value of NCDs (₹/NCD)	₹ 1,000						
Tenor	24	24	36	36	60	60	85
Coupon(% per annum) for NCD holders in Category I, II, III and Category IV	9.00	N.A.	9.00	N.A.	10.25	N.A.	N.A.
Effective Yield (%) per annum for NCD holders in Category I, II, III and Category IV	9.00	9.31	9.00	9.31	10.25	10.65	10.38
Mode of interest payment	Through various modes of payment available						
Amount ₹/NCD on Maturity for NCD holders in Category I, II, III and Category IV*	1000.00	1194.83	1000.00	1306.05	1000.00	1658.72	2013.13
Maturity Date / Redemption Date (from deemed date of allotment) (in months)	24	24	36	36	60	60	85

* In respect of Option (Monthly Interest payment), Payment of Interest will be made to those NCD Holders whose names appear in the register of NCD holders (or to first holder in case of joint-holders) as on Record Date and will be paid on monthly basis. Interest will be calculated from the 1st day till the last day of the month on an actual basis during the tenor of such NCDs and paid on the first working day of every subsequent month. For the first interest payment for NCDs under the monthly options, if the Deemed Date of Allotment is prior to fifteenth of that month, the interest for that month will be paid on the first day of subsequent month and if the Deemed Date of Allotment is post the fifteenth of that month, interest from the Deemed Date of Allotment till the last day of the subsequent month will be clubbed and paid on the first working day of the month next to that subsequent month.

^a Further, in case of Cumulative Options for the purpose of deduction of tax interest will be deemed to accrue every year and tax will be deducted on the accrued interest in each financial year, if required.

* Subject to applicable tax deducted at source, if any.

Basis of Allotment : For details, refer to page 31 of the Abridged Prospectus.

Our Company shall allocate and allot Option III NCDs wherein the Applicants have not indicated their choice of the relevant NCD Option.

For Grounds for Technical Rejection, refer to page 29 of the Abridged Prospectus.

For further information, refer to section titled "Issue Related Information" beginning on page 189 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" beginning on page 189 of the Prospectus.

Also for details of the interest payment, refer to "Interest and Payment of Interest" at page 215 of the Prospectus.

For further details, refer to Prospectus dated August 01, 2025.

All Capitalised terms not specifically defined herein shall have the meaning given to such terms in the Prospectus dated August 01, 2025.

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	COMPANY CONTACT DETAILS	REGISTRAR CONTACT DETAILS
<ul style="list-style-type: none">Applicants may contact the Registrar to the Issue or our Company Secretary and Compliance Officer 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 Managers/ Lead Brokers / Trading Member / CRTA / CDP should contact the relevant Lead Manager / Lead Broker / Trading Member / CRTA / CDP.The grievances arising out of Applications for the NCDs made through Trading Members may be addressed directly to Stock Exchange.Acknowledgments subject to availability of funds in the ASBA Account.	<p>SAKTHI FINANCE LIMITED Registered Office: 62, Dr. Nanjappa Road Post Box No. 3745, Coimbatore - 641 018 Tamil Nadu Tel No: +91 (422) 2231471- 474/4236200 Website: www.sakthifinance.com Company Secretary and Chief Compliance Officer: Sri S. Venkatesh Tel No: +91 (422) 4236207 Email: svenkatesh@sakthifinance.com</p>	<p>MUFG INTIME INDIA PRIVATE LIMITED <i>(Formerly known as Link Intime India Private Limited)</i> C-101, 247 Park, 1st Floor, L.B.S. Marg, Vikhroli (West), Mumbai 400 083, Maharashtra; Tel No.: + 91 810 811 4949; Fax No : +91 022 49186060; Email: sakthifin.nod_2025a@in.mpmc.mufg.com Website: http://in.mpmc.mufg.com/ Investor Grievance Email: sakthifin.nod_2025a@in.mpmc.mufg.com Contact Person: Ms. Shanti Gopalakrishnan Compliance Officer: Mr. B. N. Ramakrishnan SEBI Registration No.: INR000004058 CIN: U67190MH1999PTC118368</p>



(Please scan this QR Code to view the Prospectus)

THIS ABRIDGED PROSPECTUS CONSISTS OF 36 PAGES INCLUDING 2 PAGES OF APPLICATION FORM. PLEASE ENSURE THAT YOU HAVE RECEIVED ALL THE PAGES. You are encouraged to read greater details available in the Prospectus dated August 01, 2025 ("PROSPECTUS") from www.sakthifinance.com and www.bonanzaonline.com.

Please ensure that you read the Prospectus and the general instructions contained in this Abridged Prospectus before applying in the Issue. Unless otherwise specified, all capitalized terms used in this form shall have the meaning ascribed to such terms in the Prospectus. The investors are advised to retain a copy of Abridged Prospectus for their future reference.

You may obtain a physical copy of the Application form from our Registered Office, the Lead Manager, Lead Brokers, Registrar to the Issue, the Designated Branches of Self Certified Syndicate Banks. You may also download the Prospectus from the websites of SEBI, Lead Manager and Stock Exchange i.e. www.sebi.gov.in; www.bonanzaonline.com; www.bseindia.com, respectively.



SAKTHI FINANCE LIMITED

Date of Incorporation: March 30, 1955; **CIN:** L65910TZ1955PLC000145; **PAN:** AADCS0656G

Sakthi Finance Limited ("Our Company"/ "The Issuer") was originally incorporated as "The Pollachi Credit Society Private Limited" on March 30, 1955 under the Indian Companies Act 1913. Our Company was later converted into a Public Limited Company and the name of our Company was changed to "Sakthi Finance Limited" on July 27, 1967 vide a fresh Certificate of Incorporation obtained from Registrar of Companies, Madras. The Corporate Identity Number of our Company is L65910TZ1955PLC000145. The PAN of our Company is AADCS0656G. For further details of changes in Registered Office of our Company, refer "History and Certain Corporate Matters" beginning on page 146 of the Prospectus. Our Company is registered as a Non-Banking Financial Company under Section 45-IA of the Reserve Bank of India Act 1934 (2 of 1934) and has been issued a Certificate of Registration No. 07-00252 pursuant to it. Our Company has been classified as an "NBFC Investment and Credit Company- Deposit -Taking (Middle Layer)".

Registered Office	Company Secretary and Chief Compliance Officer	Email and Telephone No	Website
62, Dr. Nanjappa Road Post Box No. 3745 Coimbatore - 641 018 Tamil Nadu	S. Venkatesh	svenkatesh@sakthifinance.com +91 (422) 4236207	www.sakthifinance.com

BRIEF DESCRIPTION OF THE ISSUE

PUBLIC ISSUE BY SAKTHI FINANCE LIMITED ("THE COMPANY" OR "ISSUER") OF 15,00,000 RATED, SECURED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹ 1,000 EACH, AT AN ISSUE PRICE OF ₹ 1,000 EACH ("NCDs"), FOR AN AMOUNT NOT EXCEEDING ₹ 7,500 LAKH (HEREINAFTER REFERRED TO AS "THE BASE ISSUE SIZE") WITH AN OPTION TO RETAIN OVER-SUBSCRIPTION FOR AN AMOUNT NOT EXCEEDING ₹ 7,500 LAKH, AGGREGATING AN OVERALL AMOUNT NOT EXCEEDING ₹ 15,000 LAKH (HEREINAFTER REFERRED TO AS "THE OVERALL ISSUE SIZE"). NCDs ARE ISSUED AT A FACE VALUE OF ₹ 1000 EACH. THE NCDs WILL BE ISSUED ON THE TERMS AND CONDITIONS AS SET OUT IN THE PROSPECTUS. THE ISSUE IS BEING MADE PURSUANT TO THE PROVISIONS OF SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF NON-CONVERTIBLE SECURITIES) REGULATIONS, 2021 ("SEBI NCS REGULATIONS"), THE COMPANIES ACT 2013 AND THE RULES MADE THEREUNDER, AS AMENDED AND TO THE EXTENT NOTIFIED AND THE SEBI MASTER CIRCULAR. THE ISSUE IS NOT UNDERWRITTEN.

Type of Instrument / Name of Security	Rated, Secured, Redeemable NCDs of Face Value of ₹ 1,000 each SFL NCD XI
Nature of the Instrument	Secured, Redeemable, Non-Convertible Debentures
Base Issue Size	₹ 7500 lakh
Option to retain oversubscription (Amount)	₹ 7500 lakh
Face Value	₹ 1,000 of each NCD
Details of Coupon/ Dividend (fixed or floating or other structure/rate/ frequency)	Fixed
Redemption date; Tenor	Option I & II : 24 months, Option III & IV : 36 months, Option V & VI : 60 Months and Option VII : 85 months. The company shall allot Option III NCDs wherein the Applicants have not indicated the choice of relevant Option.
Rating of the instrument and Rating Agency	[ICRA] BBB (Stable) by ICRA Limited (pronounced as ICRA Triple B rating with a stable outlook)

ABRIDGED PROSPECTUS

Name of Merchant Banker	Bonanza Portfolio Limited
Name of the Debenture Trustee	Catalyst Trusteeship Limited*
Name of the stock Exchange(s) where it will be listed	BSE Limited
Issue opening date	FRIDAY, AUGUST 08, 2025
Issue closing date**	FRIDAY, AUGUST 22, 2025

* Catalyst Trusteeship Limited has, by its letter dated June 05, 2025, given its consent for its appointment as Debenture Trustee to the Issue, pursuant to Regulation 8 of the SEBI NCS Regulations and for its name to be included in the Prospectus and in all the subsequent periodical communications sent to the holders of the Debentures issued pursuant to this Issue. Refer **Annexure C** at page 335 of the Prospectus.

** The Issue shall remain open for subscription on Working Days from 10 a.m. to 5 p.m. (Indian Standard Time) during banking hours for the period indicated above, except that the Issue may close on such earlier date or extended date (subject to a minimum period of 2 (two) and maximum period of 10 (ten) from the date of opening the issue) as may be decided by the Board/ FISIC, as the case may be, subject to necessary approvals.

Further, please note that Application (including under UPI mechanism) and any further changes to the application shall be accepted only between 10.00 a.m. and 5.00 p.m. (Indian Standard Time, “IST”) (“**Bidding Period**”) during the Issue Period as mentioned above (a) by the Designated Intermediaries at the Bidding Centres, or (b) by the SCSBs directly at the Designated Branches of the SCSBs as mentioned on the Application Form, except that on the Issue Closing Date when Applications shall be accepted only between 10.00 a.m. and 3.00 p.m. (“IST”) and shall be uploaded until 5.00 p.m. (“IST”) or such extended time as permitted by Stock Exchange. It is clarified that the Applications not uploaded in the Stock Exchange Platform would be rejected.

Due to limitation of time available for uploading the Applications on the Issue Closing Date, the Applicants are advised to submit their Applications one day prior to the Issue Closing Date and in any case, not later than 3.00 p.m. (“IST”) on the Issue Closing Date. All times mentioned in this Prospectus are Indian Standard Time. Applicants are cautioned that in the event, a large number of Applications are received on the Closing Date, as is typically experienced in public offerings, some Applications may not get uploaded due to lack of sufficient time.

Such Applications that cannot be uploaded will not be considered for allocation under the Issue. Applications will be accepted only on Working Days, i.e., Monday to Friday (excluding any public holiday). Neither our Company, nor the Lead Manager, nor any Member of the Syndicate, Registered Brokers at the Broker Centres, CDPs at the Designated CDP Locations or the RTAs at the Designated RTA Locations or designated branches of SCSBs are liable for any failure in uploading the Applications due to faults in any software/hardware system or otherwise. Please note that, within each category of investors, the Basis of Allotment under the Issue will be on date priority basis except on the day of over-subscription, if any, where the Allotment will be proportionate basis.

For the list of documents executed, refer “**Material Contracts and Documents for Inspection**” on page 327 of the Prospectus. For the details of the utilization of the proceeds, refer “**Objects of the Issue**” on page 80 of the Prospectus.

For further details, refer to “**General Information – Debenture Trustee**” on page 51 of the Prospectus.

GENERAL RISKS

Investment in NCDs involves a degree of risk and investors should not invest any funds in such securities unless they can afford to take risk attached to such investments. Investors are advised to take an informed decision and to read the Risk Factors carefully before investing in this offering. For taking an investment decision, investors must rely on their examination of the Issue including the risks involved in it. Specific attention of investors is invited to “**Risk Factors**” on Page 20 of the Prospectus and “**Material Developments**” on page 326 of the Prospectus. These risks are not and are not intended to be, a complete list of all risks and considerations relevant to the non-convertible securities or investors decisions to purchase such securities. The prospectus has not been and will not be approved by any regulatory authority in India, including SEBI, the Reserve Bank of India (“RBI”), RoC or any stock exchange in India nor do they guarantee the accuracy or adequacy of this document.

ISSUER’S ABSOLUTE RESPONSIBILITY

The Issuer, having made all reasonable inquiries, accepts responsibility for, and confirms that this Prospectus contains all information with regard to the Issuer and the Issue which is material in the context of the issue, that the information contained in this Prospectus is true and correct in all material aspects and is not misleading in any material respect, that the opinions and intentions expressed herein are honestly held and that there are no other material facts, the omission of which make this document as a whole or any of such information or the expression of any such opinions or intentions misleading in any material respect.

CREDIT RATING

Name of Credit Rating Agency	Rating (s) Obtained	Details of the Press release of the credit rating agency
ICRA Limited	[ICRA] BBB (Stable)	Letter Ref. No. ICRA/Sakthi Finance Limited/15072025/3 dated July 15, 2025 and rationale dated July 16, 2025.

LISTING

The NCDs offered through the Prospectus are proposed to be listed on BSE Limited (“BSE”) and BSE shall be the Designated Stock Exchange. Our Company has received an ‘in-principle’ approval from BSE by their letter no. DCS/BM/PI-BOND/10/25-26 dated July 29, 2025.

ABRIDGED PROSPECTUS

PROMOTERS OF THE ISSUER

Sl No	Name	Individual/Corporate	Experience and Educational Qualification
1	Dr. M. Manickam DIN : 00102233	Individual	<p>Our Promoter, as well as a Non-executive, Non-independent Director. He holds a Master's Degree in Statistics from Madras University and a Master's Degree in Business Administration from the University of Michigan, United States. He has over 40 years of experience in the business and industrial fields. He serves as an advisor to SFL. He is the Chairman and Managing Director of Sakthi Sugars Limited. In addition, he serves as Chairman and Managing Director of Sakthi Auto Component Limited.</p> <p>In July 2010, he was awarded the "Doctor of Science" (<i>Honoris Causa</i>) Degree by Tamil Nadu Agricultural University, Coimbatore in recognition of his contributions to the management of agro-processing industries and agricultural development. He was also the President of the Indian Sugar Mills Association ("ISMA"), the South Indian Sugar Mills Association ("SISMA") during 1996-97 and the Sugar Technologists Association of India ("STAI").</p>
2	Sri. M. Balasubramaniam DIN : 00377053	Individual	<p>Our Promoter and Executive, Non-Independent Director of our Board. He holds a Master's Degree in Commerce from Madras University and a Master's Degree in Business Administration from Notre Dame University, USA. He joined SFL as a Director in the year 1985 and has been associated with SFL since then. He is presently the Vice Chairman and Managing Director of our Company. He was the Chairman of Coimbatore Zone of Confederation of Indian Industry. He was a member of Southern Regional Committee of All India Council for Technical Education ("AICTE"). He was one of the Senate Members of Bharathiyar University, Coimbatore during 2016-2019.</p>

BOARD OF DIRECTORS

The general superintendence, direction and management of our affairs and business are vested in our Board of Directors. As on the date of this Prospectus, we have Eight (8) Directors on our Board, out of which one is an Executive Director and three Directors are Non-Executive, Non-Independent Directors and four are Non-Executive, Independent Directors, including a Woman Director.

Sl No	Name	Designation	Experience and Educational Qualification	Details of other Directorship
1.	Dr. M. Manickam DIN : 00102233	Chairman	<p>He holds a Master's degree in Statistics from Madras University and a Master's Degree in Business Administration from the University of Michigan in the United States. He has about 40 years of experience in the business and industrial fields. He serves as an advisor to SFL. He is the Chairman and Managing Director of Sakthi Sugars Limited. In addition, he serves as Chairman and Managing Director of Sakthi Auto Component Limited. In July 2010, he was awarded the "Doctor of Science" (<i>Honoris Causa</i>) Degree by Tamil Nadu Agricultural University, Coimbatore in recognition of his contributions to the management of agro processing industries and agricultural development. He was also the President of the Indian Sugar Mills Association ("ISMA"), the South Indian Sugar Mills Association ("SISMA") and the Sugar Technologists Association of India ("STAI").</p>	<p>A. Listed Companies</p> <ol style="list-style-type: none"> 1. Sakthi Sugars Limited <p>B. Public Limited Companies</p> <ol style="list-style-type: none"> 1. ABT Limited 2. Sakthi Auto Component Limited 3. Sakthi Properties (Coimbatore) Limited 4. Sri Chamundeswari Sugars Limited 5. The Gounder and Company Auto Limited <p>C. Private Limited Companies</p> <ol style="list-style-type: none"> 1. ABT Business Solutions Private Limited 2. Anamallais Bus Transport Private Limited 3. ABT Supply Chain Solutions Private Limited 4. Akash Sakthi Dynamic Technologies Private Limited 5. Akash Sakthi Aviation Private Limited 6. Sakthi Aircraft Industry Private Limited 7. Sakthi Aviation and Defence Systems Private Limited <p>D. Section 8 Company</p> <ol style="list-style-type: none"> 1. Nachimuthu Industrial Association

ABRIDGED PROSPECTUS

Sl No	Name	Designation	Experience and Educational Qualification	Details of other Directorship
2.	Sri. M Balasubramaniam DIN : 00377053	Vice Chairman and Managing Director	He holds a Master's Degree in Commerce from Madras University and a Master's Degree in Business Administration from Notre Dame University, USA. He joined SFL as a Director in the year 1985 and has been associated with SFL since then. He is also the Managing Director of Sakthi Sugars Limited. He has an experience of 38 years in the field of Finance, Auto and Sugar Industries. He was the Chairman of Coimbatore Zone of Confederation of Indian Industry and was also a member of the Management Committee of Coimbatore Management Association. He was also the Senate Member of Bharathiyar University during 2016-2019. He was a member of Southern Regional Committee of all India Council for Technical Education ("AICTE").	A. Listed Companies 1. Kovai Medical Center and Hospital Limited 2. Sakthi Sugars Limited B. Public Limited Companies 1. ABT Limited 2. Sakthi Auto Component Limited 3. Sakthifinance Financial Services Limited 4. Sakthi Properties (Coimbatore) Limited 5. Sri Chamundeswari Sugars Limited 6. The Gounder and Company Auto Limited C. Private Limited Companies 1. Anamallais Bus Transport Private Limited 2. Magnum Foundations Private Limited 3. ABT Supply Chain Solutions Private Limited D. Section 8 Companies 1. Nachimuthu Industrial Association 2. Coimbatore Innovation and Business Incubator
3.	Sri. M. Srinivaasan DIN : 00102387	Non-Executive, Non-Independent Director	He holds a Bachelor's degree in Engineering from University of Mysore and a Master's Degree in Business Administration from Pennsylvania State University, USA. He has been the Managing Director of Sri Chamundeswari Sugars Limited since 1993. He is also the Joint Managing Director of Sakthi Sugars Limited. He has an experience of about 31 years in the field of sugar industry. He was the President of South India Sugar Mills Association, Karnataka between 1997-1999 and 2005-2008. He was also the President of Indian Sugar Mills Association, New Delhi, during the year 2012-13.	A. Listed Companies 1. Sakthi Sugars Limited B. Public Limited Companies 1. ABT Limited 2. Sakthi Auto Component Limited 3. Sakthi Properties (Coimbatore) Limited 4. Sri Chamundeswari Sugars Limited 5. The Gounder and Company Auto Limited C. Private Limited Companies 1. Chamundeswari Enterprises Private Limited 2. Hemagiri Sugars and Renewables Private Limited 3. SCSL Agro Private Limited 4. ABT Supply Chain Solutions Private Limited 5. Navamalai Holdings Private Limited D. Section 8 Company 1. Nachimuthu Industrial Association E. Foreign Company 1. Nilambe Leisure Holdings Private Limited, Sri Lanka

ABRIDGED PROSPECTUS

Sl No	Name	Designation	Experience and Educational Qualification	Details of other Directorship
4.	Smt. Priya Bhansali DIN : 00195848	Non-Executive, Independent Director	She holds a Graduate Degree in Commerce. She is a Fellow Member of the Institute of Chartered Accountants of India and also holds a Diploma in Information System Audit (“DISA”). She is a Managing Partner in Kumbhat and Co. LLP, Chartered Accountants, Chennai. She has been a practicing Chartered Accountant for over three decades. She has experience and expertise in Direct Taxes, Management Audit, Joint Ventures, FDI and International Taxation etc.	A. Listed Companies <ol style="list-style-type: none"> 1. Bannari Amman Spinning Mills Limited 2. Kaycee Industries Limited 3. Sakthi Sugars Limited 4. Salzer Electronics Limited B. Private Company <ol style="list-style-type: none"> 1. Ishita Advisory Services Private Limited
5.	Sri. K. P. Ramakrishnan DIN : 07029959	Non-Executive, Independent Director	He holds a Graduate Degree in Engineering from Indian Institute of Technology, Chennai. He was former Chief General Manager of IDBI Bank Limited. He has rich and varied experience in banking and finance, gained over a period of more than three decades in banking sector.	A. Listed Companies <ol style="list-style-type: none"> 1. Bannari Amman Spinning Mills Limited B. Public Company <ol style="list-style-type: none"> 1. Sri Chamundeswari Sugars Limited C. Private Companies <ol style="list-style-type: none"> 1. Think Capital Private Limited
6.	Dr. S Veluswamy DIN : 05314999	Non-Executive, Non-Independent Director	He holds a Master’s Degree in Commerce from Madras University. He is also an Associate Member of the Institute of Company Secretaries of India. He has also received a Doctorate degree in Commerce from Bharathiyar University, Coimbatore. He has been associated with the Company for more than 30 years with experience in secretarial, business operations and finance, funding of the Company. He had a stint as Chief Financial Officer of our Company from November 2014 - November 2015 as also was the Chief Executive Officer for 3 years till his appointment as Director. He was also Director (Finance and Operations) and Chief Financial Officer of our Company from 29 th May 2019 to 24 th May 2022. He continues to be a Non-Executive Non- Independent director of our company.	A. Public Companies <ol style="list-style-type: none"> 1. ABT Foods Agroviet Limited 2. ABT Foods Limited 3. ABT Finance Limited 4. Sakthifinance Commercial Vehicle and Infrastructure Limited B. Private Companies <ol style="list-style-type: none"> 1. K Payment Gateway India Private Limited 2. Lakshmi Sundaram Properties Private Limited 3. Sakthi Pelican Insurance Broking Private Limited
7.	Sri. Advait Kurlekar* DIN : 00808669	Non-Executive, Independent Director	He holds B. Tech from Indian Institute of Technology, Mumbai and post-graduation in management from S.P Jain Management Institute and Research, Mumbai. He has over 30 years of experience in industry, Management Consulting and Coaching, having worked in leading organizations like Tata Motors, AF Ferguson and PwC prior to starting Upohan Management Consultants. He has global experience in the areas of business strategy, balanced scorecard and HR consulting and has led consulting projects across the range of sectors including BFSI, engineering, automotive, retail, Pharma, FMCG, hospitality, media and advertising.	A. Listed Companies <ol style="list-style-type: none"> 1. Pradeep Metals Limited B. Private Companies <ol style="list-style-type: none"> 1. Upohan Management Consultants Private Limited 2. Arthavid Financial Consultants Private Limited 3. Travel Time Mobility India Private Limited C. Section 8 Companies <ol style="list-style-type: none"> 1. SPPU Research Park Foundation 2. IIT Bombay Alumni Association

ABRIDGED PROSPECTUS

Sl No	Name	Designation	Experience and Educational Qualification	Details of other Directorship
8.	Sri K.V. Ramachandran** DIN: 00322331	Non-Executive and Independent Director (Additional)	He holds a Bachelor's degree in Science from Madras University and a Postgraduate Diploma in Business Management from Xavier School of Management, Jamshedpur. He is an Industrialist having more than three decades of extensive experience in Industrial and Business Management, Finance and Accounting etc. He is the Vice Chairman and Managing Director of E L Forge Limited, an automotive components manufacturing Company.	A. Listed Companies 1. E L Forge Limited B. Public Company 1. Coromandel Steels Limited 2. Wesco Engineers Limited

* In terms of Section 149 of the Companies Act 2013, the Company had appointed Sri. M. Bhaskar and Sri. Advait Kurlekar as Independent Directors for a consecutive term of five years, not liable to retire by rotation, at the Annual General Meeting held on September 10, 2024. Sri M. Bhaskar, Independent Director of the Company passed away suddenly on May 21, 2025 and accordingly ceased to be a director of the Company.

** In terms of Section 152 and 161 of the Companies Act 2013, read with the Companies (Appointment and Qualification of Directors) Rules, 2014 and Article 81(a) of the Articles of Association of the Company, Sri. KV Ramachandran has been appointed as an Independent Director (Additional), not liable to retire by rotation, for a term of five (5) consecutive years commencing from July 04, 2025 to July 03, 2030. His appointment is subject to the approval of Members through Postal Ballot dated July 04, 2025.

For further details, refer to “**Our Management**” on page no. 151 of the Prospectus.

BUSINESS OVERVIEW

Company Overview:

We are an Investment and Credit Company with primary focus on financing pre-owned commercial vehicles. We also provide finance for purchasing infrastructure, construction equipment, multi-utility vehicles, cars, jeeps and other machinery. The finances provided are secured by lien on the assets financed. Our target customers predominantly comprise Small / Medium Road Transport Operators (“**SRTOs / MRTOs**”) and primarily hail from rural / semi-urban area. The SRTOs / MRTOs looks for speedy disposal of finance at competitive rates. We have identified this opportunity and positioned ourselves between the organized banking sector and local money lenders by offering finance at competitive rate with flexible and speedy lending services to our customers. We operate primarily in the Southern region of the country mainly in the States of Tamil Nadu and Kerala through our branch network and customer service points. We have a network of 54 branches, located in Tamil Nadu, Kerala, Andhra Pradesh, Karnataka, Maharashtra and Union Territory of Puducherry. In addition to finance business, we generate power from windmills and sell it to Tamil Nadu Electricity Board and Gujarat Urja Vikas Nigam Limited. At present, we have 17 windmills with an aggregate capacity of 5,150 kW located in the States of Tamil Nadu and Gujarat.

Product/ Service Offering: Financing Pre-owned Commercial vehicles.

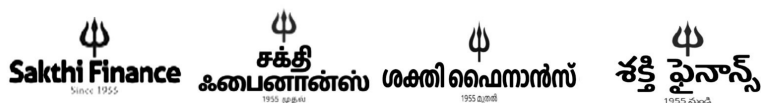
Other businesses: Apart from the financing of pre owned CVs, we also finance Infrastructure, Construction equipment and other vehicles and machinery.

Geographies Served: Predominantly in Tamilnadu and Kerala

Client Profile or Industries served: SRTOs/MRTOs

Intellectual Property

We had applied for registration of our logo with Registrar of Trademarks, Chennai Tamil Nadu for English, Tamil, Malayalam and Telugu and obtained approvals for registration for all languages. The Logos are as under:



Manufacturing Facility (if any): Not applicable

Employee Strength: As on June 30, 2025 we have 669 employees.

For further details, refer to the Section “**Our Business**” on page 128 of the Prospectus.

RISK FACTORS

Below mentioned risks are the top 10 risk factors as per the Prospectus:

Please read the risk factors carefully, see Section titled “*Risk Factors*” starting from page 20 of the Prospectus.

1. Our company is involved in certain legal proceedings and any adverse outcome of any of these proceedings, may have an adverse effect on the performance of the Company.
2. Our Company’s promoter directors are promoter directors of a group company/ associate company, whose liabilities to some of its creditors are in default. Any adverse action taken by these creditors might, therefore, affect the financial condition of our promoter directors.
3. Our Company’s promoter directors are promoters of a Group Company in which one of their creditors have filed petitions before the Debt Recovery Tribunal (“DRT”) for recovery of their dues. Any adverse outcome on any of the applications before DRT for recovery of dues may, therefore, have an impact on the financials of our promoter directors and operations/ financial position of our company.
4. One of our promoter Directors has furnished personal guarantee for loans availed by an associate company, which has defaulted in repayment of the loans. Any adverse action taken by the creditors could, therefore, have an impact on our promoter director.
5. One of our Promoter Directors have given a personal guarantee for loans availed by ABT (Madras) Private Limited, which has been admitted into CIRP by NCLT and the enforcement of personal guarantee may have an adverse impact on the financials of the Promoter Director.
6. We have regularly been subject to RBI inspection/ supervision and any serious non-compliance with observations and or any adverse findings made during such regulatory inspections could expose us to penalties and or restrictions, which in turn may affect our business and operations.
7. As at March 31, 2025 Debt-Equity Ratio (“DER”) of our company was 5.53:1 and the post Issue DER is assessed at 6.27 times. In the event of any further increase in DER, our financial condition and debt servicing ability may be adversely affected.
8. We have had negative net cash flows in the past and may have negative cash flows in future.
9. We have contingent liabilities; in the event these contingent liabilities materialize, our financial condition may be adversely affected.
10. Our Company has entered into related party transactions. Any transaction with related parties may involve conflict of interest.

For further details, refer to the section “*Risk Factors*” starting from Page 20 to 47 of the Prospectus.

SUMMARY OF OUTSTANDING LITIGATIONS, CLAIMS AND REGULATORY ACTIONS

A. Total number of outstanding litigations by and against the Company, Directors and Subsidiaries and amount involved:

Name of the	Criminal Proceedings	Tax Proceedings	Statutory or Regulatory Proceedings	Disciplinary actions by the SEBI or Stock Exchanges	Material Civil Litigations	Aggregate amount involved (₹ in lakh)
Company	-	-	-	-	-	-
By the Company	-	-	-	-	1103	4258
Against the Company	-	6	-	-	-	1488
Directors	-	-	-	-	-	-
By the Directors	-	-	-	-	-	-
Against the Directors	-	-	-	-	-	-
Promoters	-	-	-	-	-	-
By the Promoters	-	-	-	-	-	-
Against the Promoters	-	-	-	-	2	US\$ 7.5 mn
Group Companies	-	-	-	-	-	-
By the Group Companies	-	-	-	-	2	252
Against the Group Companies	-	-	-	-	4	6585
Subsidiaries	Not Applicable as the company has no subsidiaries					
By the Subsidiaries						
Against the Subsidiaries						

ABRIDGED PROSPECTUS

B. Brief details of top 5 material outstanding litigations against the company and amount involved:

Sl No	Particulars	Litigation filed by	Current status	Amount involved (₹ lakh)
1	Alleged short payment of service tax during the period from October 10, 2009 to September 30, 2014.	Appeal Filed by the Company	Pending before Customs, Excise and Service Tax Appellate Tribunal, Chennai	1,328.29
2	Demand for an amount of ₹ 595.65 lakhs under sec 73(2) of the Act towards the service tax short paid on Banking and Other financial Services during the period from 01/10/2014 to 30/06/2017.	Appeal Filed by the Company	Appeal before Customs, Excise and Service Tax Appellate Tribunal, Chennai under Section 86(1) of the Finance Act 1994	610.75
3	Treatment of ₹ 3.78 crores as Unaccounted Income	Appeal filed by the Company	Commissioner of Income Tax Appeals	217.15
4	The Hirer preferred a compliant CC No. 84 of 2024 on the file of District Consumer Dispute Redressal Commission, Krishnagiri, alleging that the Company has no rights to repossess the Vehicle covered under the Hire Purchase contract. The Company is contesting the matter. After Trial, the Honorable District Consumer Dispute Redressal Commission, Krishnagiri allowed the Petition and directed the Company to pay ₹ 4.41 lakhs towards Deficiency in service and ₹ 5 lakhs towards compensation and ₹ 0.10 lakhs towards cost. The Company preferred first appeal to the Honorable State Consumer Dispute Redressal Commission in F.A No. 842 of 2024	Mr. Babu	State Consumer Dispute Redressal Commission in F.A. No. 842 of 2024	9.51
5	The Hirer availed Hire Purchase arrangement in respect of Mahindra Bolero Pick up can bearing Registration No. KL 28 B 6430. During the pendency of the same, Hirer demanded NOC of hired vehicle and stated that he has paid excess amount. The Company has denied such excess payment by the Hirer. Hirer approached Honorable District Consumer Redressal Commission, Pathanamthitta in CC No. 38 of 2019. The matter was duly contested and Honorable District Consumer Redressal Commission vide order dated 13.5.2024 which was served on 21.11.2024 directed the Company to refund a sum of ₹ 6.07 lakhs with subsequent interest and ₹ 0.05 lakhs towards cost of litigation.	Mr. Baby Mathew	The Company is taking adequate steps to file necessary Appeal before the State Consumer Redressal Commission, Thiruvananthapuram against the Orders of Honorable District Consumer Dispute Redressal Commission.	6.12

C. Any litigation or legal action pending or taken by any ministry or Government Department or a statutory authorities or regulatory body during the last three years immediately preceding the year of the issue of the issue document against the promoter of the company.

Nil

D. Brief details of outstanding criminal proceedings against promoters

Nil

For, further details see “*Legal and Other Information*” starting from page 257 of Prospectus.

MATERIAL DEVELOPMENTS

No material event has occurred since March 31, 2025 till the date of filing of this Prospectus, except as detailed below:

- Extension of Lease for the registered office of our Company. The lease was extended from March 01, 2025 to July 03, 2025 on the then existing terms. A fresh lease agreement has been executed on July 04, 2025.
- Sri. M. Bhaskar (DIN: 02919393), Non-Executive, Independent Director of our Company passed away suddenly on May 21, 2025 and ceased to be an Independent Director.

ABRIDGED PROSPECTUS

3. Our Company has obtained sanction for a Term Loan of ₹ 12.50 crore from IKF Finance Limited, on March 27, 2025 and availed disbursement on April 03, 2025.
4. Sri. K. V. Ramachandran (DIN: 00322331) has been appointed as a Non-Executive, Independent Director (Additional) of our Company with effect from July 04, 2025. His appointment for approval as an Independent Director is being Obtained through Postal Ballot Notice dated July 04, 2025.

DECLARATION

We, the Directors of the Company, hereby certify and declare that:

- a. all relevant provisions of the Companies Act 2013, as amended and the rules prescribed thereunder to the extent applicable and the guidelines issued by the Government of India and/or the regulations/ guidelines/ circulars issued by the Reserve Bank of India and the Securities and Exchange Board of India, established under Section 3 of the Securities and Exchange Board of India Act 1992, as applicable, including the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations 2021, as amended, provisions under the Securities Contracts (Regulation) Act, 1956, as amended and the rules made thereunder, including the Securities Contracts (Regulation) Rules, 1957, as amended, to the extent applicable as the case may be, have been complied with.
- b. no statement made in this Prospectus is contrary to the provisions of the Companies Act 2013, the Securities Contracts (Regulation) Act, 1956, the Securities and Exchange Board of India Act 1992 or rules made thereunder, regulations or guidelines or circulars issued, as the case may be.
- c. the compliance with the Securities and Exchange Board of India Act 1992 or rules or regulations made thereunder does not imply that payment of dividend or interest or repayment of debt securities, is guaranteed by the Central Government.
- d. all the disclosures and statements in this Prospectus are true, accurate and correct in all material respects, are in conformity with Companies Act, 2013, Securities Contracts (Regulation) Act, 1956, Securities and Exchange Board of India Act 1992 or rules made thereunder, regulations or guidelines or circulars issued as the case may be and do not omit disclosure of any material fact which may make the statements made therein, in light of circumstances under which they were made, misleading and that this Prospectus does not contain any misstatements.
- e. no information material to the subject matter of this form has been suppressed or concealed and whatever is stated in this Prospectus is as per the original records maintained by the Promoter(s) subscribing to the Memorandum of Association and Articles of Association.
- f. furthermore, all the monies received under the offer shall be used only for the purposes and objects indicated in this Prospectus; and
- g. the contents of this Prospectus have been perused by the Board of Directors and the final and ultimate responsibility of the contents mentioned herein shall also lie with the Board of Directors.

Signed by the Directors of the Company

Sd/
Dr. M Manickam
Chairman
DIN: 00102233

Sd/
Mr. M Balasubramaniam
Vice Chairman and Managing Director
DIN: 00377053

Sd/
Mrs. Priya Bhansali
Independent Director
DIN: 00195848

Sd/
Mr. K P Ramakrishnan
Independent Director
DIN: 07029959

Sd/
Dr. S Veluswamy
Independent Director
DIN: 05314999

Date : August 01, 2025

Place : Coimbatore

DECLARATION

I, **M. Srinivaasan**, Director of the Company, hereby certify and declare that:

- a. all relevant provisions of the Companies Act 2013, as amended and the rules prescribed thereunder to the extent applicable and the guidelines issued by the Government of India and/or the regulations/ guidelines/ circulars issued by the Reserve Bank of India and the Securities and Exchange Board of India, established under Section 3 of the Securities and Exchange Board of India Act 1992, as applicable, including the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations 2021, as amended, provisions under the Securities Contracts (Regulation) Act, 1956, as amended and the rules made thereunder, including the Securities Contracts (Regulation) Rules, 1957, as amended, to the extent applicable as the case may be, have been complied with.
- b. no statement made in this Prospectus is contrary to the provisions of the Companies Act 2013, the Securities Contracts (Regulation) Act, 1956, the Securities and Exchange Board of India Act 1992 or rules made thereunder, regulations or guidelines or circulars issued, as the case may be.
- c. the compliance with the Securities and Exchange Board of India Act 1992 or rules or regulations made thereunder does not imply that payment of dividend or interest or repayment of debt securities, is guaranteed by the Central Government.
- d. all the disclosures and statements in this Prospectus are true, accurate and correct in all material respects, are in conformity with Companies Act, 2013, Securities Contracts (Regulation) Act, 1956, Securities and Exchange Board of India Act 1992 or rules made thereunder, regulations or guidelines or circulars issued as the case may be and do not omit disclosure of any material fact which may make the statements made therein, in light of circumstances under which they were made, misleading and that this Prospectus does not contain any misstatements.
- e. no information material to the subject matter of this form has been suppressed or concealed and whatever is stated in this Prospectus is as per the original records maintained by the Promoter(s) subscribing to the Memorandum of Association and Articles of Association.
- f. furthermore, all the monies received under the offer shall be used only for the purposes and objects indicated in this Prospectus; and
- g. the contents of this Prospectus have been perused by the Board of Directors and the final and ultimate responsibility of the contents mentioned herein shall also lie with the Board of Directors.

Signed by the Director of the Company

Sd/

Mr. M. Srinivaasan

Non- Executive Director

DIN: 00102387

Date : August 01, 2025

Place : Bengaluru

DECLARATION

I, **Advait Kurlekar**, Director of the Company, hereby certify and declare that:

- a. all relevant provisions of the Companies Act 2013, as amended and the rules prescribed thereunder to the extent applicable and the guidelines issued by the Government of India and/or the regulations/ guidelines/ circulars issued by the Reserve Bank of India and the Securities and Exchange Board of India, established under Section 3 of the Securities and Exchange Board of India Act 1992, as applicable, including the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations 2021, as amended, provisions under the Securities Contracts (Regulation) Act, 1956, as amended and the rules made thereunder, including the Securities Contracts (Regulation) Rules, 1957, as amended, to the extent applicable as the case may be, have been complied with.
- b. no statement made in this Prospectus is contrary to the provisions of the Companies Act 2013, the Securities Contracts (Regulation) Act, 1956, the Securities and Exchange Board of India Act 1992 or rules made thereunder, regulations or guidelines or circulars issued, as the case may be.
- c. the compliance with the Securities and Exchange Board of India Act 1992 or rules or regulations made thereunder does not imply that payment of dividend or interest or repayment of debt securities, is guaranteed by the Central Government.
- d. all the disclosures and statements in this Prospectus are true, accurate and correct in all material respects, are in conformity with Companies Act, 2013, Securities Contracts (Regulation) Act, 1956, Securities and Exchange Board of India Act 1992 or rules made thereunder, regulations or guidelines or circulars issued as the case may be and do not omit disclosure of any material fact which may make the statements made therein, in light of circumstances under which they were made, misleading and that this Prospectus does not contain any misstatements.
- e. no information material to the subject matter of this form has been suppressed or concealed and whatever is stated in this Prospectus is as per the original records maintained by the Promoter(s) subscribing to the Memorandum of Association and Articles of Association.
- f. furthermore, all the monies received under the offer shall be used only for the purposes and objects indicated in this Prospectus; and
- g. the contents of this Prospectus have been perused by the Board of Directors and the final and ultimate responsibility of the contents mentioned herein shall also lie with the Board of Directors.

Signed by the Director of the Company.

Sd/

Mr. Advait Kurlekar
Independent Director
DIN: 00808669

Date : August 01, 2025

Place : Pune

ABRIDGED PROSPECTUS

DECLARATION

I, **K V Ramachandran**, Director of the Company, hereby certify and declare that:

- all relevant provisions of the Companies Act 2013, as amended and the rules prescribed thereunder to the extent applicable and the guidelines issued by the Government of India and/or the regulations/ guidelines/ circulars issued by the Reserve Bank of India and the Securities and Exchange Board of India, established under Section 3 of the Securities and Exchange Board of India Act 1992, as applicable, including the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations 2021, as amended, provisions under the Securities Contracts (Regulation) Act, 1956, as amended and the rules made thereunder, including the Securities Contracts (Regulation) Rules, 1957, as amended, to the extent applicable as the case may be, have been complied with.
- no statement made in this Prospectus is contrary to the provisions of the Companies Act 2013, the Securities Contracts (Regulation) Act, 1956, the Securities and Exchange Board of India Act 1992 or rules made thereunder, regulations or guidelines or circulars issued, as the case may be.
- the compliance with the Securities and Exchange Board of India Act 1992 or rules or regulations made thereunder does not imply that payment of dividend or interest or repayment of debt securities, is guaranteed by the Central Government.
- all the disclosures and statements in this Prospectus are true, accurate and correct in all material respects, are in conformity with Companies Act, 2013, Securities Contracts (Regulation) Act, 1956, Securities and Exchange Board of India Act 1992 or rules made thereunder, regulations or guidelines or circulars issued as the case may be and do not omit disclosure of any material fact which may make the statements made therein, in light of circumstances under which they were made, misleading and that this Prospectus does not contain any misstatements.
- no information material to the subject matter of this form has been suppressed or concealed and whatever is stated in this Prospectus is as per the original records maintained by the Promoter(s) subscribing to the Memorandum of Association and Articles of Association.
- furthermore, all the monies received under the offer shall be used only for the purposes and objects indicated in this Prospectus; and
- the contents of this Prospectus have been perused by the Board of Directors and the final and ultimate responsibility of the contents mentioned herein shall also lie with the Board of Directors.

Signed by the Director of the Company

Sd/

Mr. K V Ramachandran

Independent Director (Additional)

DIN: 00322331

Date : August 01, 2025

Place : Chennai

FINANCIAL HIGHLIGHTS

A summary of our key operational and financial parameters as at and for the last three completed financial years is as follows. For details, refer "**Financial Statements - Annexure A**" beginning from Page 333 of Prospectus.

(₹ lakh)

Particulars	March 31,		
	2025	2024	2023
BALANCE SHEET			
Assets			
Property, Plant and Equipment (including Right of use and Investment property)	6,683.05	6,877.63	7,174.31
Other Intangible assets including under development	398.86	233.10	156.58
Financial Assets (loan assets + investments + cash + other Financial Assets)	1,27,380.15	1,33,095.81	1,20,423.46
Non-Financial Assets (excluding PPE but including deferred tax assets-net)	2,299.19	2,240.38	2,303.64
Total Assets	1,36,761.25	1,42,446.92	1,30,057.99
Liabilities			
Financial Liabilities - Derivative Financial Instruments	-	-	-
Financial Liabilities (Trade Payables and Other Payables)	560.34	349.70	349.41

ABRIDGED PROSPECTUS

Particulars	March 31,		
	2025	2024	2023
Financial Liabilities			
Debt Securities	67,368.98	65,619.57	48,792.43
Borrowings other than debt securities	12,384.82	12,480.27	14,654.08
Subordinated Liabilities	12,388.54	31,166.98	41,512.40
Fixed Deposits	18,712.18	8,281.47	2,444.17
Other Financial Liabilities	1,882.46	2,318.66	1,384.96
Non-Financial Liabilities			
Current Tax Liabilities (net)	103.72	3.46	0.00
Provisions	153.56	142.72	135.49
Deferred Tax Liabilities (net)	-	-	-
Other Non-Financial Liabilities	257.34	247.12	97.78
Equity			
Equity Share Capital	6,470.59	6,470.59	6,470.59
Other Equity	16,478.72	15,366.38	14,216.68
Total Equity and Liabilities	1,36,761.25	1,42,446.92	130,057.99

(₹ lakh)

Particulars	March 31,		
	2025	2024	2023
Profit and Loss			
Revenue			
Revenue from Operations	21,498.88	20,674.11	19,180.60
Other Income	21.53	0.25	13.37
Total Income	21,520.41	20,674.36	19,193.97
Total Expenses	19,187.28	18,526.57	17,458.00
Profit / Loss before Tax	2,333.13	2,147.79	1,735.97
Profit / Loss after Tax	1,665.15	1,570.54	1,249.37
Other Comprehensive Income	(35.16)	32.08	31.76
Total Comprehensive Income	1,629.99	1,602.62	1,281.13
Earnings per equity share:			
(a) Basic	2.57	2.43	1.93
(b) Diluted	2.57	2.43	1.93

(₹ lakh)

Particulars	March 31,		
	2025	2024	2023
Cash Flow			
Net cash generated from / (used in) Operating activities	2,206.42	(2,798.75)	(162.87)
Net cash generated from / (used in) Investing activities	(1,421.71)	(920.16)	2,031.95
Net cash generated from / (used in) from Financing activities	(5,687.87)	10,034.67	(315.80)
Net increase/ (decrease) in Cash and Cash Equivalents	(4,903.16)	6,315.76	1,553.28
Cash and Cash equivalents as per Statement of Cash Flow	4,415.39	9,318.55	3,002.79

Additional Information:

(₹ lakh)

BALANCE SHEET	March 31,		
	2025	2024	2023
Net worth*	19,976.54	18,979.48	18,083.86
Cash and Cash Equivalents	4,415.39	9,318.55	3,002.79
Investments	2,306.35	1,390.07	1,344.51
Assets Under Management ("AUM")	1,18,079.70	1,20,172.39	1,14,500.10
Total Debts to Total Assets	0.75	0.76	0.75
Debt Service Coverage Ratios (times)**	0.13	0.12	0.12
Debt Service Coverage Ratios (times)** - Annualized	0.13	0.12	0.12
Interest Income (including fees and commission)	21,176.96	20,337.40	18,936.19

ABRIDGED PROSPECTUS

BALANCE SHEET	March 31,		
	2025	2024	2023
Interest Expense	12,083.36	11,683.63	11,033.57
Impairment on Financial Instruments	712.21	675.04	926.07
Interest service coverage ratio (times)**	1.18	1.19	1.17
Bad debts to Loans Ratio ***	0.34%	0.28%	0.20%
Gross Stage 3 Assets/ Loans (% on Principal Amount)	4.92	5.25	5.85
Net Stage 3 Assets/Loans (% on Principal Amount)	2.39	2.62	2.95
Tier I Capital Adequacy Ratio (%)	14.95	14.16	13.99
Tier II Capital Adequacy Ratio (%)	3.68	4.32	5.69

* Net-worth computed after deducting Revaluation Reserve, Capital Reserve and Miscellaneous Expenses to the extent not written off and not reckoning Intangible Assets and comprehensive income as part of Net worth.

** Not applicable for NBFCs

*** Bad Debts Written off (Trade Receivables + Loans)

(Source: Audited Financial Statements for the FY ended / as at March 31, 2025 (subject to adoption by the Members), Annual Reports of March 31, 2024 and March 31, 2023). Figures for the FY 2024 presented in this table are regrouped.

As at March 31, 2025, contingent liabilities, were (i) ₹ 174.92 lakh towards Income Tax issues (ii) ₹ 1,939.04 lakh towards Service Tax (Above amounts are exclusive of payment made by our Company under protest) and (iii) ₹ 18.35 lakh pending claims for consumer cases).

For details, refer to “**Our Business**” on page 128 of the Prospectus.

OBJECTS OF THE ISSUE

ISSUE PROCEEDS

Our company proposes to make a public issue of Rated, Listed, Secured, Redeemable, Non-Convertible Debentures of face value of ₹ 1,000 each for an amount not exceeding ₹ 15,00,000 lakh as base issue with an option to retain over-subscription for an amount not exceeding ₹ 7,500 lakh, aggregating an overall amount not exceeding ₹ 15,000 lakh.

The issue is being made pursuant to the provisions of the SEBI NCS Regulations, the Companies Act and the rules made thereunder, as amended, to the extent notified. The details of the Net Proceeds are set out in the following table:

		(₹ lakh)
Particulars	Estimated Amount	
Gross Issue Proceeds	15,000.00	
Less: Issue related expenses [#]	400.00	
Net Issue Proceeds after deducting the Issue related expenses	14,600.00	

[#] The above Issue related expenses are indicative and are subject to change depending on the actual level of subscription to the Issue, the number of allottees, market conditions and other relevant factors.

The amount of Net Proceeds raised through this Issue will be utilized for following purposes in the ratio provided as below:

		(₹ lakh)
Sl No	Objects of the Issue	Percentage of amount proposed to be financed from Net Issue proceeds
1	For the purpose of on-ward lending, financing and for repayment/ prepayment of principal and interest of existing borrowings (including redemption of NCDs which would become due for redemption) of the Company	10,950 at least 75%
2	For general corporate purposes*	3,650 Up to 25%

* The Net Proceeds will be first utilized towards the objects mentioned above. The balance is proposed to be utilized for general corporate purposes, subject to such utilization not exceeding 25% of the amount raised in the Issue, in compliance with the SEBI NCS Regulations. (Assuming that the entire issue including the oversubscription portion is subscribed and allotted).

For further details, refer to the Section “**Objects of the Issue**” on page 80 of the Prospectus.

ABRIDGED PROSPECTUS

ISSUE PROCEDURE

CONTACT DETAILS	LEAD MANAGER
Name	Bonanza Portfolio Limited
Address	Bonanza House, Plot No. M-2, Cama Industrial Estate, Walbhat Road, Behind The Hub, Goregaon (East), Mumbai - 400 063
Tel	+ 91 (022) 68363773 / +91 (011) 61271909
E mail	swati.agrawal@bonanzaonline.com; abhay.bansal@bonanzaonline.com
Investor Grievance E mail	mbgrievances@bonanzaonline.com
Web site	www.bonanzaonline.com
Contact Person	Ms. Swati Agrawal / Mr. Abhay Bansal
SEBI Registration No	INM000012306

CONTACT DETAILS	LEAD BROKERS
Name	Bonanza Portfolio Limited
Address	Bonanza House, Plot No. M-2, Cama Industrial Estate Walbhat Road, Behind The Hub, Goregaon (East), Mumbai – 400 063
Tel	+91 (022) 68363790
E mail	jimish.b@bonanzaonline.com
Investor Grievance E mail	compliance@bonanzaonline.com
Web site	www.bonanzaonline.com
Contact Person	Jimish Bhiyani
SEBI Registration No	INZ000212137

Name	VCK Share & Stock Broking Services Limited
Address	412, Makers Bhawan 3, New Marine Lines Near Income Tax Office, Above Balwas Restaurant, Mumbai – 400 020
Tel	Tel No: +91 (022) 66325727 Fax No: +91 (022) 66325737
E mail	Shreyas.kampani@vckgroup.com
Investor Grievance E mail	grievance.cell@vckgroup.com
Web site	www.vckgroup.com
Contact Person	Mr. Shreyas Kampani
SEBI Registration No	INZ000215030

Name	GoldenPi Securities Private Limited
Address	No. 36/5, Hustle Hub Tech Park, H208, Second Floor, Somasundarapalya Main Road, 27th Main Road, Sector 2, HSR Layout, Bengaluru South – 560 102, Karnataka
Tel	+91 (080) 45685666
E mail	compliance-gspl@goldenpi.com
Investor Grievance E mail	grievance-gspl@goldenpi.com
Web site	www.goldenpi.com
Contact Person	Mr. Naveen Suubarao
Compliance Officer	Mrs. Ekta Sheth
SEBI Registration No	INZ000310732
CIN	U65990KA2022PTC164941

CONTACT DETAILS	REGISTRAR TO THE ISSUE
Name	MUFG Intime India Private Limited (Formerly known as Link Intime India Private Limited)
Address	C-101, 247 Park, 1st Floor, L.B.S. Marg Vikhroli (West), Mumbai 400 083, Maharashtra
Tel/ Fax	Tel No. : + 91 810 811 4949 Fax No : +91 (022) 49186060
E mail	sakthifin.ncd_2025a@in.mpms.mufg.com
Investor Grievance E mail	sakthifin.ncd_2025a@in.mpms.mufg.com
Web site	http://in.mpms.mufg.com/
Contact Person	Shanti Gopalkrishnan
SEBI Registration No	INR000004058

ABRIDGED PROSPECTUS

CONTACT DETAILS	DEBENTURE TRUSTEE
Name	Catalyst Trusteeship Limited
Address	“GDA House”, Plot No 85, Bhusari Colony (Right) Paud Road, Pune – 411 038
Tel/ Fax	Tel : + 91 (022) 49220555; Fax : + 91 (022) 49220505
E mail	ComplianceCTL-Mumbai@ctltrustee.com
Investor Grievance E mail	grievance@ctltrustee.com
Web site	http://catalysttrustee.com
Contact Person	Mr. Vihang Chavan
Compliance Officer	Ms. Kalyani Pandey
SEBI Registration No	IND000000034

CONTACT DETAILS	CREDIT RATING AGENCY
Name	ICRA Limited
Address	Electric Mansion, 3rd Floor, Appasaheb Marathe Marg Prabhadevi, Mumbai 400 025.
Tel/ Fax	Tel : +91 (022) 61143406; Fax : +91 (022) 24331390
E mail	shivakumar@icraindia.com
Investor Grievance E mail	Not Applicable
Web site	www.icra.in
Contact Person	Mr. L. Shivakumar
SEBI Registration No	IN/CRA/008/15

CONTACT DETAILS	PUBLIC ISSUE ACCOUNT BANK, SPONSOR BANK AND REFUND BANK
Name	HDFC Bank Limited
Address	FIG OPS Department-Lodha, I Think Techno Campus O-3 Level Next to Kanjurmarg, Railway Station, Kanjurmarg (East), Mumbai 400 042
Tel/ Fax	Tel : + 91 (022) 30752928/29/14 Fax : + 91 (022) 25799801
E mail	tushar.gavankar@hdfcbank.com; siddharth.jadhav@hdfcbank.com; sachin.gawade@hdfcbank.com; eric.bacha@hdfcbank.com; pravin.teli2@hdfcbank.com
Investor Grievance E mail	Not Applicable
Web site	www.hdfcbank.com
Contact Person	Mr. Tushar Gavankar/ Mr. Siddarth Jadhav/ Mr. Sachin Gawade Mr. Eric Bacha/ Mr. Pravin Teli
SEBI Registration No	INBI000000063

SELF-CERTIFIED SYNDICATE BANKS

The banks which are registered with SEBI under Securities and Exchange Board of India (Bankers to an Issue) Regulations, 1994 and offer services in relation to ASBA, including blocking of an ASBA Account, a list of which is available at www.sebi.gov.in or at such other website as may be prescribed by SEBI from time to time. The list of Self Certified Syndicate Banks under the direct ASBA is available at www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=34.

SYNDICATE SCSB BRANCHES

In relation to Applications submitted to a member of the Syndicate, the list of branches of the SCSBs at the Specified Locations named by the respective SCSBs to receive deposits of Application Forms from the members of the Syndicate is available on the website of the SEBI www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognised=yes and updated from time to time or any such other website as may be prescribed by SEBI from time to time. For more information on such branches collecting Application Forms from the Syndicate at Specified Locations, see the website of the SEBI www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognised=yes as updated from time to time or any such other website as may be prescribed by SEBI from time to time.

FOR FURTHER DETAILS, PLEASE REFER TO PROSPECTUS DATED [•], 2025



(Please scan this QR Code to view the Abridged Prospectus)

ABRIDGED PROSPECTUS

LIST OF SELF CERTIFIED SYNDICATE BANKS (SCSBs) UNDER THE ASBA PROCESS

Sr. No.	Name of the Bank	Controlling Branch & Address	Contact Person	Telephone Number	Fax Number	Email
1	Au Small Finance Bank Ltd	Shop No 5,6 At Gf Axix Mall, Bhagwan Das Road,C-Scheme, Jaipur Rajasthan - 302007	-	-	-	Cscheme_Jaipur@aubank.in
2	Axis Bank Ltd.	Centralised Collections and Payment Hub (CCPH), 5th Floor, Gigaplex, Building No. 1, Plot No.I.T.5, MIDC, Airoli Knowledge Park, Airoli, Navi Mumbai - 400708	Mr. S. Kannan Dy. V.P. Assitant Vice President	022-71315906	-	s.kannan@axisbank.com
3	Bandhan Bank Ltd	DN 32, Salt Lake City, Sector V, Kolkata, 700091	Amit Khanra	033-66090909, Ext: 3078	-	asba.business@bandhanbank.com
4	Bank of Baroda	Mumbai Main Office, 10/12 Mumbai Samachar Marg, Fort, Mumbai-23	Mr. Suraj Gond	022-40468314 / 40468316	022-22835236	asba.fortap@bankofbaroda.com
5	Bank of Maharashtra	Fort Branch, 1st Floor, Janmangal, 45/47, Mumbai Samachar Marg, Mumbai - 400023	SHRI. V R Kshirsagar (DGM)	022-22694160 / 22652595/ 22663947	022-22681296	brmgr2@mahabank.co.in ; bom2@mahabank.co.in
6	BNP Paribas	BNP Paribas House, 1, North Avenue, Maker Maxity, Bandra Kurla Complex, Bandra (East), Mumbai - 400051	Shanil George	9702777573	(022) 61964595	shanil.george@asia.bnpparibas.com
7	Barclays Bank PLC	Barclays Bank PLC 601/603 Ceejay House, Shivsagar Estate, Dr Annie Besant Road, Worli, Mumbai - 400018	Parul Parmar	022- 67196567	+91-22 6719 6996	Parul.parmar@barclays.com
8	Bank of India	Phiroze Jeejeebhoy Tower, (New Stock Exchange Bldg), P. J. Tower, Dalal Street, Fort, Mumbai-400 023.	Sanket Sudke	022 – 22721781 / 9158688142	022-22721782	Stockexchange.Mumbai.south@bankofindia.co.in
9	CITI Bank	Citibank N.A., Bandra Kurla Complex, Bandra (East), First International Financial Center (FIFC), 11th Floor, Plot No. C-54 & 55, G-Block, Mumbai 400051	Shaji Pillai	912261756938	022-26535824	s.girish@citi.com , asba.ops@citi.com
10	Central Bank of India	Ground floor, Central Bank of India, Central Bank Building, Fort, Mumbai 400001	Abhisekh Sinha	022- 22623148, 22623149	022-22623150	asba4082@centralbank.co.in
11	Canara Bank	Canara Bank Mumbai National Stock Exchange Branch, 11th Floor, 115, Atlanta Building Nariman Point Mumbai -400001	Ranganath Avala	022-22028235	022-22664140	cb2422@canarabank.com , mbdcomcity@canarabank.com , hocmbd@canarabank.com
12	City Union Bank Ltd.	City Union Bank Ltd, CSD 706, Anna Salai Thousand Lights, Chennai - 600006	Sivakumar.V	9344874144	044 - 24348586	sivakumar.v@cityunionbank.in
13	DBS Bank Ltd.	DBS Bank India Limited, Express Towers, Ground Floor, Nariman Point, Mumbai 400021	Sumesh Shetty	+91 22 66388888 / 91 22 49384545	+91 22 6752 8470	sumeshshetty@db.com mitinbhujaalrao@db.com deepakpillai@db.com sunilpoojari@db.com gunapalshetty@db.com richatiwari@db.com
14	Deutsche Bank	Sidrah, 110, Swami Vivekananda Road, Khar (West), Mumbai 400052	Gauri Chaudhari	022-66009417	-	gauri.chaudhari@db.com
15	Dhanlaxmi Bank Ltd	Department of Demat Services, 3rd Floor, DLB Bhavan, Punkunnam, Thrissur - 680 002, Kerala.	Ms .Lakshmi	04876627012 / 04876627074 9746301024		lakshmi.v@dhanbank.co.in
16	GP Parsik Sahakari Bank Limited	Sahakarmurti Gopinath Shivram Patil Bhavan, Parsik Nagar, Kalwa, Thane. 400605. Maharashtra.	Mr.Mukund D.Kharpude	+9122 25456639 / 25456500	-	mdkharpude701@gpparsikbank.net
17	HSBC Ltd.	HSBC, Nesco IT Park - Bldg 3, 9th Floor, Nesco Complex, Western Express Highway, Goregaon (E), Mumbai - 400063	Kavitha Balagopalan	022-45054375/ 8454025745	(022) 66536005	kavitha.balagopalan@hsbc.co.in
18	HDFC Bank Ltd.	FIG – OPS Department HDFC Bank Ltd Lodha - I Think Techno Campus O-3 Level Next to Kanjurmarg Railway Station Kanjurmarg (East) Mumbai - 400042	Vincent Dsouza / Siddharth Jadhav / Prasanna Uchil	022-30752929 / 2927 / 2928	-	vincent.dsouza@hdfcбанк.com , siddharth.jadhav@hdfc-банк.com , prasanna.uchil@hdfcбанк.com

ABRIDGED PROSPECTUS

Sr. No.	Name of the Bank	Controlling Branch & Address	Contact Person	Telephone Number	Fax Number	Email
19	ICICI Bank Ltd.	ICICI BANK LIMITED, Capital Market Division, 1st Floor, 122, Mistry Bhavan, Dinshaw Vachha Road, Backbay Reclamation, Churchgate, Mumbai	Mr Saurabh Kumar	+91 22-66818911	022-22611138	kmr.saurabh@icicibank.com
20	IDBI Bank Ltd.	Marigold House, Plot No. A-34 Cross Road No. 2, Marol MIDC, Andheri - East Mumbai	Shri Vijay Kumar Vootada	8097001972	-	v.vijaykumar@idbi.co.in
21	IDFC FIRST Bank Limited	Building no 2, Mindspace TTC Industrial Area, Juinagar. Navi Mumbai – 400 706	Mr. V M Praveen	022-49850025/ 9819708055	-	asba.cb@idfcfirstbank.com
22	Indian Bank	Nandanam Branch- 480 Anna Salai, Nandanam 600035	R HARIHARAN	044 24330233	044 24347755	nandanam@indianbank.co.in
23	IndusInd Bank	Premises No.59 & 61, Sonawala Building, 57, Mumbai Samachar Marg, Opp Bombay Stock Exchange, Fort, Mumbai – 400 001, Maharashtra	Parveen Coat-wala	9820565650	022-22644834	boms@indusind.com
24	Indian Overseas Bank	Mexxanine Floor, Cathedral Branch, 762 Anna Salai, Chennai 600 002	Mr. K.R. Asokan	044 - 28513616	-	deposit@iobnet.co.in
25	Janata Sahakari Bank Ltd.	N S D L Department Bharat Bhavan, 1360, Shukrawar Peth, Pune 411002	Shri. Chandrashekhar S. Sathe	91 (20)- 24452013, 98607 96465	+91 (20) 24431014	bajiraoroad@janatabankpune.com
26	The Kalupur Commercial Co-operative Bank Ltd.	Ashram Road Branch Kalupur Bank Bhavan, Nr. Income Tax Char Rasta, Ashram Road, Ahmedabad-380 014	Branch Manager	079-27582020 - 2026	079-27582030	asba@kalupurbank.com
27	Karur Vysya Bank Ltd.	DEMAT CELL, No 1, Padmavathiyar Road Off Peters Road, 4th Floor Gopalapuram Chennai, Tamil Nadu, 600086	R Ranjani	044-28359243, 28359244, 28359246, 28359248 / 8489701666	044-24340374	kvbdp@kvbmail.com , ranjanir@kvbmail.com
28	Karnataka Bank Ltd	The Karnataka Bank Ltd Mangalore-H O Complex Branch Mahaveera Circle Kankanady Mangalore – 575002	Ravindranath Baglodi [Sr. Manager]	0824-2228266	0824-2228138	mlr.hocomplex@ktkbank.com asba@ktkbank.com
29	Kotak Mahindra Bank Ltd.	Kotak Infiniti, 6th Floor, Building No. 21, Infinity Park, Off Western Express Highway, General AK Vaidya Marg, Malad(E)	Prashant Sawant	91-22-66056588	+91 66056642	prashant.sawant@kotak.com
30	Mehsana Urban Co-Op. Bank Ltd.	Head Office, Urban Bank Road, Highway, Mehsana – 384002	Branch Manager	+91-2762-251908	+91-2762-240762	asba@mucbank.com
31	Nutan Nagrik Sahakari Bank Ltd.	Opp Samratheshwar Mahadev, Nr, Law Garden, Ellisbridge, Ahmedabad-380006	Miti Shah	9879506795	7926564715	smiiti@1977@yahoo.com
32	Punjab National Bank	Plot No C-9, G-Block, Pragati Tower, Mezzanine Floor, Bandra Kurla Complex, Bandra E, Mumbai 400 051	Mr. Arjun Moolchandani (Branch Head) / Mr. Rakesh Bhimrao Jagtap	9558908550/ 8291147822	022 – 22621124	bo7538@pnb.co.in ; asba@pnb.co.in ; rbjagtap@pnb.co.in
33	RBL Bank Limited	Techniplex – I, 9th Floor, Off Veer Savarkar Flyover, Goregaon (West), Mumbai – 400062.	Shashikant Sanil	022-40288193, 022-40288196, 022-40288197	022-40288195	asba_ops@rblbank.com
34	Rajkot Nagarik Sahakari Bank Ltd.	Rajkot Nagarik Sahakari Bank Ltd. Demat Department, Nagarik Bhavan No.1, Para Bazar, Dhebar Road, Rajkot-360001. Gujarat.	Dwarkesh Zinzuvadiya	(0281) 2236913/14/15/16	(0281) 2233916/17/18	asba@rnsbindia.com
35	State Bank of India	Capital Market Branch Third Floor Mumbai Main Branch Mumbai Samachar Marg Fort, Mumbai 400 023	Indrakant Ch- uarasia	022- 22719113/114/102	022-22094921	nib.11777@sbi.co.in ; sbi.11777@sbi.co.in
36	Standard Chartered Bank	Crescenzo, 3rd Floor, C/38-39, G-Block, Opposite MCA Club, Bandra-Kurla Complex, Bandra [East], Mumbai 400-051	Ajay Rajpal/Nitin Chorge	61158407/61157271 9833833639 9769950126	022 -26757358	ipo.scb@sc.com Ajay.Rajpal@sc.com Nitin.Chorge@sc.com
37	SVC Co-Operative Bank Ltd.	Thane Regional Office Address, 6th Floor, Dosti Pinnacle, Road no 22, Wagle Estate, Thane 400606	Mr.Mukesh Singh	9820851482	-	singhmt@svcbank.com
38	South Indian Bank	The South Indian Bank Ltd. Retail Banking Department, Asba Cell, 2nd Floor, Shanu Tower, No. Iv/461 A, North Kalamassery, Ernakulam-683104, Kerala, India	Radhamadhav S Prabhu	+91 9159866022	0484-2351923	asba@sib.co.in

ASBA Applicants may approach any of the above banks for submitting their application in the issue. For the complete list of SCSBs and their Designated Branches please refer to the website of SEBI (<https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=44>). A list of SCSBs is also displayed on the website of BSE at www.bseindia.com and website of NSE at <http://www.nseindia.com/>

INSTRUCTIONS FOR COMPLETING THE APPLICATION FORM

Who are not eligible to apply for NCDs:

The following categories of persons and entities, shall not be eligible to participate in this Issue and any Application from such persons and entities are liable to be rejected:

- a. Minors without a guardian name (A guardian may apply on behalf of a minor. However, Application by minors must be made through Application Forms that contain the names of both the minor Applicant and the guardian. ***Such Applicant shall ensure that guardian is competent to contract under Indian Contract Act, 1872***);
- b. Foreign nationals, NRIs, *inter alia*, including any NRIs who are (i) based in the USA, and/or, (ii) domiciled in the USA, and/or, (iii) residents/citizens of the USA, and/or, (iv) subject to any taxation laws of the USA;
- c. Persons resident outside India and other foreign entities;
- d. Foreign Institutional Investors;
- e. Foreign Portfolio Investors;
- f. Foreign Venture Capital Investors;
- g. Qualified Foreign Investors;
- h. Overseas Corporate Bodies; and
- i. Persons ineligible to contract under applicable statutory/regulatory requirements.

Based on the information provided by the Depositories, our Company shall have the right to accept Application Forms belonging to an account for the benefit of a minor (under guardianship). In case of such Application, the Registrar to the Issue shall verify the above on the basis of the records provided by the Depositories based on the DP ID and Client ID provided by the Applicants in the Application Form and uploaded on to the electronic system of the Stock Exchange.

The concept of Overseas Corporate Bodies (meaning any company, partnership firm, society and other corporate body or overseas trust irrevocably owned/held directly or indirectly to the extent of at least 60% by NRIs), which was in existence until 2003, was withdrawn by the Foreign Exchange Management (Withdrawal of General Permission to Overseas Corporate Bodies) Regulations, 2003. Accordingly, OCBs are not permitted to invest in this Issue.

Refer “**Rejection of Applications**” beginning on page 249 for information on rejection of Applications.

GENERAL INFORMATION**A. General instructions for completing the Application Form**

- Applications must be made in prescribed Application Form only;
- Application Forms must be completed in BLOCK LETTERS IN ENGLISH, as per the instructions contained in this Prospectus and the Application Form;
- If the Application is submitted in joint names, the Application Form should contain only the name of the first Applicant whose name should also appear as the first holder of the depository account held in joint names;
- Applications should be in single or joint names and not exceeding three names, and in the same order as their Depository Participant details. Applications should be made by Karta in case the Applicant is an HUF. Please ensure that such Applications contain the PAN of the HUF and not of the Karta;
- Applicants applying for allotment in Dematerialized form must provide details of valid and active DP ID, Client ID and PAN, clearly and without error. On the basis of such Applicant’s active DP ID, Client ID and PAN provided in the Application Form, and as entered into the electronic Application system of the Stock Exchange by SCSBs, the Designated Intermediaries, the Registrar will obtain from the Depository the Demographic Details. Invalid accounts, suspended accounts or where such account is classified as invalid or suspended may not be considered for Allotment of the NCDs;
- Applications must be for a minimum of 10 NCDs and in multiples of one NCD thereafter. For the purpose of fulfilling the requirement of minimum application size of 10 NCDs, an Applicant may choose to apply for 10 NCDs of the same option or across different options;
- If the ASBA Account holder is different from the Applicant, the Application Form should be signed by the ASBA Account holder also, in accordance with the instructions provided in the Application Form;
- If the depository account is held in joint names, the Application Form should contain the name and PAN of the person whose name appears first in the depository account and signature of only this person would be required in the Application Form. This Applicant would be deemed to have signed on behalf of joint holders and would be required to give confirmation to this effect in the Application Form;
- Applications should be made by Karta in case of HUFs. Applicants are required to ensure that the PAN details of the HUF are mentioned and not those of the Karta;

- Thumb impressions and signatures other than in English/Hindi/Gujarati/Marathi or any other languages specified in the Eighth Schedule of the Constitution needs to be attested by a Magistrate or Notary Public or a Special Executive Magistrate under his/her seal;
- The Designated Intermediaries or the Designated Branches of the SCSBs, as the case may be, will acknowledge the receipt of the Application Forms by stamping and returning to the Applicants the Acknowledgement Slip. This Acknowledgement Slip will serve as the duplicate of the Application Form for the records of the Applicant;
- Applicants must ensure that the requisite documents are attached to the Application Form prior to submission and receipt of acknowledgement from the relevant Designated Intermediaries or the Designated Branch of the SCSBs, as the case may be;
- Every Applicant should hold valid Permanent Account Number and mention the same in the Application Form;
- All Applicants are required to tick the relevant column of “Category of Investor” in the Application Form; and
- All Applicants should correctly mention the ASBA Account number and ensure that funds equal to the Application Amount are available in the ASBA Account before submitting the Application Form to the Designated Branch and also ensure that the signature in the Application Form matches with the signature in Applicant’s bank records, otherwise the Application is liable to be rejected.

The option, mode of allotment, PAN, demat account no. etc. should be captured by the relevant Designated Intermediaries in the data entries as such data entries will be considered for Allotment.

Applicants should note that neither the Designated Intermediaries nor the SCSBs, as the case may be, will be liable for error in data entry due to incomplete or illegible Application Forms.

B. Applicant’s PAN, Depository Account and Bank Account Details

ALL APPLICANTS APPLYING FOR ALLOTMENT OF THE NCDs SHOULD MENTION THEIR DP ID, UPI ID (IN CASE APPLYING THROUGH UPI MECHANISM), CLIENT ID AND PAN IN THE APPLICATION FORM. APPLICANTS MUST ENSURE THAT THE DP ID, UPI ID, CLIENT ID AND PAN GIVEN IN THE APPLICATION FORM IS EXACTLY THE SAME AS THE DP ID, UPI ID, CLIENT ID AND PAN AVAILABLE IN THE DEPOSITORY DATABASE. IF THE BENEFICIARY ACCOUNT IS HELD IN JOINT NAMES, THE APPLICATION FORM SHOULD CONTAIN THE NAME AND PAN OF BOTH THE HOLDERS OF THE BENEFICIARY ACCOUNT IN THE SAME SEQUENCE IN WHICH THEY APPEAR IN THE APPLICATION FORM AND SIGNATURES OF BOTH HOLDERS WOULD BE REQUIRED IN THE APPLICATION FORM. In case the DP ID, Client ID, PAN and UPI ID (wherever applicable) mentioned in the Application Form for allotment in dematerialized form and entered into the electronic system of the Stock Exchange do not match with the DP ID, Client ID, PAN and UPI ID (wherever applicable) available in the Depository database or in case PAN is not available in the Depository database, the Application Form is liable to be rejected. Further, Application Forms submitted by Applicants whose beneficiary accounts are inactive, will be rejected.

ALL INDIVIDUAL INVESTORS APPLYING FOR ALLOTMENT OF NCDs THROUGH INTERMEDIARIES (NAMELY SYNDICATE MEMBERS REGISTERED STOCK BROKERS REGISTRAR TO THE ISSUE AND TRANSFER AGENT AND DEPOSITORY PARTICIPANTS) WHERE THE APPLICATION IS UP TO INR 5 LAKH, SHALL ONLY USE THE UPI FOR THE PURPOSE OF BLOCKING FUNDS AND PROVIDE THE BANK ACCOUNT LINKED UPI ID IN THE BID CUM APPLICATION FORM SUBMITTED WITH INTERMEDIARIES.

On the basis of the Demographic Details as appearing on the records of the DP, the Registrar to the Issue will take steps towards dematerialized credit of NCDs. Hence, Applicants are advised to immediately update their Demographic Details as appearing on the records of the DP and ensure that they are true and correct and carefully fill in their Beneficiary Account details in the Application Form. Failure to do so could result in delays in dematerialized credit and neither our Company, Designated Intermediaries, SCSBs, Registrar to the Issue nor the Stock Exchange will bear any responsibility or liability for it.

In case of Applications made under power of attorney, our Company in its absolute discretion, reserves the right to permit the holder of power of attorney to request the Registrar that for the purpose of printing particulars on the Allotment Advice, the Demographic Details obtained from the Depository of the Applicant shall be used.

By signing the Application Form, the Applicant would have deemed to have authorized the Depositories to provide, upon request, to the Registrar to the Issue, the required Demographic Details as available on its records. The Demographic Details given by Applicant in the Application Form would not be used for any other purpose by the Registrar to the Issue except in relation to this Issue.

Allotment Advice would be mailed by speed post or registered post at the address of the Applicants as per the Demographic Details received from the Depositories. Applicants may note that delivery of Allotment Advice may get delayed if the same once sent to the address obtained from the Depositories are returned undelivered.

Further, please note that any such delay shall be at such Applicants' sole risk and neither our Company, Registrar to the Issue, Public Issue Account Bank, Sponsor Bank nor the Lead Manager shall be liable to compensate the Applicant for any losses caused to the Applicants due to any such delay or liable to pay any interest for such delay. In case of refunds through electronic modes as detailed in this Prospectus, refunds may be delayed if bank particulars obtained from the Depository Participant are incorrect.

With effect from August 16, 2010, the beneficiary accounts of Applicants for whom PAN details have not been verified shall be suspended for credit and no credit of NCDs pursuant to this Issue will be made into the accounts of such Applicants.

Application Forms submitted by Applicants whose beneficiary accounts are inactive shall be rejected.

Furthermore, in case no corresponding record is available with the Depositories, which matches the parameters, namely, DP ID, Client ID, PAN and UPI ID (wherever applicable), then such Applications are liable to be rejected.

C. Unified Payments Interface ("UPI")

Pursuant to SEBI Master Circular, dated May 22, 2024 and the circular dated September 24, 2024, **the UPI Mechanism has become compulsory for public debt issues being conducted on or after November 01, 2024 as a payment mechanism** application by retail individual bidders through Designated Intermediaries, for application amount up to ₹ 5 lakh. The individual investors, shall continue to have the choice of availing other modes (viz. through SCSBs and Stock Exchange Platforms. All SCSBs offering the facility of making applications in public issues shall also provide the facility to make applications using UPI. The Company will be required to appoint one SCSB as a Sponsor Bank to act as a conduit between the Stock Exchange and National Payments Corporation of India ('NPCI') in order to facilitate the collection of requests and/or payment instructions of the investors.

D. Permanent Account Number

The Applicant should mention his or her Permanent Account Number allotted under the IT Act. For minor Applicants, applying through the guardian, it is mandatory to mention the PAN of the minor Applicant. However, Applications on behalf of the Central or State Government officials and the officials appointed by the Courts in terms of a SEBI Circular dated June 30, 2008 and Applicants residing in the state of Sikkim who in terms of a SEBI Circular dated July 20, 2006 may be exempt from specifying their PAN for transacting in the securities market. In accordance with Circular No. MRD/DOP/Cir-05/2007 dated April 27, 2007 issued by SEBI, the PAN would be the sole identification number for the participants transacting in the securities market, irrespective of the amount of transaction.

Any Application Form, without the PAN is liable to be rejected, irrespective of the amount of transaction. It is to be specifically noted that the Applicants should not submit the GIR number instead of the PAN as the Application is liable to be rejected on this ground.

However, the exemption for the Central or State Government and the officials appointed by the Courts and for investors residing in the State of Sikkim is subject to the Depository Participants' verifying the veracity of such claims by collecting sufficient documentary evidence in support of their claims. At the time of ascertaining the validity of these Applications, the Registrar to the Issue will check under the Depository records for the appropriate description under the PAN Field i.e., either Sikkim category or exempt category.

Process for investor application submitted with UPI as mode of payment

- a. Before submission of the application with the intermediary, the investor would be required to have / create a UPI ID, with a maximum length of 45 characters including the handle (Example: InvestorID@bankname).
- b. An investor shall fill in the bid details in the application form along with his/ her bank account linked UPI ID and submit the application with any of the intermediaries or through the stock exchange App/ Web interface, or any other methods as may be permitted.
- c. The intermediary, upon receipt of form, shall upload the bid details along with the UPI ID on the stock exchange bidding platform using appropriate protocols.
- d. Once the bid has been entered in the bidding platform, the Stock Exchange shall undertake validation of the PAN and Demat account combination details of investor with the depository.
- e. The Depository shall validate the aforesaid PAN and Demat account details on a near real time basis and send response to stock exchange which would be shared by stock exchange with intermediary through its platform, for corrections, if any.
- f. Once the bid details are uploaded on the Stock Exchange platform, the Stock Exchange shall send an SMS to the investor regarding submission of his / her application, at the end of day, during the bidding period. For the last day of bidding, the SMS may be sent the next working day.
- g. Post undertaking validation with the Depository, the Stock Exchange shall, on a continuous basis, electronically share the bid details along with investors UPI ID, with Sponsor Bank appointed by the issuer.
- h. The Sponsor Bank shall initiate a mandate request on the investor.

- i. The request raised by the Sponsor Bank, would be electronically received by the investor as an SMS / intimation on his / her mobile no. / mobile app, associated with the UPI ID linked bank account
- j. The investor shall be able to view the amount to be blocked as per his / her bid in such intimation. The investor shall be able to view an attachment wherein the public issue bid details submitted by investor will be visible. After reviewing the details properly, the investor shall be required to proceed to authorize the mandate. Such mandate raised by sponsor bank would be a one-time mandate for each application in the public issue.
- k. An investor is required to accept the UPI mandate latest by 5 p.m. on the third working day from the day of bidding on the stock exchange platform except for the last day of the issue period or any other modified closure date of the issue period in which case, he / she is required to accept the UPI mandate latest by 5 p.m. the next working day.
- l. An investor shall not be allowed to add or modify the bid(s) of the application except for modification of either DP ID/Client ID, or PAN ID but not both. However, the investor can withdraw the bid(s) and reapply.
- m. For mismatch bids, on successful validation of PAN and DP ID/ Client ID combination during T+1 modification session, such bids will be sent to Sponsor Bank for further processing by the Exchange on T+1 day till 1 p.m.
- n. The facility of re-initiation/ resending the UPI mandate shall be available only till 5 p.m. on the day of bidding.
- o. Upon successful validation of block request by the investor, as above, the said information would be electronically received by the investor's bank where the funds, equivalent to application amount, would get blocked in investors account. Intimation regarding confirmation of such block of funds in investors account would also be received by the investor.
- p. The information containing status of block request (e.g. accepted / declined / pending) would also be shared with the Sponsor Bank, which in turn, would be shared with the Stock Exchange. The block request status would also be displayed on the Stock Exchange platform for information of the intermediary.
- q. The information received from Sponsor Bank, would be shared by stock exchange with RTA in the form of a file for the purpose of reconciliation.
- r. Post closure of the offer, the Stock Exchange shall share the bid details with RTA. Further, the Stock Exchange shall also provide the RTA, the final file received from the Sponsor Bank, containing status of blocked funds or otherwise, along with the bank account details with respect to applications made using UPI ID.
- s. The allotment of debt securities shall be done as per SEBI Master Circular.
- t. The RTA, based on information of bidding and blocking received from the Stock Exchange, shall undertake reconciliation of the bid data and block confirmation corresponding to the bids by all investor category applications (with and without the use of UPI) and prepare the basis of allotment.
- u. Upon approval of the basis of allotment, the RTA shall share the 'debit' file with the Sponsor bank (through Stock Exchange) and SCSBs, as applicable, for credit of funds in the public issue account and unblocking of excess funds in the investors' account. The Sponsor bank, based on the mandate approved by the investor at the time of blocking of funds, shall raise the debit/ collect request from investors' bank account, whereupon funds will be transferred from investor's account to public issue account and remaining funds, if any, will be unblocked without any manual intervention by investor or their bank.
- v. Upon confirmation of receipt of funds in the public issue account, the securities would be credited to the investor's account. The investor will be notified for full/ partial allotment. For Partial allotment, the remaining funds would be unblocked. For no allotment, mandate would be revoked and application amount would be unblocked for the investor.
- w. Thereafter, Stock Exchange will issue the listing and trading approval.
- x. Further, in accordance with the Operational Instructions and Guidelines for Making Application for Public Issue of Debt Securities through BSEDirect issued by BSE on December 28, 2020, the investor shall also be responsible for the following:
 - i) Investor shall check the Issue details before placing desired bids;
 - ii) Investor shall check and understand the UPI mandate acceptance and block of funds process before placing the bid;
 - iii) The receipt of the SMS for mandate acceptance is dependent upon the system response/ integration of UPI on Debt Public Issue System;
 - iv) Investor shall accept the UPI Mandate Requests within the stipulated timeline;
 - v) Investor shall note that the transaction will be treated as completed only after the acceptance of mandates by the investor by way of authorizing the transaction by entering their UPI pin and successfully blocking funds through the ASBA process by the investor's bank;
 - vi) Investor shall check the status of their bid with respect to the mandate acceptance and blocking of funds for the completion of the transaction; and
 - vii) In case the investor does not accept the mandate within stipulated timelines, in such case their bid will not be considered for allocation.

- y. Further, in accordance with circular issued by National Stock Exchange of India Limited for Introduction of Unified Payment Interface (“UPI”) for Debt IPO through NSE goBID on January 05, 2021, the investor shall also be responsible for the following:
- i) After successful registration and log-in, the investors shall view and check the active Debt IPO’s available from IPO dashboard.
 - ii) Investors shall check the issue/option details. Existing registered users of NSE goBID shall also be able to access once they accept the updated terms and condition.
 - iii) After successfully bidding on the platform, investors shall check the NSE goBID app/psp/sms for receipt of mandate and take necessary action.
 - iv) UPI mandate can be accepted latest by 5 p.m. on the third working day from the day of bidding on the stock exchange platform except for the last day of the issue period or any other modified closure date of the issue period in which case, he / she is required to accept the UPI mandate latest by 5 p.m. the next working day.
 - v) For UPI bid the facility of re-initiation/ resending the UPI mandate shall be available only till 5 p.m. on the day of bidding.
 - vi) Investors can use the re-initiation/ resending facility only once in case of any issue in receipt/acceptance of mandate.
- z. The Investors are advised to read the operational guidelines mentioned for Making Application for Public Issue of Debt Securities through BSEDirect issued by BSE on December 28, 2020 and the circular issued by National Stock Exchange of India Limited for Introduction of UPI for Debt IPO through NSE goBID on January 05, 2021 before investing through the through the app/ web interface of Stock Exchange(s).

Kindly note that the Stock Exchange(s) shall be responsible for addressing investor grievances arising from Applications submitted on-line through the app based/ web interface platform of Stock Exchanges or through their Trading Members.

Further, the collecting bank shall be responsible for addressing any investor grievances arising from non-confirmation of funds to the Registrar despite successful realization/blocking of funds, or any delay or operational lapse by the collecting bank in sending the Application forms to the Registrar.

E. Joint Applications

Applications may be made in single or joint names (not exceeding three). In the case of Joint Applications all interest / redemption amount payments will be made out in favour of the first Applicant. All communications will be addressed to the first named Applicant whose name appears in the Application Form and at the address mentioned therein. If the depository account is held in joint names, the Application Form should contain the name and PAN of the person whose name appears first in the depository account and signature of only this person would be required in the Application Form. This Applicant would be deemed to have signed for and on behalf of joint holders and would be required to give confirmation to this effect in the Application Form.

F. Additional / Multiple Applications

An Applicant is allowed to make one or more Applications for the NCDs for the same or other option of NCDs, subject to a minimum Application size as specified in this Prospectus and in multiples of thereafter as specified in this Prospectus.

Any Application for an amount below the above minimum Application size will be deemed as an invalid Application and shall be liable to be rejected. However, multiple Applications by the same individual Applicant aggregating a value exceeding ₹ 25 lakh shall be deemed such individual Applicant to be an HNI Applicant and all such Applications shall be grouped in the HNI Portion, for the purpose of determining the Basis of Allotment to such Applicant.

However, any Application made by any person in his individual capacity and an Application made by such person in his capacity as a Karta of a Hindu Undivided family and/or as Applicant (second or third Applicant), shall not be deemed to be a multiple Application.

For the purposes of allotment of NCDs under this Issue, Applications shall be grouped based on the PAN, i.e., Applications under the same PAN shall be grouped together and treated as one Application. Two or more Applications will be deemed to be multiple Applications if the sole or first Applicant is one and the same. For the sake of clarity, two or more applications shall be deemed to be a multiple Application for the above purpose if the PAN number of the sole or the first Applicant is one and the same.

Do’s and Don’ts

Applicants are advised to take note of the following while filling and submitting the Application Form:

Do’s

1. Check if you are eligible to apply as per the terms of this Prospectus and applicable law, rules, regulations guidelines and approvals.
2. Read all the instructions carefully and complete the Application Form in the prescribed form.

3. Ensure that you have obtained all necessary approvals from the relevant statutory and/or regulatory authorities to apply for, subscribe to and/or seek Allotment of NCDs pursuant to this Issue.
4. Ensure that the DP ID, the Client ID and the PAN mentioned in the Application Form, which shall be entered into the electronic system of the Stock Exchange are correct and match with the DP ID, Client ID and PAN available in the Depository database. Ensure that the DP ID, Client ID, PAN and UPI ID (wherever applicable) are correct and the depository account is active as Allotment of the Debentures will be in dematerialized form only. The requirement for providing Depository Participant details is mandatory for all Applicants.
5. Ensure that you have mentioned the correct ASBA Account number in the Application Form.
6. Ensure that the Application Form is signed by the ASBA Account holder in case the Applicant himself or herself is not the ASBA account holder.
7. Ensure that you have funds equal to the Application Amount in the ASBA Account before submitting the Application Form to the respective Designated Branch of the SCSB, or to the Designated Intermediaries, as the case may be.
8. All individual investors who invest up to ₹ 5 lakhs through designated intermediaries are mandated to follow the UPI mechanism.
9. UPI Investors making an Application using the UPI Mechanism, should ensure that they approve the UPI Mandate Request generated by the Sponsor Bank to authorize blocking of funds equivalent to Application Amount and subsequent debit of funds in case of Allotment, in a timely manner.
10. UPI Investors making an Application using the UPI Mechanism shall ensure that details of the Application are reviewed and verified by opening the attachment in the UPI Mandate Request and then proceed to authorize the UPI Mandate Request using their UPI PIN. Upon the authorization of the mandate using their UPI PIN, the UPI Investor may be deemed to have verified the attachment containing the application details of the UPI Investor making and Application using the UPI Mechanism in the UPI Mandate Request and have agreed to block the entire Application Amount and authorized the Sponsor Bank to issue a request to block the Application Amount mentioned in the ASBA Form in their ASBA Account.
11. UPI Investors making an Application using the UPI Mechanism should mention valid UPI ID of only the Applicants (in case of single account) and of the first Applicant (in case of joint account) in the ASBA Form.
12. UPI Investors making an Application using the UPI Mechanism, who have revised their Application subsequent to making the initial Application, should also approve the revised UPI Mandate Request generated by the Sponsor Bank to authorize blocking of funds equivalent to the revised Application Amount in their account and in case of Allotment in a timely manner.
13. Ensure that the Application Forms are submitted at the Designated Branches of SCSBs or the Collection Centres provided in the Application Forms, bearing the stamp of the relevant Designated Intermediary/Designated Branch of the SCSB.
14. Before submitting the Application Form with the Designated Intermediaries ensure that the SCSB, whose name has been filled in the Application Form, has named a branch in that relevant Collection Centre.
15. Ensure that you have been given an acknowledgement as proof of having accepted the Application Form.
16. Ensure that signatures other than in the languages specified in the Eighth Schedule to the Constitution of India is attested by a Magistrate or a Notary Public or a Special Executive Magistrate under official seal.
17. In case of any revision of Application in connection with any of the fields which are not allowed to be modified on the electronic application platform of the Stock Exchanges as per the procedures and requirements prescribed by each relevant Stock Exchange, ensure that you have first withdrawn your original Application and submit a fresh Application. For instance, as per the notice No: 20120831-22 dated August 31, 2012 issued by the BSE, fields namely, quantity, Options, application no., sub-category codes will not be allowed for modification during the Issue. In such a case the date of the fresh Application will be considered for date priority for allotment purposes.
18. In case of an HUF applying through its Karta, the Applicant is required to specify the name of an Applicant in the Application Form as 'XYZ Hindu Undivided Family applying through PQR', where PQR is the name of the Karta. However, the PAN number of the HUF should be mentioned in the Application Form and not that of the Karta.
19. Ensure that the Applications are submitted to the Designated Intermediaries or Designated Branches of the SCSBs, as the case may be, before the closure of application hours on the Issue Closing Date. For further information on the Issue programme, refer "**Terms of the Issue – Issue Programme**" on page 214 of the Prospectus.
20. **Permanent Account Number:** Except for Application (i) on behalf of the Central or State Government and Officials appointed by the Courts, and (ii) from the residents of the state of Sikkim, each of the Applicants should provide their PAN. Application Forms in which the PAN is not provided will be rejected. The exemption for the Central or State Government and officials appointed by the Courts and for investors residing in the State of Sikkim is subject to (a) the Demographic Details received from the respective depositories confirming the exemption granted to the beneficiary owner by a suitable description in the PAN field and the beneficiary account remaining in "active status"; and (b) in the case of residents of Sikkim, the address as per the Demographic Details evidencing the same.

21. Ensure that if the depository account is held in joint names, the Application Form should contain the name and PAN of the person whose name appears first in the depository account and signature of only this person would be required in the Application Form. This Applicant would be deemed to have signed on behalf of joint holders and would be required to give confirmation to this effect in the Application Form.
22. All Applicants should choose the relevant option in the column “Category of Investor” in the Application Form.
23. Choose and mark the option of NCDs in the Application Form that you wish to apply for.
24. Ensure that the Demographic Details including PAN are updated, true and correct in all respects.
25. Ensure that you mention your PAN in the Application Form. In case of joint Applicants, the PAN of all the Applicants should be provided, and for HUFs, PAN of the HUF should be provided. Any Application Form without the PAN is liable to be rejected. Applicants should not submit the GIR Number instead of the PAN as the Application is liable to be rejected on this ground.
26. All Applicants are requested to tick the relevant column “Category of Investor” in the Application Form and Tick the option(s) of NCDs in the Application Form that you wish to apply for.

In terms of SEBI Master Circular, SCSBs making applications on their own account using ASBA facility, should have a separate account in their own name with any other SEBI registered SCSB. Further, such account shall be used solely for the purpose of making application in public issues and clear demarcated funds should be available in such account for Applications.

SEBI Master Circular stipulates the time between closure of the Issue and Listing at 6 (six) working days. (The recent amendment has brought this down to 3 (Three) working days, which is voluntary for this Issue and our Company would adopt t+6 days for this Issue). In order to enable compliance with the above timelines, investors are advised to use ASBA Facility/ UPI mechanism only, as the case may be, to make payment.

Don'ts

1. Do not apply for lower than the minimum Application size.
2. Do not pay the Application Amount in cash, by cheque, by money order or by postal order or by stock invest.
3. Do not send Application Forms by post. Instead submit it to the Designated Intermediaries or Designated Branches of the SCSBs, as the case may be.
4. Do not submit the Application Form to any non-SCSB bank or our Company.
5. Do not apply through an Application Form that does not have the stamp of the relevant Designated Intermediary or the Designated Branch of the SCSB, as the case may be.
6. Do not fill up the Application Form such that the NCDs applied for exceeds the Issue Size and/or investment limit or maximum number of NCDs that can be held under the applicable laws or regulations or maximum amount permissible under the applicable regulations.
7. Do not submit the GIR number instead of the PAN as the Application is liable to be rejected on this ground.
8. Do not submit incorrect details of the DP ID, Client ID, PAN and UPI ID (wherever applicable) or provide details for a beneficiary account which is suspended or for which details cannot be verified by the Registrar to the Issue.
9. Do not submit the Application Form without ensuring that funds equivalent to the entire Application Amount are available for blocking in the relevant ASBA Account or in the case of UPI, Investors making an Application using the UPI Mechanism, in the UPI-linked bank account where funds for making the Application are available.
10. Do not submit Applications on plain paper or on incomplete or illegible Application Forms.
11. Do not apply if you are not competent to contract under the Indian Contract Act, 1872.
12. Do not submit an Application in case you are not eligible to acquire NCDs under applicable law or your relevant constitutional documents or otherwise.
13. Do not submit Applications to a Designated Intermediary at a location other than Collection Centres.
14. Do not submit an Application that does not comply with the securities law of your respective jurisdiction.
15. Do not apply if you are a person ineligible to apply for NCDs under this Issue including Applications by Persons Resident Outside India, NRI (*inter alia* including NRIs who are (a) based in the USA, and/or, (b) domiciled in the USA, and/or, (c) residents/citizens of the USA, and/or, (d) subject to any taxation laws of the USA).
16. Do not make an Application of the NCD on multiple copies taken of a single form.
17. Payment of Application Amount in any mode other than through blocking of Application Amount in the ASBA Accounts shall not be accepted in the Issue.

18. Do not link the UPI ID with a bank account maintained with a bank that is not UPI 2.0 certified by the NPCI in case of Bids submitted by UPI Investors using the UPI Mechanism.
19. Do not submit an Application Form using UPI ID, if the Application is for an amount more than ₹ 5,00,000.
20. Do not submit a bid using UPI ID, if you are not a Retail Individual Investor.
21. Do not submit more than five Application Forms per ASBA Account.
22. Refer “*Operational Instructions and Guidelines - Applicant’s Responsibilities*” on page 232 of the Prospectus.

Kindly note that Applications submitted to the Designated Intermediaries will not be accepted if the SCSB where the ASBA Account, as specified in the Application Form, is maintained has not named at least one branch at that location for the Designated Intermediaries, to deposit such Application Forms (A list of such branches is available at www.sebi.gov.in).

Electronic Registration of Applications

- a. The Designated Intermediaries and Designated Branches of the SCSBs, as the case may be, will register the Applications (including those under the UPI Mechanism) using the on-line facilities of the Stock Exchange.

The Members of Syndicate, our Company and the Registrar to the Issue or the Lead Manager is not responsible for any acts, mistakes or errors or omission and commissions in relation to (a) the Applications accepted by the SCSBs, (b) the Applications uploaded by the SCSBs, (c) the Applications accepted but not uploaded by the SCSBs, (d) with respect to Applications accepted and uploaded by the SCSBs without blocking funds in the ASBA Accounts, (e) any Applications accepted and uploaded and/or not uploaded by the Trading Members of the Stock Exchange or (f) any Application made under the UPI Mechanism, accepted or uploaded or failed to be uploaded by a Designated Intermediary or through the app/web based interface of the Stock Exchange and the corresponding failure for blocking of funds under the UPI Mechanism.

In case of apparent data entry error by the Designated Intermediaries or Designated Branches of the SCSBs, as the case may be, in entering the Application Form number in their respective schedules other things remaining unchanged, the Application Form may be considered as valid and such exceptions may be recorded in the minutes of the meeting submitted to the Designated Stock Exchange. However, the option, mode of allotment, PAN, demat account no. etc. should be captured by the relevant Designated Intermediaries or Designated Branches of the SCSBs in the data entries as such data entries will be considered for Allotment/rejection of Application.

- b. The Stock Exchange will offer an electronic facility for registering Applications for this Issue. This facility will be available on the terminals of Designated Intermediaries and the SCSBs during the Issue Period. The Designated Intermediaries can also set up facilities for off-line electronic registration of Applications subject to the condition that they will subsequently upload the off-line data file into the on-line facilities for Applications on a regular basis and before the expiry of the allocated time on this Issue Closing Date.

On the Issue Closing Date, the Designated Intermediaries and the Designated Branches of the SCSBs shall upload the Applications till such time as may be permitted by the Stock Exchange. This information will be available with the Designated Intermediaries and the Designated Branches of the SCSBs on a regular basis.

Applicants are cautioned that a high inflow of high volumes on the last day of the Issue Period may lead to some Applications received on the last day not being uploaded and such Applications will not be considered for allocation. For further information on the Issue programme, refer “*Terms of The Issue - Issue Programme*” on page 214 of the Prospectus.

- c. With respect to ASBA Applications submitted directly to the SCSBs at the time of registering each Application, the Designated Branches of the SCSBs shall enter the requisite details of the Applicants in the on-line system including:
 - Application Form number
 - PAN (of the first Applicant, in case of more than one Applicant)
 - Investor category and sub-category
 - DP ID
 - Client ID
 - UPI ID (if applicable)
 - Option of NCDs applied for
 - Number of NCDs Applied for in each option of NCD
 - Price per NCD
 - Bank Code for the SCSB where the ASBA Account is maintained
 - Bank account number

- Location
 - Application amount
- d. With respect to Applications submitted to the Designated Intermediaries, at the time of registering each Application, the requisite details of the Applicants shall be entered in the on-line system including :
- Application Form number
 - PAN (of the first Applicant, in case of more than one Applicant)
 - Investor category and sub-category
 - DP ID
 - Client ID
 - UPI ID (if applicable)
 - Option of NCDs applied for
 - Number of NCDs Applied for in each option of NCD
 - Price per NCD
 - Bank Code for the SCSB where the ASBA Account is maintained
 - Bank account number
 - Location
 - Application amount
- e. A system generated acknowledgement (“TRS”) will be given to the Applicant as a proof of the registration of each Application. **It is the Applicant’s responsibility to obtain the acknowledgement from the Designated Intermediaries and the Designated Branches of the SCSBs, as the case may be.**
- The registration of the Application by the Designated Intermediaries and the Designated Branches of the SCSBs, as the case may be, does not guarantee that the NCDs shall be allocated/ allotted by our Company. The acknowledgement will be non-negotiable and by itself will not create any obligation of any kind.**
- f. Applications can be rejected on the technical grounds listed below or if all required information is not provided or the Application Form is incomplete in any respect.
- g. The permission given by the Stock Exchange to use its network and software of the on-line system should not in any way be deemed or construed to mean that the compliance with various statutory and other requirements by our Company, the Lead Manager are cleared or approved by the Stock Exchange; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the compliance with the statutory and other requirements nor does it take any responsibility for the financial or other soundness of our Company, the management or any scheme or project of our Company; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Prospectus/nor does it warrant that the NCDs will be listed or will continue to be listed on the Stock Exchange.
- h. **Only Applications that are uploaded on the on-line system of the Stock Exchange shall be considered for allocation/ Allotment.**
- The Designated Intermediaries and the Designated Branches of the SCSBs shall capture all data relevant for the purposes of finalizing the Basis of Allotment while uploading Application data in the electronic systems of the Stock Exchange. In order that the data so captured is accurate, the Designated Intermediaries and the Designated Branches of the SCSBs will be given up to one Working Day after the Issue Closing Date to modify/ verify certain selected fields uploaded in the on-line system during the Issue Period after which the data will be sent to the Registrar for reconciliation with the data available with the NSDL and CDSL.

REJECTION OF APPLICATIONS

Applications would be liable to be rejected on the technical grounds listed below or if all required information is not provided or the Application Form is incomplete in any respect. The Board of Directors or the FISIC reserves its full, unqualified and absolute right to accept or reject any Application in whole or in part and in either case, without assigning any reasons thereof.

Application may be rejected on one or more technical grounds, including but not restricted to:

1. Application by persons not competent to contract under the Indian Contract Act, 1872, as amended (other than minors having valid Depository Account as per Demographic Details provided by Depositories);
2. Applications accompanied by cash, cheques, money order or any other mode of payment other than amounts blocked in the Applicants’ ASBA Account maintained with an SCSB;
3. Applications not being signed by the sole/joint Applicant(s);

4. Investor Category in the Application Form not being ticked;
5. Application Amount blocked being higher or lower than the value of NCDs Applied for. However, our Company may Allot NCDs up to the number of NCDs Applied for, if the value of such NCDs Applied for exceeds the minimum Application size;
6. Applications where a registered address in India is not provided for the non-Individual Applicants;
7. In case of partnership firms (except LLPs), NCDs applied for in the name of the partnership and not in the names of the individual partner(s);
8. Minor Applicants (applying through the guardian) without mentioning the PAN of the minor Applicant;
9. PAN not mentioned in the Application Form, except for Applications by or on behalf of the Central or State Government and the officials appointed by the Courts and by investors residing in the State of Sikkim, provided such claims have been verified by the Depository Participants. In case of minor Applicants applying through guardian, when PAN of the Applicant is not mentioned;
10. DP ID, Client ID or UPI ID (wherever applicable) not mentioned in the Application Form;
11. GIR number furnished instead of PAN;
12. Applications by OCBs;
13. Applications for an amount below the minimum Application size;
14. Submission of more than five ASBA Forms per ASBA Account;
15. Applications by persons who are not eligible to acquire NCDs of our Company in terms of applicable laws, rules, regulations, guidelines and approvals;
16. Applications under power of attorney or by limited companies, corporate, trust etc. submitted without relevant documents;
17. Signature of sole Applicant missing, or in case of joint Applicants, the Application Forms not being signed by the first Applicant (as per the order appearing in the records of the Depository);
18. Applications by persons debarred from accessing capital markets, by SEBI or any other appropriate regulatory authority;
19. Application Forms not being signed by the ASBA Account holder, if the account holder is different from the Applicant;
20. Signature of the ASBA Account holder on the Application Form does not match with the signature available on the SCSB bank's records where the ASBA Account mentioned in the Application Form is maintained;
21. Application Forms submitted to the Designated Intermediaries or to the Designated Branches of the SCSBs does not bear the stamp of the SCSB and/or the Designated Intermediary, as the case may be;
22. ASBA Applications not having details of the ASBA Account or the UPI-linked Account to be blocked;
23. In case no corresponding record is available with the Depositories that matches the parameters namely, DP ID, Client ID, UPI ID and PAN;
24. Inadequate funds in the ASBA Account to enable the SCSB to block the Application Amount specified in the Application Form at the time of blocking such Application Amount in the ASBA Account or no confirmation is received from the SCSB for blocking of funds;
25. SCSB making an Application (a) through an ASBA account maintained with its own self or (b) through an ASBA Account maintained through a different SCSB not in its own name or (c) through an ASBA Account maintained through a different SCSB in its own name, where clear demarcated funds are not available or (d) through an ASBA Account maintained through a different SCSB in its own name which ASBA Account is not utilized solely for the purpose of applying in public issues;
26. Applications for amounts greater than the maximum permissible amount prescribed by the regulations and applicable law;
27. Authorization to the SCSB for blocking funds in the ASBA Account not provided;
28. Applications by any person outside India;
29. Applications not uploaded on the on-line platform of the Stock Exchange;
30. Applications uploaded after the expiry of the allocated time on the Issue Closing Date, unless extended by the Stock Exchange, as applicable;
31. Application Forms not delivered by the Applicant within the time prescribed as per the Application Form mentioned in this Prospectus and as per the instructions in the Application Form;
32. Applications by Applicants whose demat accounts have been 'suspended for credit' pursuant to the circular issued by SEBI on July 29, 2010 bearing number CIR/MRD/DP/22/2010;
33. Applications providing an inoperative demat account number;
34. Applications submitted to the Designated Intermediaries other than the Collection Centres or at a Branch of a SCSB which is not a Designated Branch;

35. Applications submitted directly to the Public Issue Bank (except in case the ASBA Account is maintained with the said bank as a SCSB);
 36. In case of cancellation of one or more orders (Options) within an Application, leading to total order quantity falling under the minimum quantity required for a single Application;
 37. A UPI Investor applying through the UPI Mechanism, not having accepted the UPI Mandate Request by 5:00 p.m. on the third Working Day from the day of bidding on the stock exchange except on the last day of the Issue Period, where the UPI Mandate Request not having been accepted by 5:00 p.m. of the next Working Day
 38. A Retail Individual Investor making an application through designated intermediaries (i.e. for an amount not exceeding ₹ 5 lakhs) by way of non UPI mechanism for payment; and
 39. A non-UPI Investor making an Application under the UPI Mechanism, i.e., an Application for an amount more than ₹ 5 lakhs.
- For information on certain procedures to be carried out by the Registrar to the Issue for finalization of the Basis of Allotment, refer “**Information for Applicants**” below.

Information for Applicants

Upon the closure of the Issue, the Registrar to the Issue will reconcile the compiled data received from the Stock Exchange and all SCSBs and match the same with the Depository database for correctness of DP ID, Client ID, UPI ID (where applicable) and PAN. The Registrar to the Issue will undertake technical rejections based on the electronic details and the Depository database and prepare list of technical rejection cases. In case of any discrepancy between the electronic data and the Depository records, our Company, in consultation with the Designated Stock Exchange, the Lead Manager and the Registrar to the Issue, reserves the right to proceed as per the Depository records for such Applications or treat such Applications as rejected.

Based on the information provided by the Depositories, our Company shall have the right to accept Applications belonging to an account for the benefit of a minor (under guardianship).

In case of Applications for a higher number of NCDs than specified for that category of Applicant, only the maximum amount permissible for such category of Applicant will be considered for Allotment.

BASIS OF ALLOTMENT

Basis of Allotment for NCDs [●]

The Registrar will aggregate the Applications, based on the applications received through an electronic book from the Stock Exchange and determine the valid Application for the purpose of drawing the basis of allocation.

Allocation Ratio

The Registrar will aggregate the Applications based on the Applications received through an electronic book from the Stock Exchange and determine the valid applications for the purpose of drawing the basis of allocation. Grouping of the application received will be then done in the following manner:

Grouping of Applications and Allocation Ratio:

Applications received from various applicants shall be grouped together on the following basis:

- (a) *Applications received from Category I applicants:* Applications received from Category I, shall be grouped together, (“**Institutional Investor Portion**”);
- (b) *Applications received from Category II applicants:* Applications received from Category II, shall be grouped together, (“**Non-Institutional Investor Portion**”);
- (c) *Applications received from Category III applicants:* Applications received from Category III, shall be grouped together, (“**HNI Investor Portion**”);
- (d) *Applications received from Category IV applicants:* Applications received from Category IV, shall be grouped together, (“**Retail Individual Investor Portion**”).

For removal of doubt, “**Institutional Investor Portion**”, “**Non-Institutional Investor Portion**” “**HNI Investor Portion**” and “**Retail Individual Investor Portion**” are individually referred to as “**Portion**” and collectively referred to as “**Portions**”.

For the purposes of determining the number of NCDs available for allocation to each of the abovementioned Portions, our Company shall have the discretion of determining the number of NCDs to be Allotted over and above the Base Issue Size, in case our Company opts to retain any oversubscription in the Issue up to ₹ 7,500 lakhs over and above the Base Issue Size of ₹ 7,500 lakh.

The aggregate value of NCDs decided to be allotted over and above the Base Issue Size, (in case our Company opts to retain any oversubscription in the Issue), and/or the aggregate value of NCDs up to the Base Issue Size shall be collectively termed as the “**Overall Issue Size**”.

Basis of Allotment for NCDs

Allotments in the first instance:

1. Applicants belonging to the Category I, in the first instance, will be allocated NCDs up to 5% of Overall Issue Size on first come first serve basis (determined on the basis of date of receipt of each Application duly acknowledged by the Lead Manager and their respective affiliates/SCSB (Designated Branch or on-line acknowledgement);
2. Applicants belonging to the Category II, in the first instance, will be allocated NCDs up to 15% of Overall Issue Size on first come first serve basis (determined on the basis of date of receipt of each Application duly acknowledged by the Members of the Syndicate/Trading Members/SCSB (Designated Branch or on-line acknowledgement);
3. Applicants belonging to the Category III in the first instance, will be allocated NCDs up to 40% of Overall Issue Size on first come first serve basis (determined on the basis of date of receipt of each Application duly acknowledged by the Members of the Syndicate/Trading Members/SCSB (Designated Branch or on-line acknowledgement);
4. Applicants belonging to the Category IV in the first instance, will be allocated NCDs up to 40% of Overall Issue Size on first come first serve basis (determined on the basis of date of receipt of each Application duly acknowledged by the Members of the Syndicate/Trading Members/SCSB (Designated Branch or on-line acknowledgement);

Allotments, in consultation with the Designated Stock Exchange, shall be made on date priority basis i.e., on a first-come first-serve basis, based on the date of upload of each Application into the electronic book with Stock Exchange, in each Portion subject to the Allocation Ratio. However, on the date of over-subscription, the Allotments would be made to the Applicants on proportionate basis.

(a) Under Subscription:

Under subscription, if any, in any Portion, priority in Allotments will be given in the following order:

- i. Individual Portion
- ii. Non-Institutional Portion and Resident Indian individuals and Hindu undivided families through the Karta applying who apply for NCDs aggregating a value exceeding ₹ 5 lakhs;
- iii. Institutional Portion on a first come first serve basis.

Within each Portion, priority in Allotments will be given on a first-come-first-serve basis, based on the date of upload of each Application into the electronic system of the Stock Exchange. For each Portion, all Applications uploaded into the electronic book with the Stock Exchange would be treated on par with each other. Allotment would be on proportionate basis, where Applications uploaded into the Platform of the Stock Exchange on a particular date exceeds NCDs to be allotted for each Portion, respectively. Minimum allotment of 10 NCDs and in multiples of 1 (one) NCD thereafter would be made in case of each valid Application.

(b) Allotments in case of oversubscription:

In case of an over-subscription, Allotments to the maximum extent, as possible, will be made on a first-come first-serve basis and thereafter on proportionate basis, i.e. full Allotment of NCDs to the valid Applicants on a first-come first-serve basis for forms uploaded up to 5 p.m. of the date falling 1 (one) day prior to the date of over-subscription and proportionate allotment of NCDs to the valid Applicants on the date of oversubscription (based on the date of upload of the Application on the Stock Exchange Platform, in each Portion). In case of over subscription on date of opening of the Issue, the Allotment shall be made on a proportionate basis. Applications received for the NCDs after the date of over subscription will not be considered for Allotment.

In view of this, the Investors are advised to refer to the Stock Exchange website at www.bseindia.com for details in respect of subscription.

(c) Proportionate Allotments: For each Portion, on the date of oversubscription:

- i. Allotments to the Applicants shall be made in proportion to their respective Application size, rounded off to the nearest integer;
- ii. If the process of rounding off to the nearest integer results in the actual allocation of NCDs being higher than the Issue Size, not all Applicants will be allotted the number of NCDs arrived at after such rounding off. Rather, each Applicant whose Allotment size, prior to rounding off, had the highest decimal point would be given preference;
- iii. In the event, there are more than one Applicant whose entitlement remain equal after the manner of distribution referred to above, our Company will ensure that the Basis of Allotment is finalized by draw of lots in a fair and equitable manner; and
- iv. The total Allotment under Option I to Option VII of the NCDs shall not exceed a value more than ₹ 15,000 lakh (assuming retention of 100% of over-subscription amount)

(d) Applicant applying for more than one Options of NCDs:

If an Applicant has applied for more than one Options of NCDs and in case such Applicant is entitled to allocation of only a part of the aggregate number of NCDs applied for due to such Applications received on the date of over-subscription,

ABRIDGED PROSPECTUS

the option-wise allocation of NCDs to such Applicants shall be in proportion to the number of NCDs with respect to each option, applied for by such Applicant, subject to rounding off to the nearest integer, as appropriate in consultation with Lead Manager and Designated Stock Exchange. In cases of odd proportion for Allotment made, our Company in consultation with the Lead Manager will allot the residual NCD(s) in the following order:

- i. first with monthly interest payment in decreasing order of tenor i.e., Options V, III and I;
- ii. followed by payment on cumulative options in decreasing order of tenor i.e., Options VII, VI, IV and II;

Hence using the above procedure, the order of Allotment for the residual NCD(s) will be: Options V, III, I, VII, VI, IV and II.;

Our Company shall allot Option III NCDs to all valid applications, wherein the Applicants have not indicated their choice of the relevant options of the NCDs.

Valid applications where the Application Amount received does not tally with or is less than the amount equivalent to value of number of NCDs applied for, may be considered for Allotment, to the extent of the Application Amount paid rounded down to the nearest ₹ 1,000 in accordance with the pecking order mentioned above.

All decisions pertaining to the Basis of Allotment of NCDs pursuant to the Issue shall be taken by our Company in consultation with the Lead Manager and the Designated Stock Exchange and in compliance with the above provisions of this Prospectus.

For further details, refer to “*Basis of Allotment*” on page 251 of the Prospectus.

INVESTOR WITHDRAWALS

Withdrawal of Applications during the Issue Period

Applicants can withdraw their Applications until the Issue Closing Date. In case an Applicant wishes to withdraw the Application during the Issue Period, it can be done by submitting a request for it to the Designated Intermediary concerned who shall do the needful.

In case of Applications (other than under the UPI Mechanism) that were submitted to the Designated Intermediaries, upon receipt of the request for withdrawal from the Applicant, the relevant Designated Intermediary, as the case may be, shall do the needful, including deletion of details of the withdrawn Application Form from the electronic system of the Stock Exchange and intimating the Designated Branch of the SCSB for unblocking of the funds blocked in the ASBA Account at the time of making the Application.

In case of Applications (other than under the UPI Mechanism) submitted directly to the Designated Branch of the SCSB, upon receipt of the request for withdrawal from the Applicant, the relevant Designated Branch shall do the needful, including deletion of details of the withdrawn Application Form from the electronic system of the Stock Exchange and unblocking of the funds in the ASBA Account, directly.

Withdrawal of Applications after the Issue Period

In case an Applicant wishes to withdraw the Application after the Issue Closing Date or early closure date, it can be done by submitting a withdrawal request to the Registrar to the Issue prior to the finalization of the Basis of Allotment.

For further details, refer chapter “*Issue Procedure*” on page 224 of the Prospectus

PRE-CLOSURE

Pre-closure

Our Company, in consultation with the Lead Manager, reserves the right to close the Issue at any time prior to the Issue Closing Date, subject to receipt of minimum subscription or as may be specified in this Prospectus. Our Company shall allot NCDs with respect to the Applications received until the time of such pre-closure in accordance with the Basis of Allotment as described above and subject to applicable statutory and/or regulatory requirements. In the event of such early closure of the Issue, our Company shall ensure that public notice of such early closure is published on or before such early date of closure or the Issue Closing Date, as applicable, through advertisement(s) in all those newspapers in which pre-issue advertisement and advertisement for opening or closure of the issue have been given.

TERMS OF THE ISSUE

Minimum Subscription

In terms of the SEBI NCS Regulations, for an issuer undertaking a public issue of debt securities, the minimum subscription for public issue of debt securities shall be 75% of the Base Issue Size. If our Company does not receive the minimum subscription of 75% of the Base Issue Size i.e. ₹ 5,625 lakh within 10 days from the date of opening of Issue, entire Application Amount shall be unblocked in the relevant ASBA Account(s) of the Applicants not later than within 8 (Eight) working days, from the date of closure of the Issue or such time as may be specified by the Board. In case application money is not unblocked within such period, the company shall pay interest at the rate of 15% per annum for the delayed period.

Under Section 39(3) of the Companies Act, 2013 read with Rule 11(2) of the Companies (Prospectus and Allotment of Securities) Rules, 2014 if the stated minimum subscription amount is not received within the specified period, the application money received

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is to be credited only to the bank account from which the subscription was remitted. To the extent possible, where the required information for making such refunds is available with our Company and/or Registrar, refunds will be made to the account prescribed. However, where our Company and/or Registrar does not have the necessary information for making such refunds, our Company and/or Registrar will follow the guidelines prescribed by SEBI in this regard in the SEBI Master Circular.

Right to recall or redeem prior to maturity: NA

Security

The principal amount of the Secured NCDs to be issued in terms of this Issue together with all interest due on the Secured NCDs in respect thereof shall be secured by way of an exclusive charge in favour of the Debenture Trustee on specific present and/or future receivables / assets of our Company, as may be decided mutually by our Company and the Debenture Trustee to the Proposed Issue, such that a security cover of at least 100% of the outstanding principal amounts of the NCDs and interest accrued thereon is maintained at all times until the Maturity Date. There are no other creditors sharing the security that is offered exclusively for the proposed issue of Secured NCDs.

For further details on date of creation of security/likely date of creation of security, minimum security cover etc., refer to the “*Terms of the Issue – Security*” on page 206 of the Prospectus.

DEBT TO EQUITY RATIO

The debt-equity ratio of our Company, prior to the Issue is based on a total outstanding debt of ₹ 1,12,595.87 lakh (including Preference shares) and shareholder funds amounting to ₹ 20,361.71 lakh.

(₹ Lakh)

Particulars	Prior to the Issue (as on March 31, 2025)	Post Issue
Debt		
Short term	33,138.15	33,138.15
Long term	79,457.72	94,457.72
Total Debt (A)	1,12,595.87	1,27,595.87
Shareholders' Funds		
Share Capital	6,470.59	6,470.59
Reserves and Surplus less Revaluation Reserves	14,098.92	14,098.92
Less: Prepaid Expenses and Debenture Issue Expenses	116.33	116.33
Less: Capital Reserves	52.61	52.61
Less: Misc expenditure to the extent not written off / adjusted	38.86	38.86
Total Shareholders' Funds (B)	20,361.71	20,361.71
Total Debt Equity Ratio (Number of times) (A/B)	5.53	6.27

Notes:

- Short Term Debt includes:
 - Interest accrued on Debentures, Deposits, Subordinated Debts and Cash Credit
 - Long term Debts maturing within 12 months
 - Unclaimed deposits and debentures
- The Long-term Debt maturing after 12 months includes Interest accrued on Debentures, Deposits, Subordinated Debts and Redeemable Cumulative Preference Shares.
- The intangible assets to the extent of ₹ 385.17 lakh has not been deducted from the Net worth.
- The debt-equity ratio post the issue is indicative and is on account of assumed inflow of ₹ 15,000 lakh from the issue only. The changes in the Assets and Liabilities position after March 31, 2025 have not been considered for the purpose of computing DER for this Prospectus.
- Actual debt-equity ratio, as on the date of allotment, would depend on the actual inflow from the issue and status of other liabilities and corresponding change in Shareholders' Funds.

For details of the outstanding borrowings of our Company, refer “*Financial Indebtedness*” on page 178 of the Prospectus.

TIMING FOR SUBMISSION OF APPLICATION FORMS

The Issue shall remain open for subscription from 10:00 a.m. till 5:00 p.m. (Indian Standard Time) for the period mentioned above, with an option for early closure or extension by such period (subject to minimum 2 working days and maximum 10 working days from the date of opening of the Issue) as may be decided by the Board of Directors or FISIC thereof. In the event of such early closure or extension of the subscription list of the Issue, our Company shall ensure that public notice of such early closure is published on or before the day of such early date of closure or extended date of closure through advertisement/s in at least one leading national daily newspaper.

Further please note that Application shall be accepted only between 10.00 a.m. and 5.00 p.m. (Indian Standard Time, “IST”) (“Bidding Period”) during the Issue Period as mentioned above by the Members of the Syndicate, Registered Brokers at the Broker Centres, CDPs at the Designated + CDP Locations or the RTAs at the Designated RTA Locations, and designated branches of SCSBs as mentioned on the Application Form, except that on the Issue Closing Date when Applications shall be accepted only between 10.00 a.m. and 3.00 p.m. (“IST”) and shall be uploaded until 5.00 p.m. (“IST”) or such extended time as permitted by Stock Exchange. It is clarified that the Applications not uploaded in the Stock Exchange Platform would be rejected.

Due to limitation of time available for uploading the Applications on the Issue Closing Date, the Applicants are advised to submit their applications one day prior to the Issue Closing Date and in any case, not later than 3.00 p.m. (“IST”) on the Issue Closing Date. All times mentioned in the Prospectus are Indian Standard Time. Applicants are cautioned that in the event a large number of applications are received on the Issue Closing Date, as is typically experienced in public offerings, some Applications may not get uploaded due to lack of sufficient time. Application Forms will only be accepted on Working Days during the Issue Period.

Such Applications that cannot be uploaded will not be considered for allocation under the Issue. Applications will be accepted only on Working Days, i.e., Monday to Friday (excluding any public holiday). Neither our Company, nor the Lead Manager, nor any Member of the Syndicate, Registered Brokers at the Broker Centres, CDPs at the Designated CDP Locations or the RTAs at the Designated RTA Locations or designated branches of SCSBs are liable for any failure in uploading the Applications due to faults in any software/hardware system or otherwise. Please note that, within each category of investors, the Basis of Allotment under the Issue will be on date priority basis except on the day of oversubscription, if any, where the Allotment will be proportionate.

CENTERS FOR AVAILABILITY AND ACCEPTANCE OF APPLICATION FORMS

In relation to ASBA Applications submitted to the Lead Manager, Syndicate Member, sub-brokers or the Trading Members of the Stock Exchange only in the Specified Cities (Mumbai, Chennai, Kolkata, Delhi, Ahmedabad, Rajkot, Jaipur, Bengaluru, Hyderabad, Pune, Vadodara and Surat), the list of branches of the SCSBs at the Specified Cities named by the respective SCSBs to receive deposits of ASBA Applications from such Lead Manager, Syndicate Member, sub-brokers or the Trading Members of the Stock Exchange is provided on www.sebi.gov.in or at such other website as may be prescribed by SEBI from time to time. In accordance with SEBI Master Circular No. CIR/CFD/14/2012 dated October 4, 2012 and CIR/CFD/POLICYCELL/11/2015 dated November 10, 2015, Applicants can submit the Application Forms with the Registered Brokers at the Broker Centers, CDPs at the Designated CDP Locations or the RTAs at the Designated RTA Locations, respective lists of which, including details such as address and telephone number, are available at the website of the Stock Exchange at www.bseindia.com. For more information on such branches collecting ASBA Applications from Members of the Syndicate or the Trading Members of the Stock Exchange only in the Specified Cities, see the above mentioned web-link. For details, please refer “Method of Application” on page 228 of the Prospectus.

BIDDING AND/OR COLLECTION CENTER DETAILS

BONANZA PORTFOLIO LIMITED

AHMEDABAD : Bonanza Portfolio Limited, Sheetal Varsha Arcade, 403 to 406, Near Girish Cold Drink Cross Road, Beside Samudra Annexe, CG Road, Ahmedabad - 388009 Mr. Vishal Dave / Mr. Brijendra Dhangar - 9374986375 / 9824044001 - vishaldave@bonanzaonline.com; **BENGALURU** : Bonanza Portfolio Ltd , Seavasadan Training Institute, 3rd Block, 8th Main, Koramangala, Bengaluru-34 Satish V - 9886813028 - raju@bonanzaonline.com; **CHENNAI** : Bonanza Portfolio Ltd , Flat 1-A Old No 15/1 New No 56/1A Rajabather Street , T.Nagar Chennai-600017. Jagadesh G - 9884777373 - jagadesh.g@bonanzaonline.com; **INDORE** : Bonanza Portfolio Ltd., 421/22, D M Tower, 21/1 Race Course Road, Near Janjirwala Chourah, Indore - 452 003, MP Jaya Joshi - 9977506057 - jaya.joshi@bonanzaonline.com; **JAIPUR** : Bonanza Portfolio Ltd.,410-412, 4th Floor, Silver Square, Near Raj Mandir Cinema, Bhagwan Das Road, Jaipur - 302001 Naresh - 8209635488 - complianceraj@bonanzaonline.com; **MUMBAI** : Bonanza Portfolio Ltd, Bonanza House, Plot No. M-2,Cama Industrial Estate, Walbhat Road,Behind The Hub, Goregaon (East), Mumbai - 400 063. Jimish Bhayani - 9833732329 - jimish.b@bonanzaonline.com; **NEW DELHI** : Bonanza Portfolio Ltd.,2/2-A First Floor Laxmi Insurance Buiding, Asaf Ali Road New Delhi -110002 Anil Yadav - 9990688354 - helpdeskdelhi@bonanzaonline.com; **T.NAGAR** : Bonanza Portfolio Ltd , 64, KBK Complex,First Floor, Above Zigma Computers,Kalaimagal School road,Erode -638001 George Fernandes - 8870396666 - s.george@bonanzaonline.com.

VCK SHARE & STOCK BROKING SERVICES LIMITED

Alapuzha : Ratna Arcade, First Floor, Amman Kovil Street, Mullakkal Alapuzha - 688 011 - Prasanth N P - 07025282725; **Anna Nagar :** F-47, First Main Road, Chinthamani, Anna Nagar, Chennai - 600 102. R Balasubramaniam - 9894945735; **Ariyalur:** TMS Complex No:2305-9; First Floor Jeyakondam Road, Valajanagaram P O Ariyalur -621704 **Yoganathan K - 9791479333; Avinashi Road :** Raheja center, 1073 -74, Avinashi Road, Near Police hospital, Coimbatore - 641018. **A Ragapriya - 9629435393; BENGALURU :** No:206,2nd floor, Blue Cross Chambers, No-11, Infantry Road Cross, Bengaluru - 560001 Srinivas B T - 9384825824; **Bengaluru Jp Nagar :** No.57-132-4, First floor, 2nd cross, 7th Main, K.S.R.T.C Layout, J.P Nagar, Bengaluru - 560 078 Ravi Kumar B - 09384825822; **Besant Nagar "BHAIRAVI"** No.T-44 A & B, 2nd Avenue, Besant Nagar, Chennai 600090. Landmark: Opp to Church Bus Stop. Anand A R - 9499908009; **Calicut:** Nobel Building, Indira Gandhi Rd. Calicut - 673 004 Ragesh K M 07025282780; **Coimbatore Main:** 62, Dr. Nanjappa Road, Coimbatore - 641018. V Saranya Devi - 9894234516 **Coimbatore South:** B/No: 111-114, Banyan Tree Complex First Floor Najundapuram Rd, Ramanathapuram, Coimbatore 641045 Kanagaraj M - 8220000834; **Dharmapuri :** No 177/11 Q, Ist floor, Nethaji by pass road, Government Medical College Hospital, Dharmapuri - 636701 Raja M - 9566493777; **Dindigul :** 67/3, Nehruji Nagar, 80 feet road, Dindigul - 624 002. K Nivedhida Manju - 9944917769; **Ernakulam :** Land Mark Enclave, 61/3537 (Old No:39/3633 C), 2nd Floor, Sahodaran Ayyappan Road, Valanjambalam, Ernakulam - 682 016 Prasanth P V - 07025282701; **Erode :** 119A, M.R.G.N. Towers, Ground Floor, Akilmedu Street, 6th Street, Behind Parimalam complex, Erode - 638 001. G. Balasubramanian - 8667004958; **Hosur :** 1st Floor, Sri Krishna Towers, Krishnagiri Bye Pass Road, Upstairs ICICI bank Hosur-635109 Nandakumaran R - 9677734943; **Kallakurichi :** Gopuram Towers, Second Floor No:59/5, Durugam Road, Kallakurichi - 606 202 Karthik M - 852665902; **Kancheepuram : 14/69,** Ground floor, opp santhana krishna silk street, Mettu Street, Kancheepuram 631501 Suresh P - 8056547474; **Kanhanged :** Door No.KM/1353/Ward I/B5/B6, Brother's Buildings, II Floor Main Road, Near LIC Office, Kanhanged 671 315 Pavithran T V - 07025282788; **Kannur :** 4/145 A.G.Tower, First Floor, Choova Elayavoor, Kannur 670 006 Sujin E.P - 7025282800; **Karaikudi :** No.45, Ist Floor Subramaniapuram 4th Street (South) Karaikudi 630002 Prakash V - 9894945204; **Kattappana :** First Floor, XVII-221/B2 Cheruthenkal Building, Near New Bus stand, Kattappana-685508 Titto Varghese - 08590603775; **KK Nagar :** No, 100, Dr. Lakshmanaswamy Salai, K K Nagar, Chennai - 600 078 Sarathkumar - 9940154999; **Kolkata :** VCK Share & Stock Broking Services Limited, 10 Wood Street, 3rd Floor, Kolkata - 700016 - Pankaj Mehta - 9831151961 - pankaj@vckgroup.com; **Kottayam :** No:IX572/E, Madappallil Building, Sastri Road, Kottayam - 686 601 Arun K K - 07025282733; **Kumbakonam :** Anna Ice Cream Building, No.1-E Second Floor, Dr.Besant Road, Kumbakonam -612 001 Senthilkumar G - 9994352161; **Madhavaram :** No:15, Anthony Nagar, 200ft Jawaharlal Nehru Road, Kolathur Chennai-600099 Vinothkumar B - 7397764474; **Madurai :** 757, West Main Road, Anna Nagar, Madurai - 625 020 Adhipathy C - 9843598986; **Mangalore :** II Floor, Mangalore Gate Building, Kankanady bypass Road, Kankanady, Mangalore - 575002 Sundara CH - 9384825819; **Manjeri :** Kurikkal Plaza, Opp. Court Complex, Kacheripadi, Manjeri 676 121 Nishad P P - 07025282760; **Mettupalayam :** Sundaram Type Office Complex, 41/1A Annur Main Road, Mettupalayam - 641301 Rajesh N - 9003919906; **Muvattupuzha :** Door No.XXIII/392,392(A), NH 49, Kottayil Building, Velloorkunnam, Market PO, Muvattupuzha - 686673 Jibin Raj - 09747211669; **Mylapore :** G.D, Arcade, Ist Floor, Door No 38, Karpagambal Nagar, Near MYLAI Medical Center, Mylapore, Chennai 600040 B Rajagopalan - 9944987096; **Nagercoil :** No: 93/1A, Sarguna Veethi, Chettikulam Junction, Nagercoil - 629 002 Nellaippan S - 9384048248; **Namakkal :** First Floor, Annai Palaniammal Plaza, 3A, Salem Road, Opp to Old RTO Office, Namakkal - 637 001 Suresh P - 8220045076; **Nanganallur :** "Swarnam Complex", No:20-A, 4th Main Road, Nanganallur, Chennai - 600 061. T Sasikumar - 9176304099; **Nanjundapuram:** Mayflower & Sakthi Gardens Shopping Complex, Shop No.8 -11, Nanjundapuram Road & Post, Coimbatore - 641 036 Pradeepkumar M B - 9944110033; **Pala :** Century VEE TEE Arcade, Kottaramattam, PALA 686575 Aneesh Kumar S - 07025282737; **Palakkad :** No.12/872, 1st Floor, KAV Central, Chandra Nagar (PO), Palakkad - 678007 Karthikeyan A K - 07025282722; **Palani :** 72 A, Dindigul road, Near KV Hospital, Palani - 624 601. G Anbu Selvi - 9047826991; **Pathanamthitta :** PMC IX/1128/(1) 10 (E), 2nd Floor Aban Arcade, Ring Road, Near Bus Stand, Pathanamthitta - 689 645 Rajeshkumar R - 07510405002; **Perambalur :** No,71, Second Floor, Deenadayalan Commercial Complex, Trichy Rd, Venkatesapuram, Perambalur-621212 Senthil Murugan K - 9566658852; **Pollachi :** No. 103, Ground Floor, Coimbatore Road, Pollachi - 642 001..Arumugam R - 7598676774; **Pollachi-Npt :** NPT- MCET Campus, Udumalpet road, Pollachi - 642003.T. Savitharasi - 9715021883; **Puducherry :** 94, Kamaraj Salai, Pondichery - 603 001.N Kannan - 9894945740; **R.S.Puram :** 12, Diwan Bahadur Road, R.S.Puram, Coimbatore - 641 002. D Latha - 9003455244; **Race Course Road :** SIMA Building, Shanmuka Manram, 41, Race course, Coimbatore - 641018. Umaheshwari - 9843144967; **Rajahmundry :** 79-16-12/2, III Floor, E & S Reddy Complex Tilak Road, Behind Aryapuram Coop Urban Bank, Opp: Saibaba Temple, Rajahmundry 533 103 Kotha Naga Anand - 8121429212; **Saibaba Colony :** 16, Ground Floor, Bharathi Park road, 2nd cross, Saibaba Colony, Coimbatore - 641011.G.Dinesh Kumar - 7904494509; **Salem :** 60, Ramakrishna Road, Salem - 636 007.S Ashok Kumar - 9952645221; **Sankari :** No.1/14/18 D6, Settia Gounder complex-c, Bhavani Main Road Sankari - 637301 Sekar R - 9994355121; **Sivakasi :** No : 100-A/4, First floor, Marutham hotel upstairs, opp bell hotel, Thiruthangal road, Sivakasi-626123 Saravanan R - 8870022885; **Srirangam :** A M P Towers, 2371/6 Panjekarai Road, Near Srees Hotel, Srirangam-620006 Arokiaaraj V - 9597314333; **T.Nagar :** New No 20 Agasthiyar Menor, Opp. Agasthiyar Temple, Raja St T.Nagar, Chennai -600017. S Latha Rajeswari - 9894945741; **Tambaram :** 347, Second floor, Old GST Road, Irumuliur, east Tambaram.Chennai-600059 Sabishkumar U - 8220000835; **Theni :** No.15-1-60, Devi Towers, Cumbam Road, Union Bank Upstairs, P.C. Patti, Theni 625 531 Tamilselvan M - 9790020118; **Tirunelveli :** 10A/1, Trivandrum Road, Vannarapettai, Opp to RMKV, Tirunelveli - 627 002..Ravisankar K S P - 9843083105; **Tirupathi :** 19-6-48/AD First Floor, D R Mahal Road, Down side Nagesh Furniture, Tirupathi -517501 Ashok Kumar K - 8331992341; **Tirupur :** No.16, Ganga Nagar, 1st Street, Banglow Stop, Avinashi Road, Tiruppur - 641 602 Ramesh Karuppusamy - 7708937726; **Trichur :** DAZE TOWER, 2nd Floor Marar Road, Thrissur - 680001 Pradeesh P J - 07025282711; **Trichy :** 174, 10th cross west, Corporation Bank building, Thillai Nagar, Trichy - 620 018..D Inbasaharan - 9894945727; **Tuticorin :** Mangal Mall, 4/B/A 39 Main Nagar, Palayamkottai Road Tuticorin 628003 Parameswaran S - 9500964791; **Udumalpet :** U.K.P.M Square, No:281, Palani road, Udumalpet- 642 154.D Ramakrishnan - 9790643421; **Vadakara :** Door No:20/59-A11 Building No:20/69 Sree Gokulam Chits & Finance Pvt Ltd Link Road Vadakara-673001 Shibu A K - 07025282757; **Vadavalli :** No:3&4, Chettiar Nagar, Near Annai aravind gas center, Bharathiar University post, Vadavalli, Coimbatore - 641 046.P Sanjai Kumar - 9842567894; **Vellore :** No :97 1st West Main Road, Gandhi Nagar, Vellore - 632006, S Anitha - 9790196888; **Vijayawada -** 54 - 20/12 C Main Road, OPP Anjaneya Restaurant, Gurunanak Colony, Vijayawada -520008 Veenam Veeraswamy - 9384825811 **Visakhapatnam :** No.47-3-7. I Floor, Roshni Palace, I Floor G-4 Nehru Bazar Road 5th Lane, Dwaraka Nagar, Visakhapatnam - 530 016 Srikanth P S - 7339333793

GOLDENPI SECURITIES PRIVATE LIMITED

Bengaluru : GoldenPi Securities Private Limited, No. 36/5, Hustle Hub Tech Park, H208, 2nd Floor, Somasundarapalya Main Road, 27th Main Road, Sector 2, HSR Layout Bengaluru Urban, Karnataka 560102.-. Naveen Subbarao - 6361044763 - Operations@goldenPi.Com.