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THIS ABRIDGED PROSPECTUS CONSISTS OF 28 PAGES INCLUDING 2 PAGES OF APPLICATION FORM. PLEASE ENSURE THAT YOU HAVE RECEIVED ALL PAGES YOU ARE ENCOURAGED TO READ GREATER DETAILS AVAILABLE IN THE PROSPECTUS DATED AUGUST 14, 2026.
www.kosamattam.com

Please ensure that you read the prospectus dated August 14, 2026, ("Prospectus") and the general instructions contained in this Abridged Prospectus before applying in the Issue. Unless otherwise specified, all capitalised 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 Prospectus/ Abridged Prospectus for their future reference. All reference to pages unless specified refer to the Prospectus.

You may obtain a physical copy of the Application form from our Registered Office, the Lead Manager (LM), syndicate members, 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.vivro.net; www.bseindia.com, respectively.



KOSAMATTAM FINANCE LIMITED

Corporate Identity Number: U65929KL1987PLC004729; **Date of incorporation:** March 25, 1987; **PAN:** AACCK4277A

Kosamattam Finance Limited ("**Our Company**" or "**the Company**" or "**Issuer**" or "**KFL**") was incorporated on March 25, 1987, as 'Standard Shares and Loans Private Limited', a private limited company under the Companies Act, 1956 with a certificate of incorporation issued by Registrar of Companies, Kerala at Ernakulam ("**RoC**"). The name of our Company was changed to 'Kosamattam Finance Private Limited' pursuant to a resolution passed by the shareholders of our Company at the EGM held on June 2, 2004 and a fresh certificate of incorporation dated June 8, 2004 issued by the RoC. Subsequently, upon conversion to a public limited company pursuant to a special resolution of the shareholders of our Company dated November 11, 2013, the name of our Company was changed to 'Kosamattam Finance Limited' and a fresh certificate of incorporation was issued by the RoC on November 22, 2013. Our Company has obtained a certificate of registration dated December 19, 2013 bearing registration no. B-16.00117 issued by the Reserve Bank of India ("**RBI**") to carry on the activities of a non-banking financial company without accepting public deposits under Section 45 IA of the RBI Act, 1934. For more information about the issuer, please refer "General Information" and see "History and Certain Other Corporate Matters" on page 40 and 130 of the Prospectus.

Registered Office / Corporate Office	Company Secretary and Compliance Officer	Email and Telephone	Website	Chief Financial Officer
Kosamattam City Centre, Floor Number 4th & 5th, T.B Road, Kottayam - 686001, Kerala, India	Sreenath Palakkattillam	Email: cs@kosamattam.com Tel.: +91 481 258 6506	www.kosamattam.com	Pinky Somu Mathews Tel: +91 481 258 6409 Email: cfo@kosamattam.com

PUBLIC ISSUE BY KOSAMATTAM FINANCE LIMITED, ("COMPANY" OR "ISSUER") OF UP TO 20,00,000 SECURED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹ 1,000 EACH ("NCDS"), AT PAR, AMOUNTING TO ₹ 10,000 LAKHS, HEREINAFTER REFERRED TO AS THE "BASE ISSUE" WITH AN OPTION TO RETAIN OVER-SUBSCRIPTION UP TO ₹ 10,000 LAKHS, AGGREGATING UP TO ₹ 20,000 LAKHS, HEREINAFTER REFERRED TO AS THE "OVERALL ISSUE SIZE" (THE "ISSUE"). THIS ISSUE IS BEING MADE PURSUANT TO THE PROVISIONS OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF NON - CONVERTIBLE SECURITIES) REGULATIONS, 2021, AS AMENDED (THE "SEBI NCS REGULATIONS"), THE COMPANIES ACT, 2013 AND RULES MADE THEREUNDER, AS AMENDED (TO THE EXTENT NOTIFIED) AND THE SEBI NCS MASTER CIRCULAR. THIS ISSUE IS NOT PROPOSED TO BE UNDERWRITTEN.

BRIEF DESCRIPTION OF THE ISSUE

Security Name:	KFL NCD XXXVIII
Type of Instrument:	Secured, redeemable, non-convertible debentures
Nature of Instrument: (Secured/ Unsecured)	Secured
Base Issue Size	₹ 10,000 lakhs
Option to retain oversubscription (Amount)	₹ 10,000 lakhs
Face Value	₹ 1,000 per NCD
Details of Coupon/ Dividend (fixed or floating or other structure/rate/frequency)	Fixed Please see "Issue Structure – Terms of the NCDs" on page 506 of the Prospectus and "Annexure I - Illustrative Cash Flow" on page 676 of the Prospectus.

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BRIEF DESCRIPTION OF THE ISSUE

Redemption date; Tenor	Tenor/Redemption Date (Months from the Deemed Date of Allotment)	Series I	24 Months
		Series II	24 Months
		Series III	36 Months
		Series IV	36 Months
		Series V	42 Months
		Series VI	50 Months
		Series VII	60 Months
		Series VIII	84 Months
Name of the Credit Rating Agency	India Ratings & Research Private Limited		
Rating of the instrument	“IND A/Stable”, by India Ratings & Research Private Limited (“IRRPL”)		
Name of Merchant Banker	Vivro Financial Services Private Limited		
Name of the Debenture Trustee	Vistra ITCL (India) Limited		
Issue opening date	Tuesday, August 18, 2026		
Issue closing date	Tuesday, September 1, 2026		
Name of the Stock Exchange(s) where it will be listed	BSE Limited		
Any other information	Nil		

GENERAL RISKS

Investment in non-convertible securities is risky and investors should not invest any funds in such securities unless they can afford to take the 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, the investors must rely on their own examination of our Company and the Issue, including the risks involved. Specific attention of the investors is invited to “*Risk Factors*” on page 20 and “*Material Developments*” on page 147 of the Prospectus, before making an investment in the Issue. 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 investor’s decision to purchase such securities. This Prospectus has not been and will not be approved by any regulatory authority in India, including the RBI, the Securities and Exchange Board of India (“SEBI”), the RoC or any stock exchange in India, nor do they guarantee the accuracy or adequacy of the 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, that the opinions and intentions expressed herein are honestly stated and that there are no other 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.

CREDIT RATING

Name of Credit Rating Agency(ies)	Rating(s) obtained	Date(s) of the press release of the Credit Rating Agency
India Ratings & Research Private Limited (“IRRPL”)	“IND A/Stable”,	July 27, 2026

LISTING

The NCDs offered through the Prospectus are proposed to be listed on the BSE Limited (“BSE”). Our Company has obtained ‘in-principle’ approval for this Issue from BSE vide their letter bearing reference number DCS/AS/PI-BOND/10/26-27 dated August 12, 2026. BSE shall be the Designated Stock Exchange for this Issue.

PROMOTERS OF THE COMPANY

Sr. No.	Name	Individual / Corporate	Experience and Educational Qualification
1	Mathew Kosamattom Cherian	Individual	Mathew Kosamattom Cherian, aged 70 years, serves as the Chairman and Managing Director of our Company. He completed his secondary education in 1974 and embarked on a lending business through Kosamattam Bankers. He has been a member of our Company’s board of directors since May 07, 2004. He received the ‘Gandhi Peace Foundation Award’ in 2007. For a complete profile of Mathew Kosamattom Cherian see “ <i>Our Management</i> ” on page 132 of the Prospectus.
2	Laila Mathew	Individual	Laila Mathew, aged 66 years, is the Whole-Time Director of our Company. She completed her secondary education in 1975. She has been a member of our company’s board of directors since May 07, 2004. She received the Kerala Christian Foundation, Annie Mascarene award in year 2014-2015. For a complete profile of Ms. Laila Mathew, “ <i>Our Management</i> ” on page 132 of the Prospectus.

For further details, please refer to “*Our Promoter*” on page 143 of the Prospectus.

ABRIDGED PROSPECTUS

BOARD OF DIRECTORS

Sr. No.	Name	Designation (Independent/Whole-time/Executive/ Nominee)	Experience & Educational Qualification	Other Directorships
1	Mathew Kosamattom Cherian	Chairman and Managing Director	He completed his secondary education in 1974 and embarked on a lending business through Kosamattam Bankers. He has been a member of our Company's board of directors since May 07, 2004. He received the 'Gandhi Peace Foundation Award' in 2007.	Indian Companies 1. Kosamattam Ventures Private Limited; Foreign Companies Nil
2	Laila Mathew	Whole-Time Director	She completed her secondary education in 1975. She has been a member of our company's board of directors since May 07, 2004. She received the Kerala Christian Foundation, Annie Mascarene award in year 2014-2015.	Indian Companies 1. Kosamattam Ventures Private Limited; Foreign Companies Nil
3	Davis George	Independent Director	He is a practicing Chartered Accountant with more than 7 years of experience in practice.	Indian Companies Nil Foreign Companies Nil
4	Josy Thomas	Independent Director	He is qualified chartered accountant and a member of the Institute of Chartered Accountants of India.	Indian Companies Nil Foreign Companies Nil
5	Sebastian Kurian	Independent Director	He holds a degree of bachelor of law from the University of Kerala and a degree of bachelor of arts from the University of Kerala.	Indian Companies Nil Foreign Companies Nil

For further details, please refer to "Our Management" on page 132 of the Prospectus.

BUSINESS OVERVIEW

Company Overview	We are a non-deposit taking NBFC – Middle Layer primarily engaged in the Gold Loan business, lending money against the pledge of household jewellery ("Gold Loans") in the state of Kerala, Tamil Nadu, Karnataka, Andhra Pradesh, Maharashtra, Uttar Pradesh and Telangana along with the Union Territory of Puducherry and Delhi. Our Gold Loan portfolio for financial years ending on March 31, 2026, March 31, 2025, and March 31, 2024 comprised of 12,18,191, 10,84,495, and 9,16,079, gold loan accounts, respectively, aggregating to ₹ 7,73,850.47 lakhs, ₹ 5,71,223.87 lakhs, and 5,32,434.31 lakhs, respectively, which is 99.39%, 99.07%, and 98.92% of our total loans portfolio before impairment losses as on those dates. As on June 30, 2026, we had a network of 991, branches spread in the states of Kerala, Tamil Nadu, Karnataka, Andhra Pradesh, Maharashtra, Uttar Pradesh and Telangana along with the Union Territory of Puducherry and Delhi and we employed 4,242 persons in our business operations as on June 30, 2026. We belong to the Kosamattam Group led by Mathew Kosamattom Cherian. We are headquartered in Kottayam in the state of Kerala.
Product/ Service Offering	Gold Loan, loans against property, money transfer services, depository participant services, power generation, agriculture, foreign currency exchange and air ticketing services.
Geographies Served	As of June 30, 2026, our Company's operations included 991 branch offices spread across 7 states and 2 union territories. We commenced our operations in rural areas and small towns and have followed an approach of targeting geographies with low credit penetration. Our customers are typically retail customers, businessmen, vendors, traders, farmers, salaried individuals and families, who for reasons of convenience, accessibility or necessity, avail of our credit facilities by pledging their gold jewellery with us. Our understanding of the local characteristics of markets has allowed us to address the unique needs of our customers and enabled us to penetrate deeper into such markets.
Client Profile or Industries served	We are registered with RBI as a systemically important, non-deposit taking NBFC (Registration No. B-16.00117 dated December 19, 2013) under Section 45 IA of the RBI Act. Further, we also have a Full-Fledged Money Changers ("FFMC") license bearing number KOC- FFMC-0021-2023 dated August 28, 2025 which is valid up to August 31, 2027.
Intellectual Property, if any	As on the date of the Prospectus, we have obtained 8 trademark registrations with the Trade Marks Registry under the Trade Marks Act, 1999.
Manufacturing plant, if any	NA
Employee Strength	As on June 30, 2026, we had 4,242 employees.

For further details refer to the section "Our Business" on page 112 of the Prospectus.

RISK FACTORS

Below mentioned risks are the top 10 risk factors, including 3 pertaining to the Issuer and the NCDs.

Please read the risk factors carefully, see section titled “Risk Factors” on page 20 of the Prospectus.

1. We have been subject to RBI inspection, and any adverse action arising from such inspections may adversely affect our business and operations.
2. We have received letters and notices from the RBI pursuant to inspections under various provisions of FEMA in relation to our money changing business, and any adverse order or action may adversely affect our business and results of operations.
3. We are subject to inspections by Central Depository Services (India) Limited in our capacity as a depository participant, and any adverse action taken by CDSL could adversely affect our business and operations.
4. We are subject to restrictive covenants in certain short-term and long-term debt facilities provided to us by our lenders.
5. Our ability to access capital also depends on our credit ratings. Any downgrade in our credit ratings would increase borrowing costs and constrain our access to capital and lending markets and, thus, would negatively affect our net interest margin and our business.
6. We and certain of our Promoters and Directors are involved in certain legal proceedings and there can be no assurance that we and our Promoters and Directors will be successful in any of these legal actions. In the event we are unsuccessful in litigating any of the disputes, our business and results of operations may be adversely affected.
7. Most of the supporting documents in connection with the biographies of the directors included in the section “Our Management” of the Prospectus are unavailable.
8. Changes in interest rates may affect the price of our NCDs which frequently accompany inflation and/or a growing economy, are likely to have a negative effect on the price of our NCDs.
9. In case of outstanding debt instruments, deposits, or borrowings, any default in compliance with the material covenants could expose you to significant risks. These covenants may include the creation of security as per the agreed terms, default in payment of interest, default in redemption or repayment, and default in payment of penal interest wherever applicable.
10. All covenants including the accelerated payment covenants given by way of side letters shall be incorporated in the issue and this document by the issuer.

For further details, refer to the section “Risk Factors” on page 20 of the Prospectus.

SUMMARY OF OUTSTANDING LITIGATIONS, CLAIMS AND REGULATORY ACTION

- A. A summary of the outstanding proceedings involving our Company, Directors, Promoter and Group Companies in accordance with requirements under the SEBI NCS Regulations, as disclosed in the Prospectus, to the extent quantifiable, have been set out below:

Name	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	36	NA	NA	NA	1	3,575.58
Against the Company	1	16	Nil	Nil	Nil	3,621.78
Directors*						
By the Directors	Nil	NA	NA	NA	Nil	Nil
Against the Directors	1	Nil	Nil	Nil	Nil	Nil
Promoters						
By the Promoters	Nil	NA	NA	NA	Nil	Nil
Against the Promoters	Nil	1	Nil	Nil	Nil	571.83
Group Companies						
By the Group Companies	Nil	NA	NA	NA	Nil	Nil
Against the Group Companies	1	Nil	Nil	Nil	Nil	Nil
Subsidiaries						
By the Subsidiaries	Not Applicable					
Against the Subsidiaries						

*Other than proceedings appearing under the Promoter heading in respect of Promoters who also serve as our Directors
For further details of the legal proceedings that we are subject to, please refer to the chapter titled “Outstanding Litigations” beginning on page 570 of the Prospectus.

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

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

Except as disclosed on page 570 of the Prospectus, there are no outstanding Litigation or legal action pending or taken by any ministry or government department or statutory authority against our Promoters during the last three years immediately preceding the year of the issue of the Prospectus and any direction issued by any such ministry or department or statutory authority upon conclusion of such litigation or legal action

D. Brief details of outstanding criminal proceedings against Promoters:

Except as disclosed below there are no outstanding criminal proceedings against Promoters

Tax Litigations

Nature of case	Number of cases outstanding	Amount involved (₹ in lakhs)
Direct Tax	1	571.83
Indirect Tax	Nil	Nil

For further details of the outstanding litigation proceedings, see “Legal and Other Information” on page 563 of the Prospectus.

MATERIAL DEVELOPMENTS

Other than as disclosed below and elsewhere in the Prospectus, there have been no material developments since April 01, 2026 and there have arisen no circumstances that materially or adversely affect the operations, or financial condition or profitability of the Company or the value of its assets or its ability to pay its liabilities within the next 12 months.

The following events that occurred from April 1, 2026 up to August 11, 2026 (“Cut-off Date”):

I. Repayment of Term loans and redemption of non-convertible securities:

- The Company from April 01,2026 till Cut-off Date has made repayment of Term loans from banks amounting to ₹ 47,041.55 lakhs.
- The Company from April 01,2026 till Cut-off Date has made repayment of Working Capital Demand Loan from banks amounting to ₹ 9,400.00 lakhs.
- The Company from April 01,2026 till Cut-off Date has made repayment of Cash Credit from banks amounting to ₹ 250.08 lakhs.
- The Company from April 01,2026 till Cut-off Date has redeemed secured publicly placed non-convertible debentures amounting to ₹ 29,225.66 lakhs.
- The Company from April 01,2026 till Cut-off Date has redeemed unsecured publicly placed non-convertible debentures amounting to ₹ 4,168.21 lakhs.
- The Company from April 01,2026 till Cut-off Date has made repayment of privately placed non-convertible debentures amounting to ₹ 835.00 lakhs.
- The Company from April 01,2026 till Cut-off Date has made repayment of Unsecured Commercial Paper under private placement amounting to ₹ 4,000.00 lakhs.

II. Mobilized fund by issue of non-convertible debentures, Unsecured Subordinated debts and Term loan and working capital demand loans:

- The company from April 01,2026 till Cut-off Date has issued secured non-convertible debentures under public placement amounting to ₹ 30,000.00 lakhs.
- The company from April 01,2026 till Cut-off Date has issued secured non-convertible debentures under private placement amounting to ₹ 15,000.00 lakhs.
- The company from April 01,2026 till Cut-off Date has issued Unsecured Commercial Paper under private placement amounting to ₹ 2,500.00 lakhs.
- The company from April 01,2026 till Cut-off Date has issued Unsecured Subordinated Debts under private placement amounting to ₹ 20,000.00 lakhs.
- The Company from April 01,2026 till Cut-off Date has availed Term loans from banks/financial institutions amounting to ₹ 82,550.00 Lakhs.
- The Company from April 01,2026 till Cut-off Date has availed Working Capital Demand Loan from banks/financial institutions amounting to ₹ 20,800.00 Lakhs.

III. On April 1, 2026, Kosamattam Ventures Private Limited transferred 3,00,00,000 equity shares of the Company to Mr. Mathew Kosamattom Cherian.

IV. Pursuant to the approval of the Board of Directors of the Company at its meeting held on April 22, 2026, the Company has, on May 7, 2026, undertaken a private placement and allotted 2,00,000 (Two Lakh) rated, listed, unsecured, subordinated (Tier II), fully paid-up, redeemable, taxable, non-convertible debentures having a face value of ₹10,000 (Rupees Ten Thousand only) each, aggregating to ₹200,00,00,000 (Rupees Two Hundred Crores only), in dematerialised form, bearing a coupon of 11.00% (Eleven percent) per annum.

DECLARATION BY THE ISSUER

We, the Directors of the Company, hereby certify and declare that all the applicable legal requirements in connection with the Issue including all the 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 rules made thereunder, including the Securities Contracts (Regulation) Rules, 1957, as amended, including the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable, as the case may be have been complied with and no statement made in the 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 there under, regulations or guidelines or circulars issued, as the case may be. We hereby confirm that the compliance with the Securities and Exchange Board of India Act, 1992 or rules made there under does not imply that payment of dividend or interest or repayment of debt securities, is guaranteed by the Central Government.

We further certify that all the disclosures and statements made in the Prospectus are true and correct and complete in all material respects, are in conformity with Companies Act, 2013, Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended, the Securities Contracts (Regulation) Act, 1956, as amended and rules made thereunder including the Securities Contracts (Regulation) Rules, 1957 and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, the Securities and Exchange Board of India Act, 1992 or rules made there under, 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 the Prospectus does not contain any misstatements. Furthermore, all the monies received under the Issue shall be used only for the purposes and objects indicated in the Prospectus. Whatever is stated in the Prospectus, and in the attachments thereto, is true, correct and complete and no information material to the subject matter of the Prospectus has been suppressed or concealed and whatever is stated is as per the original records maintained by the Promoter(s) subscribing to the Memorandum of Association and Articles of Association. The contents of the Prospectus have been perused by the Board of Directors, and the final and ultimate responsibility of the contents mentioned herein shall also lie with Board of Directors.

Signed by the Directors of our Company

Mathew Kosamattom Cherian
(Chairman and Managing Director)

Laila Mathew
(Whole-Time Director)

Sebastian Kurian
(Independent Director)

Josy Thomas
(Independent Director)

Davis George
(Independent Director)

Date: August 14, 2026

Place: Kottayam

ABRIDGED PROSPECTUS

FINANCIAL HIGHLIGHTS

Key Operational and Financial Parameters

Based on the Audited Ind AS Financial Statements

A summary of our key operational and financial parameters for the last three completed financial years are as given below:

(₹ in lakhs)

Particulars	As on March 31, 2026	As on March 31, 2025	As on March 31, 2024
BALANCE SHEET			
Assets			
Property, Plant and Equipment	11,478.23	11,610.62	11,901.07
Financial Assets	8,07,586.58	6,19,224.95	5,76,833.04
Non-financial Assets excluding property, plant and equipment	9,416.60	9,733.70	9,844.37
Total Assets	8,28,481.41	6,40,569.27	5,98,578.48
Liabilities			
Financial Liabilities			
- Derivative financial instruments	0.00	0.00	0.00
- Trade Payables	54.09	55.41	48.81
- Other Payables	155.47	292.32	172.24
- Debt Securities	3,68,805.44	2,45,230.54	2,17,729.21
- Borrowings (other than Debt Securities)	2,83,129.26	2,50,320.45	2,49,451.19
- Subordinated liabilities	40,560.35	32,588.38	32,929.65
- Lease Liabilities	4,937.37	4,201.14	4,093.85
- Other financial liabilities	46.20	25.24	223.65
Non -Financial Liabilities			
- Provisions	1288.17	995.44	861.33
- Other non-financial liabilities	928.14	574.28	309.17
Equity (Equity Share Capital and Other Equity)	1,28,576.92	1,06,286.07	92,759.38
Total Liabilities and Equity	8,28,481.41	6,40,569.27	5,98,578.48
PROFIT AND LOSS			
Revenue from operations	1,12,850.01	89,998.51	85,783.84
Other Income	31.52	44.42	109.88
Total Income	1,12,881.53	90,042.93	85,893.72
Total Expense (including tax expenses)	94,407.69	77,336.93	74,523.73
Profit after Tax for the year	18,473.84	12,706.00	11,369.99
Other Comprehensive income	0.00	(19.84)	37.12
Total Comprehensive Income	18,473.84	12,686.16	11,407.11
Earnings per equity share (Basic)	8.09	5.61	5.10
Earnings per equity share (Diluted)	8.09	5.61	5.10
CASH FLOW			
Net cash from/used in (-) operating activities	(1,82,561.08)	(20,101.02)	(34,053.04)
Net cash from/used in (-) investing activities	18,198.98	11,599.35	(6,226.21)
Net cash from/used in (-) financing activities	1,67,863	22,209.74	39,245.17
Net increase/decrease (-) in cash and cash equivalents	3,500.98	13,708.07	(1,034.08)
Cash and cash equivalents as per Cash Flow Statement for the period	19,947.27	16,446.29	2,738.22
ADDITIONAL INFORMATION			
Net worth ⁽¹⁾	1,28,574.47	1,06,283.63	92,756.94
Cash and cash equivalents	19,947.27	16,446.29	2,738.22
Loans (AUM)	7,69,839.81	5,68,808.99	5,31,034.74
Loans (Principal Amount)	7,40,601.74	5,36,550.71	4,92,471.37
Total Debt to Total Assets ⁽²⁾	0.84	0.82	0.84
Interest Income	1,10,748.62	89,408.19	85,399.12
Interest Expense	62,778.30	53,949.96	51,163.54
Impairment on Financial Instruments	1,084.79	568.57	1,013.13
Bad Debts to Loans	0.01%	NA	0.03%
% Stage 3 Loans on Loans (Principal Amount)	1.20%	1.37%	1.44%
% Net Stage 3 Loans on Loans (Principal Amount)	0.49%	0.46%	0.52%
Tier I Capital Adequacy Ratio (%)	16.00%	17.39%	16.16%
Tier II Capital Adequacy Ratio (%)	3.23%	1.39%	2.26%

Note:

(1) Net worth excluding revaluation reserve.

(2) Total debt to total assets = (Debt securities + Borrowing (other than debt securities) + Subordinate Liabilities) / Total Assets.

(3) The Fiscal 2025 figures have been updated consequent to the regrouped / rearranged of the audited financial statements for Fiscal 2026.

For detailed financial statements of our Company, please refer to page 685 of the Prospectus.

ABRIDGED PROSPECTUS

OBJECTS OF THE ISSUE

Our Company has filed this Prospectus for public issue of secured redeemable non-convertible debentures of face value of ₹1,000 each (“NCDs”) amounting to ₹10,000 lakhs (“Base Issue Size”) with an option to retain oversubscription up to ₹10,000 lakhs, aggregating up to ₹20,000 lakhs (“Issue”).

Our Company is in the business of gold loan financing, and as part of our business operations, we raise/avail funds for onward lending and for repayment of interest and principal of existing debts.

The Issue is being made pursuant to the provisions of the SEBI NCS Regulations and the Companies Act and the rules made there under. Our Company proposes to utilise the funds which are being raised through the Issue, after deducting the Issue related expenses to the extent payable by our Company (“Net Proceeds”), towards funding the following objects (collectively, referred to herein as the “Objects”):

1. For the purpose of onward lending;
2. For repayment of interest and principal of existing debts of our Company; and
3. For general corporate purposes;

The main objects clause of the Memorandum of Association of our Company permits our Company to undertake the activities for which the funds are being raised through the present Issue and also the activities which our Company has been carrying on till date.

The details of the proceeds of the Issue are set forth in the following table:

(in ₹ lakhs)

Sr. No.	Description	Amount*
1.	Gross proceeds of the Issue	Up to 20,000
2.	(less) Issue related expenses*	88.14
3.	Net Proceeds*	19,911.86

* Assuming the issue is fully subscribed and our Company retains oversubscription for amount up to ₹ 10,000 lakh.

Requirement of funds and utilisation of Net Proceeds

The following table details the objects of the Issue and the amount proposed to be financed from the Net Proceeds:

Sr. No.	Objects of the Issue	Percentage of amount proposed to be financed from Net Proceeds
1.	Onward lending	at least 40%
2.	Repayment of interest and principal of existing debts	up to 35%
3.	General Corporate Purposes*	Maximum up to 25%
	Total	100%

*The Net Proceeds will be first utilised towards the Objects mentioned above. The balance is proposed to be utilised for general corporate purposes, subject to such utilisation not exceeding 25% of the gross proceeds, in compliance with the SEBI NCS Regulations. For further details of our Company’s outstanding indebtedness, see “Financial Indebtedness” on page 148 of the Prospectus.

ISSUE PROCEDURE

Issue Programme**

Issue Opening Date	Tuesday, August 18, 2026
Issue Closing Date	Tuesday, September 1, 2026
Pay In Date	Application Date. The entire Application Amount is payable on Application
Deemed Date of Allotment	The date on which the Board of Directors or the Committee thereof authorised by the Board approves the Allotment of the NCDs for the Issue or such date as may be determined by the Board of Directors/ Committee authorised by the Board thereof and notified to the Designated Stock Exchange. The actual Allotment of NCDs may take place on a date other than the Deemed Date of Allotment. All benefits relating to the NCDs including interest on NCDs shall be available to the Debenture Holders from the Deemed Date of Allotment.

This Issue shall remain open for subscription on Working Days from 10:00 a.m. to 5:00 p.m. (Indian Standard Time) during the period indicated in the Prospectus, except that this Issue may close on such earlier date or extended date (subject to a minimum period of two Working Days and a maximum period of 10 Working Days from the date of opening of the Issue and subject to not exceeding thirty days from filing the Prospectus with ROC) as may be decided by the Board of Directors of our Company or the Committee thereof subject to compliance with Regulation 33A of the SEBI NCS Regulations. In the event of an early closure or extension of the Issue, our Company shall ensure that notice of the same is provided to the prospective investors through an advertisement in all the newspapers in which pre-issue advertisement for opening of this Issue has been given on or before such earlier or initial date of Issue closure.

Applications Forms for the Issue will be accepted only from 10:00 a.m. to 5:00 p.m. (Indian Standard Time) (“Bidding Period”), or such extended time as may be permitted by the Stock Exchange, during the Issue Period as mentioned above on all days between Monday and Friday (both inclusive barring public holiday) (a) by the Designated Intermediaries at the Bidding Centres, or (b) by the SCSBs directly at the Designated Branches of the SCSBs. Additionally, an Investor may also submit the Application Form through the app or web interface of the Stock Exchange. On the Issue Closing Date, Application Forms will be accepted only between 10:00 a.m. to 3:00 p.m. and uploaded until 5:00 p.m. (Indian Standard Time) or such extended time as may be permitted by the Stock Exchange. It is clarified that the Applications not uploaded on the Stock Exchange(s) Platform would be rejected. Further, pending mandate requests for bids placed on the last day of bidding will be validated by 5:00 p.m. (Indian Standard Time) on the Issue Closing Date.

Due to limitation of time available for uploading the Applications on the Issue Closing Date, Applicants are advised to submit their Application Forms one day prior to the Issue Closing Date and, no later than 3.00 p.m. (Indian Standard Time) on the Issue Closing Date. Applicants are cautioned that in the event a large number of Applications are received on the Issue Closing Date, there may be some Applications which are not uploaded due to lack of sufficient time to upload. Such Applications that cannot be uploaded will not be considered for allocation under the Issue. Application Forms will only be accepted on Working Days during the Issue Period. Neither our Company, nor the Lead Manager or Trading Members of the Stock Exchange are liable for any failure in uploading the Applications due to failure in any software/ hardware systems or otherwise. Please note that the Basis of Allotment under the Issue will be on the basis of date of upload of each application into the electronic book of the Stock Exchange in accordance with the SEBI NCS Master Circular. However, from the date of oversubscription and thereafter, the allotments will be made to the applicants on proportionate.

ABRIDGED PROSPECTUS

CONTACT DETAILS

Name	Address	Tel:	E-mail:	Investor Grievance Email:	Website	Contact Person	Registration No
LEAD MANAGER							
Vivro Financial Services Private Limited	VivroHouse 11, Shashi Colony, Opposite Suvidha Shopping Center, Paldi, Ahmedabad -380007, Gujarat, India	+91 7940404242/40/41	investors@vivro.net	NA	www.vivro.net	Jay Dodiya / Megha Kella	INM000010122
SYNDICATE MEMBER TO THE ISSUE							
Vivro Financial Services Private Limited	VivroHouse 11, Shashi Colony, Opposite Suvidha Shopping Center, Paldi, Ahmedabad -380007 Gujarat, India	+91 7940404242/40/41	investors@vivro.net	NA	www.vivro.net	Jay Dodiya / Megha Kella	INM000010122
REGISTRAR TO THE ISSUE							
Kfin Technologies Limited	301, The Centrium, 3rd Floor, 57, Lal Bahadur Shastri Road, Nav Pada, Kurla (West) Kurla, Mumbai, Maharashtra, India, 400070	+91 40 6716 2222	kosamattam.ncd@kfintech.com	einward.ris@kfintech.com	www.kfintech.com	M Murali Krishna	INR000000221
DEBENTURE TRUSTEE							
VISTRA ITCL (INDIA) LIMITED	The Qube, 2nd floor 'A' Wing, 202, Hasan Pada Road, Mittal Industrial Estate, Marol, Andheri (E), Mumbai 400059- Maharashtra, India	022 - 2659 3333	itclcomplianceofficer@vistra.com	itclcomplianceofficer@vistra.com	www.vistraitcl.com	Jatin Chonani- Compliance Officer	IND000000578
CREDIT RATING AGENCY							
INDIA RATINGS & RESEARCH PRIVATE LIMITED	Wockhardt Towers, 4th Floor, West Wing, Bandra Kurla Complex, Bandra (E), Mumbai-400 051	+91-22-4000 1700	infogrp@indiaratings.co.in	NA	www.indiaratings.co.in	Ismail Ahmed	IN/CRA/002/1999
BANKERS TO THE ISSUE AND SPONSOR BANK							
HDFC Bank Ltd.	Lodha, I Think Techno Campus O-3 Level, Next to Kanjurmarg, Railway Station, Kanjurmarg (East), Mumbai-400042	02230752929/2928/2914	siddharth.jadhav@hdfc.bank.in, sachin.gawade@hdfc.bank.in, eric.bacha@hdfc.bank.in, tushar.gavankar@hdfc.bank.in, and pravin.teli2@hdfc.bank.in.	NA	www.hdfc.bank.in	Mr. Siddharth Jadhav, Mr. Sachin Gawande, Mr. Eric Bacha, Mr. Tushar Gavaskar and Mr. Pravin Teli	

SELF-CERTIFIED SYNDICATE BANK

The list of banks that have been notified by SEBI to act as the SCSBs for the ASBA and UPI Mechanism process is provided on the website of SEBI at <http://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognised=yes> and <https://sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=40> respectively as updated from time to time. For a list of branches of the SCSBs named by the respective SCSBs to receive the ASBA Forms and UPI Mechanism through app/web interface from the Designated Intermediaries, refer to the above-mentioned link.

In relation to Bids submitted under the ASBA process 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 the ASBA Forms from the members of the Syndicate is available on the website of SEBI <http://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognised=yes> and updated from time to time. For more information on such branches collecting Bid cum Application Forms from the Syndicate at Specified Locations, see the website of SEBI at <http://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognised=yes>.

INSTRUCTIONS FOR COMPLETING 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);
- b) Foreign nationals, NRI 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) Non-Resident Indians;
- e) Foreign Institutional Investors;
- f) Foreign Portfolio Investors;
- g) Foreign Venture Capital Investors;
- h) Qualified Foreign Investors;
- i) Overseas Corporate Bodies; and
- j) Persons ineligible to contract under applicable statutory/regulatory requirements.

**Applicant shall ensure that guardian is competent to contract under Indian Contract Act, 1872*

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 onto the electronic system of the Stock Exchanges by the Designated Intermediaries.

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 onto 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.

Please see “Issue Procedure - Rejection of Applications” on page 553 for information on rejection of Applications.

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 and/or a duly constituted committee thereof, 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 reason thereof.

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

- i. Applications submitted without blocking of the entire Application Amount. However, the Company may allot NCDs up to the value of Application monies paid, if such Application monies exceed the minimum Application size as prescribed hereunder.
- ii. In case of partnership firms, the Application Forms submitted in the name of individual partners and/or accompanied by the individual's PAN rather than the PAN of the partnership firm;
- iii. Applications by persons not competent to contract under the Indian Contract Act, 1872;
- iv. GIR number furnished instead of PAN;
- v. Applications by OCBs;
- vi. Applications for an amount below the minimum Application size;
- vii. Applications providing details of an inoperative demat account;
- viii. Applications of more than five ASBA forms per ASBA Account;
- ix. UPI Mandate request is not approved by the investor within the prescribed timelines;
- x. In case of Applications under power of attorney or by limited companies, corporate, trust etc., relevant documents are not submitted;
- xi. Applications accompanied by Stock invest/ money order/postal order/cash;
- xii. 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).
- xiii. In case no corresponding record is available with the Depositories that matches three parameters namely, DP ID, Client ID and PAN or if PAN is not available in the Depository database.
- xiv. With respect to ASBA Applications including UPI applications, inadequate funds in the ASBA Account to enable the SCSB to block the Application Amount specified in the ASBA 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;
- xv. Applications by persons prohibited from buying, selling or dealing in shares, directly or indirectly, by SEBI or any other regulatory authority;
- xvi. Applications not uploaded on the terminals of the stock exchange(s);

- xvii. Applications uploaded after the expiry of the allocated time on the Issue Closing Date, unless extended by the stock exchange(s), as applicable;
- xviii. Application Forms not delivered by the Applicant within the time prescribed as per the Application Form and the Prospectus and as per the instructions in the Application Form;
- xix. Applications by Applicants whose demat accounts have been 'suspended for credit' pursuant to the Master Circular for Depositories bearing no. SEBI/HO/MRD/MRD-PoD-1/P/CIR/2024/168 dated December 03, 2024;
- xx. Applications tendered to the Trading Members of the stock exchange(s) at centers other than the centers mentioned in the Application Form;
- xxi. SCSB making an ASBA 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, which ASBA Account is not utilized for the purpose of applying in public issue
- xxii. Application Amount paid being higher than the value of NCDs applied for. However, the 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;
- xxiii. Application Amounts paid not tallying with the number of NCDs applied for;
- xxiv. Applications for amounts greater than the maximum permissible amounts prescribed by applicable regulations.
- xxv. Applications by persons/entities who have been debarred from accessing the capital markets by SEBI;

In case of ASBA Applicants, payment of Application Amount in any mode other than through blocking of Application Amount in the ASBA Accounts shall not be accepted under the ASBA process.

APPLICATIONS FOR ALLOTMENT OF NCDs

Details for Applications by certain categories of Applicants including documents to be submitted are summarized below.

Applications by Mutual Funds

Pursuant to the SEBI circular SEBI HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026 ("SEBI Mutual Fund Master Circular"), mutual funds are required to ensure that the total exposure of debt schemes of mutual funds in a particular sector shall not exceed 20% of the net assets value of the scheme. Further, the additional exposure limit provided for financial services sector (over and above the limit of 20%) not exceeding 10% of net assets value of scheme shall be allowed only by way of increase in exposure to HFCs, with an additional 5% permitted in securitised debt backed by retail/affordable housing loans. However, the overall exposure in HFCs shall not exceed the sector exposure limit of 20% of the net assets of the scheme. Further, the group level limits for debt schemes and the ceiling be fixed at 20% of net assets value extendable to 25% of net assets value after prior approval of the board of trustees.

A separate Application can be made in respect of each scheme of an Indian mutual fund registered with SEBI and such Applications shall not be treated as multiple Applications. Applications made by the AMCs or custodians of a mutual fund shall clearly indicate the name of the concerned scheme for which Application is being made. An Application Form by a mutual fund registered with SEBI for Allotment of the NCDs must be also accompanied by certified true copies of (i) its SEBI registration certificates (ii) the trust deed in respect of such mutual fund (iii) a resolution authorising investment and containing operating instructions and (iii) specimen signatures of authorized signatories. Failing this, our Company reserves the right to accept or reject any Application in whole or in part, in either case, without assigning any reason therefor.

Application by Non-Banking Financial Companies – Middle Layer

Non-Banking Financial Company – Middle Layer, a non-banking financial company registered with the Reserve Bank of India and having a net-worth of more than one thousand crore rupees as per the last audited financial statements can apply in this Issue based on their own investment limits and approvals. The Application Form must be accompanied by a certified copy of the certificate of registration issued by the RBI, a certified copy of its last audited financial statements on a standalone basis and a net worth certificate from its statutory auditor(s). Failing this, our Company reserves the right to accept or reject any Application in whole or in part, in either case, without assigning any reason therefor.

Application by Scheduled Commercial Banks, Co-operative Banks and Regional Rural Banks

Scheduled commercial banks, co-operative banks and regional rural banks can apply in this Issue based on their own investment limits and approvals. The Application Form must be accompanied by certified true copies of their (i) a board resolution authorising investments; (ii) memorandum and articles of association/charter of constitution; (iii) power of attorney and (iv) a letter of authorisation. Failing this, our Company reserves the right to accept or reject any Application from a Mutual Fund for Allotment of the NCDs in whole or in part, in either case, without assigning any reason thereof.

Pursuant to SEBI NCS 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 ASBA applications. .

Application by Insurance Companies

In case of Applications made by insurance companies registered with the Insurance Regulatory and Development Authority of India ("IRDAI"), a certified copies of their (i) certificate registered with the IRDAI; (ii) memorandum and articles of association/charter of constitution; (iii) power of attorney; (iv) resolution authorising investments/containing operating instructions; and (v) specimen signatures of authorised signatories. **Failing this, our Company reserves the right to accept or reject any Application in whole or in part, in either case, without assigning any reason, therefore.**

Insurance companies participating in this Issue shall comply with all applicable regulations, guidelines and circulars issued by the IRDAI from time to time including the IRDAI Investment Regulations.

Application by Alternative Investment Funds

Applications made by 'alternative investment funds' eligible to invest in accordance with the SEBI AIF Regulations for Allotment of the NCDs must be accompanied by certified true copies of (i) SEBI registration certificate; (ii) a resolution authorising investment and containing operating instructions; and (iii) specimen signatures of authorised persons. The alternative investment funds shall at all times comply with the requirements applicable to it under the SEBI AIF Regulations and the relevant notifications issued by SEBI. **Failing this, our Company reserves the right to accept or reject any Applications for Allotment of the NCDs in whole or in part, in either case, without assigning any reason therefor.**

Applications by Trusts

In case of Applications made by trusts, settled under the Indian Trusts Act, 1882, as amended, or any other statutory and/or regulatory provision governing the settlement of trusts in India, must submit a (i) certified copy of the registered instrument for creation of such trust, (ii) Power of Attorney, if any, in favour of one or more trustees thereof, (iii) such other documents evidencing registration thereof under applicable statutory/regulatory requirements. Further, any trusts applying for NCDs pursuant to this Issue must ensure that (a) they are authorized under applicable statutory/regulatory requirements and their constitution instrument to hold and invest in debentures, (b) they have obtained all necessary approvals, consents or other authorisations, which may be required under applicable statutory and/or regulatory requirements to invest in debentures, and (c) Applications made by them do not exceed the investment limits or maximum number of NCDs that can be held by them under applicable statutory and or regulatory provisions. **Failing this, our Company reserves the right to accept or reject any Applications in whole or in part, in either case, without assigning any reason therefor.**

Applications by Public Financial Institutions or Statutory Corporations, which are authorised to invest in the NCDs

The Application must be accompanied by certified true copies of: (i) any act/ rules under which they are incorporated; (ii) board resolution authorising investments; and (iii) specimen signature of authorised person. **Failing this, our Company reserves the right to accept or reject any Applications in whole or in part, in either case, without assigning any reason therefor.**

Applications made by Indian scientific and/ or industrial research organizations, which are authorized to invest in the NCDs

Applications by scientific and/ or industrial research organisations which are authorised to invest in the NCDs must be accompanied by certified true copies of: (i) any Act/rules under which such Applicant is incorporated; (ii) a resolution of the board of directors of such Applicant authorising investments; and (iii) specimen signature of authorized persons of Applicant. **Failing this, our reserves the right to any Applications for Allotment of the NCDs in whole or in part, in either case, without assigning any reason therefor.**

Applications by Provident Funds, Pension Funds, Superannuation Funds and Gratuity Fund, which are authorized to invest in the NCDs

The Application must be accompanied by certified true copies of (i) any Act/rules under which they are incorporated; (ii) a power of attorney, if any, in favour of one or more trustees thereof, (iii) a board resolution authorising investments; (iv) such other documents evidencing under applicable statutory/regulatory requirements; (v) specimen signature of authorized person; (vi) a certified copy of the registered instrument for creation such fund/trust; and (vii) any tax exemption certificate issued by the Income Tax authorities.; **Failing this, our Company reserves the right to accept or reject any Application in whole or in part, in either case, without assigning any reason therefor.**

Applications by National Investment Fund

The application must be accompanied by certified true copies of: (i) resolution authorising investment and containing operating instructions; and (ii) specimen signature of authorized person. **Failing this, our Company reserves the right to accept or reject any Application in whole or in part, in either case, without assigning any reason therefor.**

Application under a power of attorney by limited companies, corporate bodies and societies registered under the applicable laws in India.

In case of Applications made pursuant to a power of attorney by Applicants from Category I and Category II, a certified copy of the power of attorney or the relevant resolution or authority, as the case may be, along with a certified copy of the memorandum of association and articles of association and/or bye laws must be lodged along with the Application Form. **Failing this, our Company reserves the right to accept or reject any Applications for Allotment of the NCDs in whole or in part, in either case, without assigning any reason thereof.** In case of Applications made pursuant to power of attorney by Applicants who are HNI Investors or Retail Individual Investors, a certified copy of the power of attorney must be lodged along with the Application Form. In case of physical ASBA Applications made pursuant power of attorney, a copy of the power of attorney must be lodged along with the Application Form.. **Failing this, our Company reserves the right to accept or reject any Applications in whole or in part, in either case, without assigning any reason therefor.**

Our Company, in its absolute discretion, reserves the right to relax the above condition of attaching the power of attorney along with the Application Forms subject to such terms and conditions that our Company and the Lead Manager may deem fit.

Brokers having online demat account portals may also provide a facility of submitting the Application Forms online to their account holders. Under this facility, a broker receives an online instruction through its portal from the Applicant for making an Application on his or her behalf. Based on such instruction, and a power of attorney granted by the Applicant to authorise the broker, the broker makes an Application on behalf of the Applicant.

Applications by Partnership firms formed under applicable Indian laws in the name of the partners and Limited Liability Partnerships formed and registered under the provisions of the Limited Liability Partnership Act, 2008

Applications made by partnership firms and limited liability partnerships formed and registered under the Limited Liability Partnership Act, 2008 must be accompanied by certified true copies of: (i) the partnership deed for such Applicants; (ii) any documents evidencing registration of such Applicant thereof under applicable statutory/regulatory requirements; (iii) a resolution authorizing the investment and containing operating instructions; and (iv) specimen signature of authorized persons of such Applicant.. **Failing this, our Company reserves the right to accept or reject any Applications in whole or in part, in either case, without assigning any reason therefor.**

Applications by associations of persons and/or bodies established pursuant to or registered under any central or state statutory enactment.

In case of Applications made by Associations of persons and/or bodies established pursuant to or registered under any central or state statutory enactment, must submit a (i) certified copy of the certificate of registration or proof of constitution, as applicable, (ii) power of attorney, if any, in favour of one or more persons thereof, (iii) such other documents evidencing registration thereof under applicable statutory/regulatory requirements. Further, any trusts applying for NCDs pursuant to this Issue must ensure that (a) they are authorized under applicable statutory/regulatory requirements and their constitution instrument to hold and invest in debentures, (b) they have obtained all necessary approvals, consents or other authorisations, which may be required under applicable statutory and/or regulatory requirements to invest in debentures, and (c) Applications made by them do not exceed the investment limits or maximum number of NCDs that can be held by them under applicable statutory and/or regulatory provisions. Failing this, our Company reserves the right to accept or reject any Applications for Allotment of the NCDs in whole or in part, in either case, without assigning any reason therefor.

For each of the above applicant categories if the Application is not made in the form and along with the requirements set out above, the Company reserves the right to accept or reject any Applications in whole or in part, in either case, without assigning any reason therefor.

APPLICATIONS FOR ALLOTMENT OF NCDs IN THE DEMATERIALISED FORM

This section is for the information of the Applicants proposing to subscribe to the Issue. The Lead Manager and our Company are not liable for any amendments or modifications or changes in applicable laws or regulations, which may occur after the date of the Prospectus. Investors are advised to make their independent investigations and to ensure that the Application Form is correctly filled up.

Our Company, our directors, affiliates, associates and their respective directors and officers, the Lead Manager and the Registrar to the Issue shall not take any responsibility for acts, mistakes, errors, omissions and commissions etc. in relation to Applications (including Applications under the UPI Mechanism) accepted by and/or uploaded by and/or accepted but not uploaded by Trading Members, Registered Brokers, CDPs, RTAs and SCSBs who are authorised to collect Application Forms from the Applicants in the Issue, or Applications accepted and uploaded without blocking funds in the ASBA Accounts by SCSBs. It shall be presumed that for Applications uploaded by SCSBs. The Application Amount payable on Application has been blocked in the relevant ASBA Account.

The list of branches of the SCSBs at the Specified Locations named by the respective SCSBs to receive Application Forms from the Members of the Syndicate is available on the website of SEBI (<https://www.sebi.gov.in>) 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 <https://www.sebi.gov.in> as updated from time to time or any such other website as may be prescribed by SEBI from time to time. The list of 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 websites of the Stock Exchange at www.bseindia.com. The list of branches of the SCSBs at the Broker Centers, named by the respective SCSBs to receive deposits of the Application Forms from the Registered Brokers will be available on the website of the SEBI (www.sebi.gov.in) and updated from time to time.

Submission of Applications

Applications can be submitted through either of the following modes:

- a) Physically or electronically to the Designated Branches of the SCSB(s) with whom an Applicant's ASBA Account is maintained. In case of Application in physical mode, the Applicant shall submit the Application Form at the relevant Designated Branch of the SCSB(s). The Designated Branch shall verify if sufficient funds equal to the Application Amount are available in the ASBA Account and shall also verify that the signature on the Application Form matches with the Investor's bank records, as mentioned in the Application Form, prior to uploading such Application into the electronic system of the Stock Exchange. **If sufficient funds are not available in the ASBA Account, the respective Designated Branch shall reject such Application and shall not upload such Application in the electronic system of the Stock Exchange.** If sufficient funds are available in the ASBA Account, the Designated Branch shall block an amount equivalent to the Application Amount and upload details of the Application in the electronic system of the Stock Exchange. The Designated Branch of the SCSBs shall stamp the Application Form and issue an acknowledgement as proof of having accepted the Application.
- b) In case of Application being made in the electronic mode, the Applicant shall submit the Application either through the internet banking facility available with the SCSB, or such other electronically enabled mechanism for application and blocking funds in the ASBA Account held with SCSB, and accordingly registering such Application.
- c) Physically through the Designated Intermediaries at the respective Collection Centres. Kindly note that above Applications submitted to any of the Designated Intermediaries will not be accepted if the SCSB where the ASBA Account is maintained, as specified in- the Application Form, has not named at least one branch at that Collection Center where the Application Form is submitted (a list of such branches is available at <https://www.sebi.gov.in/sebiweb>).
- d) An UPI Investor making an Application in the Issue under the UPI Mechanism, where the Application Amount is upto ₹5 lakhs, can submit his Application Form physically to a SCSB or a Designated Intermediary. The Designated Intermediary shall upload the application details along with the UPI ID on the Stock Exchange's bidding platform using appropriate protocols. Kindly note that in this case, the Application Amount will be blocked through the UPI Mechanism.
- e) An UPI Investor may also submit the Application Form for the Issue through BSE Direct, wherein the Application will be automatically uploaded onto the Stock Exchange's bidding platform and an amount equivalent to the Application Amount shall be blocked using the UPI Mechanism.

Upon receipt of the Application Form by the Designated Intermediaries, an acknowledgement shall be issued by the relevant Designated Intermediary, giving the counter foil of the Application Form to the Applicant as proof of having accepted the Application. Thereafter, the details of the Application shall be uploaded in the electronic system of the Stock Exchange. Post which:

for Applications other than under the UPI Mechanism - the Application Form shall be forwarded to the relevant branch of the SCSB, in the relevant Collection Center, named by such SCSB to accept such Applications from the Designated Intermediaries (a list of such branches is available at <https://www.sebi.gov.in>). Upon receipt of the Application Form, the relevant branch of the SCSB shall perform verification procedures including verification of the Applicant's signature with his bank records and check if sufficient funds equal to the Application Amount are available in the ASBA Account, as mentioned in the Application Form. If sufficient funds are not available in the ASBA Account, the relevant Application Form is liable to be rejected. If sufficient funds are available in the ASBA Account, the relevant branch of the SCSB shall block an amount equivalent to the Application Amount mentioned in the Application Form.

for Applications under the UPI Mechanism – once the Application details have been entered in the bidding platform through Designated Intermediaries or BSE Direct, the Stock Exchange shall undertake validation of the PAN and Demat account combination details of the Applicant with the Depository. The Depository shall validate the PAN and Demat account details and send response to the Stock Exchange which would be shared by the Stock Exchange with the relevant Designated Intermediary through its platform, for corrections, if any. Post uploading of the Application details on the Stock Exchange's platform, the Stock Exchange shall send an SMS to the Applicant regarding submission of the Application. Post undertaking validation with the Depository, the Stock Exchange shall, on a continuous basis, electronically share the bid details along with the Applicants UPI ID, with the Sponsor Bank appointed by our Company. The Sponsor Bank shall then initiate a UPI Mandate Request on the Applicant. The request raised by the Sponsor Bank, would be electronically received by the Applicant as an SMS or on the mobile app, associated with the UPI ID linked bank account. The Applicant shall then be required to authorise the UPI Mandate Request. Upon successful validation of block request by the Applicant, the information would be electronically received by the Applicants' bank, where the funds, equivalent to Application Amount, would get blocked in the Applicant's ASBA Account. The status of block request 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 Designated Intermediary.

The Application Amount shall remain blocked in the ASBA Account until approval of the Basis of Allotment and consequent transfer of the amount against the Allotted NCDs to the Public Issue Account(s), or until withdrawal/failure of this Issue or until withdrawal/rejection of the Application Form, as the case may be.

Applicants must note that:

- a) Application Forms will be available with the Designated Branches of the SCSBs and with the Designated Intermediaries at the respective Collection Centers; and electronic Application Forms will be available on the websites of the SCSBs and the Stock Exchange at least one day prior to the Issue Opening Date. Physical Application Forms will also be provided to the Trading Members of the Stock Exchange at their request. The Application Forms would be serially numbered. Further, the SCSBs will ensure that this Prospectus is made available on their websites. The physical Application Form submitted to the Designated Intermediaries shall bear the stamp of the relevant Designated Intermediary. In the event the Application Form does not bear any stamp, the same shall be liable to be rejected.
- b) The Designated Branches of the SCSBs shall accept Application Forms directly from Applicants only during the Issue Period. The SCSBs shall not accept any Application Forms directly from Applicants after the closing time of acceptance of Applications on the Issue Closing Date. However, the relevant branches of the SCSBs at Specified Locations can accept Application Forms from the Designated Intermediaries, after the closing time of acceptance of Applications on the Issue Closing Date, if the Applications have been uploaded. For further information on the Issue programme, please see "General Information – Issue Programme" on page 41. **Physical Application Forms directly submitted to SCSBs should bear the stamp of SCSBs, if not, the same are liable to be rejected.**
- c) In case of Applications through Syndicate ASBA, the physical Application Form shall bear the stamp of the Lead Manager or Consortium Members or Trading Members of the Stock Exchanges, as the case maybe, if not, the same shall be rejected. Application Forms directly submitted to SCSBs should bear the stamp of SCSBs, if not, the same are liable to be rejected. Physical Application Forms directly submitted to SCSBs should bear the stamp of SCSBs, if not, the same are liable to be rejected.

Please note that ASBA Applicants can make an Application for Allotment of NCDs in the dematerialised form only.

Submission of Direct Online Applications

Please note that clarifications and/or confirmations regarding the implementation of the requisite infrastructure and facilities in relation to direct online applications and online payment facility have been sought from the Stock Exchange.

In the event the Direct Online Application facility is implemented by the Stock Exchange, relevant "know your customer" details of such Applicants will be validated online from the Depositories, on the basis of the DP ID and Client ID provided by them in the Application Form. On successful submission of a Direct Online Application, the Applicant will receive a system-generated unique application number ("UAN") and an SMS or an e-mail confirmation on credit of the requisite Application Amount paid through the online payment facility with the Direct Online Application. On Allotment, the Registrar to the Issue shall credit NCDs to the beneficiary account of the Applicant and in case of refund, the refund amount shall be credited directly to the Applicant's bank account. Applicants applying through the Direct Online Application facility must preserve their UAN and quote their UAN in: (a) any cancellation/withdrawal of their Application; (b) in queries in connection with Allotment of NCDs and/or refund(s); and/or (c) in all investor grievances/complaints in connection with the Issue.

INSTRUCTIONS FOR FILLING-UP THE APPLICATION FORM

Applications cannot be made by:

The following categories of persons, and entities, shall not be eligible to participate in the Issue and any Applications 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, Applications by minors must be made through Application Forms that contain the names of both the minor Applicant and the guardian; It is further clarified that it is the responsibility of the Applicant to ensure that the guardians are competent to contract under applicable statutory/regulatory requirements);

- b) Persons Resident Outside India, Foreign nationals (including FIIs, FPIs, Qualified Foreign Investors) and other foreign entities;
- c) Foreign Venture Capital Investor;
- d) Overseas Corporate Bodies; and
- e) Person ineligible to contract under applicable statutory/ regulatory requirements.
- f) Any other category of Applicants not provided for under “*Issue Procedure- Who can apply?*” on page 529 of this Prospectus.

A. General instructions for completing the Application Form

- Application Forms are to be completed in full, in **BLOCK LETTERS** in ENGLISH and in accordance with the instructions contained in the Prospectus and the Application Form. Incomplete Application Forms are liable to be rejected. Applicants should note that the Members of the Syndicate, or the Trading Members, as appropriate, will not be liable for errors in data entry due to incomplete or illegible Application Forms.
- Applications are required to 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 option.
- Thumb impressions and signatures other than in the languages specified in the Eighth Schedule in the Constitution of India must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate under official seal.
- Applications should be in single or joint names and not exceeding three names, and in the same order as their Depository Participant details (in case of Applicants applying for Allotment of the Bonds in dematerialized form) and 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. If the Application is submitted in joint names, the Application Form may contain only the name of the first Applicant whose name should also appear as first holder of the depository account held in joint names.
- Applicants applying for Allotment in dematerialized form must provide details of valid and active DP ID, Client ID and PAN clearly and without error. Invalid accounts, suspended accounts or where such account is classified as invalid or suspended may not be considered for Allotment of the Bonds.
- 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 series or across different series.
- If the ASBA Account holder is different from the ASBA Applicant, the Application Form should be signed by the ASBA Account holder also, in accordance with the instructions provided in the Application Form.
- Applications for all the Series of the NCD's may be made in a single Application Form only.
- It shall be mandatory for subscribers to the Issue to furnish their Permanent Account Number and any Application Form, without the PAN is liable to be rejected, irrespective of the amount of transaction.
- All Applicants should check if they are eligible to apply as per the terms of the Prospectus and applicable laws.
- For Applicants, the Applications in physical mode should be submitted to the SCSBs or a member of the Syndicate or to the Trading Members of the Stock Exchanges on the prescribed Application Form. SCSBs may provide the electronic mode for making Application either through an internet enabled banking facility or such other secured, electronically enabled mechanism for Application and blocking funds in the ASBA Account.
- Application Forms should bear the stamp of the Member of the Syndicate, Trading Member of the Stock Exchanges, Designated Intermediaries and/or Designated Branch of the SCSB. Application Forms which do not bear the stamp will be rejected.
- Applicant should correctly mention the ASBA Account number and UPI ID in case applying through UPI Mechanism and ensure that funds equal to the Application Amount are available in the ASBA Account before submitting the Application Form and ensure that the signature in the Application Form matches with the signature in the Applicant's bank records.
- The Applicants should ensure that they have been given a TRS and an acknowledgement as proof of having accepted the Application Form;
- Applicants may revise/ modify their Application details during the Issue Period, as allowed/permitted by the Stock Exchanges, by submitting a written request to the Designated Intermediary, as the case may be. However, for the purpose of Allotment, the date of original upload of the Application will be considered in case of such revision/modification. 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 Exchanges, Applicants should ensure that they first withdraw their original Application and submit a fresh Application. In such a case the date of the new Application will be considered for date priority for Allotment purposes.
- 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;
- All Applicants need to tick the Series of Bonds in the Application Form that they wish to apply for.
- ASBA Applicants need to give the correct details of their ASBA Account including bank account number/ bank name and branch/ UPI ID in case of applying through UPI Mechanism.
- ASBA Applicants should ensure that their Application Form is submitted either at a Designated Branch of a SCSB where the ASBA Account is maintained or with the Members of the Syndicate or Trading Members of the stock exchange(s) at the Specified Cities, and not directly to the Escrow Collecting Banks (assuming that such bank is not a SCSB) or to the Company or the Registrar to the Issue;

In case of ASBA Applications through Syndicate ASBA, before submitting the physical Application Form to the Members of the Syndicate or Trading Members of the stock exchange(s), ensure that the SCSB where the ASBA Account, as specified in the

ASBA Form, is maintained has named at-least one branch in that Specified City for the Members of the Syndicate or Trading Members of the stock exchange(s), as the case may be, to deposit ASBA Forms. A list of such branches is available at (<https://www.sebi.gov.in/>)

- ASBA Applicants should ensure that the Application Form is signed by the ASBA Account holder in case the ASBA Applicant is not the account holder.
 - ASBA Applicants should ensure that they receive an acknowledgement from the Designated Branch or the concerned Members of the Syndicate or Trading Members of the stock exchange(s), as the case may be, for the submission of the Application Form
- 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 Beneficiary Account Details

Applicants must mention their DP ID, Client ID and UPI ID (wherever applicable) in the Application Form and ensure that the name provided in the Application Form is exactly the same as the name in which the Beneficiary Account is held. In case the Application Form is submitted in the first Applicant's name, it should be ensured that the Beneficiary Account is held in the same joint names and in the same sequence in which they appear in the Application Form. In case the DP ID, Client ID, PAN and UPI ID (wherever applicable) mentioned in the Application 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.

On the basis of the Demographic Details as appearing on the records of the DP, the Registrar to the Issue will take steps towards demat 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 demat credit and neither our Company, Designated Intermediaries, SCSBs, Registrar to the Issue nor the Stock Exchange will bear any responsibility or liability for the same.

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 and 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 the 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 three parameters, namely, DP ID, Client ID, PAN and UPI ID (wherever applicable), then such Application are liable to be rejected.**

C. Permanent Account Number (PAN)

The Applicant should mention his or her Permanent Account Number (PAN) 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 the SEBI Registrar Master Circular and Applicants residing in the state of Sikkim who in terms of the SEBI Master Circular on Know Your Client (KYC) Norms for the Securities Market bearing reference number SEBI/HO/MIRSD/SECFATF/P/CIR/2023/169 dated October 12, 2023 ("SEBI KYC Circular") may be exempt from specifying their PAN for transacting in the securities market. In accordance with SEBI Registrar Master Circular, 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.**

D. 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 on behalf of joint holders and would be required to give confirmation to this effect in the Application Form.

E. Additional/ Multiple Applications

An Applicant is allowed to make one or more Applications for the NCDs for the same or other series of NCDs, subject to a minimum application size and in multiples thereafter as specified in this Prospectus. **Any Application for an amount below the aforesaid minimum application size will be deemed as an invalid application and shall be rejected.** However, multiple Applications by the same individual Applicant aggregating to a value exceeding ₹10 lakhs 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 aforesaid 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, 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 NCDs 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 (for all Applicants other than UPI Investors applying using the UPI Mechanism) in the Application Form. Further, UPI Investors using the UPI Mechanism must also mention their UPI ID.
6. UPI Investors applying using the UPI Mechanism shall ensure that the bank, with which they have their bank account, where the funds equivalent to the application amount are available for blocking, is certified by NPCI before submitting the ASBA Form to any of the Designated Intermediaries.
7. UPI Investors applying using the UPI Mechanism through the SCSBs and mobile applications shall ensure that the name of the bank appears in the list of SCSBs which are live on UPI, as displayed on the SEBI website. UPI Investors shall ensure that the name of the app and the UPI handle which is used for making the application appears on the list displayed on the SEBI website. An application made using incorrect UPI handle or using a bank account of an SCSB or bank which is not mentioned on the SEBI website is liable to be rejected.
8. Ensure that the Application Form is signed by the ASBA Account holder (or the UPI-linked bank account holder, as the case may be) in case the Applicant is not the ASBA account holder. Applicants (except UPI Investors making an Application using the UPI Mechanism) should ensure that they have an account with an SCSB and have mentioned the correct bank account number of that SCSB in the Application Form. UPI Investors applying using the UPI Mechanism should ensure that they have mentioned the correct UPI-linked bank account number and their correct UPI ID in the Application Form.
9. 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.
10. UPI Investors making an Application using the UPI Mechanism, should ensure that they approve the UPI Mandate Request generated by the Sponsor Bank to authorise blocking of funds equivalent to Application Amount and subsequent debit of funds in case of Allotment, in a timely manner.
11. 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 authorise 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.
12. 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.
13. 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 authorise blocking of funds equivalent to the revised Application Amount in their account and in case of Allotment in a timely manner.
14. 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.
15. 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.
16. Ensure that you have been given an acknowledgement as proof of having accepted the Application Form.
17. 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.
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, please see “General Information – Issue Programme” on page 41.
20. Permanent Account Number: Each of the Applicants should provide their PAN. Application Forms in which the PAN is not provided will be rejected.
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 series of NCDs in the Application Form that you wish to apply for.
24. In terms of SEBI NCS 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.

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 the same 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 and 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 Centers;
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 (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).
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 more than five Application Forms per ASBA Account.

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 <https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognised=yes>).

Please see “Issue Procedure - Rejection of Applications” on page 553 for information on rejection of Applications.

Basis of Allotment for NCDs

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 Portion**”);
- b. Applications received from Category II applicants: Applications received from Category II, shall be grouped together, (“**Non-Institutional Portion**”);
- c. Applications received from Category III applicants: Applications received from Category III, shall be grouped together, (“**High Net Worth Individual 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 Portion**”, “**Non-Institutional Portion**”, “**High Net Worth Individual Portion**” and “**Retail Individual 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 ₹10,000 lakhs i.e. aggregating up to ₹20,000 lakhs. 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:

- i. Applicants belonging to the Category I, in the first instance, will be allocated NCDs up to 10% 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 online acknowledgement));
- ii. Applicants belonging to the Category II, in the first instance, will be allocated NCDs up to 10% 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 online acknowledgement));
- iii. Applicants belonging to the Category III, in the first instance, will be allocated NCDs up to 60% 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 online acknowledgement));
- iv. Applicants belonging to the Category IV, in the first instance, will be allocated NCDs up to 20% 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 online acknowledgement))

Allotments, in consultation with the Designated Stock Exchange, shall be made on date priority basis i.e. a first-come first-serve basis, based on the date of upload of each Application in to the Electronic Book with Stock Exchange, in each Portion subject to the Allocation Ratio. However, on the date of oversubscription, 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. Retail Individual Investor Portion
- ii. High Networth Individual Portion
- iii. Non-Institutional Portion
- iv. 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 in to the Electronic Book with the Stock Exchange would be treated at 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 1 (one) NCD 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 oversubscription, 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 pm of the date falling 1 (one) day prior to the date of oversubscription 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 oversubscription will not be considered for allotment. In view of the same, the Investors are advised to refer to the Stock Exchange website at www.bseindia.com for details in respect of subscription.

- (a) 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 finalised by draw of lots in a fair and equitable manner.
- (b) 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 oversubscription, 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. Series VII, V, III and II and
- ii. followed by payment on maturity options in decreasing order of tenor i.e. Series VIII, VI, IV and I.
- iii. Hence using the above procedure, the order of allotment for the residual NCD (s) will be: Series VII, V, III, II, VIII, VI, IV and I.

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 aforementioned provisions of this Prospectus.

Our Company would allot Series 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 aforementioned provisions of this Prospectus.

INVESTOR WITHDRAWALS AND PRE-CLOSURE

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

In case of Applications (other than under the UPI Mechanism) 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 requisite, 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 to unblock 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 withdraw from the Applicant, the relevant Designated Branch shall do the requisite, 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.

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 herein 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 has been given.

TERMS OF THE ISSUE

1. Minimum subscription

If our Company does not receive the minimum subscription of 75% of Base Issue Size i.e. ₹ 7,500.00 lakhs prior to the Issue Closing Date and as prescribed under the Companies Act and SEBI regulations and any rules thereto, the entire Application Amount blocked shall be unblocked in the relevant ASBA Account(s) of the Applicants within 8 (eight) working days from the Issue Closing Date provided wherein, the Application Amount has been transferred to the Public Issue Account from the respective ASBA Accounts, such Application Amount shall be refunded from the Refund Account to the relevant ASBA Account(s) of the Applicants within 8 (eight) working days from the Issue Closing Date, failing which the Company will become liable to refund the Application Amount along with interest at the rate 15 (fifteen) percent 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 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

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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 included in the SEBI NCS Master Circular.

2. Right to recall or redeem prior to maturity: Not Applicable

3. Security

The Issue comprises of public issue of NCDs of face value of ₹1,000 each.

The principal amount of the NCDs to be issued in terms of this Prospectus together with all interest due on the NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹10,80,91,696), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company, such that Security Cover to the extent one time of the outstanding principal amounts of the NCDs and all interest due and payable thereon is maintained at all times until the redemption of NCDs.

Prior to the filing of the listing application as prescribed under SEBI Regulations and other Applicable Laws, our Company will ensure 100.00% or higher security cover on the outstanding amount, including interest, for the NCDs at any time, by creating security in favour of the Debenture Trustee for the Debenture Holders.

Our Company has entered into the Debenture Trustee Agreement and in furtherance thereof intends to enter into a deed of agreement with the Debenture Trustee for the benefit of the NCD Holders, ("Debenture Trust cum Hypothecation Deed"), the terms of which shall govern the appointment of the Debenture Trustee and the issue of the NCDs.

Our Company proposes to complete the execution of the Debenture Trust cum Hypothecation Deed before filing of listing application and shall utilise the funds only after the stipulated security has been created. If the Company fails to execute the trust deed within the period as mentioned, without prejudice to any liability arising on account of violation of the provisions of the Companies Act and the SEBI NCS Regulations, the Company shall also pay interest of at least two percent per annum to the debenture holder, over and above the agreed coupon rate, till the execution of the trust deed.

Under the terms of the Debenture Trust cum Hypothecation Deed, our Company will covenant with the Debenture Trustee that it will pay the Debenture Holders holding the NCDs the principal amount on the NCDs on the relevant redemption date and also that it will pay the interest due on the NCDs at the rate specified in the Prospectus and in the Debenture Trust cum Hypothecation Deed.

The Debenture Trust cum Hypothecation Deed will also provide that our Company may withdraw any portion of the security subject to prior written consent of the Debenture Trustee and/or may replace with another security of the same or a higher value.

Our Company confirms that the Issue proceeds shall be kept in the Public Issue Account until the documents for creation of security i.e. the Debenture Trust cum Hypothecation Deed, is executed.

Without prejudice to the aforesaid, in the event the Issuer fails to execute the Debenture Trust cum Hypothecation Deed within the period specified in Regulation 18 of the SEBI NCS Regulations or such other time frame as may be stipulated from time-to-time, the Issuer shall also pay interest of at least 2% (two per cent) per annum to the NCD Holders, over and above the interest rate on the NCDs specified in the Prospectus, till the execution of the Debenture Trust cum Hypothecation Deed and in accordance with the applicable laws. The security shall be created prior to making the listing application for the NCDs with the Stock Exchange.

DEBT TO EQUITY RATIO

The debt-equity ratio of the Company as at March 31, 2026 stood at 5.39. The debt equity ratio estimated after the proposed public issue of secured redeemable non-convertible debentures worth ₹20,000 lakhs comes to 5.54.

Detailed workings are given below:

(₹ in lakhs)

Particulars	As on March 31, 2026	
	Pre-Issue	Post Issue
Total Debt (A)	6,92,495.05	7,12,495.05
Debt Securities	3,68,805.44	3,88,805.44
Borrowing (other than debt securities)	2,83,129.26	2,83,129.26
Subordinate Liabilities	40,560.35	40,560.35
Equity		
Equity Share Capital	23,065.16	23,065.16
Other Equity		
Statutory Reserve	18,930.56	18,930.56
Capital Reserve	9.07	9.07
Securities Premium	14,726.23	14,726.23
Impairment Reserve	-	-
General Reserve	11,660.97	11,660.97
Retained Earnings	59,685.68	59,685.68
Other Comprehensive Income	496.80	496.80
Total Equity (B)	1,28,574.47	1,28,574.47
Debt /Equity (C) = (A)/(B)	5.39	5.54

Notes:

1. The pre-issue figures disclosed are based on the audited financial statement as on March 31, 2026.
2. The Debt Equity ratio post issue is indicative and is on account of the assumed inflow of ₹20,000.00 Lakhs from the proposed issue.
3. Debt securities represent principal outstanding and interest payable of debt securities such as NCDs issued under public issue, private placement after adjustment of EIR (Effective Interest Rate) and amortized Commercial paper.
4. Borrowings (other than Debt Securities) represent Term Loan from Bank, Loans repayable on demand (Cash credit limit).
5. Subordinated Liabilities (Subordinated Debt) represent principal outstanding and interest payable after adjustment of EIR (Effective Interest Rate).
6. Debt / Equity Ratio = Total Debt (Borrowings) / Total Equity
7. Total equity excludes revaluation reserve.
8. The following events that occurred from April 01, 2026 up to August 11, 2026 (“Cut-off Date”):
 - I. Repayment of Term loans and redemption of non-convertible securities:
 1. The Company from April 01, 2026 till Cut-off Date has made repayment of Term loans from banks amounting to ₹ 47,041.55 lakhs.
 2. The Company from April 01, 2026 till Cut-off Date has made repayment of Working Capital Demand Loan from banks amounting to ₹ 9,400.00 lakhs.
 3. The Company from April 01, 2026 till Cut-off Date has made repayment of Cash Credit from banks amounting to ₹ 250.08 lakhs.
 4. The Company from April 01, 2026 till Cut-off Date has redeemed secured publicly placed non-convertible debentures amounting to ₹ 29,225.66 lakhs.
 5. The Company from April 01, 2026 till Cut-off Date has redeemed unsecured publicly placed non-convertible debentures amounting to ₹ 4,168.21 lakhs.
 6. The Company from April 01, 2026 till Cut-off Date has made repayment of privately placed non-convertible debentures amounting to ₹ 835.00 lakhs.
 7. The Company from April 01, 2026 till Cut-off Date has made repayment of Unsecured Commercial Paper under private placement amounting to ₹ 4,000.00 lakhs.
 - II. Mobilized fund by issue of non-convertible debentures, Unsecured Subordinated debts and Term loan and working capital demand loans:
 - a. The company from April 01, 2026 till cut-off date has issued secured non-convertible debentures under public placement amounting to ₹ 30,000.00 lakhs.
 - b. The company from April 01, 2026 till cut-off date has issued secured non-convertible debentures under private placement amounting to ₹ 15,000.00 lakhs.
 - c. The company from April 01, 2026 till cut-off date has issued Unsecured Commercial Paper under private placement amounting to ₹ 2,500.00 lakhs.
 - d. The company from April 01, 2026 till cut-off date has issued Unsecured Subordinated Debts under private placement amounting to ₹ 20,000.00 lakhs.
 - e. The Company from April 01, 2026 till Cut-off Date has availed Term loans from banks/financial institutions amounting to ₹ 82,550.00 Lakhs.
 - f. The Company from April 01, 2026 till Cut-off Date has availed Working Capital Demand Loan from banks/financial institutions amounting to ₹ 20,800.00 Lakhs.
 - III. On April 1, 2026, Kosamattam Ventures Private Limited transferred 3,00,00,000 equity shares of the Company to Mr. Mathew K. Cherian.
 - IV. Pursuant to the approval of the Board of Directors of the Company at its meeting held on April 22, 2026, the Company has, on May 7, 2026, undertaken a private placement and allotted 2,00,000 (Two Lakh) rated, listed, unsecured, subordinated (Tier II), fully paid-up, redeemable, taxable, non-convertible debentures having a face value of ₹10,000 (Rupees Ten Thousand only) each, aggregating to ₹200,00,00,000 (Rupees Two Hundred Crores only), in dematerialised form, bearing a coupon of 11.00% (Eleven percent) per annum.

For further details, please refer to the sections titled “Financial Statements” and “Financial Indebtedness” on pages 685 and 148 of the Prospectus.

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BIDDING AND/OR COLLECTION CENTER DETAILS

TIMING FOR SUBMISSION OF APPLICATION FORMS

Application (including Application under the UPI Mechanism) and any further changes to the Applications shall be accepted only between 10:00 a.m. and 5:00 p.m. (Indian Standard Time, "IST") during the Issue Period by the Designated Intermediaries at the bidding centre or by the SCSBs directly at the Designated Branches of SCSBs, except that on the Issue Closing Date when the Applications and any further changes in details in Applications, if any, 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 the Stock Exchanges. 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, no 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.

Such Applications that cannot be uploaded will not be considered for allocation under the Issue. Applications will be accepted only on Working Days. 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.

DBFS Securities Limited

Karnataka

BANGALORE 1st Floor, No.45, Sri Vengamamba Complex, Oil Mill Road, Kammanahalli, Bangalore-560084 (M): 9342552341; **HOSKOTE** 1st Floor, Khayum Complex, K.R Road, Hoskote -562114 (M) 9344205219; **HOSUR** No.74 A/31-2, 2nd Floor, Bagalur Road, Hosur-635109 **K R PURAM** No 326/3/1, 1ST Floor, Vandana Complex, New Bazaar Street, K.R.Puram, Bangalore-560036 (M): 9633006981; **MALLESWARAM** 1st floor, no 196, sampige road, between 10th to 11th cross, malleshwaram, bangalore-560003, land mark: next to croma. **MYSORE** #159/K-20, 1st Floor, N.S Road, K.R Mohalla, Mysore-570024, Land Mark: Above South Café, Next to SBI (M): 9341005219; **PEENYA** Chandru complex, 1st Floor, Door No 7, Peenya 2nd Stage, Near Bus stop, Bangalore-560058, **CHANDAPURA** 1st Floor, No 288/89, G V Complex, Chandapura, Anekal Road, Bangalore-560099, **YELAHANKA** 1st Floor, No 2212-Lig K No 267, 3rd Stage, Yelahanka New Town, Bangalore-560064. Land Mark: Sagar Jewellery, **T C PALYA** 1st Floor, #105, Hosurappa Arcade, A.N Pua. T C Palya Main Rd, Anandapura, Bangalore-560036. Land Mark: Opp: Kanti Sweets.

Kerala

ALAPPUZHA Niza Centre, General Hospital Junction, Near SBT, Alappuzha-688001, (M): 9633306102; **ADOOR** Gems Arcade, Door No. 572, Ward No. 20, Kannamcode, Adoor, Kerala – 691523, **ANGAMALY** GG Tower, Aluva Road, Angamaly – 683572; **CHANGANASSERY** 1st floor, KH Trade Center, M C Road, Near Perunna Bus Stand, Changanassery, Kottayam-686102 **CHENGANNUR** 1st Floor, Pournami Building, Government Hospital Junction, M C Road, Chengannur-689121, (M): 9895017830; **CHERTHALA** JT Trade Centre , A C Road, Near X-ray Junction, Chertala - 688524 (M) 7994993976; **CORPORATE OFFICE** 2nd Floor, Chammany Chambers, Kaloor- Kadavanthara Road, Kaloor, Kochi-682017 (M): 9349156601; **KANHANGAD** Room no : 3/2887-A20, First Floor Nithya complex, Ram Nagar Road, Kunnummal Kanhangad, Near Deepa Hospital PIN -671315, (M): 9387435614 **KANJIRAPPALLY** 1st Floor, Nandikattu kandathil building, Opp. Private Bus Stand,K K Road, Kanjirappally (M): 9349038017; **KASARAGOD** 1st Floor, City Centre, KMC 3/434 A 32& 3/464 A 33, Bank Road, KasaragodDt, Pin-671121 (M): 9387435614; **KAZHAKUTOM** TC: 1/2220 & TC: 1/2221, 1ST FLOOR, KP2/613, Padiyattu Vilakam, Mamatha Nagar - 15, Kazhakuttom - Menamkulam (Part), Thiruvananthapuram, Kerala-695582 (M) 9746444462; **KOCHI** 2nd Floor, Chammany Chambers, Kaloor- Kadavanthara Road, Kaloor, Kochi - 682017; **KOTTARAKKARA** 1st floor, Makayiram Building, Shop No -6/354, Kottarakkara Village, Kollam Dist – 31; **KOTTAYAM** First Floor, Pulickal Tower, S.H Mount P.O, Kottayam-686006 (M): 9349038011; **KOZHICODE** 13/507-B-29, Yamuna Arcade, Kallai Road, Chalappuram P O, Kozhikode-673002 (M): 9388563944; **MANJERI** 33/1662,1663 , First Floor , Cholayil Complex, Near Kacheripadi Masjid , Court Road, Manjeri -676121 (M): 9946769397; **MANNARKKAD** Room No: 4/335,4/336, First Floor, Ambadath Tower, Mannarkkad , PIN -678582; **MAVELIKKARA** Mekathils Building,Pulimoodu,Mavelikara 690101; **PALA** 1st Floor, Puthumana Arcade, Near Kottaramattom Bus Stand, Vellappad, Pala P O-686575 (M): 9349038010; **PALAKKAD** Door No: 41/1259 – 22, Doha Plaza, Near LIC,DPO Road, Palakkad – 678014 (M): 9388924545; **PERINTHALMANNA** 1st Floor, Kulathingal Complex, ICICI Bank Building, Mannarkkad Road, Near KSRTC stand, Perinthalmanna-679322, (M): 9895017811; **THALASSERY** 1st Floor, Deluxe Tower, Logans Road, Fashion Street, Thalassery, Kerala-670101, (M): 9645008540; **THODUPUZHA** Door No.424, First floor Ellickunnumpurath Shopping complex, Gemini Junction, Thodupuzha-685584; (M): 8893777888 **THRISSUR** No 9/640/35/1, First Floor, C J Tower, Ikkanda Warriar Road, Thrissur – 680001, (M): 9895931243; **TRIVANDRUM** 1st Floor, SM Complex, Karamana P O, Thiruvananthapuram-695002 (M): 7356756888; **VADAKARA** First Floor No:8/963-52,53 , Inorbit Centre ,Nesto Space Holdings , Market Road ,Near BSNL Vadakara , Calicut -673101.

Tamil Nadu

CHENNAI First Floor, No: 122, Near Surna Silver House, Rajaji Road, West Tambaram, Tamil Nadu – 60044; **CHITTOOR** Opposite to CSI Church, D/NO:16-65, Church Street, Chittoor, Pin-517001, **COIMBATORE** 1064, Mettupalayam Road, Near Lotus Eye Hospital, R S Puram, Coimbatore-641002 (T): 0422 3219920; **CUMBUM** MSM TOWER 1ST FLOOR,NO:5 GANDHIJI STREET, KVB BANK OPPOSITE, CUMBUM, THENI DIST – 625516; (M): 7994114775 **DINDIGUL** 49 A, 1ST FLOOR, Mounspuram 5th Lane,Dindigul palani road, Dindigul, Tamil Nadu-624001; **ERODE** No .5/1 1st Floor Dhamu Complex, Chinnamuthu Main Street , EK Valasu Road Erode-638011 (M): 9092040252; **MADURAI** No. 757A, Annanagar 3rd Cross Street, Opposite IOB Bank ,Madurai- 625020 (T): 0452-2342218; **METTUPALAYAM** 1 St Floor,Door no 60/220, Navneetha Krishnan Complex, Annur Road, Mettupalayam, Coimbatore,-641301; (M): 9895328716 **NAGARCOIL** Building No. 541, First Floor, Cross Building, K.P. Road, Nagercoil, Tamilnadu – 629001; **NAMAKKAL** 210/A, N.S.Complex, Salem Road, Opposite Lorry Owner's Association, Namakkal-637001; **ODANCHATHIRAM** Guru Complex, 1 St Floor, 136a/1a Dindigul Palani Main Salai, 14 Th Ward, Odanchathiram , Dindigul Dist, PIN-624619; **PAZHANI** Door No 40,Ground Floor,Hotel Deepam Lodge Building,Opposite Government Hospital ,Dindigul Road, Palani.624601; **POLLACHI** 2nd Floor,Door no40,M.K.G Complex,New Scheme Road,Opp Canara Bank Pollachi,Coimbatore 642001; **SALEM** Shop No. 16 & 17 I Floor, A K Shopping Complex, 1/171, Opp. Sarada College Main Road, Salem 636016 (T): 9789057268; **THENI** No 143, Edamal Street, Aravind Dental Care Building, Near Nadar Girls School, Theni - 625531 (T): 04546-261338; **TIRUNELVELI** Noora Plaza, Door No.194N, KTC Bodyguards (Opp), Palayamkottai Market, Tirunelveli-627002 (T): 9025895544; **TRICHY** Sterling Health Park, Door No 2, 1st Floor, Near Petrol Bank,9th 'A' Cross,Thillai Nagar, Trichy, Tamil Nadu – 620018. (M): 9597340002 **VELLORE** 1ST FLOOR, NO: 240, Dharmaraja Koil Street, Opp: CMC hospital exit Gate, Kadpadi Road, Vellore Tamil Nadu-632004

KOTAK SECURITIES LIMITED

Ahmedabad: Kotak Securities Limited., 16th Floor | SHAPATH – V | Opp. Karnavati Club | Sarkhej-Gandhinagar Highway | Ahmedabad - 380015 T: 26587276; **Bangalore:** Kotak Securities Limited., ‘Umiya Landmark’–II Flr., No:10/7 -Lavelle Rd.T: 080-66203601; **Chennai:** Kotak Securities Limited., GRR Business Cneter, No.21, Vaidyaraman Street, T Nagar. T: 24303100/ 24303324; **Coimbatore:** Kotak Securities Limited., 114, E-1, Race Course Road, 68-116 to 208-249, 2nd Floor, Mariammal Towers, Coimbatore – 641018 P: 6699666; **Hyderabad:** Kotak Securities Limited., 1-8-179/2/A,1st Floor, Usha Kiran Complex, Above HDFC Bank, P G Road, Secunderabad – 500 003. T:040-47009699/671; **Indore:** Kotak Securities Limited., 314, Citi Centre, 570, M.G. Road. T: 2537336; **Kochi:** Kotak Securities Limited., 40/1400, 11th Floor, Ensign Enclave, Jos Junction, M.G. Road. T: 0484-2377386/ 2378287; **Kolkatta:** Kotak Securities Limited., Oswal Chamber, 503, B/2, 5th Floor , 2 Church Lane, Kolkatta - 700001, Tel: 033-66156200; **Mangalore:** Kotak Securities Limited., No.4, 3rd Floor, The Trade Centre, Jyoti Centre, Bunts Hostel Road, Near Jyoti Circle. T: 0824-424180; **Mumbai:** Kotak Securities Limited., 32, Gr Flr., Raja Bahadur Compound, Opp Bank of Maharashtra, Fort, T: 22655084; **New Delhi:** Kotak Securities Limited., Unit number 601 & 608, 6th Floor, World Trade Tower Building, Tower B, Plot number C1,Sector 16, Noida, (New Delhi) - 201301.Tel: 0120-6760435/0120-4869326; **Surat:** Kotak Securities Limited., Kotak House, K G Point, 1st Floor, Nr.Ganga Palace, Opp.IDBI Bank, Ghoddod Road. T: 0261-5532333/ 2254553;

List of Self Certified Syndicate Bank under the ASBA process is available on the SEBI website at <http://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognised=yes>

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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 <http://www.sebi.gov.in/> or at such other website as may be prescribed by SEBI from time to time. List of Self Certified Syndicate Bank under the ASBA process is available on the SEBI website <https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognised=yes>

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. Sunil Fadtare Assistant Vice President	022-71315906, 9819803730	022- 71315994	Sunil.fadtare@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 67196996	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, hocombd@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 67528470	sumeshshetty@db.com nitinbhujbalrao@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.balogopalan@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@hdfcbank.com, siddharth.jadhav@hdfcbank.com, prasanna.uchil@hdfcbank.com
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,	Parveen Coatwala	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

ABRIDGED PROSPECTUS

Sr. No.	Name of the Bank	Controlling Branch & Address	Contact Person	Telephone Number	Fax Number	Email
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 Infinity, 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	smiti@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@ mnsbindia.com
35	State Bank of India	Capital Market Branch Third Floor Mumbai Main Branch Mumbai Samachar Marg Fort, Mumbai 400 023	Indrakant Chuarasia	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
39	The Federal Bank Limited	Retail Business Department 7th Floor Federal Towers Ernakulam 682031	Jophit Paul	0484-2201847	4842385605	Jophit@federalbank. co.in
40	Tamilnad Mercantile Bank Ltd.	DPS Cell, 3rd Floor, D No.269/2-4, Avvai Shanmugam Salai, Royapettah, Chennai - 600014	Mr.P. Jegatheeswaran	044-28130552, 044-28131574, 09842442678	044-26204174	dps@tmbank.in
41	Saraswat Co- operative Bank Ltd.	110-111 & 129-131, Vyapar Bhavan 1st floor, 49, P.D mello Road, Carnac Bunder, Masjid. Mumbai 400 009.	Namrata Patkar	9833853792	022-27884153	namrata.patkar@ saraswatbank.com user. demat@saraswatbank. com ulhas.raikar@ saraswatbank.com
42	TJSB Sahakari Bank Ltd	Anant Laxmi Chambers Shivajinagar,Off Gokhale Road, Naupada Branch, Thane - 400602.	Ms Prajakta Joglekar	Tel : 2540 3354,2540 3359	-	tjsb.003@tjsb.co.in
43	UCO bank	D.N.Rd. Mumbai	Branch Head	022-22871245	022-22870754	mumbai@ucobank. co.in, ucoetrade@ ucobank.co.in
44	Union Bank of India	MUMBAI SAMACHAR MARG, 66/80, Mumbai Samachar Marg, Post Bag No.253 & 518, Fort, Mumbai - 400023.	Jaya Gadekar	022-22629404, 411 / 9930835216	022- 22676685	asba@unionbankofindia.com
45	Yes Bank Ltd.	YES BANK Ltd-18th Floor, Empire Tower Reliable Tech Park Cloud City Campus Plot no. 31, Thane-Belapur Road Airoli, Navi Mumbai – 400708	Sachin Shinde/ Jagdish More/ Priyesh Dhondtarkar/ Milind Mulye	022- 68547260 Mob-9819995609 / 7506246614/ 9821571249/ 9967966878	022 24214504	dlbtiservices@yesbank. in / Sachin. Shinde@ YESBANK.IN / Priyesh.Dhondtarkar@ YESBANK.IN/ Jagdish. More@YESBANK. IN/ milind.mulye2@ yesbank.in
46	The Ahmedabad Mercantile Co- Op. Bank Ltd.	Head office :- “Amco House”, Nr. Stadium Circle, Navrangpura, Ahmedabad-09	Nimesh Parikh	079-26426582-84-88	079-26564863	asba@amco-bank.com



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