



To, The Board of Directors
KOSAMATTAM FINANCE LIMITED
Registered Office: Kosamattam City Centre, Floor Number 4th & 5th, T.B Road, Kottayam - 686001, Kerala, India;
Corporate Identity Number: U65929KL1987PLC004729; Tel: +91 481 258 6400; Website: www.kosamattam.com

**For details of Early Closure or extension of the Issue refer to page no. 3 of the Abridged Prospectus.

Application Form No.

PUBLIC ISSUE OF SECURED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE ₹ 1,000/- EACH ("NCDs") VIDE THE PROSPECTUS DATED DECEMBER 22, 2023.

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

LEAD MANAGER/LEAD BROKERS/ STAMP & CODE	BROKER/AGENT'S STAMP & CODE	TRADING MEMBERS/SUB BROKER/ CRTA/CDP/SCSB STAMP & CODE	SCSB BRANCH STAMP & CODE	SCSB BRANCH SERIAL NO.	DATE OF RECEIPT

1. APPLICANT'S DETAILS - PLEASE FILL IN BLOCK LETTERS (Please refer to page no. 7 of the Abridged Prospectus)

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

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 Name of Guardian (if Applicant is minor) (Mr./ Ms.) _____
 Address _____
 Pin Code (Compulsory) _____ Tel. No. (with STD Code) / Mobile _____ Email _____
 Second Applicant (Mr./ Ms./M/s.) _____
 Third Applicant (Mr./ Ms./M/s.) _____

2. Investor Category (Please refer overleaf) Category I Category II Category III Category IV Sub Category Code (Please see overleaf)

3. PLEASE PROVIDE FIRST APPLICANT'S DEPOSITORY DETAILS (Please refer to page no. 8 of the Abridged Prospectus) For NSDL enter 8 digit DP ID followed by 8 digit Client ID / For CDSL enter 16 digit Client ID

NSDL / CDSL _____

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

Tenor	18 months	24 months	30 months	36 months	39 months	48 months	54 months	88 months	
Nature	Secured								
Options	I	II	III	IV	V	VI	VII	VIII	
Frequency of Interest Payment	Cumulative	Monthly	Cumulative	Monthly	Cumulative	Monthly	Cumulative	Cumulative	
Minimum Application	10 NCDs (₹10,000) (across all options of NCDs)								
In multiples, of	1 NCD after the minimum application								
Face Value / Issue Price of NCDs (₹/ NCD)	₹1,000								
Mode of Interest Payment/ Redemption	Through various options available								
Coupon (%) per annum	NA	8.75	NA	9.25	NA	10.00	NA	NA	
Coupon Type	Fixed								
Redemption Amount (₹/ NCD) for NCD Holders	1,130.50	1,000.00	1,240.00	1,000.00	1,333.00	1,000.00	1,500.00	2,000.00	
Redemption Premium/Discount	Nil								
Effective Yield (%) (per annum)	8.52	9.11	9.00	9.65	9.25	10.47	9.43	9.91	
Redemption Date (Deemed)	July 17, 2025	January 17, 2026	July 17, 2026	January 17, 2027	April 17, 2027	January 17, 2028	July 17, 2028	May 17, 2031	
No. of NCDs applied									
Grand Total	Total No. of NCDs			Total Amount Payable (₹)					

Note: The Company would allot Option I NCDs to all valid applications, wherein the applicants have not indicated their choice of the relevant options of the NCDs.

5. PAYMENT DETAILS

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

ASBA Bank A/C. No. _____
 ASBA A/c Holder Name _____
 (in case Applicant is different from ASBA A/c. Holder)
 Bank Name & Branch _____
 OR
 UPI ID (Maximum 45 characters) _____

5A. PAN & SIGNATURE OF SOLE/ FIRST APPLICANT	5B. PAN & SIGNATURE OF SECOND APPLICANT	5C. PAN & SIGNATURE OF THIRD APPLICANT	5D. Signature of ASBA Bank Account Holder(s) (As per Bank Records)	LEAD MANAGER/LEAD BROKERS/ BROKERS/ TRADING MEMBERS/ SCSB(S)/CRTA/CDP STAMP (Acknowledging upload of Application in Stock Exchange(s) system) (Mandatory)
PAN _____	PAN _____	PAN _____	I/We authorize the SCSB to do all acts as are necessary to make the Application in the Issue	
			1 _____	
			2 _____	
			3 _____	

Date _____
 Furnishing of PAN of the Applicant is mandatory including Minor's PAN in case of Application by Minor. Please refer page no 8 of the Abridged Prospectus.

-----TEAR HERE-----



KOSAMATTAM FINANCE LIMITED
Acknowledgement Slip for Lead Manager/ Lead Brokers/ Applicant/ Brokers/ Trading Members/ SCSB(s)/ CRTA/ CDP

Application Form No.

PUBLIC ISSUE OF SECURED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE ₹ 1,000/- EACH ("NCDs") VIDE THE PROSPECTUS DATED DECEMBER 22, 2023.

DPID / CLID _____ PAN _____

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

-----TEAR HERE-----

PUBLIC ISSUE OF SECURED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE ₹ 1,000/- EACH ("NCDs") VIDE THE PROSPECTUS DATED DECEMBER 22, 2023.

Option	I	II	III	IV	V	VI	VII	VIII	Date Stamp & Signature of Lead Manager / Lead Brokers/ Brokers / Trading Members / SCSB(s) / CRTA/ CDP	Name of Sole/First Applicant (Mr./ Ms./ M/s.):
Face Value / Issue Price (₹/NCD)	₹ 1,000/-									
No. of NCDs applied for										
Amount Payable (₹)										
Grand Total (₹)										
ASBA Bank A/c No. / UPI ID _____	Dated _____								Acknowledgment is subject to realisation of Availability of funds in the ASBA account.	Application Form No.
Name of Bank & Branch _____										

All future communication in connection with this Application should be addressed to the Registrar to the Issue. For details, please refer overleaf. Acknowledgement Slip for Applicant

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

APPLICANT'S UNDERTAKING

I/We hereby agree and confirm that:

1. I/We have read, understood and agreed to the contents and terms and conditions of the prospectus dated December 22, 2023 ("Prospectus") of Kosamattam Finance Limited
2. I/We hereby apply for allotment of the NCDs to me/us and the amount payable on application is remitted herewith.
3. I/We hereby agree to accept the NCDs applied for or such lesser number as may be allotted to me/us in accordance with the contents of the Prospectus subject to applicable statutory and/or regulatory requirements.
4. I/We irrevocably give my/our authority and consent to Vistra ITCL (India) Limited (the "Debenture Trustee"), to act as my/our trustees and for doing such acts as are necessary to carry out their duties in such capacity.
5. I am/We are Indian National(s) resident in India and I am/ we are not applying for the said NCDs as nominee(s) of any person resident outside India and/or Foreign National(s).
6. The application made by me/us does not exceed the investment limit on the maximum number of NCDs which may be held by me/us under applicable statutory and/or regulatory requirements.
7. In making my/our investment decision I/we have relied on my/our own examination of Kosamattam Finance Limited and the Terms of the Issue, including the merits and risks involved and my/our decision to make this application is solely based on disclosures contained in the Prospectus.
8. I/We have obtained the necessary statutory and/or regulatory permissions/approvals for applying for, subscribing to, and seeking allotment of the NCDs applied for, as applicable.
9. UPI Mechanism for Blocking Fund would be available for Resident Individual Investors, who have submitted bid for an amount not more than ₹ 5,00,000 in any of the bidding options in the Issue (including HUFs applying through their Karta and does not include NRIs)
10. Additional Undertaking, in case of ASBA Applicants: 1) I/We hereby undertake that I/we am/are an ASBA Applicant(s) as per applicable provisions of the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021 ("SEBI NCS Regulations"); 2) In accordance with ASBA process provided in the SEBI NCS Regulations and disclosed in the Prospectus, I/we authorize (a) the Lead Manager(s), consortium members, Lead Brokers, Trading Members (in specified cities only), Broker, CRTA, CDP or the SCSBs as the case may be, to do all acts as are necessary to make the Application in the Issue, including uploading my/our application, blocking or unblocking of funds in the bank account maintained with the SCSB as specified in the Application Form or in the bank account of the Applicant linked with UPI ID provided in the Application Form as the case may be, transfer of funds to the Public Issue Account on receipt of instruction from the Lead Manager and Registrar to the Issue, after finalization of Basis of Allotment; and (b) the Registrar to the Issue or Sponsor Bank, as the case may be, to issue instruction to the SCSBs to unblock the funds in the specified bank account upon finalization of the Basis of Allotment. 3) In case the amount available in the specified Bank Account is insufficient as per the Application, the SCSB shall reject the Application.
11. I/We confirm that I/We shall be allocated and allotted Option I NCDs wherein I/We have not indicated the choice of the relevant option of NCDs.

IMPERSONATION

As a matter of abundant precaution, attention of the investors is specifically drawn to the provisions of sub-Section (1) of Section 38 of the Companies Act, 2013, relating to punishment for fictitious applications. Section 38(1) of the Companies Act, 2013 provides that:

"Any person who:

- (a) makes or abets making of an application in a fictitious name to a company for acquiring, or subscribing for, its securities; or
- (b) makes or abets making of multiple applications to a company in different names or in different combinations of his name or surname for acquiring or subscribing for its securities; or
- (c) otherwise induces directly or indirectly a company to allot, or register any transfer of, securities to him, or to any other person in a fictitious name, shall be liable for action under Section 447"

Issue Related Information for Filling the Application Form

Investor Categories:

Category I (Institutional Category)	Sub-category code	Category II (Non-Institutional Category)	Sub-category code
Public financial institutions, scheduled commercial banks, Indian multilateral and bilateral development financial institution, which are authorised to invest in the NCDs	11	Companies falling within the meaning of Section 2(20) of the Companies Act 2013	21
Provident Funds of minimum corpus of ₹2,500 lakhs, Superannuation Funds and Gratuity Fund, which are authorised to invest in the NCDs	12	Statutory bodies/ corporate and societies registered under the applicable laws in India and authorised to invest in the NCDs	22
Venture Capital funds and/or Alternative Investment Funds registered with SEBI; subject to investment conditions applicable to them under Securities and Exchange Board of India (Alternative Investment Funds) Regulations, 2012	13	Co-operative banks and regional rural banks	23
Insurance Companies registered with the IRDAI	14	Public/private charitable/ religious trusts which are authorised to invest in the NCDs	24
State industrial development corporations	15	Scientific and/or industrial research organisations, which are authorised to invest in the NCDs	25
National Investment Fund (set up by resolution no. F. No. 2/3/2005-DDII dated November 23, 2005 of the Government of India and published in the Gazette of India)	16	Partnership firms in the name of the partners	26
Insurance funds set up and managed by the Indian army, navy or the air force of the Union of India or by the Department of Posts, India	17	Limited liability partnerships formed and registered under the provisions of the Limited Liability Partnership Act, 2008 (No. 6 of 2009)	27
Mutual Funds registered with SEBI	18	Association of Persons	28
Systemically Important Non-Banking Financial Company, a nonbanking financial company registered with the Reserve Bank of India and having a net worth of more than ₹50,000 lakhs as per the last audited financial statements	19	Any other incorporated and/ or unincorporated body of persons	29
		Category III (High Net-worth Individual Investors) ("HNIs")	
		High Net-worth individuals which include Resident Indian individuals or Hindu Undivided Families through the Karta applying for an amount aggregating to above ₹10 lakhs across all options of NCDs in Issue	30
		Category IV (Retail Category)*	
		Retail Individual Investors which include Resident Indian individuals and Hindu Undivided Families through the Karta applying for an amount aggregating up to and including ₹10 lacs across all options of NCDs in Issue	31

*applications upto a value of ₹ 5 lakhs can be made under the UPI Mechanism

ISSUE STRUCTURE

Tenor	18 months	24 months	30 months	36 months	39 months	48 months	54 months	88 months
Nature	Secured							
Options	I	II	III	IV	V	VI	VII	VIII
Frequency of Interest Payment	Cumulative	Monthly	Cumulative	Monthly	Cumulative	Monthly	Cumulative	Cumulative
Minimum Application	10 NCDs (₹10,000) (across all options of NCDs)							
In multiples, of	1 NCD after the minimum application							
Face Value of NCDs (₹/ NCD)	₹1,000							
Issue Price (₹/ NCD)	₹1,000							
Mode of Interest Payment/ Redemption	Through various options available							
Coupon (%) per annum	NA	8.75	NA	9.25	NA	10.00	NA	NA
Coupon Type	Fixed							
Redemption Amount (₹/ NCD) for NCD Holders	1,130.50	1,000.00	1,240.00	1,000.00	1,333.00	1,000.00	1,500.00	2,000.00
Redemption Premium/Discount	Nil							
Effective Yield (%) (per annum)	8.52	9.11	9.00	9.65	9.25	10.47	9.43	9.91
Redemption Date (Deemed)	July 17, 2025	January 17, 2026	July 17, 2026	January 17, 2027	April 17, 2027	January 17, 2028	July 17, 2028	May 17, 2031
Put and Call Option	Not Applicable							
Deemed Date of Allotment	The date on which the Board or a duly authorised committee approves the Allotment of NCDs. All benefits to the NCDs including interest on the NCDs shall be available to the investors from the Deemed Date of Allotment. The actual Allotment of NCDs may take place on a date other than the Deemed Date of Allotment.							

Our Company would allocate and allot Option I NCDs wherein the applicants have not indicated the choice of the relevant NCD Option.

For further information please refer to section titled "Issue Related Information" on page 463 of the Prospectus.

If the Deemed Date of Allotment undergoes a change, the coupon payment dates, redemption amounts and cash flow workings shall be changed accordingly. Please refer to section titled "Issue Related Information" on page 463 of the Prospectus. Also for further details of the interest payment please refer to "Manner of Payment of Interest/Refund/ Redemption Amounts" on page 479 of the Prospectus.

For further details, please refer to the Prospectus dated December 22, 2023.

All capitalised terms not specifically defined therein shall have the meaning given to such terms in the Prospectus dated December 22, 2023.

For Rejection of Applications: Please refer to page no. 9 of the Abridged Prospectus.

Basis of Allotment: For details, please refer to page no. 10 of the Abridged Prospectus.

TEAR HERE

- Applicants may contact Registrar to the Issue in case of any pre-issue or post issue related problems (non-receipt of Allotment Advice, refunds or credit of NCDs)
- In case of ASBA Application submitted to the SCSBs, the Applicants should contact Registrar to the Issue with copy to the relevant SCSB.
- In case of queries related to upload of Applications submitted to the Lead Manager's / Lead Brokers/ Brokers / Trading Member/ CRTA/CDP should contact the relevant Lead Manager / Lead Brokers/ Brokers / Trading Member/CRTA/CDP.
- The grievances arising out of Applications for the NCDs made through Trading Members may be addressed directly to Stock Exchanges.

COMPANY CONTACT DETAILS

KOSAMATTAM FINANCE LIMITED
Registered Office: Kosamattam City Centre, Floor Number 4th & 5th, T.B Road, Kottayam - 686001, Kerala, India
Tel: +91 481 258 6400
Company Secretary and Compliance Officer/ Contact Person: Sreenath P; **E-mail:** cs@kosamattam.com
Tel: +91 481 258 6506
Chief Financial Officer: Annamma Varghese C.
E-mail: cfo@kosamattam.com; **Tel:** +91 481 258 6451
Corporate Identity Number: U65929KL1987PLC004729
Website: www.kosamattam.com

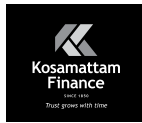
REGISTRAR CONTACT DETAILS

KFIN TECHNOLOGIES LIMITED
 Selenium Tower B, Plot No - 31 & 32, Gachibowli, Financial District, Nanakramguda, Serilingampally, Hyderabad, Rangareddi - 500 032, Telangana, India
Telephone: +91 40 6716 2222
Fax: +91 40 2343 1551
Email: kosamattam.ncd@kfinetech.com
Investor Grievance Email: inward.ris@kfinetech.com
Website: www.kfinetech.com
Contact Person: M Murali Krishna

THIS ABRIDGED PROSPECTUS CONSISTS OF 16 PAGES INCLUDING 2 PAGES OF APPLICATION FORM. PLEASE ENSURE THAT YOU GET ALL PAGES

Please ensure that you read the Prospectus dated December 22, 2023 ("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 dated December 22, 2023. The investors are advised to retain a copy of Abridged Prospectus for their future reference.

You may obtain a physical copy of the Application form from our Registered Office, the Lead Manager, Syndicate Member, 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.smccapitals.com and www.bseindia.com, respectively.



KOSAMATTAM FINANCE LIMITED

Our Company 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 Kochi ("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. Our Company has obtained a full fledged money changers license bearing license number FE. KOC.FFMC.40/2006 dated February 07, 2006 issued by the RBI which is valid up to February 28, 2025. Our Company holds a Certificate of Registration dated May 28, 2014 bearing Registration Number IN-DP-CDSL-717-2014 issued by the SEBI to act as Depository Participant in terms of Regulation 20 of the Securities and Exchange Board of India (Depositories and Participants) Regulations, 1996. Further, our company holds a Certificate of Renewal Registration dated March 28, 2022 bearing registration number - CA0179 issued by the IRDAI to commence/carry business in the capacity of a Corporate Agent (Composite) under the Insurance Regulatory and Development Authority Act, 1999, valid up to March 31, 2025. For details of changes in our name and registered office, see "History and Certain Other Corporate Matters" on page 138 of the Prospectus..

Registered Office: Kosamattam City Centre, Floor Number 4th & 5th, T.B Road, Kottayam - 686001, Kerala, India; **Tel:** +91 481 258 6400

Company Secretary and Compliance Officer/ Contact Person: Sreenath P; **E-mail:** cs@kosamattam.com; **Tel:** +91 481 258 6506

Chief Financial Officer: Annamma Varghese C.; **E-mail:** cfo@kosamattam.com; **Tel:** +91 481 258 6451

Corporate Identity Number: U65929KL1987PLC004729; **Permanent Account Number:** AACCK4277A; **Website:** www.kosamattam.com

BRIEF DESCRIPTION OF THE ISSUE

PUBLIC ISSUE BY KOSAMATTAM FINANCE LIMITED, ("COMPANY" OR "ISSUER") OF SECURED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹ 1,000 EACH ("NCDs"), AT PAR, AGGREGATING UP 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, EACH AS AMENDED (THE "COMPANIES ACT, 2013") AND THE SEBI MASTER CIRCULAR.

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 16 and "Material Developments" on page 427, before making an investment in such Issue. These risks are not, 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 Securities and Exchange Board of India ("SEBI"), Reserve Bank of India ("RBI"), the RoC, or any stock exchange in India.

ISSUER'S ABSOLUTE RESPONSIBILITY

The Issuer, having made all reasonable inquiries, accepts responsibility for and confirms that the 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 the 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

The NCDs proposed to be issued under this Issue have been rated "IND A-/Stable", by India Ratings & Research Private Limited ("IRRPL") for an amount up to ₹ 20,000 lakhs vide its letter dated November 24, 2023. The rating of NCDs by IRRPL indicates that securities with this rating are considered to have adequate degree of safety regarding timely servicing of financial obligations and carry low credit risk. This rating is not a recommendation to buy, sell or hold securities and investors should take their own decisions. The rating given by IRRPL is valid as on the date of this Prospectus and shall remain valid on date of the issue and allotment of NCDs and the listing of the NCDs on BSE. The rating provided by rating agency may be suspended, withdrawn or revised at any time by the assigning rating agency on the basis of new information etc., and should be evaluated accordingly. Please refer to page 599 for the rationale for the above rating.

LISTING

The NCDs offered through this 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 dated December 22, 2023. BSE shall be the Designated Stock Exchange for this Issue.

PUBLIC COMMENTS

The Draft Prospectus dated December 12, 2023 was filed with BSE, pursuant to Regulation 27 of the SEBI NCS Regulations and is open for public comments for a period of 7 (seven) Working Days i.e. until 5 p.m. of December 19, 2023. No comments were received on the Draft Prospectus until 5 p.m. on December 19, 2023.

COUPON RATE, COUPON PAYMENT FREQUENCY, REDEMPTION RATE, REDEMPTION AMOUNT & ELIGIBLE INVESTORS

For details relating to Coupon Rate, Coupon Payment Frequency, Maturity Date and Maturity Amount of the NCDs, see "Terms of the Issue" on page 471 of the Prospectus. For details relating to eligible investors, see "Issue Structure" on page 463 of the Prospectus.. The Issue is not underwritten.

ISSUE PROGRAMME

ISSUE OPENS ON MONDAY, JANUARY 1, 2024

ISSUE CLOSES ON FRIDAY, JANUARY 12, 2024**

*Vistra ITCL (India) Limited, by its letter dated December 8, 2023, has given its consent for its appointment as Debenture Trustee to the Issue and for its name to be included in this Prospectus and in all the subsequent periodical communications sent to the holders of the Debentures issued pursuant to this Issue. For further details, see "General Information - Debenture Trustee" on page 37.

** 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 above, except that this Issue may close on such earlier date or extended date (subject to a minimum period of three Working Days and a maximum period of ten Working Days from the date of opening of the Issue 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 this 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) or such extended time as may be permitted by the Stock Exchange, on Working Days during the Issue Period. On the Issue Closing Date, the Application Forms will be accepted only between 10:00 a.m. and 3:00 p.m. (Indian Standard Time) and uploaded until 5:00 p.m. or such extended time as may be permitted by the Stock Exchange. 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 one Working Day after the Issue Closing Date. For further details, see "General Information - Issue Programme" on page 43 of the Prospectus.

A copy of the Prospectus shall be delivered to the RoC, in terms of sub-section (4) of Section 26 of the Companies Act, 2013 along with the requisite endorsed/certified copies of all requisite documents. For further details, see "Material Contracts and Documents for Inspection" beginning on page 593 of the Prospectus.

PROMOTERS

As on the date of the Prospectus, our Promoters collectively hold 15,86,00,970 Equity Shares, which constitutes 71.39% of our Company's equity shares capital.

Profile of our Promoters:

Mr. Mathew K. Cherian, aged 67 years, is the Promoter and Chairman and Managing Director of our Company. He started the lending business through Kosamattam Bankers and has over 40 years of experience in finance business. He received the 'Gandhi Peace Foundation Award' in 2007. He holds 12,84,52,270 Equity Shares, which constitutes 57.82% of our Company's equity share capital.

Permanent Account Number: ABUPC1286H

Date of Birth: November 01, 1955

Ms. Laila Mathew, aged 65 years, is the Promoter and Whole-Time Director of our Company. She has over 30 years of experience in finance business. She received the Kerala Christian Foundation, Annie Mascarene award in year 2014-2015. She holds 3,01,48,300 Equity shares, which constitutes 13.57% our Company's equity share capital.

Permanent Account Number: AEDPM1526Q

Date of Birth: November 02, 1957

Ms. Jilu Saju Varghese, aged 42 years, is the Promoter of our Company. She holds a bachelor's degree in Commerce from Mahatma Gandhi University, Kerala. She has joined our Company as a director in the year 2011. She holds 400 Equity Shares in our Company.

Permanent Account Number: AKQPV0135R

Date of Birth: May 27, 1981

There have been no changes in the Promoter's holding in our Company during last financial year beyond the threshold prescribed by RBI.

For further details, see "Our Promoters" on page 153 of the Prospectus.

DIRECTORS

Sr. No.	Name	Designation	Experience
1.	Mathew K. Cherian	Chairman and Managing Director	He started the lending business through Kosamattam Bankers and has over 40 years of experience in finance business.
2.	Laila Mathew	Whole-Time Director	She has over 30 years of experience in finance business.
3.	Paul Jose Maliakal	Independent Director	He is qualified chartered accountant and a member of the Institute of Chartered Accountants of India.
4.	C. Thomas John	Independent Director	He holds a bachelor's degree in science from the University of Allahabad and post-graduate diploma in management from the Indira Gandhi National Open University. He has around 44 years of experience working in the plantations industry.
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.

For further details, please refer "Our Management" on page 140 of the Prospectus.

BUSINESS

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, Delhi, Maharashtra, Gujarat, Uttar Pradesh and Telangana along with the Union Territory of Puducherry. Our Gold Loan portfolio for the financial years ending on March 31, 2023, March 31, 2022 and March 31, 2021 comprised of 8,82,414, 8,10,711 and 7,18,836, gold loan accounts, respectively, aggregating to ₹ 4,45,407.85 lakhs, ₹ 3,65,802.24 lakhs and ₹ 3,14,609.59 lakhs, respectively, which is 98.68%, 98.52% and 98.34% of our total loans portfolio as on those dates. As on September 30, 2023, we had a network of 994 branches spread in the states of Kerala, Tamil Nadu, Karnataka, Andhra Pradesh, Delhi, Maharashtra, Gujarat, Uttar Pradesh and Telangana along with the Union Territory of Puducherry and we employed 3,842 persons in our business operations. We belong to the Kosamattam Group led by Mathew K. Cherian. We are headquartered in Kottayam in the state of Kerala.

Our product portfolio:

Gold loan business: Our lending business is primarily Gold Loans, which are typically loans against pledge of gold jewellery. As of March 31, 2023, we had approximately 8,82,414 loan accounts, representing an aggregate principal balance of ₹ 4,45,407.85 lakhs. For the financial years ended March 31, 2023, March 31, 2022 and March 31, 2021, our Gold Loan portfolio yield representing interest income on gold loans as a percentage of average outstanding of Gold Loans, for the same period were 18.47%, 17.70% and 17.76%, respectively, per annum. For the financial years ended March 31, 2023, March 31, 2022 and March 31, 2021, income from interest earned on our Gold Loans constituted 96.82%, 96.38% and 94.89%, of our total income for the respective years. We offer variety of Gold Loan schemes to our customers to suit their individual needs. The schemes differ in relation to the amount advanced per gram of gold, interest rate chargeable and amount of loan.

For further details, see "Our Business" on page 118 of the Prospectus.

RISK FACTORS

The below mentioned risks are top 10 risk factors, as per the Prospectus, including 3 each pertaining to the Issuer and the NCDs. Please read the risk factors carefully, see section titled "Risk Factors" on page 16 of the Prospectus.

1. We have been subject to an inspection by the RBI and any adverse action taken could affect our business and operations.
2. We have received a letter dated February 10, 2014 from the RBI ("RBI Letter") inter-alia alleging non-compliance with RBI circular DNBS (T) No. 983/02.03.057/2013-14 dated October 29, 2008 ("RBI Circular"). Further, we have also received a letter dated July 29, 2016 from the RBI, pursuant to an inspection under Section 12(1) of the FEMA, relating to our money changing business ("RBI Inspection Letter"). Any adverse order by RBI could adversely affect our ability to conduct business, which would in turn result in material adverse effect on our business and results of operations.
3. We are subject to inspections by CDSL in our capacity as a depository participant and any adverse action taken by CDSL could 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.

IN THE NATURE OF FORM 2A - MEMORANDUM CONTAINING SALIENT FEATURES OF THE PROSPECTUS

6. Our Company, two of our Promoter Directors and one of our Group Companies are subject to certain legal proceedings and any adverse decision in such proceedings may have a material adverse effect on our business, financial condition and results of operations.
7. Most of the supporting documents in connection with the biographies of the directors included in the section "Our Management" of this Prospectus are unavailable.
8. Some of our Group Companies are enabled by their respective memorandums of association to undertake activities similar to the activities conducted by our Company which may be potential source of conflict of interest for us and which may have an adverse effect on our operations.
9. Our Company was unable to trace certain secretarial records, including records pertaining to the allotment of Equity Shares acquired by our past shareholders prior to August 2004.
10. A major part of our branch network is concentrated in southern India and we derive majority of our revenue from southern India. Any breakdown of services in these areas could have a material and adverse effect on our results of operations and financial conditions.

For further details, see "Risk Factors" on page 16 of the Prospectus.

FINANCIAL HIGHLIGHTS

Key Operational and Financial Parameters.

After this use this line "A summary of the key operational and financial parameters for the last three completed Fiscals are as follows:

(₹ in lakhs)

Parameters	Fiscal year 2023	Fiscal year 2022	Fiscal Year 2021
BALANCE SHEET			
Net Fixed Assets	12,015.75	12,204.96	12,278.28
Current Assets	5,08,478.04	4,28,114.69	3,81,067.37
Non- Current Assets	21,684.82	14,090.85	7,270.64
Total Assets	5,42,178.62	4,54,410.50	4,00,616.29
Non- Current Liabilities (including maturities of long-term borrowings and short-term borrowings)			
<i>Financials (borrowings, trade payables, and other financial liabilities)</i>	3,24,392.77	2,13,875.57	2,08,948.89
<i>Provisions</i>	451.89	601.37	427.09
<i>Deferred Tax Liabilities (Net)</i>	(1,260.76)	(916.06)	(843.12)
<i>Other Non – Current Liabilities</i>	Nil	Nil	Nil
Current Liabilities (including maturities of long-term borrowings)			
<i>Financials (borrowings, trade payables, and other financial liabilities)</i>	1,42,540.51	1,76,345.93	1,40,959.71
<i>Provisions</i>	356.06	125.58	3.97
<i>Current Tax Liabilities (Net)</i>	(994.75)	(1,562.56)	(1,095.74)
<i>Other Current Liabilities</i>	291.20	238.25	156.65
Equity (equity and other equity)	76,401.71	65,702.42	52,058.85
Total Equity and Liabilities	5,42,178.62	4,54,410.50	4,00,616.29
PROFIT AND LOSS			
Total Revenue	78,254.08	62,478.73	54,184.17
<i>From Operations</i>	78,222.21	62,464.65	54,175.03
<i>Other Income</i>	31.87	14.08	9.14
Total Expense	63,717.94	51,753.50	44,584.81
Total Comprehensive Income			
<i>Profit/ Loss</i>	14,536.14	10,725.23	9,599.36
<i>Other Comprehensive Income</i>	(6.08)	(107.59)	(6.97)
Profit/ Loss after Tax	10,699.30	7,892.07	6,524.61
Earnings per Share (a) basic; and (b) diluted			
Continuing Operations			
(a) Basic	4.94	3.83	3.31
(b) Diluted	4.94	3.83	3.12
Discontinued Operations			
(a) Basic	-	-	-
(b) Diluted	-	-	-
Total Continuing and discontinued Operations			
Basic	4.94	3.83	3.31
Diluted	4.94	3.83	3.12
CASH FLOW			
Net Cash generated from/(used in) operating activities	(73,285.07)	(37,899.93)	(41,903.60)
Net Cash (used in) /generated from investing activities	(6,079.51)	(8,900.58)	(6,045.41)
Net Cash from/ (used in) financing activities	75,834.91	37,743.62	60,814.69
Cash and Cash Equivalents	3,772.30	7,301.97	16,358.86
Balance as per Statement of Cash Flow	3,772.30	7,301.97	16,358.86
ADDITIONAL INFORMATION			
Net worth	76,399.26	65,699.56	52,055.99
Cash and Cash Equivalents	3,772.30	7,301.97	16,358.86
Current Investments	Nil	Nil	Nil
Assets under Management	4,84,569.06	4,00,725.00	3,47,826.38
Off Balance Sheet Assets	Nil	Nil	Nil
Total Debt to Total Assets	0.85	0.84	0.86

Parameters	Fiscal year 2023	Fiscal year 2022	Fiscal Year 2021
Debt Service Coverage Ratio	NA	NA	NA
Interest Income	77,851.56	62,126.39	53,799.22
Interest Expense	43,330.53	36,915.29	31,592.56
Interest Service Coverage Ratio	NA	NA	NA
Provisioning and Write Off	Nil	0.67	NIL
Bad Debts to Account Receivable Ratio	NA	NA	NA
Gross NPA (%)	1.58%	1.55%	1.45%
Net NPA (%)	0.68%	0.95%	0.86%
Tier I Capital Adequacy Ratio (%)	14.56%	14.45%	13.58%
Tier II Capital Adequacy Ratio (%)	3.15%	4.20%	5.02%

CONTACT DETAILS RELATING TO ENTITIES ASSOCIATED WITH THE ISSUE

LEAD MANAGER TO THE ISSUE



SMC Capitals Limited

A-401/402, Lotus Corporate Park, Off Western Express Highway,
Jai Coach Signal, Goregaon (East), Mumbai – 400 063, Maharashtra, India
Tel: +91 22 6648 1818; E-mail: kfl.ncd@smccapitals.com
Website: www.smccapitals.com
Contact Person: Satish Mangutkar/ Bhavin Shah
SEBI Registration No: INM000011427

REGISTRAR TO THE ISSUE



Kfin Technologies Limited

Selenium Tower B, Plot No – 31 & 32, Gachibowli, Financial District,
Nanakramguda, Serilingampally,
Hyderabad, Rangareddi - 500 032, Telangana, India
Tel: +91 40 6716 2222; Fax: +91 40 2343 1551
Toll free number: 1800 3454 001
Email: kosamattam.ncd@kfintech.com
Investor grievance e-mail: einward.ris@kfintech.com
Website: www.kfintech.com
Contact Person: M Murali Krishna
SEBI Registration Number: INR000000221

DEBENTURE TRUSTEE TO THE ISSUE



Vistra ITCL (India) Limited

The IL&FS Financial Centre, Plot C – 22, G Block,
Bandra Kurla Complex, Bandra (East), Mumbai – 400 051, Maharashtra, India
Tel: +91 22 2659 3333
Email: itclcomplianceofficer@vistra.com
Investor Grievance Email: itclcomplianceofficer@vistra.com
Website: www.vistraitcl.com
Contact Person: Jatin Chonani
SEBI Registration Number: IND000000578

PUBLIC ISSUE ACCOUNT BANK, BANKER TO THE ISSUE, SPONSOR BANK AND REFUND BANK

HDFC Bank Limited

Lodha, I Think Techno Campus 0-3 Level, Next to Kanjurmarg, Railway Station,
Kanjurmarg (East) Mumbai- 400042; Tel: 022 30752929 / 2928 / 2914
Email: siddharth.jadhav@hdfcbank.com, sachin.gawade@hdfcbank.com, eric.bacha@hdfcbank.com, tushar.gavankar@hdfcbank.com, pravin.teli2@hdfcbank.com
Contact Person: Eric Bacha, Siddharth Jadhav, Sachin Gawade, Pravin Teli and Tushar Gavankar

HDFC Bank Limited

Lodha, I Think Techno Campus 0-3 Level, Next to Kanjurmarg, Railway Station,
Kanjurmarg (East) Mumbai- 400042; Tel: 022 30752929 / 2928 / 2914
Email: sachin.gawade@hdfcbank.com, eric.bacha@hdfcbank.com, pravin.teli2@hdfcbank.com,
Contact Person: Mr.Eric Bacha, Mr.Siddharth Jadhav, Mr. Sachin Gawade, Mr. Pravin Teli, Mr. Tushar Gavankar
Website: www.hdfcbank.com
SEBI Registration No: INBI00000063

Self-Certified Syndicate Banks

The banks which are registered with SEBI under the 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 on <https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognised=yes> or at such other website as may be prescribed by SEBI from time to time.

OBJECTS OF THE ISSUE

The Net Proceeds raised through the Issue will be utilised for the following activities in the ratio provided as below:

1. For the Purpose of onward lending at least 40% and for repayment of interest and principal of existing debts of the Company up to 35% of the amount raised and allotted in the issue.
2. For General Corporate Purpose Maximum up to 25% of the amount raised and allotted in the issue.

ISSUE PROGRAMME

Issue Opening Date	Monday, January 1, 2024
Issue Closing Date	Friday, January 12, 2024
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 three Working Days and a maximum period of 10 Working Days from the date of opening of the Issue) 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) or such extended time as may be permitted by the Stock Exchange, on Working Days during the Issue Period. On the Issue Closing Date, the Application Forms will be accepted only between 10:00 a.m. and 3:00 p.m. (Indian Standard Time) and uploaded until 5:00 p.m. or such extended time as may be permitted by the Stock Exchange. 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 one Working Day after the Issue Closing Date. For further details please refer to the chapter titled "Issue Related Information" on page 463 of the Prospectus. Applications Forms for the Issue will be accepted only from 10:00 a.m. to 5:00 p.m. (Indian Standard Time) ("Bidding Period"), 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 one Working Day post 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 Master Circular. However, from the date of oversubscription and thereafter, the allotments will be made to the applicants on proportionate basis.

ISSUE PROCEDURE

1. Applications cannot be made by:

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) Foreign Portfolio Investors;
- (e) Foreign Venture Capital Investors;
- (f) Qualified Foreign Investors;
- (g) Overseas Corporate Bodies; and
- (h) Persons ineligible to contract under applicable statutory/regulatory requirements.

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

Please see "Issue Procedure - Rejection of Applications" on page 504 for information on rejection of Applications.

INSTRUCTIONS FOR COMPLETING THE APPLICATION FORM

General Instructions

A. General instructions for completing the Application Form

- Applications must be made in prescribed Application Form only;
- All Applicants need to tick the Series of NCDs in the Application Form that they wish to apply for. Applications for all the Series of the NCDs may be made in a single Application Form only.
- Application Forms must be completed in **BLOCK LETTERS IN ENGLISH**, as per the instructions contained in the Prospectus and the Application Form.
- If the Application is submitted in joint names, the Application Form should contain only the name of the first Applicant whose name should also appear as the first holder of the depository account held in joint names.
- It shall be mandatory for subscribers to the Issue to furnish their PAN and any Application Form, without the PAN is liable to be rejected, irrespective of the amount of transaction.

- 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 dematerialised form) and Applications should be made by Karta in case the Applicant is an HUF. 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. Please ensure that such Applications contain the PAN of the HUF and not of the Karta.
 - Applicants must provide details of valid and active DP ID, Client ID, PAN clearly and without error. On the basis of such Applicant's active DP ID, Client ID, PAN provided in the Application Form, and as entered into the electronic Application system of the Stock Exchange by SCSBs, the Designated Intermediaries, the Registrar will obtain from the Depository the Demographic Details. Invalid accounts, suspended accounts or where such account is classified as invalid or suspended may not be considered for Allotment of the NCDs.
 - Applications must be for a minimum of 10 NCDs and in multiples of one NCD thereafter. For the purpose of fulfilling the requirement of minimum application size of 10 NCDs, an Applicant may choose to apply for 10 NCDs of the same series or across different series.
 - If the ASBA Account holder is different from the Applicant, the Application Form should be signed by the ASBA Account holder also, in accordance with the instructions provided in the Application Form.
 - If the depository account is held in joint names, the Application Form should contain the name and PAN of the person whose name appears first in the depository account and signature of only this person would be required in the Application Form. This Applicant would be deemed to have signed on behalf of joint holders and would be required to give confirmation to this effect in the Application Form.
 - Thumb impressions and signatures other than in English/Hindi/Gujarati/Marathi or any other languages specified in the 8th Schedule of the Constitution needs to be attested by a Magistrate or Notary Public or a Special Executive Magistrate under his/her seal;
 - All Applicants are required to 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;
 - The Designated Intermediaries or the Designated Branches of the SCSBs, as the case may be, will acknowledge the receipt of the Application Forms by stamping and returning to the Applicants the acknowledgement slip. This acknowledgement slip will serve as the duplicate of the Application Form for the records of the Applicant.
 - Applicants must ensure that the requisite documents are attached to the Application Form prior to submission and receipt of acknowledgement from the relevant Designated Intermediaries or the Designated Branch of the SCSBs, as the case may be.
 - All Applicants are required to check if they are eligible to apply as per the terms of this Prospectus and applicable law, rules, regulations, guidelines and approvals;
 - All Applicants are required to tick the relevant column of "Category of Investor" in the Application Form;
 - All Applicants should correctly mention the ASBA Account number (including bank account number/ bank name and branch) and ensure that funds equal to the Application Amount are available in the ASBA Account before submitting the Application Form to the Designated Branch and also ensure that the signature in the Application Form matches with the signature in Applicant's bank records, otherwise the Application is liable to be rejected;
 - A system generated acknowledgement (TRS) will be given to the Applicant as a proof of the registration of each Application. It is the Applicant's responsibility to obtain the acknowledgement from the Designated Intermediaries and the Designated Branches of the SCSBs, as the case may be; and
 - In case of any revision of Application in connection with any of the fields which are not allowed to be modified on the electronic application platform of the Stock Exchanges as per the procedures and requirements prescribed by each relevant Stock Exchange, the Applicants should ensure that they have first withdrawn their original Application and submit a fresh Application.
- The series, mode of allotment, PAN, demat account no. etc. should be captured by the relevant Designated Intermediaries in the data entries as such data entries will be considered for allotment.

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

B. Applicant's 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. In accordance with Circular No. MRD/DOP/Cir-05/2007 dated April 27, 2007 issued by SEBI, the

PAN would be the sole identification number for the participants transacting in the securities market, irrespective of the amount of transaction. **Any Application Form, without the PAN is liable to be rejected, irrespective of the amount of transaction. It is to be specifically noted that the Applicants should not submit the GIR number instead of the PAN as the Application is liable to be rejected on this ground.**

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 as specified in the Prospectus and in multiples thereafter as specified in the 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.

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:

- (a) Application by persons not competent to contract under the Indian Contract Act, 1872, as amended, (other than minors having valid Depository Account as per Demographic Details provided by Depositories);
- (b) Applications by persons prohibited from buying, selling or dealing in securities, directly or indirectly, by SEBI or any other regulatory authority;
- (c) Applications accompanied by cash, draft, cheques, money order or any other mode of payment other than amounts blocked in the Applicants' ASBA Account maintained with an SCSB;
- (d) Applications not being signed by the sole/joint Applicant(s);
- (e) Investor Category in the Application Form not being ticked;
- (f) Application Amount blocked being higher or lower than the value of NCDs Applied for. However, our Company may allot NCDs up to the number of NCDs Applied for, if the value of such NCDs Applied for exceeds the minimum Application size;
- (g) Applications where a registered address in India is not provided for the non-Individual Applicants;
- (h) In case of partnership firms (except LLPs), NCDs applied for in the name of the partnership and not the names of the individual partner(s);
- (i) Minor Applicants (applying through the guardian) without mentioning the PAN of the minor Applicant;
- (j) PAN not mentioned in the Application Form, in case of minor Applicants applying through guardian, when PAN of the Applicant is not mentioned;
- (k) DP ID, Client ID and UPI ID (wherever applicable) not mentioned in the Application Form;
- (l) GIR number furnished instead of PAN;
- (m) Applications by OCBs;
- (n) Applications for an amount below the minimum application size;
- (o) Submission of more than five ASBA Forms per ASBA Account;
- (p) Applications by persons who are not eligible to acquire NCDs of our Company in terms of applicable laws, rules, regulations, guidelines and approvals;
- (q) Applications under power of attorney or by limited companies, corporate, trust etc. submitted without relevant documents;
- (r) Applications accompanied by Stockinvest/ cheque/ money order/ postal order/ cash;
- (s) 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);
- (t) Applications by persons debarred from accessing capital markets, by SEBI or any other appropriate regulatory authority;
- (u) Application Forms not being signed by the ASBA Account holder, if the account holder is different from the Applicant
- (v) Signature of the ASBA Account holder on the Application Form does not match with the signature available on the SCSB bank's records where the ASBA Account mentioned in the Application Form is maintained;
- (w) Application Forms submitted to the Designated Intermediaries or to the Designated Branches of the SCSBs does not bear the stamp of the SCSB and/or the Designated Intermediary, as the case may be;
- (x) ASBA Applications not having details of the ASBA Account to be blocked or the UPI-linked Account to be blocked;
- (y) In case no corresponding record is available with the Depositories that matches three parameters namely, DP ID, Client ID, UPI ID and PAN;
- (z) Inadequate funds in the ASBA Account to enable the SCSB to block the Application Amount specified in the Application Form at the time of blocking such Application Amount in the ASBA Account or no confirmation is received from the SCSB for blocking of funds;
- (aa) SCSB making an Application (a) through an ASBA account maintained with its own self or (b) through an ASBA Account maintained through a different SCSB not in its own name or (c) through an ASBA Account maintained through a different SCSB in its own name, where clear demarcated funds are not present or (d) through an ASBA Account maintained through a different SCSB in its own name which ASBA Account is not utilised solely for the purpose of applying in public issues;
- (ab) Applications for amounts greater than the maximum permissible amount prescribed by the regulations and applicable law;
- (ac) Authorization to the SCSB for blocking funds in the ASBA Account not provided;
- (ad) Applications by any person outside India;
- (ae) Applications not uploaded on the online platform of the Stock Exchange;
- (af) Applications uploaded after the expiry of the allocated time on the Issue Closing Date, unless extended by the Stock Exchange, as applicable;

- (ag) Application Forms not delivered by the Applicant within the time prescribed as per the Application Form, the Prospectus and as per the instructions in the Application Form and the Prospectus;
- (ah) Applications by Applicants whose demat accounts have been 'suspended for credit' pursuant to the circular issued by SEBI on July 29, 2010 bearing number CIR/MRD/DP/22/2010;
- (ai) Applications providing an inoperative demat account number;
- (aj) Applications submitted to the Designated Intermediaries other than the Collection Centers or at a Branch of a SCSB which is not a Designated Branch;
- (ak) Applications submitted directly to the Public Issue Bank (except in case the ASBA Account is maintained with the said bank as a SCSB);
- (al) Investor Category not ticked;
- (am) In case of cancellation of one or more orders (series) within an Application, leading to total order quantity falling under the minimum quantity required for a single Application;
- (an) A UPI Investor applying through the UPI Mechanism, not having accepted the UPI Mandate Request by 5:00 pm on the third Working Day from the day of bidding on the stock exchange except on the last day of the Issue Period, where the UPI Mandate Request not having been accepted by 5:00 pm of the next Working Day; and
- (ao) A non-UPI Investor making an Application under the UPI Mechanism, i.e., an Application for an amount more than ₹5 lakhs.

BASIS OF ALLOTMENT

- 1) Reservations shall be made for each of the Categories in the below mentioned format:

Particulars	Category I	Category II	Category III	Category IV
% of the Issue Size	10%	10%	30%	50%
Size in Amount	₹ 1,000 Lakh	₹ 1,000 Lakh	₹ 3,000 Lakh	₹ 5,000 Lakh

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.

(a) 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.

(b) 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.

(c) 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. Options VI, IV and II; and
- (ii) followed by payment on maturity options in decreasing order of tenor i.e. Options VIII, VII, V, III and I.

Hence using the above procedure, the order of allotment for the residual NCD (s) will be: Options VI, IV, II, VIII, VII, V, III, 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 Option I 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

For further details refer to the section "Basis of Allotment" on page 507 of the Prospectus.

INVESTOR WITHDRAWALS

Withdrawal of Applications during the Issue Period

Applicants can withdraw their Applications until the Issue Closing Date. In case an Applicant wishes to withdraw the Application during the Issue Period, 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

IN THE NATURE OF FORM 2A - MEMORANDUM CONTAINING SALIENT FEATURES OF THE PROSPECTUS

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.

Withdrawal of Applications after the Issue Period

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

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 any rules thereto, the entire Application Amount blocked shall be unblocked in the relevant ASBA Account(s) of the Applicants within six 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 six 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.

2. Right to Recall or Redeem prior to Maturity:

There is no put or call option available to any Investor. Please refer to page 479 of the Prospectus.

3. Security

The NCDs will be secured by way of creating pari passu charge over 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 equal to the value of one time of the NCDs outstanding plus interest accrued until all amounts on the NCDs are repaid in full pursuant to the terms of the Debenture Trust Deed. For details, please refer to page 471 of the Prospectus.

DEBT TO EQUITY RATIO

The debt equity ratio estimated after the proposed public issue of secured redeemable non-convertible debentures worth ₹ 20,000.00 lakhs comes to 6.24. Detailed workings are given below:

(₹ in lakhs)

Particulars	As on September 30, 2023	
	Pre-Issue	Post Issue
Total Debt (A)	5,08,869.08	5,08,869.08
Equity		
Equity Share Capital	22,213.95	22,213.95
Other Equity		
Capital Reserve	9.07	9.07
Statutory Reserve	10,420.59	10,420.59
Securities Premium	9,172.74	9,172.74
General Reserve	11,660.97	11,660.97
Impairment Reserve	-	-
Other Comprehensive Income	(93.77)	(93.77)
Retained Earnings	31,411.59	31,411.59
Total Equity (B)	84,795.14	84,795.14
Debt Securities / Equity (C)=(A)/(B)	6.00	6.24

Notes:

- The pre-issue figures disclosed are based on the audited financial statements as on September 30, 2023.
- The Debt Equity ratio post issue is indicative and is on account of the assumed inflow of ₹20,000 lakhs from the proposed issue.
- The following events that occurred from October 01, 2023 may have an impact on above calculation:
 - The Company allotted 38,67,437 Equity shares as Right Issue on October 30, 2023. The issue of equity shares of ₹10 each were made at a premium of ₹50 and ₹2,320.46 Lakhs (share capital + securities premium) was received by the Company.
 - Following loans were sanctioned for the Company:
 - New Working Capital Demand Loan Sanctioned for ₹ 1,000 lakhs from Axis Bank on September 08, 2023
 - New Term Loan Sanctioned for ₹ 2,000 lakhs from Axis Bank on September 08, 2023.
 - New Term Loan Sanctioned for ₹ 5,000 lakhs from Oxyzo Financial Services Ltd on October 10, 2023
 - New Working Capital Demand Loan Sanctioned for ₹ 1,000 lakhs from DCB Bank on September 27, 2023.
 - New Working Capital Demand Loan Sanctioned for ₹ 3,500 lakhs from HDFC Bank on November 22, 2023.
 - New Working Capital Demand Loan Sanctioned for ₹ 2,500 lakhs from Vivriti Capital Ltd on November 22, 2023.

LEGAL AND OTHER INFORMATION

- Total number of material outstanding litigations against the Company and amount involved -**
There are 28 outstanding litigations involving our Company, the amount of which is ₹ 6,446.11 lakhs.
- Brief details of top 5 material outstanding litigations against the Company and amount involved**

IN THE NATURE OF FORM 2A - MEMORANDUM CONTAINING SALIENT FEATURES OF THE PROSPECTUS

Sr. No.	Particulars	Litigation filed by	Current Status	Amount Involved (in lakhs)
1	The Assistant Commissioner of Income Tax, Central Circle, Kottayam (“AO”) has passed an order dated December 29, 2019 under section 143(3) of the Income Tax Act, 1961 (“Act”) read with section 153A of the Act, raising a demand of ₹1,426.08 lakhs for the Assessment Year 2016-17 (“Assessment Order”). Our Company has filed an application on January 9, 2020 with the AO under section 154 of the Act in order to rectify the Assessment Order. Our Company has also filed an appeal before the Commissioner of Income Tax (Appeals) (“CIT – A”) against the Assessment Order. On September 30, 2020, CIT – A passed an order under section 154 of the Act based on the rectification filed by our Company and revised the total demand to ₹1,469.92 lakhs.	Assistant Commissioner of Income Tax Central Circle, Kottayam	The matter is currently pending before CIT – A.	₹ 1,469.92
2	The Assistant Commissioner of Income Tax, Central Circle, Kottayam (“AO”) has passed an order dated December 29, 2019 under section 143(3) of the Income Tax Act, 1961 (“Act”) read with section 153A of the Act, raising a demand of ₹1,154.78 lakhs for the Assessment Year 2015-16 (“Assessment Order”). Our Company has filed a rectification application on January 09, 2020 with the AO under section 154 of the Act in order to rectify the Assessment Order. Our Company has also filed an appeal before the Commissioner of Income Tax (Appeals) (“CIT – A”) against the Assessment Order.	Assistant Commissioner of Income Tax Central Circle, Kottayam	The matter is currently pending before CIT – A.	₹ 1,154.78
3	Our Company has received a show cause notice bearing no. 22/2018-19/ST (Commissioner) dated March 31, 2019 (“Notice”) from the Office of the Commissioner of Central GST and Central Excise, Thiruvananthapuram (“Authority”). The Notice was issued by the Authority notifying our Company of being in violation of Sections 68 and 70 of the Finance Act, 1994 read with Rules 6 and 7 of Service Tax Rules, 1994 (“Act”) and called upon our Company to show cause as to why (i) a sum of ₹7743.22 lakhs collected in excess of 18% per annum from the gold loan customers accounted as interest on gold loan account, should not be included in the value of taxable services rendered by us during the period from April 01, 2016 to June 30, 2017 (“Taxable Period”) and assessed to service tax at the appropriate rate; (ii) the differential service tax amounting to ₹1084.05 lakhs, swachh bharat cess amounting to ₹38.72 lakhs and krishi kalyan cess amounting to ₹34.01 lakhs and total tax amounting to ₹1156.77 lakhs for the Taxable Period should not be demanded under Section 73(1) of the Finance Act, 1994; (iii) the interest as applicable should not be demanded for late payment of tax under Section 75 of the Finance Act, 1994; (iv) the penalty should not be imposed on us under Section 76 of the Finance Act, 1994 for the violation of Section 68 read with Rule 6 of the Service Tax Rules, 1994; (v) the penalty should not be imposed on us under Section 77(2) for violation of Section 70 of the Finance Act, 1994 by failing to assess the tax liability correctly and by failing to file the returns correctly with the jurisdictional Superintendent of the Central Excise for which no penalty is specially provided elsewhere in the Finance Act, 1994.	Office of the Commissioner of Central GST and Central Excise, Thiruvananthapuram	The matter is currently pending.	₹ 1,156.77
4	The Commissioner of Income Tax (Central), Kochi (“CIT”) passed an order dated November 30, 2016 under Section 263 of the Income Tax Act, 1961 (“IT Act”) directing the Assistant Commissioner of Income Tax, Central Circle, Kottayam (“AO”) to verify a deduction amounting to ₹123.07 lakhs claimed by the Company towards discount allowed to debenture holders during the AY 2012-13. The Assistant Commissioner of Income Tax, Central Circle, Kottayam (“AO”) passed an assessment order dated August 31, 2017 under Section 263 of the IT Act (“Order”) giving effect to the direction of the CIT in relation to deduction amounting to ₹123.07 lakhs claimed by the Company towards discount allowed to debenture holders during the AY 2012-13. In the Order, the AO disallowed the deduction on the grounds that certain debenture holders 201 (out of the list of entire debenture holders) had not confirmed the debenture subscription in a prescribed proforma sent to them, as notices under Section 133(6) of the IT Act and in certain cases, as summons under Section 131 of the IT Act and some debenture holders who were served notices and summons did not respond at all. Further the Order also states that there was an instance of a cash deposit of ₹20.00 lakhs on November 26, 2011, in the Company’s bank account with Kilimanor branch which has been accounted by the Company towards subscription of debentures. The subscription amount relating to all these debenture holders aggregating to ₹3,366.40 lakhs was added to the income of the Company under Section 68 of the IT Act, and consequently, a demand of ₹1,895.72 lakhs was raised on the Company. The Company has filed an appeal dated September 28, 2017 before the Commissioner of Income Tax (Appeals) (“CIT – A”) challenging the Order on <i>inter-alia</i> grounds that the assessment order is violative of principles of natural justice, additions made under Section 68 were beyond jurisdiction of the AO as well as grounds on merits justifying the claim of deduction of expenditure. Further Company has filed an appeal dated November 14, 2017, before the Income Tax Appellate Tribunal, Cochin against the order under Section 263. Separately, the Company approached the High Court of Kerala (“High Court”) requesting for stay of demand. The High Court has passed an order dated September 12, 2017 directing the CIT – A to decide the stay application within two months of receipt of a certified copy of the High Court order. The CIT – A passed an order dated December 27, 2017 granting a stay on recovery of the demand amount. Further our Company has received an order dated September 5, 2019 from Income Tax Appellate Tribunal, Cochin by dismissing the appeal filed on November 14, 2017. The AO has completed a fresh assessment for the Assessment Year 2012-13 and passed order dated December 29, 2019 under section 143(3) of the IT Act read with section 153A of the IT Act, raising a demand of ₹1,077.00 lakhs. The demand raised by the AO under section 153A of the IT Act was already covered by the erstwhile Income-tax officer under the regular assessment and had concluded the assessment <i>vide</i> his order dated August 31, 2017. Since, there is no fresh addition <i>vide</i> the order of AO dated December 29, 2019, the appeal already filed against the order dated August 31, 2017 with the CIT - A on September 28, 2017 shall stand.	Commissioner of Income Tax (Central), Kochi	The matter is currently pending before CIT – A	₹ 1,077
5	The Office of the Commissioner of Central Excise and Customs, Cochin (“Authority”) issued a Show Cause Notice bearing No. 224/2016/ST, C. No. V/ST/15/190/2016-STAdj dated April 22, 2016 (“SCN”). The SCN called upon our Company to show cause as to why a sum of ₹7192.42 lakhs collected in excess of 18% per annum from the gold loan customers, accounted as interest on gold loan account, ₹76.06 lakhs accounted as token charges and ₹53.67 lakhs accounted as postage charges, should not be included in the value of taxable services rendered by them during the period from April 1, 2014 to March 31, 2015 (“Taxable Period”). Our Company was asked to show cause as to why a service tax amounting to ₹878.66 lakhs, education cess of ₹17.57 lakhs and secondary higher education cess of ₹8.79 lakhs in the Taxable Period should not be levied. Our Company filed a reply to the SCN, dated May 21, 2016.	Commissioner of Central Excise and Customs, Cochin	The matter is currently pending.	₹ 905.02

- C. **Regulatory Action, if any -disciplinary action taken by SEBI or stock exchanges against the Promoter / Group companies in last 5 financial years including outstanding action – Nil**
- D. **Brief details of outstanding criminal proceedings against Promoter - Nil**

MATERIAL DEVELOPMENTS

There have been no material developments since September 30, 2023 and there haven't arisen any circumstances that would materially or adversely affect the operations, or financial condition or profitability of our Company or the value of its assets or its ability to pay its liabilities within the next 12 months, except as stated below.

1. The following events that occurred from October 01, 2023 may have an impact on above calculation:
- The Company allotted 38,67,437 Equity shares as Right Issue on October 30, 2023. The issue of equity shares of ₹10 each were made at a premium of ₹50 and ₹2,320.46 Lakhs (share capital + securities premium) was received by the Company.
 - Following loans were sanctioned for the Company:
 - New Working Capital Demand Loan Sanctioned for f 1,000 lakhs from Axis Bank on September 08,2023
 - New Term Loan Sanctioned for f 2,000 lakhs from Axis Bank on September 08, 2023.
 - New Term Loan Sanctioned for f 5,000 lakhs from Oxyzo Financial Services Ltd on October 10, 2023
 - New Working Capital Demand Loan Sanctioned for f 1,000 lakhs from DCB Bank on September 27,2023.
 - New Working Capital Demand Loan Sanctioned for f 3,500 lakhs from HDFC Bank on November 22, 2023.
 - New Working Capital Demand Loan Sanctioned for f 2,500 lakhs from Vivriti Capital Ltd on November 22,2023.

DECLARATION

We, the Directors of the Company, certify that all applicable legal requirements in connection with the Issue, including under the Companies Act, 2013 (to the extent in force) and the rules made thereunder, the Companies Act, 1956 (to the extent not repealed) and the rules made thereunder, the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021, the Securities Contracts (Regulation) Act, 1956 and the rules and regulations made thereunder, the Securities and Exchange Board of India Act, 1992 and the rules and regulations made thereunder, each, as amended, and rules/ regulations/guidelines/ circulars issued by the Government of India, the Securities and Exchange Board of India and other competent authorities in this respect, from time to time, have been duly complied with and that no statement made in the Prospectus contravenes any such requirements.

We further certify that the Prospectus does not omit disclosure of any material information that may make the statements made herein, in the light of the circumstances in which they were made, misleading and that all statements in the Prospectus are true and correct in all material respects.

Furthermore, all the monies received under the Issue shall be used only for the purposes and objects indicated in the Prospectus. No information material to the subject matter of this form has been suppressed or concealed and whatever is stated in the Prospectus thereto is true, correct, and complete and is as per the original records maintained by the Promoter subscribing to the Memorandum of Association and Articles of Association.

Signed by the Directors of our Company

Sd/-
Mathew K. Cherian
(Chariman and Managing Director)

Sd/-
C. Thomas John
(Independent Director)

Sd/-
Sebastian Kurian
(Independent Director)

Sd/-
Laila Mathew
(Whole-Time Director)

Sd/-
Paul Jose Maliakal
(Independent Director)

Date: December 22, 2023

Place: Kottayam

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.

CENTERS FOR AVAILABILITY AND ACCEPTANCE OF APPLICATION FORMS

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

SMC GLOBAL SECURITIES LIMITED

Delhi - CP- 7C, 7th Floor, Vandana Building, 11 Tolstoy Road Near Janpath, New Delhi-110001 Anil Singhanian, Ph. No. 9810469955, Delhi - Daryaganj- 17, Netaji Subhash Marg, Daryaganj, New Delhi -110 002 Neeraj Khanna, Ph. No. 9810059041, **Gurgaon**- Office No. - 211, 2nd Floor, Vipul Agora , M G Road, Gurgaon – 122002 Umang Chauhan Ph. No. 9711569353, **Greater Noida – West** - Shop No. 217, Second Floor, Aarza Square 2, CS-02/GH-01, Sector 4, Gaur City, Greater Noida (West), Uttar Pradesh 201318 Vaibhav Shukla Ph. No. 8826490348, **Chennai**-600031 Nandhakumar Veeraraghavan Ph. No. 9600075275 **Ahmedabad**- 10-A, Kalapurnam, C G Road, Near Municipal Market, Ahmedabad 380009 Dinesh Ramawat Ph. No. 9727799232, **Rajkot**- 202, Sakar Complex, 8 – Ram Krishna Nagar, Near Virani Chowk, Swami Vivekanand Road, Rajkot – 360002 Harpalsinh A Makwana, Ph. No. 8000768844, **Vadodara**- 401, 4th Floor Sakar Complex, Old Parda Road, Malhar Point Circle , Race Course, Vadodara-390015 Rahul Belel Ph. No. 8433741631, **Faridabad**- Shop no.-3B First Floor, SCO-100 Sector-16 Huda Market, (Above RBL Bank), Faridabad, Pin code- 121002 Vijay Bhaskar Ph. No. 9899016964, Bangalore- CPS House, No 23/2, Ulsoor Road, Ground Floor, **Bangalore** -560042 Kamlesh G Ph. No. 9911773688, **Mumbai** - Borivali- 208, 2nd Floor, Jalaram Business Centre, Chamunda Circle Borivali West, Mumbai 400092 Jasmeena Talakshi Chheda Ph. No. 7666333026, **Mumbai (Fort)**- 258, Perin Nariman Street, 1st Floor, Fort, Above Venus Globe, Mumbai 400 001 Kiran Sitaram Kalambe Ph. No. 9833669094, **Mumbai (Thane)** - 103, 1st Floor, Amrut Plaza, Chendani, Koliwada, Besides Thane Railway Station, Thane(w)-400601 Vaishali Priyesh Mokal Ph. No. 9833022952, **Mumbai (Andheri)** Vertex Vikas Shopping Centre, Office No 306, B Wing, MV Road, Opp Andheri Railway Station, Andheri East, Mumbai-400069 Nilesh Vijay Narkar Ph. No. 7045644930, **Mumbai (Kalyan)**- A-101, Shrey Palace, Above Yes Bank, Santoshi Mata Road, Rambaug, Kalyan – West, Dist. Thane, Maharashtra - 421301 Reeta Sanjay Bhadoriya Ph. No. 9930817225, **Mumbai (Ghatkopar)**- Office No. 511, 5th Floor, Suchita Business Park, Pant Nagar, Near Patel Chowk, Ghatkopar - East Mumbai 400075 Vijaykumar Ganesham Vanam Ph. No. 9619949731, **Nagpur**- Fortune Business Centre, Vasant Vihar Complex, Plot No. 6, Shop No.1, Mezzanine Floor, WHC Road, Shankar Nagar, Nagpur - 440010 Rohit Prakash Durve Ph. No. 9324923243, **Nasik**- Shop No. 1, Ground Floor, Plot No. - 1/2, The Blueridge Apartment, Near Riverdine Restaurant, Datte Nagar, Gangapur Road, Nasik - 422005 Nitin Babulal Mathure Ph. No. 7304432606, **Pune**- 99 Deccan Building, 2nd Floor Office No.-208, J.M. Road, Opp. Bhosale Shinde Arcade, Near Joyalukkas jewellers, Deccan Gymkhana, Pune-411004 Ganesh Vakil Shinalkar Ph. No. 9819772617, Akurdi- Jai Ganesh Vision, Shop No-14, B-Wing, Akurdi, Pune 411035 Yogesh Jayvant Gadhav Ph. No. 9324960107, **Jaipur**- Shyam Anukampa Complex, 201 IInd Floor, Opp.- HDFC Bank, Ashok Marg, C-scheme, Jaipur-302001 Lokesh Bhatra Ph. No. 9928882771, **Hyderabad**- Plot No. 315, 4th Floor, Above CMR Complex Bhuvana Towers, S.D. Road, **Secunderabad** - 500003 Vijay Kumar Eadu Ph. No. 9000472875, **Agra**- F-4, Block No. 35, Surya Kiran Building, Near Metro Bar, Sanjay Palace, Agra, U P 282 002 Saurabh Sharma Ph. No. 7520787708, **Kanpur**- 405, 4th Floor, Kan Chamber, 14/113, Civil Lines, Kanpur – 208001 UP Santosh Kumar Ph. No. 9565995522, **Lucknow**- Radha Krishna Bhawan, 2nd Floor, Opposite Civil Hospital , 5 Park Road, Lucknow-226001 Ranjeet Mishra Ph. No. 9650070189, **Dehradun**- 7, 8, 9 & 10 Shiva Palace, Second Floor, Rajpur Road, Dehradun 248 001 Ravi Gautam Ph. No. 8755595566, **Kolkata**- 18, Rabindra Sarani, Poddar Court, Gate No. 4, 4th Floor, Kolkata 700 001 Raju Acharya Ph. No. 7439027639, **Raipur**- Crystal Arcade, Room No-124, 1st Floor, Lodhi Para, Shankar Nagar, Raipur Dist. (C.G.) Pin - 492007 Santosh Kumar Pal Ph. No. 7596083321, **Indore**- AMFI- registered Mutual fund distributor, Office no.206, Anmol sagar darshan Building, 9/1, New Palasia, Above Alav Restaurant, Indore M.P.- 452001 Narendra Bijoriya Ph. No. 7290073148, Bhopal- 34, 2nd Floor, Zone 1, M P Nagar, Bhopal, MP – 462001 Raj Yadav, Ph. No. 9958896772, Chennai- Salzberg Square, Flat No. 1, 3rd Floor, Door No. 107, Harrington Road, Chetpet.

IN THE NATURE OF FORM 2A - MEMORANDUM CONTAINING SALIENT FEATURES OF THE PROSPECTUS

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

Sr. No.	Name of the Bank	Controlling Branch & Address	Contact Person	Telephone Number	Email
1.	Axis Bank Ltd	Centralised Collections And Payment Hub (CCPH)	Mangesh M Phalke	022 - 71315878	mangesh.phalke@axisbank.com
2.	Bandhan Bank Ltd	Dn 32, Salt Lake City, Sector V, Kolkata , 700091	Amit Khanra	033-66090909, Ext: 3078	asba.business@bandhanbank.com
3.	Bank of Baroda	Bank of Baroda Main Office, Bank of Baroda Building, 10/12 Mumbai Samachar Marg, Mumbai - 400 023	Suraj Gond	022-40468314, 40468316	asba.fortap@bankofbaroda.com
4.	Bank Of India	Stock Exchange Branch, P J Towers, BSE Building, Ground Floor, Dalal Street, Fort Mumbai-23	Sanket Sudke	9158688142	stockexchange.mumbaisouth@bankofindia.co.in
5.	Bank Of Maharashtra	Bank Of Maharashtra, Janmangal Building, Demat Cell, Ground Floor, 45/47, Mumbai Samachar Marg, Fort 400023	Minal Mhatre	022-22626748	demat_mum@mahabank.co.in
6.	Barclays Bank PLC	801/808 Ceejay House, Shivsagar Estate, Dr. Annie Besant Road, Worli Mumbai -400 018.	Parul Parmar	022- 67196567	parul.parmar@barclays.com
7.	BNP Paribas	BNP Paribas House, Maker Maxity, Bandra Kurla Complex, Bandra E, Mumbai-51	Shanil George	9702777573	shanil.george@asia.bnpparibas.com
8.	Canara Bank	Mumbai Nationalstock Exchange Branch, 11th Floor, 115, Atlanta Building Nariman Point Mumbai -400001	Ranganath Avala	022-22028235	cb2422@canarabank.com
9.	Central Bank Of India	Ground Floor, Central Bank Of India, Central Bank Building, Fort, Mumbai 400001	Abhishek Sinha	7506369903	agmmum4082@centralbank.co.in
10.	Citibank, N.a.	Kalapuram Building, Muncipal Market, CG Road, Ahmedabad – 380009	Priyank Patel	079- 40015812	priyank.patel@citi.com
11.	City Union Bank Ltd	Dp Division, City Union Bank Ltd, Business Development Centre (BDC), MCM Towers, 4th Floor	Malathi Chandrasekar / Prabhu.n	9380351761 / 7397373522 / 044-22501913	malathi.chandrasekar@cityunionbank.in, cubdp@cityunionbank.in
12.	DBS Bank Ltd	DBS Bank India Limited, Express Towers, Ground Floor, Nariman Point, Mumbai 400021	Sumesh Shetty	91 22 66388888 91 22 49384545	sumeshshetty@db.com, nitinbhujbalrao@db.com, deepakpillai@db.com, sunilpoojari@db.com, gunapalshetty@db.com, richatiwari@db.com
13.	Deutsche Bank Ag	110 Sidharah S V Road Khar West 400052	Gauri Chaudhari	022-66009417	gauri.chaudhari@db.com
14.	Dhanlaxmi Bank	Department of Demat Services, 3rd Floor, DLB Bhavan, Punkunnam, Thrissur - 680 002, Kerala.	Ms. Lakshmi	04876627012 04876627074	lakshmi.v@dhanbank.co.in
15.	The Federal Bank	Retail Business Department 7th Floor Federal Towers Ernakulam 682031	Jophit Paul	0484-2201721	jophit@federalbank.co.in
16.	GP Parsik Sahakari Bank Ltd	Asba Compliance Department - Head Office, Sahakarmurti Gopinath Shivram Patil Bhavan, Parsik Nagar, Kalwa, Thane. 400605. Maharashtra.	Mr.mukund D. Kharpude (Asba Compliance Officer)	022-25456639 022-25456500	mdkharpude701@gpparsikbank.net netpjsbasba@gpparsikbank.net
17.	HDFC Bank Limited	BTI Ops O-3 Level, Lodha I Think Techno Campus, Next To Kanjurmarg Railway Station, Kanjurmarg (East), Mumbai 400042	Siddharth Jadhav/ Prasanna Uchil/ Neerav Desai	022-30752928 / 022-30752914 / 022-30752929	siddharth.jadhav@hdfcbank.com, prasanna.uchil@hdfcbank.com, neerav.desai@hdfcbank.com,
18.	HSBC	HSBC Technology And Services - Operational Services, India Nesco, Building No – 3, Level 10, Western Express Highway, Goregaon (East), Mumbai - 400063	"Mrs. Priti Sikaria Mrs. Nisha A Shetty Mr. Venkatesh A Kairamkonda Mr. Santosh N Bawkar"	"61224878 / 45054878 61223253 / 45053253 61223257 / 45053257 61223216 / 45053216"	"inm.pcm.coll.ipo@hsbc.co.in, priti.sikaria@hsbc.co.in, nisha.a.shetty@hsbc.co.in, venkatesh.a.kairamkonda@hsbc.co.in, santoshbawkar@hsbc.co.in"
19.	IDBI Bank Ltd	Indu House, Veer Savarkar Marg, Prabhadevi, Mumbai	Shri Anurag Singh	7738034838	anurag.singh@idbi.co.in
20.	ICICI Bank Limited	Annex Building, Plot No 39/40/41, Sector 11 CBD Belapur Navi Mumbai Pin :400614	Francis Souza	022 66700695	francis_dsouza@idbi.co.in
21.	Indian Overseas Bank	Depository Services Branch Floor, Cathedral Branch, 762 Anna Salai, Chennai 600 002	Mr. K.R. Asokan	044 – 28513616	deposit@iobnet.co.in
22.	Indusind Bank Ltd.	5th Floor, PNA House, Street No. 17, Plot No. 57, MIDC, Andheri (East), Mumbai 400093.	Kaushik Chatterjee	022-61069318 022-61069316 022-61069320	chatterjee.kaushik@indusind.com nsecig@indusind.com
23.	Janata Sahakari Bank Ltd., Pune	Depository Cell, Bharat Bhavan, 1360, Shukrawar Peth, Behind Saraswati Mandir, Prashala, Bajirao Road, Pune - 411002	Mr.sachin Dhawale	9503058993	sachin.dhawale@janatabankpune.com depository@janatabankpune.com jsbnsdl@dataone.in

IN THE NATURE OF FORM 2A - MEMORANDUM CONTAINING SALIENT FEATURES OF THE PROSPECTUS

Sr. No.	Name of the Bank	Controlling Branch & Address	Contact Person	Telephone Number	Email
24.	Karnataka Bank Limited	HO Complex Branch, Mangalore-02	Branch Manager	0824-2228266	asba@ktkbank.com
25.	The 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 Mobile - 8489701666	kvbdp@kvbmail.com, ranjanir@kvbmail.com
26.	Kotak Mahindra Bank Ltd	Kotak Infronti, 6th Floor, Building No. 21, Infinity Park, Off Western Express Highway, General Ak Vaidya Marg, Malad (E) Mumbai 400097	Prashant Sawant	91-22-66056588	prashant.sawant@kotak.com
27.	The Lakshmi Vilas Bank Ltd	104, Bharath House, BS Marg, Fort Mumbai 400001	C.B.gayathri	022-22672247/22672255	asba_nodal@lvbank.in
28.	The Mehsana Urban Co-op. Bank Ltd.	Head Office, Urban Bank Road, Highway, Mehsana - 384002	Branch Manager	+91-2762-251908	asba@mucbank.com
29.	Nutan Nagarik Sahakari Bank Ltd.	Opp Samratheshwar Mahadev, Nr. Law Garden, Ellisbridge	Mr. Nirav Shah	079-26425591, 26564715	asba@nutanbank.com
30.	Punjab National Bank	BO: Bandra Kurla Complex Mumbai Suburb	Rajesh Jagtap	8291147822	rbjagtap@pnb.co.in , asba@pnb.co.in, bo7538@pnb.co.in
31.	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	asba@rnsindia.com
32.	RBL Bank Limited	Techniplex – I, 9th Floor, Off Veer Savarkar Flyover, Goregaon (West), Mumbai – 400062	Shashikant Sanil	022-49141187, 022-49141391, 022-49141164	asba_ops@rblbank.com
33.	Saraswat Co-Operative Bank Limited	110-111 & 129-131, Vyapar Bhavan, 1st Floor, 49, P.d Mello Road, Carnac Bunder, Masjid. Mumbai 400 009.	Namrata Patkar	9833853792	namrata.patkar@saraswatbank.com user.demat@saraswatbank.com ulhas.raikar@saraswatbank.com
34.	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	asba@sib.co.in
35.	Standard Chartered Bank	3rd Floor, Crescenzo, Cash Management Unit, G Block, Opp MCA Club, Bandr Kurla Complex, Bandra East, Mumbai -400051	Yogesh Kanvinde	61158407/61157271 9833833639 9769950126	ajay.rajpal@sc.com nitin.charge@sc.com
36.	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
37.	Syndicate Bank	Capital Market Service Branch, First Floor Syndicate Bank Building, 26a Sir P M Road, Fort, Mumbai 400001	Ms. Valsala C	9322798091	cmsc@syndicatebank.co.in
38.	The Ahmedabad Mercantile Co-op Bank Ltd	"Amco House", Nr. Stadium Circle, Navrangpura, Ahmedabad-09	Nimesh Parikh	079-26426582-84-88	asba@amco-bank.com
39.	State Bank Of India	Capital Market Branch Third Floor Mumbai Main Branch Mumbai Samachar Marg Fort, Mumbai 400 023	(Indrakant Chuarasia - Cm & Co) (Grace Elen Thomson - Assistant Manager)	022-22719113/114/102	nib.11777@sbi.co.in: sbi.11777@sbi.co.in
40.	TJSB Sahakari Bank Ltd	1st Floor, People's Education Society Building, Ram Maruti Road, Naupada, Thane West- 400 602	Ramesh Gore	022-21748661	tjsbasba@tjsb.co.in
41.	TamilNad Mercantile Bank	DPS Cell, 3rd Floor, D No.269/2-4, Avvai Shanmugam Salai, Royapettah, Chennai - 600014	Mr.P.Jegatheeswaran	044-28130552, 044-28131574, 09842442678	dps@tmbank.in
42.	Union Bank Of India	66/80, Mumbai Samachar Marg, For, Mumbai-400023	Jaya Gadekar	022-22629404, 411 / 9930835216	asba@unionbankofindia.com
43.	Yes Bank Limited	18th Floor, Empire Tower Reliable Tech Park Cloud City Campus Plot No. 31, Thane-Belapur Road Airoli, Navi Mumbai – 400708	Sachin Shinde/ Priyesh Dhondtarkar/ Jagdish More/ Milind Mulye	022- 68547260 Mobile-9819995609 / 7506246614/ 9821571249/ 9967966878	dlbtiservices@yesbank.in / sachin.shinde@yesbank.in / priyesh.dhondtarkar@yesbank.in/ jagdish.more@yesbank.in/ milind.mulye2@yesbank.in

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