

ABRIDGED PROSPECTUS



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THIS ABRIDGED PROSPECTUS CONSISTS OF 20 PAGES INCLUDING 2 PAGES OF APPLICATION FORM. PLEASE ENSURE THAT YOU RECEIVED ALL THE PAGES. YOU ARE ENCOURAGED TO READ GREATER DETAILS AVAILABLE IN THE PROSPECTUS DATED DECEMBER 16, 2024 READ WITH CORRIGENDUM DATED DECEMBER 17, 2024 ("PROSPECTUS") FROM WWW.CHEMMANURCREDITS.COM

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

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



CHEMMANUR CREDITS AND INVESTMENTS LIMITED

Chemmanur Credits and Investments Limited ("our Company" or "the Company" or "the Issuer" or "CCIL") was incorporated as 'Chemmanur Credits and Investments Limited', a public limited company under the provisions of the Companies Act, 1956, pursuant to a certificate of incorporation dated December 16, 2008, issued by Registrar of Companies, Kerala and Lakshadweep ("RoC"). Our Company holds a certificate of registration dated June 10, 2010 bearing registration number N-16-00185 issued by the Reserve Bank of India ("RBI") to carry on the activities of a Non-Banking Financial Company ("NBFC") without accepting public deposits under Section 45 IA of the Reserve Bank of India Act, 1934.
Corporate Identification Number: U65923KL2008PLC023560

Registered Office	Corporate Office	Compliance Officer and Company Secretary	Telephone and Email	Website
Door No. D1 to D4, 3rd Floor, Avenue Tower, East Fort, Thrissur East, Thrissur - 680005, Kerala, India	Not Applicable	Anju Thomas	Telephone: +91 487-7121200/2424010 (Extn. 204) E-mail: cs@chemmanurcredits.com ;	www.chemmanurcredits.com

BRIEF DESCRIPTION OF THE ISSUE

PUBLIC ISSUE BY OUR COMPANY OF SECURED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹1,000 EACH, ("NCDs") AT PAR, AMOUNTING UP TO ₹5,000 LAKH, HEREINAFTER REFERRED TO AS THE "BASE ISSUE" WITH AN OPTION TO RETAIN OVER-SUBSCRIPTION UP TO ₹4,000 LAKH AGGREGATING UP TO ₹9,000 LAKH, HEREINAFTER REFERRED TO AS THE "OVERALL ISSUE SIZE". THE ISSUE IS BEING MADE PURSUANT TO THE PROVISIONS OF SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF NON-CONVERTIBLE SECURITIES) REGULATIONS, 2021 AS AMENDED ("SEBI NCS REGULATIONS"), THE COMPANIES ACT, 2013 AND RULES MADE THEREUNDER, AS AMENDED AND THE SEBI MASTER CIRCULAR. THE ISSUE IS NOT PROPOSED TO BE UNDERWRITTEN.

Security Name	CCILNCDV
Name of the Debenture Trustee*	Mitcon Credentia Trusteeship Services Limited
Name of Merchant Banker	Vivro Financial Services Private Limited
Name of the Credit Rating Agency	India Ratings and Research Private Limited

COUPON RATE, COUPON PAYMENT FREQUENCY, REDEMPTION RATE, REDEMPTION AMOUNT, ELIGIBLE INVESTORS & DETAILS OF DEBENTURE TRUSTEE
 For details relating to Coupon Rate, Coupon Payment Frequency, Redemption Date, Redemption Amount, please see "Issue Structure – Specific terms of NCDs" on page 198 of the Prospectus, and "Annexure I - Day Count Convention" on page 268 of the Prospectus and for eligible Investors of the NCDs, please see "Issue Structure on page 193 of the Prospectus and for details of Debenture Trustee please see "General Information – Debenture Trustee" on page 38 of the Prospectus.

LISTING

The NCDs offered through the Prospectus are proposed to be listed on the BSE Limited ("BSE"). Our Company has obtained 'in-principle' approval for the Issue from BSE vide its letter bearing reference number DCS/BM/PI-BOND/29/24-25 dated December 12, 2024. BSE shall be the Designated Stock Exchange for this Issue.

GENERAL RISKS

Investors are advised to read the section titled "Risk Factors" at page 16 of the Prospectus and on page 5 of this Abridged Prospectus carefully before taking an investment decision in relation to this Issue. For taking an investment decision, investors must rely on their own examination of the Issuer and the Issue, including the risks involved. The Prospectus has not been and will not be approved by any regulatory authority in India, including the Securities and Exchange Board of India ("SEBI"), any Registrar of Companies or any Stock Exchange in India nor does SEBI guarantee the accuracy or adequacy of the contents of the Prospectus.

ISSUER'S ABSOLUTE RESPONSIBILITY

The Issuer, having made all reasonable inquiries, accepts responsibility for and confirms that the Prospectus does contain and will contain 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 respects and is not misleading in any material respect, 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 in any material respect at the time of the relevant Issue.

CREDIT RATING

Name of the Credit Rating Agency	Rating(s) Obtained	Date(s) of the press release of the Credit Rating Agency
India Ratings and Research Private Limited	'IND BBB-/Stable' (pronounced as IND triple B minus rating with Stable outlook)	Rating letter dated June 25, 2024 read with revalidation letter dated November 19, 2024 and further read with rating rationale dated June 25, 2024.

LISTING

The NCDs offered through the Prospectus are proposed to be listed on the BSE Limited ("BSE"). Our Company has obtained 'in-principle' approval for the Issue from BSE vide its letter dated December 12, 2024 and bearing reference number DCS/BB/PI-BOND/29/24-25. BSE shall be the Designated Stock Exchange for this Issue.

PUBLIC COMMENTS

The Draft Prospectus dated December 5, 2024 was filed with the BSE, pursuant to the provisions of the SEBI NCS Regulations and was kept open for public comments for a period of five Days from the date of filing of the Draft Prospectus with BSE, i.e., up to December 09, 2024. No comments were received on the Draft Prospectus until 5:00 PM of December 09, 2024.

ISSUE PROGRAMME

ISSUE OPENS ON: TUESDAY, DECEMBER 31, 2024

ISSUE CLOSES ON: MONDAY, JANUARY 13, 2025**

* MITCON Credentia Trusteeship Services Limited by its letter dated December 05, 2024, has given its consent for its appointment as Debenture Trustee to the Issue and for its name to be included in the Prospectus and in all the subsequent periodical communications sent to the holders of the Debenture issued pursuant to this Issue. For further details, please refer to "General Information – Debenture Trustee" on page 38 of the Prospectus.

**The 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 the Issue may close on such earlier date or extended date (subject to a minimum period of 2 Working Days and a maximum period of 10 Working Days from the date of the issue and subject to not exceeding 30 days from the date of filing of the Prospectus with ROC including any extensions) as may be decided by the Board of Directors of our Company ("Board") or the Debenture Committee, subject to approvals in accordance with the SEBI NCS Regulations. In the event of such an early closure or extension subscription list of the Issue, our Company shall ensure that notice of such early closure or extension is given to the prospective investors through an advertisement in an English national daily newspaper and a regional daily newspaper in the state of Kerala, with wide circulation on or before such earlier date or extended date of 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 BSE, on Working Days during the Issue Period. 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 BSE. Further, pending mandate requests for bids placed on the last day of bidding will be validated by 5 p.m. on one Working Day post the Issue Closing Date. For further details please see "General Information" on page 36 of the Prospectus.

A copy of the Prospectus and written consents of our Directors, our Chief Executive Officer, our Company Secretary and Compliance Officer, our Chief Financial Officer, our Auditor, the Lead Manager, the Registrar to the Issue, Public Issue Account Bank, Refund Bank, Sponsor Bank, Credit Rating Agency, the legal advisor, the Bankers to our Company, the Debenture Trustee, FSIAPL and the Syndicate Member to act in their respective capacities has been delivered for filing to the RoC, in terms of Section 26 of the Companies Act, 2013 along with the requisite endorsed/certified copies of all requisite documents. For further details, please see "Material Contracts and Documents for Inspection" beginning on page 265 of the Prospectus.

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OUR PROMOTER

As on September 30, 2024, our Promoter holds 5,86,47,800 Equity Shares equivalent to 87.54% of the Equity Share capital of our Company.

Profile of our Promoter:

Chemmanur Devassykutty Bobby is the Chairman & Managing Director of the Company. He is a veteran in gold jewellery business and has led Chemmanur International group to grow into an international jewellery chain traversing different countries such as USA and Middle East. He has been involved in multiple charity activities including Bobby Fans Association Charitable Trust (founder trustee) and Life Vision Charitable Trust (founder trustee). He has been awarded an Honorary Doctorate by World Records University, Mother Theresa Award and Vijayashree Award, Longest Marathon Run (812 KM) for starting world's largest blood bank by Unique World Records, World Records University, Asia Book of Records, India Book of Records, and Limca Book of Records, Business Excellence Award by Cochin Herald & Indian Chamber of Commerce & Industry, Ambassador of Peace by Universal Peace Federation, among others.

Date of Birth: May 26, 1964

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 Promoter" on page 129 of the Prospectus.

OUR BOARD OF DIRECTORS

The general superintendence, direction and management of our affairs and business are vested in our Board of Directors. The composition of our Board is governed by the provisions of the Companies Act, 2013, and the rules prescribed thereunder, in compliance with the same, our Company require us to have not less than 3 (three) and not more than 15 (fifteen) Directors.

As on the date of the Prospectus, our Board comprises of 6 (Six) Directors, of which 1 (One) Director is Chairman & Managing Director, 5 (Five) Directors are Non-Executive Directors including 1(One) women Director and 2 (Two) Independent Directors.

Sr. No.	Name	Designation	Experience and Educational Qualification	Other Directorships
1	Chemmanur Devassykutty Bobby	Chairman & Managing Director	He is a veteran in gold jewellery business and has led Chemmanur International group to grow into an international jewellery chain traversing different countries such as USA and Middle East. He has been involved in multiple charity activities including Bobby Fans Association Charitable Trust (founder trustee) and Life Vision Charitable Trust (founder trustee). He has been awarded an Honorary Doctorate by World Records University, Mother Theresa Award and Vijayashree Award, Longest Marathon Run (812 KM) for starting world's largest blood bank by Unique World Records, World Records University, Asia Book of Records, India Book of Records, and Limca Book of Records, Business Excellence Award by Cochin Herald & Indian Chamber of Commerce & Industry, Ambassador of Peace by Universal Peace Federation, among others.	Indian Companies Nil Foreign Companies Nil
2	Lijo Moothedan	Non-Executive Director	He has over 15 years of experience in jewellery segment and expertise in management and operation of diverse nature of business. He holds a degree of Bachelor of commerce from Calicut University.	Indian Companies • C.D.B. 24 Karat International Jewellers Private Limited • C.D.B. 24 Karat Gold and Diamonds Private Limited • Chemmanur Gold Palace International Limited • Bobby Chemmanur (No. 1) Chits Private Limited • Bobby Chemmanur Enterprises Private Limited • Bobby Chemmanur Entertainments Private Limited • Boche Bhumi Putra Private Limited • Boche Gold and Diamond Limited Foreign Companies Nil
3	Smitha Bobby	Non-Executive Director	She is a matriculate.	Indian Companies Nil Foreign Companies Nil
4	Antony Sebastian C.	Independent Director	He is a Practicing Chartered Accountant who has been in practice for last 40 years and has experience in statutory audits of companies, banks, firms and other entities, societies etc. He joined the Board of our Company in March 24, 2023, as Independent Director.	Indian Companies Nil Foreign Companies Nil
5	Edathole Habeebul Rahiman	Independent Director	He holds the degree of Bachelor of Science – Agriculture from Kerala Agricultural University. He joined the Board of our Company in 2017, as Independent Director. Prior to joining the Company, he was the General Manager of Bank of Baroda.	Indian Companies Nil Foreign Companies Nil
6	Sibin Philipose	Non- Executive Director	He hold's the degree of Bachelor in Commerce and Commercial Pilot License with Frozen ATPL.	Indian Companies • Bobby Chemmanur Enterprises Private Limited • Bobby Chemmanur Entertainments Private Limited • Chemmanur International Info Solutions Private Limited • Chemmanur International Holidays And Resorts Limited • Boche Tours And Travels Private Limited • Brewcraft Hospitality Private Limited • Boche Bhumi Putra Private Limited • Thriprayar Gold And Diamond Private Limited • Boche RX Lens Private Limited • Boche Jungle Wine Private Limited • Port Land Hospital Private Limited • Boche Gold and Diamond Limited • Ahalia Insurance Brokers Private Limited • DBC Real Estate Developers Private Limited Foreign Companies Nil

For further details, please refer "Our Management" on page 120 of the Prospectus.

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OUR BUSINESS

We are, a non-deposit taking, non-banking financial company (base layer) registered with the RBI bearing registration no. N-16-00185 dated June 10, 2010 under Section 45-1A of the RBI Act primarily engaged in the gold loan sector lending money against the pledge of household gold jewellery (“**Gold Loans**”) in the state of Kerala, Tamil Nadu, Karnataka Andhra Pradesh and Maharashtra. We also provide Microfinance Loans, business and personal loans, money transfer services and distribution of third party insurance products. We have been engaged in the lending business for more than 14 years and are based in Kerala, India. As on September 30, 2024, we operated through 282 branches located across 5 states namely Kerala, Tamil Nadu, Karnataka, Maharashtra and Andhra Pradesh managed through our registered office located at Thrissur, Kerala and we employ 1,424 persons in our business operations.

Our product portfolio

Gold loans: Our core business is disbursement of Gold Loans, which are typically small ticket loans secured by the pledge of gold jewellery. For the half-year ended on September 30, 2024 and financial years ended as on March 31, 2024, March 31, 2023 and March 31, 2022, we had approximately 81,535, 78,525, 64,461 and 65,068, respectively, Gold Loans accounts, aggregating to ₹ 44,974.52 lakh, ₹ 41,242.54 lakh, ₹ 30,190.86 lakh and ₹ 27,625.48 lakh which comprised 88.77%, 83.71%, 74.00% and 77.80% of our total assets under management respectively.

Microfinance Loans: Our microfinance loans are typically small ticket loans, unsecured and given to Joint Liability Groups of woman customers. Accordingly, we provide loans to groups of women, with each group consisting of minimum five women based on our criteria. Under the JLG model, loans are provided to individual customers, however group guarantees the repayment of loans given to individual members of the group. We provide Microfinance Loans upto a maximum limit of ₹ 60,000 for a maximum period of 24 months.

Our operations are focused on low income households engaged in economic activity and/ or women with limited access to formal financial institutions and our goal is to achieve gender equality in the society by providing the microfinance loan services to women.

For the half-year ended September 30, 2024 and financial years ended as on March 31, 2024, March 31, 2023 and March 31, 2022, we had approximately 36,947, 45,376, 49,366 and 23,686, respectively Microfinance Loan accounts, aggregating to ₹ 4,094.55 lakh, 5,373.12 lakh, ₹ 5,820.77 lakh and ₹ 3,063.61 lakh which comprised 8.08%, 10.91%, 14.27 %, and 8.63 % of our total assets under management respectively.

Business Loans: Apart from Gold Loans, we also provide financial assistance to individuals, who are engaged in small scale businesses, but are currently dependent on informal sources of funding which is known as “Gramin Shakthi Loan” or “GSL”.

Gramin Shakthi Loans are provided to mitigate their difficulty in meeting business requirements or to raise working capital funds.

GSL are secured business loans, wherein our Company offer loans upto ₹ 1,50,000 for various fund requirements like working capital needs, expansion of business etc. with weekly instalment or monthly instalment options.

Our business loans typically cover loans provided against the hypothecation of business asset with the loan amount ranging from ₹ 25,000 to ₹ 1,50,000. The tenure of such business loan generally ranges from 50 weeks to 100 weeks. The interest charged is at 25 % per annum at a diminishing rate.

For the half-year ended September 30, 2024 and financial years ended as on March 31, 2024, March 31, 2023 and March 31, 2022, we had approximately 7,613, 10,600, 19,127 and 16,539, respectively Business Loan accounts, aggregating to ₹ 1,026.12 lakh, ₹ 1,751.74 lakh, ₹ 3,818.60 lakh and ₹ 3,871.09 lakh which comprised 2.03%, 3.56 %, 9.36 % and 10.90 % of our total loan and advances respectively.

Other Business: We also provide personal loan, money transfer services and insurance and micro-insurance distribution services.

Branch Network

Our Company has established a presence in India, with 282 branches located across 5 states, namely Kerala, Tamil Nadu, Karnataka, Maharashtra and Andhra Pradesh as of September 30, 2024. The distribution of branches across India by region as of September 30, 2024, March 31, 2024, March 31, 2023 and March 31, 2022 is as set out in the following table:

State	As of			
	September 30, 2024	March 31, 2024	March 31, 2023	March 31, 2022
Kerala	124	122	121	114
Tamil Nadu	62	59	41	23
Karnataka	42	41	33	10
Maharashtra	5	4	0	0
Andhra Pradesh	49	41	0	0
Total	282	267	195	147


Intellectual Property: The trademark/service mark and logo in connection with the “BOCHE, CONQUER THE WORLD WITH LOVE” logo is owned by our Promoter and is pending for registration in various classes including classes which pertain to our Company’s business. There can be no assurance that our Promoter would be able to obtain registration of the aforesaid logo and trademarks under each or all of the classes. Once such trademark and/or logo is registered we intend to enter into an agreement with our Promoter for the use of such logo and/or trademark. We have obtained permission from our Promoter in writing to use the logo. For further details, see section titled “*Risk Factors*” on page 16 of the Prospectus.

Employee Strength: As on September 30, 2024, we had 1,424 employees engaged in various business operations like sales, marketing, recovery, audit etc. We endeavour to nurture dedicated talent by providing required training. We groom our employees to take up challenges and to provide better customer service.

For further details, please refer “Our Business” on page 100 of the Prospectus.

RISK FACTOR

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.

- We are subject to an inspection by the RBI and any adverse action taken could affect our business and operations.
- We are subject to certain legal proceedings and any adverse decision in such proceedings may have a material adverse effect on our business and results of operations.
- We do not own the trademark i.e.  we have been authorised to use it by our Promoter, Chemmanur Devassykutty Boby vide NOC dated March 1, 2022. Termination or withdrawal or unfavourable terms of this authorisation to use or any negative impact on the ‘Chemmanur’ brand may adversely affect our business, reputation, goodwill, financial condition and results of operations.
- Our business is capital intensive and any disruption or restrictions in raising financial resources would have a material adverse effect on our liquidity and financial condition.
- Our financial performance is primarily dependent on interest rate risk. If we are unable to manage interest rate risk in the future it could have an adverse effect on our net interest margin, thereby adversely affecting business and financial condition of our Company.

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6. We face increasing competition in our business which may result in declining interest margins. If we are unable to compete successfully, our market share may decline.
 7. We may not be able to realise the full value of our pledged gold jewellery in case of a default, which exposes us to a potential loss.
 8. Changes in interest rates may affect the price of our NCDs which frequently accompany inflation and/or a growing economy, are likely to have a negative effect on the price of our NCDs.
 9. You may not be able to recover, on a timely basis or at all, the full value of the outstanding amounts and/or the interest accrued thereon in connection with the NCDs. Failure or delay in recovering the expected value from a sale or disposition of the assets charged as security in connection with the NCDs could expose you to a potential loss.
 10. There is no assurance that the NCDs issued pursuant to this Issue will be listed on BSE Limited in a timely manner, or at all.
- For further details, see "Risk Factors" on page 16 of the Prospectus.

SUMMARY OF OUTSTANDING LITIGATIONS, CLAIMS AND REGULATORY ACTIONS

A. Total number of outstanding litigations against the Company and amount involved:

Name	Criminal Proceedings	Tax Proceedings	Statutory or Regulatory Proceedings	Disciplinary actions by the SEBI or Stock Exchanges	Material Civil Litigations	Aggregate amount involved (₹ in lakh)
Company						
By the Company	25	Nil	Nil	Nil	1	122.44
Against the Company	Nil	1	Nil	Nil	Nil	9.32
Directors						
By the Directors	2	Nil	Nil	Nil	2	23.25
Against the Directors	1	Nil	Nil	Nil	1	0.08
Promoters						
By the Promoters	Nil	Nil	Nil	Nil	Nil	Nil
Against the Promoters	Nil	Nil	Nil	Nil	Nil	Nil
Group Companies						
By the Group Companies	592	Nil	Nil	Nil	Nil	149.35
Against the Group Companies	Nil	1	1	1	1	124.89
Subsidiaries						
By the Subsidiaries	Not Applicable					
Against the Subsidiaries						

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

Nil

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

There has been no litigation or legal action pending or taken by a government department or a statutory body or regulatory body during the last three years preceding the date of the Prospectus against the Promoter of the Company.

D. Brief details of outstanding criminal proceedings against promoters

Except as disclosed below there are no criminal cases against our Promoter:

Station House Officer of Meppadi Police Station had filed a First Information Report (FIR), numbered as 235/2024, dated May 8, 2024 against CD Bobby alleging making unlawful gains from lucky draws associated with the tea products sale of M/s. Boche Bhumi Putra Private Limited and thereby decreasing the sales of Kerala Government Lottery. Investigation going on, CD Bobby had applied for Anticipatory Bail and was allowed by District and Sessions Court, Kalpetta, Wayanad.

MATERIAL DEVELOPMENTS

Other than as disclosed below and elsewhere in the Prospectus, there have been no material developments since April 1, 2024 till the Cut-off Date and there has arisen no circumstance that materially or adversely affect the operations, or financial condition or profitability of the Company or the value of its assets or its ability to pay its liabilities within the next 12 months.

The following material events have occurred between April 01, 2024 – December 13, 2024:

- i. The Company from April 01, 2024 till December 13, 2024: have made the repayment of the term loans from Canara bank amounting to ₹ 223.98 lakh
- ii. On December 08, 2024, the Company has incurred ₹ 0.02 lakh as Inspection charge on the term loans from Canara bank which is yet to be repaid
- iii. The Company from April 01, 2024 till December 13, 2024: have made the repayment of the term loans from SBI amounting to ₹ 419.75 lakh
- iv. The Company from April 01, 2024 till December 13, 2024: have made the repayment of the working capital demand loans from Federal Bank amounting to ₹ 500.00 lakh
- v. Sanction of additional Working Capital Demand Loan from Federal Bank of Rs. 1,000 lakh vide letter of arrangement dated March 25, 2024 and the company has availed Rs. 1,000 lakh as on April 15, 2024
- vi. The Company from April 01, 2024 till December 13, 2024: has raised funds through issuance of Publicly placed Non-Convertible Debentures amounting to ₹ 6,000.00 lakh
- vii. The Company from April 01, 2024 till December 13, 2024: has redeemed secured publicly issued non-convertible debentures amounting to ₹ 3,244.94 lakh
- viii. The Company from April 01, 2024 till December 13, 2024: has redeemed secured privately placed non-convertible debentures amounting to ₹ 199.13 lakh (out of which ₹ 1.63 lakh pertains to non-convertible debentures which were earlier matured but remained unclaimed as on March 31, 2024)
- ix. The Company from April 01, 2024 till December 13, 2024: has redeemed subordinated debt amounting to ₹ 1,690.80 lakh
- x. The Company from April 01, 2024 till December 13, 2024: has raised funds through issuance of subordinated debt amounting to ₹ 3,134.95 lakh
- xi. The Company from April 01, 2024 till December 13, 2024: has availed unsecured borrowings amounting to ₹ 2,000.00 lakh from Malankara Multi State Co-operative Credit Society Limited vide letter of arrangements dated November 18, 2024, November 26, 2024 and December 04, 2024.

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FINANCIAL HIGHLIGHTS

This section should be read together with the Audited Financial Statements, including the notes thereto, in “Financial Statements” on page 132 of the Prospectus.

Key Operational and Financial Parameters based on the Limited Review Unaudited Financial Results, Audited Financial Statements and Special Purpose Audited Financial Statements

(a) The table below sets out the key operational and financial parameters of our Company for the half year ended September 30, 2024 based on Limited Review Unaudited Financial Results, based on Ind AS financial results:

Particulars	September 30, 2024
BALANCE SHEET	
Assets	
Property, Plant and Equipment	3,028.29
Financial Assets	60,158.15
Non-financial Assets excluding property, plant and equipment	2,051.65
Total Assets	65,238.09
Liabilities	
Financial Liabilities	
-Derivative financial instruments	-
-Trade Payables	-
-Debt Securities	22,614.42
-Borrowings (other than Debt Securities)	8,014.53
-Subordinated liabilities	19,759.05
-Other financial liabilities	4,569.80
Non-Financial Liabilities	
-Current tax liabilities (net)	-
-Provisions	220.02
-Deferred tax liabilities (net)	-
-Other non-financial liabilities	47.32
Equity (Equity Share Capital and Other Equity)	10,012.95
Total Liabilities and Equity	65,238.09
PROFIT AND LOSS	
Revenue from operations	5,874.48
Other Income	931.96
Total Income	6,806.44
Total Expense	6,746.28
Profit after tax for the year	60.16
Other Comprehensive income	-
Total Comprehensive Income	60.16
Earnings per equity share (Basic)	0.09
Earnings per equity share (Diluted)	0.09
Cash Flow	
Net cash from / used in(-) operating activities	(4,208.37)
Net cash from / used in(-) investing activities	(449.10)
Net cash from / used in (-)financing activities	6,032.67
Net increase/decrease(-) in cash and cash equivalents	1,375.20
Cash and cash equivalents as per Cash Flow Statement	2,893.00
Additional Information	
Net worth	9,299.08
Cash and cash equivalents	2,893.00
Loans	50,400.25
Loans (Principal Amount)	50,665.61
Total Debts to Total Assets	0.78
Interest Income	5,566.71
Interest Expense	3,145.42
Impairment on Financial Instruments	57.34
Bad Debts to Loans	
% Stage 3 Loans on Loans (Principal Amount)	1.62%
% Net Stage 3 Loans on Loans (Principal Amount)	1.15%
Tier I Capital Adequacy Ratio (%)	17.01%
Tier II Capital Adequacy Ratio (%)	8.72%

Notes:

- i. $Total\ Debts\ to\ Total\ assets = Debt\ securities* + Borrowings\ (other\ than\ debt\ securities)\ * + Subordinated\ liabilities / Total\ Assets$
*(*Debt securities and Borrowings (other than debt securities) considered here is the actual obligation of the Company and it does not include adjustments relating to Effective Interest Rate (EIR) as per Ind AS)*
- ii. $Net\ Worth = Total\ Equity\ excluding\ Impairment\ Reserve - Unamortised\ expenses\ of\ Public\ issues, term\ loans - Prepaid\ Expenses -Deferred\ Tax\ Assets$

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- (b) The table below sets out the key operational and financial parameters of our Company for the financial years ended March 31, 2024 and March 31, 2023, based on audited Ind AS financial statements:

(₹ in lakh)

Particulars	Fiscal, 2024	Fiscal 2023
BALANCE SHEET		
Assets		
Property, Plant and Equipment	2,558.69	1,771.81
Financial Assets	53,931.60	42,713.40
Non-financial Assets excluding property, plant and equipment	7,014.19	5,456.90
Total Assets	63,504.48	49,942.11
Liabilities		
Financial Liabilities		
-Derivative financial instruments	-	-
-Trade Payables	-	-
-Debt Securities	19,072.35	10,247.75
-Borrowings (other than Debt Securities)	12,856.65	8,676.34
-Subordinated liabilities	18,371.30	17,589.30
-Other financial liabilities	3,996.29	4,385.33
Non-Financial Liabilities		
-Current tax liabilities (net)	-	-
-Provisions	205.42	171.58
-Deferred tax liabilities (net)	-	-
-Other non-financial liabilities	99.68	130.42
Equity (Equity Share Capital and Other Equity)	8,902.79	8,741.39
Total Liabilities and Equity	63,504.48	49,942.11
PROFIT AND LOSS		
Revenue from operations	10,572.84	8,313.37
Other Income	41.65	7.28
Total Income	10,614.49	8,320.65
Total Expense	10,442.26	8,240.47
Profit after tax for the year	172.23	80.18
Other Comprehensive income	(10.83)	9.40
Total Comprehensive Income	161.40	89.58
Earnings per equity share (Basic)	0.29	0.13
Earnings per equity share (Diluted)	0.29	0.13
Cash Flow		
Net cash from / used in(-) operating activities	(10,372.81)	(4,369.98)
Net cash from / used in(-) investing activities	(1,101.14)	(565.96)
Net cash from / used in (-)financing activities	12,196.30	5,172.67
Net increase/decrease(-) in cash and cash equivalents	722.35	236.73
Cash and cash equivalents as per Cash Flow Statement	1,517.80	795.45
Additional Information		
Net worth	8,125.23	8,262.15
Cash and cash equivalents	1,517.80	795.45
Loans	49,058.38	40,634.42
Loans (Principal Amount)	49,266.41	40,800.91
Total Debts to Total Assets	0.79	0.73
Interest Income	9,766.86	7,406.46
Interest Expense	4,826.20	3,891.90
Impairment on Financial Instruments	41.54	81.60
Bad Debts to Loans	-	-
% Stage 3 Loans on Loans (Principal Amount)	0.97%	0.64%
% Net Stage 3 Loans on Loans (Principal Amount)	0.59%	0.25%
Tier I Capital Adequacy Ratio (%)	14.43%	17.94%
Tier II Capital Adequacy Ratio (%)	7.41%	9.18%

Notes:

- $Total\ Debts\ to\ Total\ assets = Debt\ securities* + Borrowings\ (other\ than\ debt\ securities) * + Subordinated\ liabilities / Total\ Assets$
(*Debt securities and Borrowings (other than debt securities) considered here is the actual obligation of the Company and it does not include adjustments relating to Effective Interest Rate (EIR) as per Ind AS)
- $Net\ Worth = Total\ Equity\ excluding\ Impairment\ Reserve - Unamortised\ expenses\ of\ Public\ issues, term\ loans - Prepaid\ Expenses -Deferred\ Tax\ Assets$

ABRIDGED PROSPECTUS

- (c) The table below sets out the key operational and financial parameters of our Company for the financial year ended March 31, 2022 based on audited Indian GAAP financial statements:

(₹ in lakh)

Particulars	Fiscal 2022
BALANCE SHEET	
Assets	
Property, Plant and Equipment	1,378.43
Financial Assets	36,991.90
Non-financial Assets excluding property, plant and equipment	924.48
Total Assets	39,294.81
Liabilities	
Financial Liabilities	
-Derivative financial instruments	-
-Trade Payables	-
-Debt Securities	5,021.58
-Borrowings (other than Debt Securities)	3,925.16
-Subordinated liabilities	17,277.70
-Other financial liabilities	3,295.47
Non-Financial Liabilities	
-Current tax liabilities (net)	-
-Provisions	330.67
-Deferred tax liabilities (net)	-
-Other non-financial liabilities	639.59
Equity (Equity Share Capital and Other Equity)	8,804.64
Total Liabilities and Equity	39,294.81
PROFIT AND LOSS	
Revenue from operations	7,188.74
Other Income	143.91
Total Income	7,332.65
Total Expense	6,901.63
Profit after tax for the year	431.02
Other Comprehensive income	N.A.
Total Comprehensive Income	N.A.
Earnings per equity share (Basic)	0.72
Earnings per equity share (Diluted)	0.72
Cash Flow	
Net cash from / used in(-) operating activities	4,094.35
Net cash from / used in(-) investing activities	(241.78)
Net cash from / used in (-)financing activities	(3,746.53)
Net increase/decrease(-) in cash and cash equivalents	106.04
Cash and cash equivalents as per Cash Flow Statement	558.72
Additional Information	
Net worth	8,748.94
Cash and cash equivalents	558.72
Loans	35,508.29
Loans (Principal Amount)	35,508.29
Total Debts to Total Assets	0.67
Interest Income	6,794.80
Interest Expense	3,199.06
Impairment on Financial Instruments	-
Bad Debts to Loans	-
% Stage 3 Loans on Loans (Principal Amount) (Note 2)	N.A.
% Net Stage 3 Loans on Loans (Principal Amount) (Note 2)	N.A.
Tier I Capital Adequacy Ratio (%)	23.23%
Tier II Capital Adequacy Ratio (%)	11.85%

Notes:

- i. Items such as Financial Assets, Non-financial Assets, Other financial liabilities, Non-Financial Liabilities, Other non-financial liabilities, Other Comprehensive income, Total Comprehensive Income, Impairment on Financial Instruments were not to be disclosed as per the Financial statements prepared under IGAAP so the items are disclosed as "NA" ("Not Applicable")
- ii. Stage 3 Loans were not disclosed in the Audited Financial Statements for the Financial year ended on March 31, 2022 as it was not required to be disclosed under IGAAP. The NPA position as on March 31, 2022 is as under.

Particulars	Fiscal 2022
Gross NPA (%)	1.08%
Net NPA (%)	0.86%

For further details, please refer to "Our Business" on page 100 of the Prospectus.

CONTACT DETAILS RELATING TO ENTITIES ASSOCIATED WITH THE ISSUE

LEAD MANAGER TO THE ISSUE

VIVRO

Vivro Financial Services Private Limited
 Vivro House 11, Shashi Colony,
 Opposite Suvridha Shopping Center,
 Paldi, Ahmedabad - 380007
 Gujarat, India.
Tel: +91 7940404242/40/41
Email: investors@vivro.net
Contact Person: Jay Dodiya / Kruti Saraiya
Website: www.vivro.net
SEBI Registration No.: INM000010122

SYNDICATE MEMBER

VIVRO

Vivro Financial Services Private Limited
 607/608 Marathon Icon
 Opposite Peninsula Corporate Park
 Off. Ganpatrao Kadam Marg Veer Santaji Lane
 Lower Parel, Mumbai – 400 013
 Maharashtra, India
Tel: +91 22 6666 8040/41/42
Email: investors@vivro.net
Contact Person: Tushar Ashar
Website: www.vivro.net
SEBI Registration No.: INM000010122

REGISTRAR TO THE ISSUE

KFINTECH
KNOWLEDGE FINANCIAL INNOVATION TECHNOLOGY

KFin Technologies Limited
 Selenium Tower-B, Plot 31 & 32 Gachibowli
 Financial District, Nanakramguda Serilingampally,
 Hyderabad – 500 032, Telangana, India
Telephone: +91 40 6716 2222 / 18003094001
Facsimile: +91 40 6716 1563
Email: ccil.ncdipo@kfintech.com
Website: www.kfintech.com
Contact Person: M Murali Krishna
Investor Grievance id: einward.ris@kfintech.com
Compliance Officer: Anshul Kumar Jain
SEBI Registration Number: INR000000221

DEBENTURE TRUSTEE TO THE ISSUE

MITCON CREDENTIALIA
PARTNER WITH TRUSTED CREDENTIALS

MITCON Credentialia Trusteeship Services Limited
 1402/1403, B-Wing, Dalamal Towers, 14th Floor,
 Free Press Journal Marg,
 211, Nariman Point, Mumbai – 400 021
Telephone: +91 22 2282 8200
Facsimile: +91 (22) 22024553
Email: contact@mitconcredentialia.in
Investor Grievance mail: investorgrievances@mitconcredentialia.in
Website: www.mitconcredentialia.in
Contact Person: Vaishali Urkude
SEBI Registration Number: IND000000596

CREDIT RATING AGENCY

**India Ratings
& Research**
A Fitch Group Company

India Ratings and Research Private Limited
 Wockhardt Towers, 4th Floor, West Wing, Bandra Kurla Complex,
 Bandra (E) Mumbai-400 051
Telephone: +91 22-40001700
Facsimile: +91 22-40001701
Email: infogrp@indiaratings.co.in
Website: www.indiaratings.co.in
Contact Person: Ismail Ahmed
SEBI Registration No: IN/CRA/002/1999

BANKERS TO THE ISSUE

Public Issue Account Bank, Sponsor Bank and Refund Bank

HDFC Bank Limited

Lodha, I Think Techno Campus O-3 Level, Next to Kanjurmarg, Railway Station, Kanjuarmarg (East), Mumbai – 400 042
Telephone: 022 30752929/ 2928/ 2914
Facsimile: 022 25799801
Email: pravin.teli2@hdfcbank.com, sidharth.jadhav@hdfcbank.com, sachin.gawade@hdfcbank.com,
 eric.bacha@hdfcbank.com, tushar.gavankar@hdfcbank.com.
Website: www.hdfcbank.com
Contact Person: Pravin Teli, Siddharth Jadhav, Sachin Gawade, Eric Bacha, Tushar Gavankar.
SEBI Registration Number: INBI00000063

ABRIDGED PROSPECTUS

Self-Certified Syndicate Banks

The banks which are registered with SEBI under Securities and Exchange Board of India (Bankers to an Issue) Regulations, 1994, as amended, and offer services in relation to ASBA, including blocking of an ASBA Account, a list of which is available on <http://www.sebi.gov.in> or at such other website as may be prescribed by SEBI from time to time.

A list of the Designated Branches of the SCSBs, with which an Applicant, not applying through the Syndicate, may submit the Application Forms, is available at <http://www.sebi.gov.in>, or at such other website as may be prescribed by SEBI from time to time.

OBJECT OF THE ISSUE

Our Company proposes to utilise the funds which are being raised through the Issue, after deducting the Issue related expenses to the extent payable by our Company ("Net Proceeds"), estimated to be approximately ₹ 8,870.07 lakh, towards funding the following objects (collectively, referred to herein as the "Objects"):

For the purpose of onward lending, financing, and for repayment/prepayment of principal and interest on borrowings of the Company; and General corporate purposes. The main objects clause of the Memorandum of Association of our Company permits our Company to undertake the activities for which the funds are being raised through the present Issue and also the activities which our Company has been carrying on till date.

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

₹ in lakh

No.	Description	Amount*
1.	Gross proceeds of the Issue	Up to 9,000
2.	(less) Issue related expenses	129.93
3	Net Proceeds	8,870.07

* Assuming the issue is fully subscribed and our Company retains oversubscription up to ₹4,000 lakh.

Requirement of funds and Utilisation of Net Proceeds

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

No.	Objects of the Issue	Percentage of amount proposed to be financed from Net Proceeds
1.	For the purpose of onward lending, financing and for repayment/ prepayment of principal and interest of borrowings of the Company.	At least 75%
2.	General corporate purposes*	Maximum of up to 25%
Total		100%

*The Net Proceeds will be first utilized towards the Objects mentioned above. The balance is proposed to be utilized for general corporate purposes, subject to such utilization not exceeding 25% of the gross proceeds, in compliance with the SEBI NCS Regulations.

For further details, please refer "Object of the Issue" on page 48 of the Prospectus.

ISSUE PROCEDURE

1. Who are not eligible to apply for NCDs?

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

- 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);
- 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;
- Persons resident outside India and other foreign entities;
- Foreign Portfolio Investors;
- Foreign Venture Capital Investors;
- Qualified Foreign Investors;
- Overseas Corporate Bodies; and
- Persons ineligible to contract under applicable statutory/regulatory requirements.

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

For further details, please refer "Issue Procedure" on page 224 of the Prospectus.

INSTRUCTIONS FOR FILLING-UP 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 this Abridged 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 and PAN, clearly and without error. On the basis of such Applicant's active DP ID, Client ID and PAN provided in the Application Form, and as entered into the electronic Application system of the Stock Exchange by SCSBs, the Designated Intermediaries, the Registrar will obtain from the Depository the Demographic Details. Invalid accounts, suspended accounts or where such account is classified as invalid or suspended may not be considered for Allotment of the NCDs
- Applications must be for a minimum of 10 NCDs and in multiples of one NCD thereafter. For the purpose of fulfilling the requirement of minimum application size of 10 NCDs, an Applicant may choose to apply for 10 NCDs of the same option or across different option;
- 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 the Prospectus and applicable law, rules, regulations, guidelines and approvals;
- Every Applicant should hold valid Permanent Account Number and mention the same in the Application Form;
- All Applicants are required to tick the relevant column of “Category of Investor” in the Application Form;
- All Applicants should correctly mention the ASBA Account number and ensure that funds equal to the Application Amount are available in the ASBA Account before submitting the Application Form to the Designated Branch and also ensure that the signature in the Application Form matches with the signature in Applicant’s bank records, otherwise the Application is liable to be rejected;
- 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 option, mode of allotment, PAN, demat account no. etc. should be captured by the relevant Designated Intermediaries in the data entries as such data entries will be considered for Allotment.

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

B. Applicant’s 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, 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 parameters, namely, DP ID, Client ID, PAN and UPI ID (wherever applicable) then such Application are liable to be rejected.

C. Permanent Account Number

The Applicant should mention his or her Permanent Account Number allotted under the IT Act. For minor Applicants, applying through the guardian, it is mandatory to mention the PAN of the minor Applicant. However, Applications on behalf of the Central or State Government officials and the officials appointed by the courts in terms of a SEBI circular dated June 30, 2008 and Applicants residing in the state of Sikkim who in terms of a SEBI circular dated July 20, 2006 may be exempt from specifying their PAN for transacting in the securities market. In accordance with Circular No. MRD/DOP/Cir-05/2007 dated April 27, 2007 issued by SEBI, the PAN would be the sole identification number for the participants transacting in the securities market, irrespective of the amount of transaction. Any Application Form, without the PAN is liable to be rejected, irrespective of the amount of transaction. It is to be specifically noted that the Applicants should not submit the GIR number instead of the PAN as the Application is liable to be rejected on this ground.

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

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 option of NCDs, subject to a minimum Application size as specified in the Prospectus and in multiples of 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 ₹5 lakh shall

be deemed such individual Applicant to be an HNI Applicant and all such Applications shall be grouped in the HNI Portion, for the purpose of determining the Basis of Allotment to such Applicant. However, any Application made by any person in his individual capacity and an Application made by such person in his capacity as a Karta of a Hindu Undivided family and/or as Applicant (second or third Applicant), shall not be deemed to be a multiple Application. For the purposes of allotment of NCDs under this Issue, Applications shall be grouped based on the PAN, i.e., Applications under the same PAN shall be grouped together and treated as one Application. Two or more Applications will be deemed to be multiple Applications if the sole or first Applicant is one and the same. For the sake of clarity, two or more applications shall be deemed to be a multiple Application for the 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 the Debenture 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, except for Applications by or on behalf of the Central or State Government and the officials appointed by the courts and by investors residing in the State of Sikkim, provided such claims have been verified by the Depository Participants. In case of minor Applicants applying through guardian when PAN of the Applicant is not mentioned;
- (k) DP ID, Client ID or 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 stock invest/ 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 or the UPI-linked Account to be blocked;
- (y) In case no corresponding record is available with the Depositories that matches the 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 Centres 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 lakh.

For information on certain procedures to be carried out by the Registrar to the Issue for finalization of the Basis of Allotment, please see "Information for Applicants" on page 246 of the Prospectus.

Basis of Allotment for NCDs

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

Allocation Ratio

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

Grouping of Applications and Allocation Ratio: Applications received from various applicants shall be grouped together on the following basis:

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

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

For the purposes of determining the number of NCDs available for allocation to each of the abovementioned Portions, our Company shall have the discretion of determining the number of NCDs to be Allotted over and above the Base Issue Size, in case our Company opts to retain any oversubscription in the Issue up to ₹4,000 lakh. The aggregate value of NCDs decided to be allotted over and above the Base Issue Size, (in case our Company opts to retain any oversubscription in the Issue), and/or the aggregate value of NCDs up to the Base Issue Size shall be collectively termed as the "**Overall Issue Size**".

Basis of Allotment for NCDs

Allotments in the first instance:

- (i) Applicants belonging to the Category I, in the first instance, will be allocated NCDs up to 10% of overall Issue Size on first come first serve basis (determined on the basis of date of receipt of each Application duly acknowledged by the Lead Manager and their respective affiliates/SCSB (Designated Branch or online acknowledgement);
- (ii) Applicants belonging to the Category II, in the first instance, will be allocated NCDs up to 40% of Overall Issue Size on first come first serve basis (determined on the basis of date of receipt of each Application duly acknowledged by the Members of the Syndicate/Trading Members/SCSB (Designated Branch or online acknowledgement);
- (iii) Applicants belonging to the Category III, in the first instance, will be allocated NCDs up to 50% of Overall Issue Size on first come first serve basis (determined on the basis of date of receipt of each Application duly acknowledged by the Members of the Syndicate/Trading Members/SCSB (Designated Branch or online acknowledgement);

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

a. Under Subscription:

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

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

Within each Portion, priority in Allotments will be given on a first-come-first-serve basis, based on the date of upload of each Application into the electronic system of the Stock Exchange.

For each Portion, all Applications uploaded into the electronic book with the Stock Exchange would be treated 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 10 NCD and in multiples of 1 (one) NCD thereafter would be made in case of each valid Application.

- b. 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.

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

- (i) Allotments to the Applicants shall be made in proportion to their respective Application size, rounded off to the nearest integer;
- (ii) If the process of rounding off to the nearest integer results in the actual allocation of NCDs being higher than the Issue Size, not all Applicants will be allotted the number of NCDs arrived at after such rounding off. Rather, each Applicant whose Allotment size, prior to rounding off, had the highest decimal point would be given preference;
- (iii) In the event, there are more than one Applicant whose entitlement remain equal after the manner of distribution referred to above, our Company will ensure that the Basis of Allotment is finalised by draw of lots in a fair and equitable manner; and
- (iv) The total Allotment under Series I to Series IX of the NCDs shall not exceed a value more than ₹9,000 lakh.

d. Applicant applying for more than one Series of NCDs:

If an Applicant has applied for more than one Series 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 series-wise allocation of NCDs to such Applicants shall be in proportion to the number of NCDs with respect to each series, applied for by such Applicant, subject to rounding off to the nearest integer, as appropriate in consultation with Lead Manager and Designated Stock Exchange.

In cases of odd proportion for Allotment made, our Company in consultation with the Lead Manager will Allot the residual NCD (s) in the following order:

- (i) first with monthly interest payment in decreasing order of tenor i.e., Series IV, III, II and I;
- (ii) second with payment on annual interest payment in decreasing order of tenor i.e., Series VI and V;
- (iii) followed by payment on cumulative options in decreasing order of tenor i.e., Series IX, VIII and VII.

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

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 the Prospectus.

Our Company would allot Series I NCDs to all valid applications, wherein the Applicants have not indicated their choice of the relevant Series 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.

ABRIDGED PROSPECTUS

Retention of oversubscription

Our Company shall have an option to retain over-subscription up to the Issue limit.

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

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 finalisation of the Basis of Allotment.

TERMS OF THE ISSUE

1. Minimum Subscription

In terms of the SEBI NCS Regulations, for an issuer undertaking a public issue of debt securities, the minimum subscription for public issue of debt securities shall be 75% of the Base Issue. If our Company does not receive the minimum subscription of 75% of the Base Issue i.e. ₹ 3,750 lakh within the prescribed timelines under Companies Act and any rules thereto, the entire subscription amount blocked shall be unblocked in the respective ASBA Accounts of each Applicant, within eight Working Days from the date of closure of the Issue, 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 Accounts(s) of the Applicants within eight Working Days from the Issue Closing Date, failing which the Company will become liable to refund the Application Amount along with interest at the rate 15 (fifteen) percent per annum for the delayed period.

2. Right to Recall or Redeem prior to Maturity – Not Applicable

3. Security

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

The principal amount of the NCDs to be issued in terms of the Prospectus together with all interest due on the NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge, on all movable assets, including book debts and receivables, cash and bank balances, loans and advances both present and future of the Company (excluding (a) reserves created in accordance with law; (b) receivables of the Company, fixed deposits, cash collateral, immovable and movable assets over which exclusive charge is created in favour of State Bank of India, Canara Bank, Dhanlaxmi Bank or any other lender), such that a security cover to the extent of 1 (one) time of the outstanding principal amounts of the NCDs and all interest due and payable thereon is maintained at all times until the redemption of NCDs.

Our Company will create the security for the NCDs in favour of the Debenture Trustee for the Debenture Holders holding the NCDs on the assets to ensure 100.00% security cover of the amount outstanding including interest in respect of the NCDs at any time.

Our Company has entered into the Debenture Trusteeship Agreement and in furtherance thereof intends to enter into a deed of agreement with the Debenture Trustee, (“Debenture Trust Deed”), the terms of which shall govern the appointment of the Debenture Trustee and the issue of the NCDs.

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

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

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

Further, in the event our Company fails to execute the Debenture Trust Deed within a period as specified under Regulation 18 of SEBI NCS Regulations, our Company shall pay interest of at least 2% p.a. to each Secured NCD Holder, over and above the agreed coupon rate, till the execution of the Debenture Trust Deed.

For further details, please refer “*Terms of the Issue*” on page 202 of the Prospectus.

DEBT EQUITY RATIO

Debt Equity Ratio of the Company as on September 30, 2024:

(₹ in lakh)

Particulars	As on September 30, 2024	
	Pre- Issue	Post- Issue [#]
Debt		
Debt Securities	22,656.91	31,656.91
Borrowings (other than Debt Securities)	8,014.53	8,014.53
Subordinated liabilities	19,850.55	19,850.55
Total Debts	50,521.99	59,521.99
Equity (Shareholder's funds)		
Equity Share Capital	6,700.00	6,700.00
Other Equity		
Special Reserve Fund	892.70	892.70
Securities Premium	350.00	350.00
Retained Earnings	1,987.10	1,987.10
Other Comprehensive Income	-	-
Less: Unamortized expenses of Public Issues, term loans, and other prepaid expenses and deferred tax expenses	630.72	630.72
Total Equity (Total shareholder's funds)	9,299.08	9,299.08
Debt/Equity (No of Times)	5.43	6.40

ABRIDGED PROSPECTUS

#The debt-equity ratio post the Issue is indicative and is on account of inflow of ₹ 9,000 lakh from the Issue and does not include contingent and off-balance sheet liabilities. The actual debt-equity ratio post the Issue would depend upon the actual position of debt and equity on the date of allotment.

Notes:

- 1) Debt securities represent principal outstanding of debt securities such as NCDs issued under public issue and private placement after adjustment of EIR (Effective Interest Rate) and NCDs matured but not paid under private placement.
- 2) Borrowings (other than Debt Securities) represent Term Loan From Bank, Loans repayable on demand (Cash credit limit) after adjustment of EIR (Effective Interest Rate) and Lease liabilities.
- 3) Subordinated Liabilities (Subordinated Debt) includes Subordinated Debt matured but not paid.
- 4) The figures disclosed above are based on unaudited financial results of the Company for six months period ended September 30, 2024
- 5) Debt / Equity Ratio = Total Debt (Borrowings) / Net worth
- 6) The following events occurred between October 01, 2024 - December 13, 2024 were not considered in this certificate:
 - i. The Company from October 01, 2024 till December 13, 2024: have made the repayment of the term loans from Canara bank amounting to ₹ 56.07 lakh
 - ii. On December 08, 2024, the Company incurred 0.02 lakh as Inspection charge on the term loans from Canara bank which is yet to be repaid
 - iii. The Company from October 01, 2024 till December 13, 2024: have made the repayment of the term loans from SBI amounting to ₹ 105.89 lakh
 - iv. The Company from October 01, 2024 till December 13, 2024: have made the repayment of the working capital demand loans from Federal Bank amounting to ₹ 221.08 lakh
 - v. The Company from October 01, 2024 till December 13, 2024: has redeemed secured publicly issued non-convertible debentures amounting to ₹ 1,018.72 lakh
 - vi. The Company from October 01, 2024 till December 13, 2024: has redeemed secured privately placed non-convertible debentures amounting to ₹ 34.06 lakh (out of which ₹ 0.06 lakh pertains to non-convertible debentures which were earlier matured but remained unclaimed as on March 31, 2024)
 - vii. The Company from October 01, 2024 till December 13, 2024: has redeemed subordinated debt amounting to ₹ 712.10 lakh
 - viii. The Company from October 01, 2024 till December 13, 2024: has raised funds through issuance of subordinated debt amounting to ₹ 755.65 lakh
 - ix. The Company from October 01, 2024 till December 13, 2024: has availed unsecured borrowings amounting to ₹ 2,000.00 lakh from Malankara Multi State Co-operative Credit Society Limited vide letter of arrangements dated November 18, 2024, November 26, 2024 and December 04, 2024.

DECLARATION

We, the Directors of the Company, hereby certify and declare that all the applicable legal requirements in connection with the Issue including all the relevant provisions of the Companies Act, 2013, as amended, and the rules prescribed thereunder, to the extent applicable and the guidelines issued by the Government of India and/or the regulations/guidelines/circulars issued by the Reserve Bank of India, and the Securities and Exchange Board of India, established under Section 3 of the Securities and Exchange Board of India Act, 1992, as applicable, including the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended, provisions under the Securities Contracts (Regulation) Act, 1956, as amended, and rules made thereunder, including the Securities Contracts (Regulation) Rules, 1957, as amended, including the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable, as the case may be have been complied with and no statement made in the Prospectus is contrary to the provisions of the Companies Act, 2013, the Securities Contracts (Regulation) Act, 1956, the Securities and Exchange Board of India Act, 1992 or rules made there under, regulations or guidelines or circulars issued, as the case may be. We hereby confirm that the compliance with the Securities and Exchange Board of India Act, 1992 or rules made there under does not imply that payment of dividend or interest or repayment of debt securities, is guaranteed by the Central Government.

We further certify that all the disclosures and statements made in the Prospectus are true and correct and complete in all material respects, are in conformity with Companies Act, 2013, Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended, the Securities Contracts (Regulation) Act, 1956, as amended and rules made thereunder including the Securities Contracts (Regulation) Rules, 1957 and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, the Securities and Exchange Board of India Act, 1992 or rules made there under, regulations or guidelines or circulars issued, as the case may be and do not omit disclosure of any material fact which may make the statements made therein, in light of circumstances under which they were made, misleading and that the Prospectus does not contain any misstatements. Furthermore, all the monies received under this 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 is as per the original records maintained by the Promoter subscribing to the Memorandum of Association and Articles of Association.

We further certify that the contents of the Prospectus have been perused by the Board of Directors, and the final and ultimate responsibility of the contents mentioned herein shall also lie with the Board of Directors.

Signed by the Directors of our Company

Chemmanur Devassykutty Bobby
Chairman & Managing Director
DIN: 00046095

Edathole Habeebul Rahiman
Independent Director
DIN: 06973269

Lijo Moothedan
Non- Executive Director
DIN: 00877403

Antony Sebastian Choorakkal
Independent Director
DIN: 10083087

Smitha Bobby
Non- Executive Director
DIN: 00046059

Sibin Philipose
Non- Executive Director
DIN: 09777666

Date: December 16, 2024

FOR FURTHER DETAILS PLEASE REFER TO PROSPECTUS DATED DECEMBER 16, 2024



(Please scan this QR Code to view the Prospectus)

ABRIDGED PROSPECTUS

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.

DBFS SECURITIES LIMITED

ALAPPUZHA NIZA CENTRE, GENERAL HOSPITAL JUNCTION, NEAR SBT, ALAPPUZHA-688001, (M): 9633306102; **ANGAMALY** GG TOWER, ALUVA ROAD, ANGAMALY – 683572; **BANGALORE** 1ST FLOOR, NO.45, SRI VENGAMAMBA COMPLEX, OIL MILL ROAD, KAMMANAHALLI, BANGALORE-560084 (M): 9342552341; **CHANGANASSERY** 1ST FLOOR, KH TRADE CENTER, M C ROAD, NEAR PERUNNA BUS STAND, CHANGANSSERY, KOTTAYAM-686102 **CHENGANNUR** 1ST FLOOR, POURNAMI BUILDING, GOVERNMENT HOSPITAL JUNCTION, M C ROAD, CHENGANNUR-689121, (M): 9895017830; **CHENNAI** FIRST FLOOR, NO: 122, NEAR SURNA SILVER HOUSE, RAJAJI ROAD, WEST THAMBARAM, TAMIL NADU – 60044; **CHERTHALA** JT TRADE CENTRE , A C ROAD, NEAR X-RAY JUNCTION, CHERTHALA - 688524 (M) 7994993976; **COIMBATORE** 1064, METTUPALAYAM ROAD, NEAR LOTUS EYE HOSPITAL, R S PURAM, COIMBATORE-641002 (T): 0422 3219920; **COLACHAL** DOOR NO. 3-7/5, FIRST FLOOR, VMN BUILDING, MAIN ROAD, ANNA STATUE, COLACHAL, KANYAKUMARI TAMIL NADU – 629251; **DINDIGUL** 49 A, 1ST FLOOR, MOUNSPURAM 5TH LANE,DINDIGUL PALANI ROAD, DINDIGUL, TAMIL NADU-624001; **ERODE** NO .5/1 1ST FLOOR DHAMU COMPLEX, CHINNAMUTHU MAIN STREET , EK VALASU ROAD ERODE-638011 (M): 9092040252; ; **HOSKOTE** 1ST FLOOR, KHAYUM COMPLEX, K.R ROAD, HOSKOTE -562114 (M) 9344205219; **HOSUR** NO.74 A/31-2, 2ND FLOOR, BAGALUR ROAD, HOSUR-635109 **K R PURAM** NO 326/3/1, 1ST FLOOR, VANDANA COMPLEX, NEW BAZAAR STREET, K.R.PURAM, BANGALORE-560036 (M): 9633006981; **KANJIRAPPALLY** 1ST FLOOR, NANDIKATTU KANDATHIL BUILDING, OPP. PRIVATE BUS STAND,K K ROAD, KANJIRAPPALLY (M): 9349038017; **KANYAKUMARI** DOOR NO. 17/52B,FIRST FLOOR, GOPAL DRIVING SCHOOL,MADAVAPURAM,KANYAKUMARI, TAMIL NADU – 629702; **KASARAGOD** 1ST FLOOR, CITY CENTRE, KMC 3/434 A 32& 3/464 A 33, BANK ROAD, KASARAGODDT, PIN-671121 (M): 9387435614; **KAZHAKUTTOM** TC: 1/2220 & TC: 1/2221,1ST FLOOR, KP2/613, PADIYATTU VILAKAM, MAMATHA NAGAR - 15, KAZHAKUTTOM - MENAMKULAM (PART), THIRUVANATHAPURAM, KERALA-695582 (M) 9746644462; **KOCHI** 2ND FLOOR, CHAMMANY CHAMBERS, KALOOR- KADAVANTHRA ROAD, KALOOR, KOCHI - 682017; **KOTTARAKKARA** 1ST FLOOR, MAKAYIRAM BUILDING, SHOP NO -6/354, KOTTARAKKARA VILLAGE, KOLLAM DIST – 691531; **KOTTAYAM** FIRST FLOOR, PULICKAL TOWER, S.H MOUNT P.O, KOTTAYAM-686006 (M): 9349038011; **KOZHICODE** 13/507-B-29, YAMUNA ARCADE, KALLAI ROAD, CHALAPPURAM P O, KOZHICODE-673002 (M): 9388563944; **MADURAI** NO. 757A, ANNANAGAR 3RD CROSS STREET, OPPOSITE IOB BANK ,MADURAI- 625020 (T): 0452-2342218; **MALLESWARAM** 1ST FLOOR, NO 196, SAMPIGE ROAD, BETWEEN 10TH TO 11TH CROSS, MALLESHWARAM, BANGALORE-560003, LAND MARK: NEXT TO CROMA. **MANJERI** 33/1662,1663 , FIRST FLOOR ,CHOLAYIL COMPLEX, NEAR KACHERIPADI MASJID , COURT ROAD .MANJERI -676121; **MANNARKKAD** ROOM NO: 4/335,4/336 , FIRST FLOOR ,AMBADATH TOWER, MANNARKKAD , -678582; **MAVELIKKARA** MEKKATHILS BUILDING,PULIMOODU,MAVELIKARA 690101; **MYSORE** #159/K-20, 1ST FLOOR, N.S ROAD, K.R MOHALLA, MYSORE-570024, LAND MARK: ABOVE SOUTH CAFÉ, NEXT TO SBI (M): 9341005219; **NAGARCOIL** BUILDING NO. 541, FIRST FLOOR, CROSS BUILDING, K.P. ROAD, NAGERCOIL, TAMILNADU – 629001; **PALA** 1ST FLOOR, PUTHUMANA ARCADE, NEAR KOTTARAMATTOM BUS STAND, VELLAPPAD, PALA P O-686575 (M): 9349038010; **PALAKKAD** DOOR NO: 41/1259 – 22, DOHA PLAZA, NEAR LIC,DPO ROAD, PALAKKAD – 678014 (M): 9388924545; **PEENYA** CHANDRU COMPEX, 1ST FLOOR, DOOR NO 7, PEENYA 2ND STAGE, NEAR BUS STOP, BANGALORE-560058; **PERINTHALMANNA** 1ST FLOOR, KULATHINGAL COMPLEX, ICICI BANK BUILDING, MANNARKKAD ROAD, NEAR KSRTC STAND, PERINTHALMANNA-679322, (M): 9895017811; **POLLACHI** 2ND FLOOR,DOOR NO40,M.K.G COMPLEX,NEW SCHEME ROAD,OPP CANARA BANK POLLACHI,COIMBATORE 642001; **SALEM** SHOP NO. 16 & 17 I FLOOR, A K SHOPPING COMPLEX, 1/171, OPP. SARADA COLLEGE MAIN ROAD, SALEM 636016 (T): 9789057268; **THALASSERY** 1ST FLOOR, DELUXE TOWER, LOGANS ROAD, FASHION STREET, THALASSERY, KERALA-670101, (M): 9645008540; **THENI** NO 143, EDAMAL STREET, ARAVIND DENTAL CARE BUILDING, NEAR NADAR GIRLS SCHOOL, THENI - 625531 (T): 04546-261338; **THRISSUR** NO 9/640/35/1, FIRST FLOOR, C J TOWER, IKKANDA WARRIER ROAD, THRISSUR – 680001, (M): 9895931243; **TIRUNELVELI** NOORA PLAZA, DOOR NO.194N, KTC BODYGUARDS (OPP), PALAYAMKOTTAI MARKET, TIRUNELVELI-627002 (T): 9025895544; **TRICHY** STERLING HEALTH PARK, DOOR NO 2, 1ST FLOOR, NEAR PETROL BANK,9TH 'A' CROSS,THILLAI NAGAR, TRICHY, TAMIL NADU – 620018. (M): 9597340002 **TRIVANDRUM** 1ST FLOOR, SM COMPLEX, KARAMANA P O, THIRUVANANTHAPURAM-695002 (M): 7356756888; **VADAKARA** FIRST FLOOR NO:8/963-52,53 , INORBIT CENTRE ,NESTO SPACE HOLDINGS , MARKET ROAD ,NEAR BSNL VADAKARA , CALICUT -673101; **VELLORE** 1ST FLOOR, NO: 240, DHARMARAJA KOIL STREET, OPP: CMC HOSPITAL EXIT GATE, KADPADI ROAD, VELLORE TAMIL NADU-632004

ABRIDGED PROSPECTUS

KOTAK SECURITIES LIMITED

AHMEDABAD: KOTAK SECURITIES LIMITED., 16TH FLOOR | SHAPATH – V | OPP. KARNAVATI CLUB | SARKHEJ-GANDHINAGAR HIGHWAY | AHMEDABAD - 380015 T: 26587276; **BANGALORE:** KOTAK SECURITIES LIMITED., ‘UMIYA LANDMARK’-II FLR., NO:10/7 -LAVELLE RD.T: 080-66203601; **CHENNAI:** KOTAK SECURITIES LIMITED., GRR BUSINESS CENTER, NO.21, VAIDYARAMAN STREET, T NAGAR. T: 24303100/ 24303324; **COIMBATORE:** KOTAK SECURITIES LIMITED., 114, E-1, RACE COURSE ROAD, 68-116 TO 208-249, 2ND FLOOR, MARIAMMAL TOWERS, COIMBATORE – 641018 P: 6699666; **HYDERABAD:** KOTAK SECURITIES LIMITED., 1-8-179/2/A,1ST FLOOR, USHA KIRAN COMPLEX, ABOVE HDFC BANK, P G ROAD, SECUNDERABAD – 500 003. T:040-47009699/671; **INDORE:** KOTAK SECURITIES LIMITED., 314, CITI CENTRE, 570, M.G. ROAD. T: 2537336; **KOCHI:** KOTAK SECURITIES LIMITED., 40/1400, 11TH FLOOR, ENSIGN ENCLAVE, JOS JUNCTION, M.G. ROAD. T: 0484-2377386/ 2378287; **KOLKATTA:** KOTAK SECURITIES LIMITED., OSWAL CHAMBER, 503, B/2, 5TH FLOOR , 2 CHURCH LANE, KOLKATTA - 700001, TEL: 033-66156200; **MANGALORE:** KOTAK SECURITIES LIMITED., NO.4, 3RD FLOOR, THE TRADE CENTRE, JYOTI CENTRE, BUNTS HOSTEL ROAD, NEAR JYOTI CIRCLE. T: 0824-424180; **MUMBAI:** KOTAK SECURITIES LIMITED., 32, GR FLR., RAJA BAHADUR COMPOUND, OPP BANK OF MAHARASHTRA, FORT, T: 22655084; **NEW DELHI:** KOTAK SECURITIES LIMITED., UNIT NUMBER 601 & 608, 6TH FLOOR, WORLD TRADE TOWER BUILDING, TOWER B, PLOT NUMBER C1, SECTOR 16, NOIDA, (NEW DELHI) - 201301.TEL: 0120-6760435/0120-4869326; **SURAT:** KOTAK SECURITIES LIMITED., KOTAK HOUSE, K G POINT, 1ST FLOOR, NR.GANGA PALACE, OPP.IDBI BANK, GHODDOD ROAD. T: 0261-5532333/ 2254553;

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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 India	Stock Exchange Branch, P J Towers, BSE Building, Ground Floor, Dalal Street, Fort Mumbai-23	Sanket Sudke	9158688142	stockexchange.mumbaisouth@bankofindia.co.in
4.	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
5.	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
6.	BNP Paribas	BNP Paribas House, Maker Maxity, Bandra Kurla Complex, Bandra E, Mumbai-51	Shanil George	9702777573	shanil.george@asia.bnpparibas.com
7.	Canara Bank	Mumbai Nationalstock Exchange Branch, 11th Floor, 115, Atlanta Building Nariman Point Mumbai -400001	Ranganath Avala	022-22028235	cb2422@canarabank.com
8.	Central Bank Of India	Ground Floor, Central Bank Of India, Central Bank Building, Fort, Mumbai 400001	Abhishek Sinha	7506369903	agmmum4082@centralbank.co.in
9.	Citibank, N.a.	Kalpurnam Building, Muncipal Market, CG Road, Ahmedabad – 380009	Priyank Patel	079- 40015812	priyank.patel@citi.com
10.	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
11.	Dbs Bank Ltd	Dbs Bank India Limited, Express Towers, Ground Floor, Nariman Point, Mumbai 400021	Sumesh Shetty	91 22 66388888 91 22 49384545	sumeshshetty@dbs.com, nitinhujbalrao@dbs.com, deepakpillai@dbs.com, sunilpoojari@dbs.com, gunapalshetty@dbs.com, richatiwari@dbs.com
12.	Deutsche Bank Ag	110 Sidharah S V Road Khar West 400052	Gauri Chaudhari	022-66009417	gauri.chaudhari@db.com
13.	The Federal Bank	Retail Business Department 7th Floor Federal Towers Ernakulam 682031	Jophit Paul	0484-2201721	jophit@federalbank.co.in
14.	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
15.	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,
16.	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"
17.	IDBI Bank Ltd	Indu House Veer Savarkar Marg Prabhadevi Mumbai	Shri Anurag Singh	7738034838	anurag.singh@idbi.co.in
18.	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
19.	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"
20.	Karnataka Bank Limited	Ho Complex Branch, Mangalore-02	Branch Manager	0824-2228266	asba@ktkbank.com

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Sr. No.	Name of the Bank	Controlling Branch & Address	Contact Person	Telephone Number	Email
21.	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
22.	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
23.	The Lakshmi Vilas Bank Ltd	104, Bharath House, BS Marg, Fort Mumbai 400001	C.B.gayathri	022-22672247/22672255	asba_nodal@lvbank.in
24.	The Mehsana Urban Co-op. Bank Ltd.	Head Office, Urban Bank Road, Highway, Mehsana - 384002	Branch Manager	+91-2762-251908	asba@mucbank.com
25.	Nutan Nagarik Sahakari Bank Ltd.	Opp Samratheshwar Mahadev, Nr. Law Garden, Ellisbridge	Mr. Nirav Shah	079-26425591, 26564715	asba@nutanbank.com
26.	Punjab National Bank	Bo: Bandra Kurla Complex Mumbai Suburb	Rajesh Jagtap	8291147822	rbjagtap@pnb.co.in , asba@pnb.co.in, bo7538@pnb.co.in
27.	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@rnsbindia.com
28.	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
29.	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
30.	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
31.	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
32.	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
33.	Syndicate Bank	Capital Market Service Branch, First Floor Syndicate Bank Building, 26a Sir P M Road, Fort, Mumbai 400001	Ms. Valsala C	9322798091	cmssc@syndicatebank.co.in
34.	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
35.	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
36.	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
37.	Union Bank Of India	66/80, Mumbai Samachar Marg, For, Mumbai-400023	Jaya Gadekar	022-22629404, 411 / 9930835216	asba@unionbankofindia.com
38.	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&intmld=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.