Date: May 25, 2022
SE/2022-23/10

To,

The General Manager **Corporate Relation Department** **BSE Limited** Phiroze Jeejeebhoy Towers 14th Floor, Dalal Street Mumbai 400 001 **Scrip Code: 534804**	**The National Stock Exchange India Ltd.** **Listing Department** Exchange Plaza Bandra Kurla Complex Bandra (East) Mumbai 400 051 **Scrip Code: CARERATING**

Dear Sir/ Madam,

SUB: NEWSPAPER ADVERTISEMENT

Pursuant to Section 124 of the Companies Act, 2013 (the "Act"), Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016, as amended ("the Rules") and Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015, please find enclosed herewith the following copies of the advertisement published giving Notice of Transfer of Equity Shares of the Company to Investor Education and Protection Fund Authority as follows:

a) Business Standard (English – All India Edition) issue dated May 25, 2022
b) Navshakti (Marathi - Mumbai Edition) issue dated May 25, 2022.

Pursuant to the provisions of the Act and the Rules, the Company has sent the above-mentioned reminder letters in physical mode to the concerned Shareholders at their registered address through postal/courier services.

The above information is also available on the Company's website i.e. www.careedge.in

You are requested to kindly take the above information on record.

Thanking you,

Yours faithfully,
For CARE Ratings Limited
Nehal Navinchandra Shah
Digitally signed by Nehal Navinchandra Shah
Date: 2022.05.25 18:59:01 +05'30'
Nehal Shah
Company Secretary & Compliance Officer

Encl : As above

Analysts take the wheel on automotive stocks

See margin benefit for companies in the backdrop of a cut in steel prices

PUNEET WADHWA
New Delhi, 24 May



IN THE DRIVER'S SEAT As on May 24

	CMP (₹)	Change % 1-day	Change % 2-day
Ashok Leyland	141.2	4.0	8.3
Mahindra & Mahindra	946.9	0.5	4.8
TVS Motor Company	708.9	1.9	3.5
Maruti Suzuki India	7,802.7	-1.2	2.8
Tata Motors	425.8	1.0	1.9
Hero MotoCorp	2,637.0	0.5	1.8
Eicher Motors	2,719.3	-0.8	0.4
MRF	74,395.5	1.4	0.4
Bharat Forge	675.3	-2.2	0.2
Bajaj Auto	3,783.3	-0.1	-0.1
Sona Blw Precision Forgings	550.6	2.1	-0.9
Bosch	13,992.7	-1.2	-1.3
Balkrishna Industries	2,067.4	-0.7	-2.2
Escorts	1,598.9	-2.2	-2.4
Tube Investments of India	1,527.0	-3.3	-6.3
NSE Nifty Auto	11,116.3	0.0	1.8
NSE Nifty50	16,125.2	-0.6	-0.9

CMP: Current market price Sources: *Bloomberg*, exchange

Analysts have turned bullish on automotive (auto) stocks amid the government's measures to cut excise duty on petrol and diesel. Moreover, tweaks to the import duty of raw material for steel manufacture, they believe, will aid demand recovery and lower the cost of vehicle ownership.

Over the weekend, the government cut excise duty on petrol and diesel by ₹8 per litre and ₹6 per litre, respectively, besides reducing import duty on key raw materials like steel and plastic. On the other hand, it increased export duty on iron ore and other steel intermediates.

All this, believe analysts at Nomura, may lead to over 10 per cent steel price reduction in the domestic market and lower the cost of ownership of vehicles and positively benefit demand sentiment. Lower commodity prices, said Nomura, should be positive for margins of most original equipment manufacturers.

For 2022-23 (FY23), they have pegged industry volume growth at 50 per cent for medium and heavy commercial vehicles, 20 per cent for passenger vehicles (PVs), and 11 per cent for two-wheelers (2Ws).

"Our analysis indicates that the cost of ownership of cars/2Ws has gone up by around 17 per cent/20 per cent over the past two years, led by rising fuel and vehicle prices. Thus, we have been concerned about mass consumption for entry-level cars and 2Ws since October 2022. The reduction in fuel prices can lead to around 2-3 per cent reduction in cost of ownership for cars/2Ws and should be sentimentally positive for the demand outlook," wrote Kapil Singh and Siddhartha Bera of Nomura in a recent note.

At the operational level, Nomura sees margin benefit for companies in the backdrop of a cut in steel prices. A near-10 per cent drop in steel prices, according to their estimates, could see margin growth by around 200 basis points (bps) for CVs and tractors, around 100 bps for PVs, and nearly 60 bps for 2Ws.

Those at ICICI Securities, too, remain optimistic about the fortunes of this sector after the recent developments and expect the companies to benefit from both a demand and cost perspective.

"On the demand perspective, a decline in retail fuel prices will help spur auto sales, especially in the 2W category, wherein demand is more elastic to fuel prices. Decline in fuel prices also helps reduce the cost of doing business, especially in terms of lower logistics costs," analysts at ICICI Securities said in a note.

Among specific companies, analysts at CLSA expect Tata Motors' domestic business and Ashok Leyland to benefit the most from a decline in steel prices.

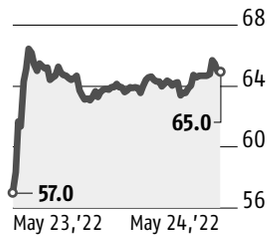
"We lift our earnings before interest, tax, and depreciation and amortisation estimates by 100–200 bps in FY23/2023-24 for these companies, leading to sharp increase in their earnings. Upgrade Tata Motors to 'outperform', from 'underperform' (target price: ₹480), and Ashok Leyland to 'buy', from 'outperform' (target price: ₹178)," analysts at CLSA wrote in a recent note.

In the 2W pack, they remain bullish on Eicher Motors and Bajaj Auto.

Those at Nomura, on the other hand, prefer Tata Motors, Ashok Leyland, and Mahindra & Mahindra. In the case of suppliers, they prefer Sona BLW Precision Forgings, Sansera Engineering, and Bharat Forge.

Zomato stock zooms 18% on improved disclosures

PIECE OF CAKE (₹)



Compiled by *BS* Research Bureau
Source: *Bloomberg*

SHIVANI SHINDE
Mumbai, 24 May

On the back of improved disclosure, food aggregator platform Zomato's stock touched an intraday high of ₹67.6 per share, an increase of 18.6 per cent, against the previous close of ₹57.

The company's stock closed at ₹64.95 per share.

Seven-eight large brokerages have come up with recommendations of 'overweight' to 'buy' since the company announced its results on Monday after market hours.

"Management proactively improved disclosures and addressed key issues. Focus is growth along with loss reduction, a tough balancing act but mgmt. seems to be committed. Financial discipline is also evident with focus on cash conservation. Suspense remains on Blinkit acquisition," said a Jefferies India report. The report further stated: "Zomato is aiming for an accelerated growth, despite which, the focus is on loss reduction, aligning with the long term shareholder expectation. Q1FY23 loss should come down meaningfully. Contribution margin (% of gross order value) is likely to get to double digits, with some cities already at this level. Zomato still expects to lower the delivery cost through better fleet utilisation."

Get car engine insurance to keep you afloat during rains

Roadside assistance and outstation emergency add-ons are useful

BINDISHA SARANG

Depending on which part of the country you live in, this year's monsoon could hit your city within a week or month. Heavy rainfall poses added risks to your vehicle. First of all, you should have a comprehensive cover and not just a third-party one. In addition, get the pre-monsoon maintenance of your vehicle done and then buy a few add-on covers for holistic protection. Animesh Das, senior director-motor underwriting, Acko General Insurance, says, "Insurance policies come with a few exclusions. If you have add-ons that cover those exclusions, you won't have to pay for them out of your own pocket."

DRIVE EVERY DAY? CONSIDER 'DAILY ALLOWANCE' COVER

- **When your car goes for repairs,** you need an alternative mode of transportation
- **In such a scenario, the 'daily allowance' add-on** cover would pay you an allowance of, say, ₹500
- **This is generally provided for up to two weeks,** so that the cost of daily transportation doesn't fall on you
- **The amount and number of days of payout** vary from one insurer to another
- **People dependent on one vehicle** should buy this cover



Source: PolicyBazaar

Engine protection cover

A comprehensive insurance policy does not cover damage to the engine or gearbox. During monsoons, roads get waterlogged. Water enters the engine and damages it. The cost of repair can run into several lakhs.

Naval Goel, founder and chief executive officer (CEO), PolicyX.com, says, "The engine protection add-on will cover the cost of repairing your engine if it gets damaged due to ingress of water." Those who buy this add-on must keep one vital point in mind. "Don't try to start the car once it has stalled. That is treated as negligence. If you do so, the insurer will not make a payout," says Kapil Mehta, co-founder, SecureNow Insurance Broker.

According to experts, this is a must-have cover for the monsoon.

Ashwini Dubey, head-motor renewals, PolicyBazaar, says, "It can save you a substantial amount of money for a nominal premium, which generally ranges between 0.15 per cent and 0.2 per cent of the insurance declared value (IDV)."

IDV refers to the maximum claim your insurer will pay if your vehicle gets completely damaged, or is stolen.



YOUR MONEY

Roadside assistance

This is another essential cover every vehicle owner must have. "You wouldn't want to be stranded on the road for hours waiting for help. This add-on ensures help reaches you in the minimum possible time," says Dubey. It is not expensive. You will have to pay barely ₹100-500 for it.

Additional cover you may consider

In addition to these must-have covers, you may also buy a few, depending on your needs.

According to Mehta, owners of expensive cars in particular should buy the return to invoice, zero depreciation, and key replacement cover. He adds that they increase the cost of the cover considerably, and may hence be less relevant for owners of mid- and small-sized cars. A return to invoice add-on will help you get the full invoice price of your vehicle if it is completely damaged (total loss), or is stolen.

The 'key replacement' add-on covers the cost of replacing the car key if it is lost, damaged, or stolen. In high-end models, replacing it can be an expensive affair. 'Zero depreciation' is another useful add-on. Normally, when a vehicle gets damaged and parts have to be replaced, the insurer pays the depreciated value of those parts. If you have the zero-depreciation cover, the insurer pays the full cost.

Tyres suffer considerable wear and tear on Indian roads. During monsoon, the incidence of tyre bursts increases as they get damaged while being driven through puddles and potholes.

'Tyre protector' add-on is also available. It covers you for scenarios such as tyre and tube burst (without being involved in an accident), including labour cost.

'Outstation emergency' add-on is crucial for those who travel outside their cities regularly.

"It provides financial protection when you face an emergency situation, like an accident or car breakdown," says Das. If repair takes more than 12 hours, this cover will pay for the cost of hotel stay or of travelling to your destination. Note that all these add-ons come with specific terms and conditions. Go through the policy wording before buying them.

AHMEDNAGAR MUNICIPAL CORPORATION, AHMEDNAGAR

Re E - Tender Notice No.:02/2022-23

Regarding the developement of 594 flats with basic facilities at Nalegaon Survey No. 44 (P) within the jurisdiction of Ahmednagar Municipal Corporation under the verticle of Affordable Housing in Partnership (AHP) of Pradhan Mantri Awas Yojana, Re-tender has been published for appointment of a private agency on the website http://mahatenders.gov.in for inviting e-tenders as per Tender ID_2022_ANMC_800901_1. However, the concerned should take a note.

Add. Commissioner
Ahmednagar Municipal Corporation

CareEdge RATINGS

CARE Ratings Limited
CIN: L67190MH1993PLC071691
Regd. Office: Godrej Coliseum, 4th Floor, Somaiya Hospital Road, Off Eastern Express Highway, Sion (East), Mumbai 400022.
Tel. No.: 022-67543456 • Email: investor.relations@careedge.in
Website: www.careedge.in

NOTICE TO THE SHAREHOLDERS TRANSFER OF EQUITY SHARES OF THE COMPANY TO INVESTORS EDUCATION & PROTECTION FUND (IEPF) AUTHORITY

Pursuant to Section 124 of the Companies Act, 2013 read with the IEPF (Accounting, Audit, Transfer and Refund) Rules, 2016, as amended from time to time, the Company is required to transfer the shares, in respect of which Dividend has remained unclaimed and unpaid consequently for seven consecutive years or more, to the Investor Education and Protection Fund (IEPF) Authority. In the case of CARE Ratings Limited, the due date for transfer of such shares, in respect of which dividend has remained unclaimed and unpaid consequently for seven consecutive years or more is 22nd September 2022. Pursuant to the said Rules, the Registrar and Transfer Agent (RTA) i.e., KFin Technologies Limited, has already sent a specific communication to those shareholders whose shares have become due for transfer to IEPF. The Company has also uploaded the details of such shareholders on its website viz. **www.careedge.in**

Notice is further given to the shareholders to claim / encash the unpaid / unclaimed Dividend relating to financial year 2015-16 and onwards latest by 23rd August 2022 so that the shares are not transferred to the IEPF. It may please be noted that if Dividend remains unclaimed / unpaid as on the due date, the Company will proceed to initiate action for transfer of shares of such shareholders.

On transfer of the Dividend and the shares to IEPF, the shareholders may claim the same by making an application to IEPF in Form IEPF-5 as per the Rules. The said Form is available on the website of IEPF viz. **www.iepf.gov.in**

For any queries on the above matter, Shareholders are requested to contact the Company's Share Transfer Agents, as mentioned below:

M/s. KFin Technologies Ltd. Unit: CARE Ratings Limited (CARE) Selenium Tower B, Plot 31-32, Financial District, Nanakramguda, Gachibowli, Hyderabad 500032, Telangana. Tel.: 040-67162222, Toll Free No.: 1800-3094-001, Email: einward.ris@kfintech.com

For **CARE Ratings Limited**
Sd/-
Nehal Shah
Company Secretary

Date: May 25, 2022
Place: Mumbai

Jyothy labs™

JYOTHY LABS LIMITED

(CIN : L24240MH1992PLC128651)

Registered Office: Ujala House, Ramakrishna Mandir Road, Kondivita, Andheri East, Mumbai - 400059.

STATEMENT OF STANDALONE/CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2022

(Rs in lacs)

Particulars	Standalone					Consolidated				
	Quarter ended			Year ended		Quarter ended			Year ended	
	31.03.2022	31.12.2021	31.03.2021	31.03.2022	31.03.2021	31.03.2022	31.12.2021	31.03.2021	31.03.2022	31.03.2021
	Audited (Note 4)	Unaudited	Audited (Note 4)	Audited	Audited	Audited (Note 4)	Unaudited	Audited (Note 4)	Audited	Audited
Total Income from operations (net)	53,737	52,865	48,727	2,16,627	1,88,500	54,671	53,903	49,511	2,19,649	1,90,912
Net Profit before tax	4,369	4,199	2,979	18,321	22,341	4,471	4,734	3,280	19,692	23,463
Net Profit after tax	3,852	3,540	2,696	15,613	19,026	3,694	3,802	2,728	15,913	19,065
Total comprehensive income for the period [comprising profit for the period (after tax) and other comprehensive income (after tax)]	3,930	3,511	2,833	15,601	19,050	3,780	3,773	2,906	15,909	19,119
Paid up Equity Share Capital	3,672	3,672	3,672	3,672	3,672	3,672	3,672	3,672	3,672	3,672
Reserves (excluding Revaluation Reserves)				90,618	89,706				1,40,684	1,39,183
Earnings Per Share of face value Re 1/- each										
Basic earnings per share (Rs)	1.05	0.96	0.73	4.25	5.18	1.03	1.05	0.80	4.41	5.43
Diluted earnings per share (Rs)	1.05	0.96	0.73	4.25	5.18	1.03	1.05	0.80	4.41	5.43

Notes :

1. The above audited financial results of the Company for the quarter and year ended March 31, 2022 were reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on May 24, 2022.
2. Exceptional item of Rs.2,350 lacs pertains to excise duty benefits availed in earlier years written off during the quarter ended March 31, 2021.
3. Previous period figures have been re-grouped / re-classified wherever necessary, to conform to current period's classification in order to comply with the requirements of the amended Schedule III to the Companies Act, 2013 effective 1st April 2021.
4. The figures for the quarter ended March 31, 2022 and March 31, 2021 are the balancing figures between the audited figures in respect of the full financial year and unaudited published figures upto the third quarter for the respective years. Also the figures upto the third quarter had been reviewed and not subject to audit.
5. The Board of Directors has recommended final dividend of Rs. 2.5 per equity share of Re 1/- each for the financial year ended March 31, 2022. The same is subject to approval of the shareholders at the ensuing Annual General Meeting.
6. For more details on results, visit investor center section of the Company's website at www.jyothylabs.com and financial result under corporates section of Stock Exchange's Website at www.nseindia.com and www.bseindia.com.

For and on behalf of the Board of Directors

M.R. Jyothy
Managing Director
DIN : 00571828

Place: Mumbai
Date: May 24, 2022



Adfactors 84

नागपूर आरटीओकडून ११ ई-बाईक्स जप्त

नागपूर : केंद्रीय मोटार वाहन नियमानुसार, २५० वॅटपेक्षा कमी क्षमता असलेल्या ई-बाईक्स आणि ई-वाहनांची वेगमर्यादा २५ किलोमीटरपेक्षा जास्त नको. मात्र, गेल्या दोन दिवसांत नागपूर जिल्ह्यातील तीन वाहन वितरकाकडे ३५ ते ४० किलोमीटरपर्यंत गती असलेले ११ ई- वाहनं आढळल्याने ते प्रादेशिक परिवहन कार्यालयांतील (आरटीओ) अधिकाऱ्यांनी जप्त केले. ही कारवाई यापुढेही चालणार आहे.

नागपूर शहर प्रादेशिक परिवहन कार्यालय, पूर्व नागपूर उपप्रादेशिक परिवहन कार्यालय, नागपूर ग्रामीण प्रादेशिक परिवहन कार्यालयांच्या वतीने या कारवाया करण्यात आल्या. आयुक्त कार्यालयाने केलेल्या सूचनेनुसार, गेल्या दोन दिवसांपासून नागपूर जिल्ह्यातील तिन्ही आरटीओ कार्यालयाकडून ई-वाहन, ई-बाईक्सच्या तपासणीची मोहीम सुरू केली गेली. पहिल्या दिवशी सोमवारी आरटीओ अधिकाऱ्यांचे पथक वर्धमाननगर येथील एका वाहन वितरकाकडे धडकले. येथे २५० वॅटपेक्षा कमी क्षमतेचे २० वाहनं तपासल्यावर दोन वाहनांची गती ३५ ते ४० किलोमीटरदरम्यान आढळली.

सोसायटीच्या आवारातून सायकल चोरी

पुणे : सोसायटीच्या आवारातून सायकल चोरणाऱ्या चोरट्याला कोंढवा पोलिसांनी अटक केली. त्याच्याकडून एक लाख दहा हजार रुपये किमतीच्या नऊ सायकल जप्त करण्यात आल्या आहेत. चोरट्याने कोंढवा, मुंढवा आणि वानवडी परिसरातून सायकल चोरल्याचे तपासात उघडकीस आले आहे.

रज्जाक सादर रज्जाक शेख (वय ५१, रा. कोंढवा, मूळ रा. रामपूर, जि. गाझीयाबाद, उत्तरप्रदेश) असे अटक करण्यात आलेल्या आरोपीचे नाव आहे. जारा शोएब खान (वय ३३, रा. साळुंखे विहार) यांनी फिर्याद दिली आहे. खान यांच्या लहान मुलाने त्याची सायकल सोसायटीच्या आवारात लावली होती.

SBFC एसबीएफसी फायनान्स प्रायव्हेट लिमिटेड
(पूर्वीची स्मॉल बिझनेस फिनक्रेडिट इंडिया प्रायव्हेट लिमिटेड)
नोंदणीकृत कार्यालय: युनिट क्र. १०२, १ला मजला, सी अँण्ड बी स्क्वेअर, संगम कॉम्प्लेक्स, सीटीएस क्र. ९५९, १२७, अंधेरी कुर्ला रोड, गाव चकाला, अंधेरी (पूर्व), मुंबई-४०० ०५९ फोन: +९१-२२-६७८७५३००)
फॅक्स: +९१-२२-६७८७५३३४) www.sbfc.com सीआयएन क्र.: यु६७१९०एमएच२००८पीटीसी१७८२७०

विषय: नवीन पत्त्यावर ठाणे शाखेचे स्थलांतर

प्रिय ग्राहक,
सदर तुम्हाला कळविण्यात येते की, महाराष्ट्र येथे असलेल्या आमच्या ठाणे शाखेकडील तुमचे विद्यमान खाते खालील नमुद नुसार नवीन परिसरात स्थलांतरित होणार आहे.

विद्यमान शाखेचा पत्ता	नवीन शाखेचा पत्ता
एसबीएफसी फायनान्स प्रा. लि. १ला मजला, बी विंग, इंद्र रत्न पॅलेस, जीवन ज्योती बिल्डिंग समोर, जांबळी नाका, ठाणे (प)-४००६०१. संपर्क क्र.: ९०२९०६५५३७/३८	एसबीएफसी फायनान्स प्रा. लि. युनिट क्र. १०४, १ला मजला, चिंतामणि ज्वेलर्स समोर, जांबळी नाका, ठाणे (प)-४००६०१. संपर्क क्र.: ९०२९०६५५३७/३८

ग्राहकांना त्यामुळे २०.०८.२०२२ पासून त्यांच्या व्यवहाराकरिता कामकाजाच्या नवीन ठिकाणी देण्याची विनंती करण्यात येत आहे.
कोणत्याही चौकशीकरिता कृपया वरील नमुद संपर्क तपशिलवार आमच्या नवीन शाखेकडे संपर्क करावा.
एसबीएफसी फायनान्स प्रा. लि. च्या वतीने आणि करिता

PUNCTUAL TRADING LIMITED

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CIN: L67120MH1986PLC039919

EXTRACT OF STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER / YEAR ENDED 31ST MARCH, 2022

(Rs. in Lacs)

Particulars	Quarter Ended 31.03.2022 (Audited)	Quarter Ended 31.03.2021 (Audited)	Year Ended 31.03.2022 (Audited)
Total Income from Operations	0	0	0
Net Profit / (loss) for the period (before tax, Exceptional and/or Extraordinary items) ordinary activities after tax	74.19	-12.06	151.83
Net Profit / (loss) for the period before tax (after Exceptional and/or Extraordinary items)	74.19	-13.07	151.83
Net Profit / (loss) for the period after tax (after Exceptional and/or Extraordinary items)	69.22	-14.30	129.65
Total Comprehensive Income for the period [Comprising Profit/(loss) for the period (after tax) and other Comprehensive Income (after tax)]	307.92	243.35	449.22
Equity Share Capital	100.00	100.00	100.00
Earnings Per Share (of Rs. 10/- each)			1674.09
Basic and Diluted	6.92	-1.43	12.97
Other Equity			

NOTE:
1) The above is an extract of the detailed format of Quarter / Year ended 31.03.2022 financial Results filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015 read with SEBI circular dated 5th July, 2016. The full format of the Quarter / year ended Financial Results is available on the Stock Exchange website: BSE Limited (www.bseindia.com)
2) The above were reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on 24th May, 2022.

For **Punctual Trading Limited**
Sd/-
Manoj Dadhich
Director

Place : Mumbai
Date : 24th May, 2022

फॉर्म जी
स्वारस्याच्या अभिव्यक्तीकरिता आमंत्रण
(इन्सॉल्व्हन्सी अँड बँकरप्टसी (इन्सॉल्व्हन्सी रिझॉल्युशन प्रोसेस फॉर कॉर्पोरेट पर्सन्स) रेग्युलेशन, २०१६ च्या कलम ३६ए (१) अंतर्गत)

	संबंधित तपशील	
१.	कॉर्पोरेट ऋणकोचे नाव	**विआन इंडस्ट्रीज लिमिटेड**
२.	कॉर्पोरेट ऋणकोच्या स्थापनेची तारीख	१९/१०/१९८२
३.	प्राधिकरण ज्या अंतर्गत कॉर्पोरेट ऋणको स्थापित /नोंदणीकृत आहेत	कंपनीज निबंधक (आरओसी), मुंबई
४.	कॉर्पोरेट ऋणकोचा कॉर्पोरेट आयडेंटिटी नंबर /लिमिटेड लायबिलिटी आयडेंटिटी-फिकेशन नंबर	एल५२१००एमएच१९८२पीएलसी२९१३०६
५.	नोंदणीकृत कार्यालय आणि (असल्यास) मुख्य कार्यालयाचा पत्ता	साईशा बंगला क्र. १०/८७, म्हाडा, एसव्हीपी नगर, जानकी देवी स्कुल रोड, वर्सोवा, अंधेरी पश्चिम, मुंबई-४०००५३.
६.	कॉर्पोरेट ऋणकोचे इन्सॉल्व्हन्सी सुरू होण्याची तारीख	११/०३/२०२२ (आदेशाची तारीख) १४/०३/२०२२ (आदेशाची पावती)
७.	स्वारस्याच्या अभिव्यक्तीकरिता आमंत्रणाची तारीख	२५/०५/२०२२
८.	कोडच्या कलम २५(२) (एच) अंतर्गत रिझॉल्युशन अर्जदारांची पात्रता ही येथे उपलब्ध	रिझॉल्युशन प्रोफेशनल कडुन प्राप्त करता येईल.
९.	कलम २९ ए अंतर्गत पात्रता अर्जाची तत्वे येथे उपलब्ध	रिझॉल्युशन प्रोफेशनल कडुन प्राप्त करता येईल.
१०.	स्वारस्याच्या अभिव्यक्ती मिळण्याची अंतिम तारीख	०९/०६/२०२२
११.	प्रास्ताविक रिझॉल्युशन अर्जदारांची तात्पुरती सूची	१९/०६/२०२२
१२.	तात्पुरत्या सूचीच्या जारीसाठी आक्षेप जमा करण्याची अंतिम तारीख	२४/०६/२०२२
१३.	प्रास्ताविक रिझॉल्युशन अर्जदारांची अंतिम सूची जारी करण्याची तारीख	०४/०७/२०२२
१४.	प्रास्ताविक रिझॉल्युशन अर्जदारांना माहितीलेख, इव्हॅल्युशन मॅट्रिक्स व रिझॉल्युशन प्लानची विनंती जारी करण्याची तारीख	२४/०६/२०२२
१५.	रिझॉल्युशन प्लॉन, इव्हॅल्युएशन मॅट्रिक्स, माहितीलेख व पुढील माहिती मिळविण्याची पध्दत	prakash03041956@gmail.com/ viaan.cirp@gmail.com येथे ईमेलद्वारे
१६.	रिझॉल्युशन प्लॅन्स जमा करण्याची अंतिम तारीख	२४/०७/२०२२
१७.	रिझॉल्युशन प्रोफेशनल्सना रिझॉल्युशन प्लॉन जमा करण्याची पध्दत	मात्र त्याच प्रस्तावित रिझॉल्युशन अर्जदारांना ज्यांनी इन्सॉल्व्हन्सी अँड बँकरप्टसी कोड, २०१६ आणि त्यावरील रेग्युलेशन मधील त्याचप्रमाणे धनकोंची समिती (सीओसी) द्वारे निर्धारित निकष पुर्ण केले. रिझॉल्युशन प्लॅन रिझॉल्युशन प्रोफेशनल यांना सीलबंद लिफाफ्यामधुन नोंदणीकृत पोस्ट किंवा हातपोच जमा करता येईल.
१८.	निवाडा प्राधिकरणाला मंजुरीसाठी रिझॉल्युशन प्लॉन जमा करण्याची अंतिम तारीख	२३/०८/२०२२
१९.	रिझॉल्युशन प्रोफेशनलचे नाव नोंदणी क्रमांक	श्री. प्रकाश दत्तात्रय नाग्रिेकर आयबीबीआय/आयपीए-००२/आयपी-एन००२७०/२०१७-१८/१०७८३.
२०.	मंडळाच्या नोंदणीनुसार रिझॉल्युशन प्रोफेशनलचे नाव, पत्ता व ईमेल	श्री. प्रकाश दत्तात्रय नाग्रिेकर ५०३-ए, ब्लु डायमंड सीएचएस लि., चिंचोळी बंदर, लिंक रोड जंक्शन, मालाड पश्चिम, मुंबई-४०००६४. ईमेल: prakash03041956@gmail.com
२१.	रिझॉल्युशन प्रोफेशनलबरोबर वापरण्याचा पत्ता व ई-मेल	श्री. प्रकाश दत्तात्रय नाग्रिेकर ५०३-ए, ब्लु डायमंड सीएचएस लि., चिंचोळी बंदर, लिंक रोड जंक्शन, मालाड पश्चिम, मुंबई-४०००६४. ईमेल: viaan.cirp@gmail.com
२२.	पुढील तपशील येथे उपलब्ध	रिझॉल्युशन प्रोफेशनल
२३.	अर्ज जीच्या प्रकाशनाची तारीख	२५/०५/२०२२

प्रकाश दत्तात्रय नाग्रिेकर
रिझॉल्युशन प्रोफेशनल
नोंद. क्र.: आयबीबीआय/आयपीए-००२/आयपी-एन००२७०/२०१७-१८/१०७८३.
नोंद. पत्ता: ५०३-ए, ब्लु डायमंड सीएचएस लि., चिंचोळी बंदर, लिंक रोड जंक्शन, मालाड पश्चिम, मुंबई-४०००६४.
दिनांक: २५/०५/२०२२
ठिकाण: मुंबई
विआन इंडस्ट्रीज लिमिटेड करीता

CareEdge RATINGS

केअर रेटींग्ज लिमिटेड

(सीआयएन: एल६७१९०एमएच१९९३पीएलसी०७१६९१)
नोंदणी. कार्यालय: ४ था मजला, गोदरेज कोलिसिअम, सोमैया हस्पिटल रोड, ईस्टर्न एक्सप्रेस हायवे लगत, सायन (पूर्व), मुंबई-४०००२२.
फोन क्र. ०२२-६७५४३४५६, ईमेल: investor.relations@careedge.in
वेबसाईट: www.careedge.in

भागधारकांना सूचना
इन्व्हेस्टर एज्युकेशन अॅण्ड प्रोटेक्शन फंड (आयईपीएफ) अॅथॉरिटीकडे कंपनीच्या इक्विटी शेअर्सचे हस्तांतर

कंपनी अधिनियम, २०१३ च्या कलम १२४ सहवाचता वेळोवेळी सुधारणेनुसार आयईपीएफ (अकाऊंटिंग, ऑडिट, ट्रान्सफर अॅण्ड रिफंड) रुल्स, २०१६ ला अनुसरुन कंपनीला इन्व्हेस्टर एज्युकेशन अॅण्ड प्रोटेक्शन फंड (आयईपीएफ) अॅथॉरिटीकडे सात क्रमवार वर्षे किंवा अधिक करिता रोख न केलेला/दावारहित राहिलेल्या लाभांशाच्या संदर्भातील शेअर्स हस्तांतर करणे आवश्यक आहे. केअर रेटिंग्ज लिमिटेडच्या बाबतीत सात क्रमवार वर्षे किंवा अधिक करिता रोख न केलेला/दावारहित राहिलेल्या लाभांशाच्या संदर्भातील असे शेअर्स हस्तांतरणासाठी नियत तारीख २२ सप्टेंबर, २०२२ आहे. सदर रुल्सला अनुसरुन रजिस्ट्रार आणि ट्रान्सफर एजंट (आरटीए) म्हणजेच केफिन टेक्नॉलॉजिस लिमिटेड यांनी ज्यांचे शेअर्स आयईपीएफ कडे हस्तांतरणासाठी नियत बनले आहेत त्यांना अगोदरच विनिर्दिष्ट पत्रव्यवहार पाठविला आहे. कंपनीने तिची वेबसाईट म्हणजेच **www.careedge.in** वर अशा भागधारकांचा तपशिल सुध्दा अपलोड केलेला आहे.

२३ ऑगस्ट, २०२२ पर्यंत आणि वित्तीय वर्ष २०१५-१६ शी संबंधित चुकता न केलेला/दावारहित लाभांशाचा दावा/रोख करण्यासाठी पुढे सूचना याद्वारे देण्यात आहे, जेणेकरुन शेअर्स आयईपीएफ कडे हस्तांतरित होणार नाहीत. कृपया नोंद घ्यावी की, जर लाभांश नियत तारखेस दावारहित/रोख न केला गेल्यास कंपनी अशा शेअरहोल्डर्सचे शेअर्स हस्तांतरणासाठी कार्यवाही सुरु करेल.

आयईपीएफ कडे लाभांश आणि शेअर्स हस्तांतर झाल्यावर शेअरहोल्डर्स रुल्सनुसार प्रपत्र आयईपीएफ-५ मध्ये अर्ज करुन त्याचा दावा करु शकतात. सदर प्रपत्र आयईपीएफची वेबसाईट म्हणजेच **www.iepf.gov.in** वर उपलब्ध आहे.

वरील बाबतीत कोणत्याही चौकशीकरिता भागधारकांना खालील नमुद नुसार कंपनीचे शेअर ट्रान्सफर एजंटस् संपर्क करण्याची विनंती करण्यात येत आहे:

मे. केफिन टेक्नॉलॉजिस लि., युनिट केअर रेटिंग्ज लिमिटेड (केअर) सेलेनियम टॉवर बी, प्लॉट क्र. ३१-३२, फायनान्शियल डिस्ट्रिक्ट, नानक्रमगुडा, गचिबोवली, हैदराबाद ५०००६२, तेलंगणा. फोन: ०४०-६७१६२२२२, टोल फ्री. क्र. १८००-३०९४-००१, ईमेल : einward.ris@kefintech.com.

केअर रेटिंग्ज लिमिटेड करिता
सही
नेहल शाह
कंपनी सचिव

दिनांक : २५ मे. २०२२
ठिकाण : मुंबई

This is an advertisement issued, pursuant to Regulation 30(1) of SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended, for information purpose only.

INDEL money® We care for your needs

INDEL MONEY LIMITED

Indel Money Limited ("**our Company**" or "**the Company**" or "**the Issuer**") was originally incorporated as *'Payal Holdings Private Limited'*, a private limited company under the provisions of the Companies Act, 1956, pursuant to a certificate of incorporation dated September 11, 1986 issued by Registrar of Companies, Maharashtra at Mumbai ("**RoC**"). The name of our Company was changed to *'Indel Money Private Limited'* pursuant to a fresh certificate of incorporation dated on January 9, 2013 issued by the RoC. Pursuant to a special resolution passed in the general meeting of our Shareholders held on August 16, 2021, our Company was converted into a public limited company and a fresh certificate of incorporation was issued by the RoC on August 26, 2021, and the name of our Company was changed to *'Indel Money Limited'*. Our Company holds a certificate of registration dated September 27, 2021 bearing registration number B-13.01564 issued by the Reserve Bank of India ("**RBI**") to carry on the activities of a non-banking financial company without accepting public deposits under Section 45 IA of the Reserve Bank of India Act, 1934. For further details about our Company, see *"History and Certain Other Corporate Matters"* on page 91 of the Prospectus.

Registered Office: Office No.301, Floor No.3, Sai Arcade N.S Road, Mulund West, Mumbai 400 080, Maharashtra, India. **Corporate Office:** Indel House, Changampuzha Nagar, South Kalamassery, Ernakulam 682 033, Kerala, India.
Company Secretary and Compliance Officer/ Contact Person: Hanna P Nazir; **Email:** cs@indelmoney.com; **Telephone:** +91 484 293 3988; **Chief Financial Officer:** Narayanan P; **Email:** cfo@indelmoney.com; **Telephone:** +91 484 293 3989;
Corporate Identification Number: U65990MH1986PLC040897; **PAN:** AAACP9568M; **E-mail:** care@indelmoney.com; **Website:** www.indelmoney.com

Our Promoter: Indel Corporation Private Limited; Email: cs@indelcorp.in; Telephone: +91 484 293 3999. For further details see, *"Our Promoter"* on page 101 of the Prospectus.

THE ISSUE

PUBLIC ISSUE BY OUR COMPANY OF SECURED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹ 1,000 EACH, ("NCDS") AT PAR, AGGREGATING UP TO ₹ 5,000 LAKHS, HEREINAFTER REFERRED TO AS THE "BASE ISSUE" WITH AN OPTION TO RETAIN OVER-SUBSCRIPTION UP TO ₹ 5,000 LAKHS AGGREGATING UP TO ₹ 10,000 LAKHS, 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, THE COMPANIES ACT, 2013 AND RULES MADE THEREUNDER, AS AMENDED. THE ISSUE IS NOT PROPOSED TO BE UNDERWRITTEN.

Credit Rating: Acuite BBB+/Stable by Acuite Ratings & Research Limited

ISSUE PROGRAMME

ISSUE OPENS ON FRIDAY, MAY 27, 2022
ISSUE CLOSES ON WEDNESDAY, JUNE 22, 2022**

***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 period of maximum 30 days from the date of the Prospectus) as may be decided by the Board of Directors of our Company ("**Board**") or the NCD Sub-Committee. In the event of such an early closure of 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 a national daily newspaper and a regional daily newspaper in Maharashtra where the registered office is located, 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 the Stock Exchange, 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 the Stock Exchange.*
A copy of the Prospectus and written consents of our Directors, 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 Debenture Trustee, Grant Thornton Bharat LLP, lenders to our Company and the Syndicate Member to act in their respective capacities shall be filed with 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 281 of the Prospectus.

THE FOLLOWING IS A SUMMARY OF THE TERMS OF THE NCDs TO BE ISSUED PURSUANT TO THE PROSPECTUS DATED MAY 24, 2022 ("PROSPECTUS").

Options	I	II	III	IV	V	VI	VII	VIII
Nature	Secured							
Tenure	366 Days		18 Months		24 Months		61 Months	77 Months
Frequency of interest Payment	Monthly	Cumulative	Monthly	Cumulative	Monthly	Cumulative	Monthly	Cumulative
Minimum Application	10 NCDs (₹ 10,000/-)							
In multiples, of	1 NCD after the minimum application							
Face Value of NCDs (₹/NCD)	₹ 1,000							
Issue Price (₹/NCD)	₹ 1,000							
Mode of Interest Payment/ Redemption	Through Various options available							
Coupon rate % Per Annum	9.00%	NA	9.50%	NA	10.55%	NA	11.00%	NA
Effective Yield % Per Annum	9.38%	9.00%	9.92%	9.75%	11.08%	10.75%	11.57%	11.50%
Redemption Amount of ₹ 1,000	1,000.00	1,090.00	1,000.00	1,149.76	1,000.00	1,226.56	1,000.00	2,010.70
Put and Call Option	Not Applicable							
Coupon type	Fixed							
Deemed date of Allotment	The date on which the Board or a duly authorised committee approves the Allotment of NCDs. All benefits relating to the NCDs including interest on the NCDs shall be available to the investors from the Deemed Date of Allotment. The actual Allotment of NCDs may take place on a date other than the Deemed Date of Allotment.							

Our Company shall allocate and allot Option I Secured NCDs wherein the Applicants have not indicated their choice of the relevant Secured NCD option. If the Deemed Date of Allotment undergoes a change, the coupon payment dates, Redemption Dates, Redemption Amounts and other cash flow workings shall be changed accordingly. For details of category wise eligibility and allotment in the Issue, see "Issue Procedure - Who can apply", "Issue Procedure - Method of application", and "Issue Procedure - Basis of Allotment" on page 246, 248 and 265 of the Prospectus, respectively.

ASBA* | **Simple, Safe, Smart way of Application!!!** | ***Applications Supported by Blocked Amount ("ASBA") is a better way of applying to issues by simply blocking the fund in the bank account. For further details, check section on ASBA. Mandatory in Public Issues of Non-Convertible Securities from October 1, 2018. No cheque will be accepted.**

UPI UNIFIED PAYMENTS INTERFACE

UPI - Now available in ASBA for Retail Individual Investors. Bidders are required to ensure that the bank account used for bidding is linked to their PAN

UPI - Now available in ASBA for Retail Individual Investors. Investors bidding using the UPI Mechanism are required to ensure that they use only their own bank account linked UPI ID to make an application in the Issue and for submitting bids upto an application value ₹ 5,00,000 applying through Designated Intermediaries, SCBSs or through the BSE Direct App/NSEgoBID / Web interface of stock exchanges or any other permitted methods. For details of the ASBA and UPI Process, refer to the details given in the Application Form and also refer to the section "Issue Procedure" beginning on page 245 of the Prospectus. List of banks supporting UPI is also available on the website of SEBI at www.sebi.gov.in. HDFC Bank Limited has been appointed as Sponsor Bank for the Issue, in accordance with the requirement of the SEBI Operational Circular dated August 10, 2021, as amended.

NCD ALLOTMENT WILL BE MADE IN DEMATERIALISED FORM ONLY. ALLOTMENTS IN CONSULTATION WITH THE LEAD MANAGERS AND DESIGNATED STOCK EXCHANGE SHALL BE MADE ON THE BASIS OF THE DATE OF UPLOAD OF EACH APPLICATION INTO THE ELECTRONIC PLATFORM OF THE STOCK EXCHANGE, IN EACH PORTION SUBJECT TO THE ALLOCATION RATIO. HOWEVER FROM THE DATE OF OVER SUBSCRIPTION, THE ALLOTMENT WILL BE MADE TO THE APPLICANTS ON PROPORTIONATE BASIS. FOR FURTHER DETAILS PLEASE REFER BASIS OF ALLOTMENT OF NCDS ON PAGE 265 OF THE PROSPECTUS .

INFORMATION REQUIRED UNDER SECTION 30 OF THE COMPANIES ACT, 2013 AND SEBI (ISSUE AND LISTING OF NON-CONVERTIBLE SECURITIES) REGULATIONS, 2021:

CONTENTS OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AS REGARDS ITS OBJECTS : For information on the main objects of the Company, see *"History and Certain Corporate Matters"* on page 91 of the Prospectus and Clause III of the Memorandum of Association of the Company. The Memorandum of Association of the Company is a document for inspection in relation to the Issue. For further details, see the section titled *"Material Contracts and Documents for Inspection"* on page 283 of the Prospectus.

LIABILITY OF MEMBERS: Limited by shares

AMOUNT OF SHARE CAPITAL OF THE COMPANY AND CAPITAL STRUCTURE AS AT THE DATE OF THE PROSPECTUS: The Authorised Share Capital of the Company is ₹ 125,00,00,000 divided into 12,50,00,000 Equity Shares of face value of ₹10 each. The issued, subscribed and paid up share capital of the Company is ₹ 93,14,69,790 divided into 9,31,46,979 Equity Shares of face value of ₹ 10 each. For further information on the share capital of the Company, see *"Capital Structure"* on page 42 of the Prospectus

NAMES OF THE SIGNATORIES AT THE TIME OF SIGNING OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AND THE NUMBER OF SHARES SUBSCRIBED BY THEM AT THE TIME OF SIGNING THE MEMORANDUM OF ASSOCIATION: Given are the names of the signatories of the Memorandum of Association of the Company and the number of equity shares subscribed of face value of ₹10 each by them at the time of signing of Memorandum of Association: Rajkumar Malpani - 300 Shares and Shakunthla Malpani - 100 Shares, aggregating to 400 Equity Shares of face value of ₹10/- per Equity Share.

LISTING: The NCDs offered through the Prospectus are proposed to be listed on the BSE Limited ("**BSE**")/ "**Stock Exchange**"). Our Company has obtained 'in-principle' approval for the Issue from BSE vide its letter dated May 23, 2022. BSE shall be the Designated Stock Exchange for this Issue.

DISCLAIMER CLAUSE OF BSE: It is to be distinctly understood that the permission given by BSE should not in any way be deemed or construed that the Prospectus has been cleared or approved by BSE nor does it certify the correctness or completeness of any of the contents of the Prospectus. The investors are advised to refer to the Prospectus for the full text of the Disclaimer clause of the BSE.

DISCLAIMER CLAUSE OF USE OF BSE ELECTRONIC PLATFORM: It is to be distinctly understood that the permission given by the Exchange to use their network and software of the Online system should not in any way be deemed or construed that the compliance with various statutory requirements approved by the Exchange; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the compliance with the statutory and other requirements nor does it take any responsibility for the financial or other soundness of the Company, its promoters, its management or any scheme or project of the Company. It is also to be distinctly understood that the approval given by the Exchange is only to use the software for participating in system of making application process.

DISCLAIMER CLAUSE OF RBI: The Company is having a valid certificate of Registration dated September 27, 2021 under section 45 IA of the Reserve Bank of India Act, 1934. However, RBI does not accept any responsibility or guarantee about the present position as to the financial soundness of the Company or for the correctness of any of the statements or representations made or opinions expressed by the Company and for repayment of deposits/discharge of liability by the Company.

DISCLAIMER CLAUSE OF ACUITE: An Acuité rating does not constitute an audit of the rated entity and should not be treated as a recommendation or opinion that is intended to substitute for a financial adviser's or investor's independent assessment of whether to buy, sell or hold any security. Acuité ratings are based on the data and information provided by the issuer and obtained from other reliable sources. Although reasonable care has been taken to ensure that the data and information is true, Acuité, in particular, makes no representation or warranty, expressed or implied with respect to the adequacy, accuracy or completeness of the information relied upon. Acuité is not responsible for any errors or omissions and especially states that it has no financial liability whatsoever for any direct, indirect or consequential loss of any kind arising from the use of its ratings.Acuité ratings are subject to a process of surveillance which may lead to a revision in ratings as and when the circumstances so warrant. Please visit our website (www.acuite.in) for the latest information on any instrument rated by Acuité, Acuité 's rating scale and its definitions.

CREDIT RATING: Our Company has received rating of Acuite BBB+/Stable by Acuite Ratings & Research Limited vide its letter dated May 10, 2022 for the NCDs proposed to be issued pursuant to this Issue. The rating of the NCDs by Acuite Ratings & Research Limited indicates that the instruments with this rating are considered to have moderate degree of safety and moderate credit risk. The rating given by Acuite Ratings & Research Limited is valid as on the date of the Prospectus and shall remain valid on date of the issue and allotment of NCDs and the listing of the NCDs on BSE. The ratings provided by Acuite Ratings & Research Limited may be suspended, withdrawn or revised at any time by the assigning rating agency and should be evaluated independently of any other rating. These ratings are not a recommendation to buy, sell or hold securities and Investors should take their own decisions. Please refer to Annexure I on page 293 of theProspectus.

GENERAL RISKS: For taking an investment decision, the Investors must rely on their own examination of the Issuer and the Issue, including the risks involved. Specific attention of the Investors is invited to the chapter titled *"Risk Factors"* on page 16 of the Prospectus and *"Material Developments"* on page 171 of the Prospectus, before making an investment in the Issue. The Prospectus has not been and will not be approved by any regulatory authority in India, including the RBI, the Securities and Exchange Board of India ("**SEBI**"), the RoC or any stock exchange in India.

AVAILABILITY OF APPLICATION FORM: Application Forms can be obtained from: **INDEL MONEY LIMITED**, **Tel:** +91 484 293 3988; **Lead Manager: Vivro Financial Services Private Limited**, **Tel:** +91-79- 4040 4242 and offices of Members of the Syndicate, Trading Members and Designated Branches of SCSBs. Application Forms may be downloaded from the websites of the Company at www.indelmoney.com, of the Lead Manager at www.vivro.net, of the BSE at www.bseindia.com. Additionally, UPI Investor making application in the Issue can also make bid through online (app/ web) interface/ platform of the BSE i.e. "**BSE Direct**". Further, BSE Direct platform can be accessed at https:/www.bsedirect.com or can be accessed through mobile app.

AVAILABILITY OF PROSPECTUS: Investors are advised to refer to the Prospectus and the *"Risk Factors"* on page 16 of the Prospectus before applying in the Issue. Physical copies of the Prospectus can be obtained from the Registered Office of the Company and Lead Manager. Full copy of the Prospectus is available on the websites of the Issuer at www.indelmoney.com, of the Lead Manager at www.vivro.net, of BSE at www.bseindia.com and of SEBI at www.sebi.gov.in.

PUBLIC ISSUE ACCOUNT BANK, REFUND BANK AND SPONSOR BANK: HDFC Bank Limited.

Note: All Capitalised terms used herein and not specifically defined shall have same meaning as ascribed in the Prospectus.

For further details please refer to the Prospectus dated May 24, 2022.

LEAD MANAGER TO THE ISSUE	DEBENTURE TRUSTEE*	REGISTRAR TO THE ISSUE	CREDIT RATING AGENCY	STATUTORY AUDITOR
VIVRO **VIVRO FINANCIAL SERVICES PRIVATE LIMITED** 607/608 Marathon Icon, Opp. Peninsula Corporate Park, Off. Ganpatrao Kadam Marg, Veer Santaji Lane, Lower Parel Mumbai 400 013, Maharashtra, India **Tel:** +91 4040 4242 **Email:** investors@vivro.net **Website:** www.vivro.net **Contact Person:** Shivam Patel/Kruti Saraiya	VISTRA ITCL **VISTRA ITCL (INDIA) LIMITED** The IL&FS Financial Center, Plot C – 22, 6th Floor, G Block, Bandra Kurla Complex Bandra (East), Mumbai 400 051, Maharashtra, India **Tel:** +91 22 2659 3333 **Email:** itclcomplianceofficer@vistra.com **Website:** www.vistraitcl.com **Contact Person:** Jatin Chonani	LINKIntime **LINK INTIME INDIA PRIVATE LIMITED** C-101, 247 Park, L.B.S. Marg Vikhroli (West), Mumbai 400 083 Maharashtra, India **Tel:** + 91 22 4918 6200 **Facsimile:** + 91 22 4918 6195 **Email:** indelmoney.ncd2@linkintime.co.in **Website:** www.linkintime.co.in **Contact Person:** Shanti Gopalkrishnan	Acuité RATINGS & RESEARCH **Acuité Ratings & Research Limited** 708, Lodha Supremus Lodha iThink Techno Campus Kanjurmarg (East), Mumbai 400 042 **Tel:** +91 22 49294000 **Email:** chitra.mohan@acuite.in **Website:** www.acuite.in **Contact Person:** Chitra Mohan	**FRG & Company, Chartered Accountants** 7th Floor, B Wing, Supreme Business Park Behind Lake Castle Building Hirnandani Gardens, Powai Mumbai – 400 076 **Tel:** +91 9967505176 **Email:** tiwarirajeshp@gmail.com **Website:** N.A. **Contact Person:** Rajesh Tiwari

COMPANY SECRETARY AND COMPLIANCE OFFICER
Hanna P Nazir
Corporate Office: Indel House, Changampuzha Nagar, South Kalamassery, Ernakulam 682033 Kerala, India. **E-mail:** cs@indelmoney.com; **Tel:** +91 484 2933 988; **Website:** www.indelmoney.com
Investors may contact the Registrar to the Issue or the Compliance Officer in case of any pre-Issue or post Issue related issues such as non-receipt of Allotment Advice, demat credit of allotted NCDs.

**Vistra ITCL (India) Limited, by its letter dated May 12, 2022 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 37 of the Prospectus.*

DISCLAIMER: INDEL MONEY LIMITED, subject to market conditions and other considerations, is proposing a public issue of secured redeemable non-convertible debentures and has filed a Prospectus dated May 24, 2022 ("**Prospectus**") with the Registrar of Companies, Maharashtra at Mumbai, BSE Limited ("**BSE**") and Securities and Exchange Board of India. The Prospectus is available on our website at www.indelmoney.com, on the website of the stock exchange at www.bseindia.com