

Form No. INC-25A

Before the Regional Director, Ministry of Corporate Affairs

North Western Region

In the matter of the Companies Act, 2013, section 14 of Companies Act, 2013 and rule 41 of the Companies (Incorporation) Rules, 2014

AND

In the matter of LOCKTON INDIA INSURANCE BROKING AND ADVISORY SERVICES (Formerly known as "ARIHANT INSURANCE BROKING SERVICES LIMITED") having its registered office at 6 LAD COLONY, Y.N. ROAD, Indore Tukoganj, Indore, Madhya Pradesh, India, 452001

Notice is hereby given to the general public that the company intending to make an application to the Central Government under section 14 of the Companies Act, 2013 read with aforesaid rules and is desirous of converting into a Private Limited Company in terms of the special resolution passed at the Extra Ordinary General Meeting held on June 23rd 2025 to enable the Company to give effect for such conversion.

Any person whose interest is likely to be affected by the proposed change/status of the company may deliver or cause to be delivered or send by registered post of his objections supported by an affidavit stating the nature of his interest and grounds of opposition to the concerned Regional Director North Western Region, ROC Bhavan, Oppo Rupal Park Society, Behind Ankur Bus Stop, Naranpura, Ahmedabad, Gujarat-380013 within fourteen days from the date of publication of this notice with a copy to the applicant company at its registered office at the address mentioned below:

For and on behalf of the Applicant

Lockton India Insurance Broking And Advisory Limited (Formerly known as "ARIHANT INSURANCE BROKING SERVICES LIMITED")

Sd/-

Punit Kanak Pancholi

Whole Time Director

DIN: 10587671

Registered Office

Address: 6 LAD COLONY, Y.N. ROAD,

Indore Tukoganj, Indore,

Madhya Pradesh, India, 452001

Date: June 27, 2025

Place: Madhya Pradesh

COLGATE-PALMOLIVE (INDIA) LIMITED

CIN: L24200MH1937PLC002700

Regd. Off: Colgate Research Centre, Main Street, Hiranandani Gardens, Powai, Mumbai 400 076.

Tel: +91 22 6709 5050;

Email Id: investors_grievance@colpal.com

Website: www.colgatepalmolive.co.in

Notice of 84th Annual General Meeting and E-voting Information.

NOTICE is hereby given that the 84th Annual General Meeting ("AGM") of the Company will be held on Tuesday, July 22, 2025 at 03:30 p.m. (IST) through Video-Conferencing ("VC")/Other Audio Visual Means ("OAVM") in compliance with all the applicable provisions of the Companies Act, 2013 ("Act") and the Rules framed thereunder and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with General Circular No. No. 09/2024 dated September 19, 2024, issued by the Ministry of Corporate Affairs ("MCA") and SEBI/HO/CFD/CFD-PoD-2/P/CIR/2024/133 dated October 3, 2024 issued by SEBI, and other relevant circulars in this regard ('hereinafter collectively referred to as Circulars'), without the physical presence of the Members at a common venue.

In line with the aforesaid Circulars, the Notice of the 84th AGM along with the Annual & ESG Report for the Financial Year (FY) 2024-25 ("Annual & ESG Report") has been sent by email to all the Members whose email addresses are registered with the Company/Depositories. The requirement of sending the physical copy of Annual & ESG Report to the Members have been dispensed with vide the aforesaid MCA and SEBI Circulars. Additionally, a letter indicating the weblinks of the Annual & ESG Report and the Notice of the AGM is being sent to the Members whose email ids are not available with the RTA/ Company/ Depositories/ Depository Participants.

Members whose email addresses are not registered with the Company/ Depository/Depository Participant may follow the below process for registering or updating their email addresses:

- Members holding shares in electronic/demat mode, and who have not registered their email address may update the same with their Depository participants. However, Members may temporarily register the same with the Company's Registrar and Share Transfer Agent (RTA) i.e. M/s. MUFG Intime India Private Limited (Previously known as M/s. Link Intime India Private Limited) at https://web.in.mpms.mufg.com/EmailReg/Email_Register.html on its website <https://in.mpms.mufg.com/> under the Investor Services section by providing details such as Name, DP ID, Client ID, PAN, mobile number and email address.
- Members holding shares in physical and who have not registered their email address may register the same with the Company's RTA at https://web.in.mpms.mufg.com/EmailReg/Email_Register.html on its website <https://in.mpms.mufg.com/> under the Investor Services section by providing details such as Name, Folio Number, share certificate number, PAN, mobile number and email address and also upload the image of share certificate in PDF or JPEG format (upto 1 MB).

The Company has provided the facility of remote e-Voting as well as e-Voting during the AGM to all the Members to cast their vote electronically on all the resolutions set out in the Notice of the 84th AGM. All eligible Members holding shares either in physical form or dematerialized form, as on the cut-off date i.e. Tuesday, July 15, 2025, may cast their vote electronically on all the resolutions as set forth in the Notice of the AGM through electronic means and e-Voting provided by National Securities Depository Limited (NSDL).

All the Members are informed that:

- The business as set forth in the Notice of the 84th AGM will be transacted through electronic means and e-Voting.
- The remote e-Voting shall commence on Friday, July 18, 2025 at (8:00 a.m. IST) and ends on Monday, July 21, 2025 (5:00 p.m. IST). The remote e-Voting facility shall be disabled by NSDL thereafter and once the vote on a resolution is cast by a Member, the Member shall not be allowed to change it subsequently. A person whose name is recorded in the Register of Members or in the Register of beneficial owners maintained by the depositories as on the cut-off date only shall be entitled to avail the facility of remote e-Voting as well as voting during the AGM.
- The cut-off date for determining the eligibility of Members to vote by electronic means or at the AGM is Tuesday, July 15, 2025.
- The manner of e-Voting remotely for Members holding shares in dematerialized mode or physical mode and for members who have not registered their email addresses is provided in the Notice of the 84th AGM.
- Any person who acquires shares of the Company and becomes shareholder of the Company after sending the Notice of the AGM and holding shares as of cut-off date, may obtain the login ID and password by sending a request at evoting@nsdl.com. However, if a person is already registered with NSDL for remote e-Voting then existing user ID and password can be used for casting vote.
- Members who have not cast their vote through remote e-Voting shall be allowed to vote at the ensuing AGM through e-Voting system. Members who have cast their vote by e-Voting shall not be entitled to cast their vote again at the AGM, however, such Members will be entitled to attend the AGM.
- The Register of Members and Share Transfer books of the Company will remain closed from Wednesday, July 16, 2025 to Tuesday, July 22, 2025 (both days inclusive) for the purpose of the AGM.
- The Annual & ESG Report can be downloaded from the Company's website www.colgatepalmolive.co.in and on www.evoting.nsdl.com.
- For detailed instructions pertaining to e-Voting and joining the Meeting through VC/OAVM, Members may refer to the Notice of the 84th AGM. Members who need assistance before or during the AGM or queries relating to e-voting can contact the NSDL official Ms. Prajakta Pawle (Executive), at email ID: evoting@nsdl.com or call on 022 - 4886 7000.

The results of the e-Voting along with the Scrutinizers' Report shall be placed on the Company's website and on the website of NSDL. The Company shall simultaneously forward the results to the BSE Limited and National Stock Exchange of India Limited where the equity shares of the Company are listed.

For Colgate-Palmolive (India) Limited

Sd/-

Surender Sharma

Whole-time Director - Legal & Company Secretary

FCS No: 8913

DIN: 02731373

Place: Mumbai

Date: June 26, 2025

THIS IS A PUBLIC ANNOUNCEMENT FOR INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE AN INVITATION OR OFFER TO ACQUIRE, PURCHASE OR SUBSCRIBE TO SECURITIES NOR IS IT A PROSPECTUS ANNOUNCEMENT. NOT FOR RELEASE, PUBLICATION OR DISTRIBUTION, DIRECTLY OR INDIRECTLY, OUTSIDE INDIA. INITIAL PUBLIC OFFERING OF EQUITY SHARES ON THE MAIN BOARD OF THE BSE LIMITED ("BSE") AND NATIONAL STOCK EXCHANGE OF INDIA LIMITED ("NSE"), AND TOGETHER WITH "BSE", THE "STOCK EXCHANGES" IN COMPLIANCE WITH CHAPTER II AND II-A OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE OF CAPITAL AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2018, AS AMENDED ("SEBI ICDR REGULATIONS")

(Please scan this QR code to view the Updated Draft Red Herring Prospectus - I)

PUBLIC ANNOUNCEMENT

Credila

CREDILA FINANCIAL SERVICES LIMITED

(formerly known as HDFC Credila Financial Services Limited)

Our Company was incorporated as "Credila Financial Services Private Limited", a private limited company under the Companies Act, 1956 and was granted a certificate of incorporation dated February 1, 2006 by the Registrar of Companies, Maharashtra at Mumbai ("Registrar of Companies" / "RoC"). Our Company's name was changed from "Credila Financial Services Private Limited" to "HDFC Credila Financial Services Private Limited" by a special resolution at the EGM held on January 16, 2017, and the Registrar of Companies issued a fresh certificate of incorporation on February 19, 2017. Further, pursuant to a special resolution passed by our Shareholders at the AGM held on July 29, 2020, the name of our Company was changed from "HDFC Credila Financial Services Private Limited" to "HDFC Credila Financial Services Limited" due to conversion of our Company from a private limited company to a public limited company, and the Registrar of Companies issued a fresh certificate of incorporation on October 8, 2020. Furthermore, pursuant to a special resolution passed by our Shareholders at the AGM held on September 5, 2024, the name of our Company was changed from "HDFC Credila Financial Services Limited" to "Credila Financial Services Limited", and the Registrar of Companies issued a fresh certificate of incorporation on October 21, 2024. For further details, see "History and Certain Corporate Matters" on page 274 of the Updated Draft Red Herring Prospectus - I dated June 26, 2025 ("UDRHP-I").

Corporate Identity Number: U67190MH2006PLC159411

Registered Office: B - 301, Citi Point, Next to Kohnor Continental, Andheri-Kurla Road, Andheri (East), Mumbai - 400 059, Maharashtra, India;

Corporate Office: 701, Windsor House, CST Road, Kalina, Santacruz (East), Mumbai - 400 098, Maharashtra, India. Tel: +91 22 6996 9300, Contact Person: Karishma Jhaveri, Company Secretary and Compliance Officer;

E-mail: investor.relations@credila.com; Website: <https://credila.com>

OUR PROMOTER: KOPVOORN B.V.

INITIAL PUBLIC OFFERING OF UP TO [•] EQUITY SHARES OF FACE VALUE OF ₹10 EACH (THE "EQUITY SHARES") OF CREDILA FINANCIAL SERVICES LIMITED (FORMERLY KNOWN AS HDFC CREDILA FINANCIAL SERVICES LIMITED) ("COMPANY" OR "ISSUER") FOR CASH AT A PRICE OF ₹[•] PER EQUITY SHARE (INCLUDING A SHARE PREMIUM OF ₹[•] PER EQUITY SHARE) ("OFFER PRICE") AGGREGATING UP TO ₹50,000.00 MILLION (THE "OFFER") COMPRISING A FRESH ISSUE OF UP TO [•] EQUITY SHARES OF FACE VALUE ₹10 EACH BY OUR COMPANY AGGREGATING UP TO ₹30,000.00 MILLION ("FRESH ISSUE") AND AN OFFER FOR SALE OF UP TO [•] EQUITY SHARES OF FACE VALUE OF ₹10 EACH AGGREGATING UP TO ₹20,000.00 MILLION, BY THE SELLING SHAREHOLDERS (AS DEFINED HEREINAFTER) (THE "OFFER FOR SALE") AND SUCH EQUITY SHARES OFFERED FOR BY THE SELLING SHAREHOLDERS, THE "OFFERED SHARES"). THIS OFFER INCLUDES A RESERVATION OF UP TO [•] EQUITY SHARES OF FACE VALUE ₹10 EACH (CONSTITUTING UP TO [•]% OF THE POST-OFFER PAID-UP EQUITY SHARE CAPITAL) FOR PURCHASE BY ELIGIBLE EMPLOYEES (THE "EMPLOYEE RESERVATION PORTION"), THE OFFER LESS THE EMPLOYEE RESERVATION PORTION IS HEREINAFTER REFERRED TO AS THE "NET OFFER". THE OFFER AND THE NET OFFER WOULD CONSTITUTE [•]% AND [•]%, RESPECTIVELY, OF OUR POST-OFFER PAID-UP EQUITY SHARE CAPITAL. OUR COMPANY IN CONSULTATION WITH THE BOOK RUNNING LEAD MANAGERS ("BRLMS"), MAY OFFER A DISCOUNT OF UP TO [•]% (EQUIVALENT TO ₹[•] PER EQUITY SHARE) TO THE OFFER PRICE TO ELIGIBLE EMPLOYEES BIDDING IN THE EMPLOYEE RESERVATION PORTION ("EMPLOYEE DISCOUNT").

A PRE-IPO PLACEMENT OF THE SPECIFIED SECURITIES MAY BE UNDERTAKEN BY OUR COMPANY, IN CONSULTATION WITH THE BRLMS, PRIOR TO THE FILING OF THE RED HERRING PROSPECTUS WITH THE ROC FOR AN AGGREGATE AMOUNT NOT EXCEEDING ₹6,000.00 MILLION ("PRE-IPO PLACEMENT"). THE PRE-IPO PLACEMENT, IF UNDERTAKEN, WILL BE AT A PRICE TO BE DECIDED BY OUR COMPANY IN CONSULTATION WITH THE BRLMS. IF THE PRE-IPO PLACEMENT IS UNDERTAKEN, THE AMOUNT RAISED FROM THE PRE-IPO PLACEMENT WILL BE REDUCED FROM THE FRESH ISSUE, SUBJECT TO THE OFFER COMPLYING WITH RULE 19(2)(B) OF THE SECURITIES CONTRACTS (REGULATION) RULES, 1957, AS AMENDED ("SCRR"). THE PRE-IPO PLACEMENT, IF UNDERTAKEN, SHALL NOT EXCEED 20% OF THE FRESH ISSUE. PRIOR TO THE COMPLETION OF THE OFFER, OUR COMPANY SHALL APPROPRIATELY INTIMATE THE SUBSCRIBERS TO THE PRE-IPO PLACEMENT, PRIOR TO ALLOTMENT PURSUANT TO THE PRE-IPO PLACEMENT, THAT THERE IS NO GUARANTEE THAT OUR COMPANY MAY PROCEED WITH THE OFFER OR THE OFFER MAY BE SUCCESSFUL AND WILL RESULT INTO LISTING OF THE EQUITY SHARES ON THE STOCK EXCHANGES. FURTHER, RELEVANT DISCLOSURES IN RELATION TO SUCH INTIMATION TO THE SUBSCRIBERS TO THE PRE-IPO PLACEMENT (IF UNDERTAKEN) SHALL BE APPROPRIATELY MADE IN THE RELEVANT SECTIONS OF THE RED HERRING PROSPECTUS AND PROSPECTUS.

The Offer is being made through the Book Building Process, in terms of Rule 19(2)(b) of the SCRR read with Regulation 31 of the SEBI ICDR Regulations and in compliance with Regulation 6(1) of the SEBI ICDR Regulations, wherein, in terms of Regulation 32(1) of the SEBI ICDR Regulations, not more than 50% of the Net Offer shall be available for allocation on a proportionate basis to Qualified Institutional Buyers ("QIBs", and such portion, the "QIB Portion"), provided that our Company, in consultation with the BRLMs, may allocate up to 60% of the QIB Portion to Anchor Investors on a discretionary basis in accordance with SEBI ICDR Regulations (the "Anchor Investor Portion"). One-third of the Anchor Investor Portion shall be reserved for domestic Mutual Funds, subject to valid Bids being received from the domestic Mutual Funds at or above the Anchor Investor Allocation Price, in accordance with the SEBI ICDR Regulations. In the event of under-subscription, or non-allocation in the Anchor Investor Portion, the balance Equity Shares shall be added to the QIB Portion (other than Anchor Investor Portion) ("Net QIB Portion"). Further, 5% of the Net QIB Portion shall be available for allocation on a proportionate basis to Mutual Funds only, and the remainder of the Net QIB Portion shall be available for allocation on a proportionate basis to all QIBs (other than Anchor Investors), including Mutual Funds, subject to valid Bids being received at or above the Offer Price. However, if the aggregate demand from Mutual Funds is less than 5% of the Net QIB Portion, the balance Equity Shares available for allocation in the Mutual Fund Portion will be added to the remaining Net QIB Portion for proportionate allocation to QIBs. Further, (a) not less than 15% of the Net Offer shall be available for allocation to Non-Institutional Investors (out of which one-third shall be reserved for Bidders with Bids exceeding ₹0.20 million and up to ₹1.00 million and two-thirds shall be reserved for Bidders with Bids exceeding ₹1.00 million), provided that the unsubscribed portion in either of the aforementioned sub-categories may be allocated to Bidders in the other sub-category of Non-Institutional Investors and (b) not less than 35% of the Net Offer shall be available for allocation to Retail Individual Investors in accordance with the SEBI ICDR Regulations, subject to valid Bids being received from them at or above the Offer Price. Further, Equity Shares will be allocated on a proportionate basis to Eligible Employees applying under the Employee Reservation Portion, subject to valid Bids received from them at or above the Offer Price. All potential Bidders, other than Anchor Investors, are mandatorily required to participate in the Offer through the Application Supported by Blocked Amount ("ASBA") process by providing details of their respective ASBA Account (as defined hereinafter) and UPI ID in case of UPI Bidders (as defined hereinafter), as applicable, pursuant to which the corresponding Bid Amount, which will be blocked by the Self Certified Syndicate Banks ("SCSBs") or the Sponsor Bank(s) under the UPI Mechanism, as the case may be, to the extent of their respective Bid Amounts. Anchor Investors are not permitted to participate in the Anchor Investor Portion through the ASBA process. For details, see "Offer Procedure" on page 530 of the UDRHP-I. This Updated Draft Red Herring Prospectus - I is filed with SEBI and the Stock Exchanges under Chapter IIA of the SEBI ICDR Regulations.

This public announcement is being made in compliance with the provisions of Regulation 59C(9) and (10) of the SEBI ICDR Regulations to inform the public that our Company is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to make an initial public offering of its Equity Shares pursuant to the Offer and has filed the UDRHP-I dated June 26, 2025, with the Securities and Exchange Board of India ("SEBI") and with the Stock Exchanges. Pursuant to Regulation 59C(9) and (10) of the SEBI ICDR Regulations, the UDRHP-I filed with SEBI and the Stock Exchanges has been made public for comments, if any, for a period of at least 21 days from the date of publication of this public announcement by hosting it on the website of SEBI at www.sebi.gov.in, websites of the Stock Exchanges at, www.bseindia.com and www.nseindia.com, on the website of the Company at <https://credila.com>, and on the websites of the BRLMs, i.e. Axis Capital Limited, Citigroup Global Markets India Private Limited, Goldman Sachs (India) Securities Private Limited, IIFL Capital Services Limited (formerly known as IIFL Securities Limited) and Jefferies India Private Limited at www.axiscapital.co.in, www.online.citibank.co.in/html/citigroupglobalscreen1.htm, www.goldmansachs.com, www.iiflcap.com and www.jefferies.com respectively. Our Company invites the public to give their comments on the UDRHP-I filed with SEBI and the Stock Exchanges, with respect to disclosures made in the UDRHP-I. The members of the public are requested to send a copy of the comments to SEBI, to the Company Secretary and Compliance Officer of our Company and/or the BRLMs at their respective addresses mentioned herein. All comments must be received by SEBI and/or our Company and/or the Company Secretary and Compliance Officer of our Company and/or the BRLMs in relation to the Offer on or before 5.00 p.m. on the 21st day from the aforesaid date of publication of this public announcement.

Investments in equity and equity-related securities involve a degree of risk and Bidders should not invest any funds in the Offer unless they can afford to take the risk of losing their entire investment. Bidders are advised to read the risk factors carefully before taking an investment decision in the Offer. For taking an investment decision, Bidders must rely on their own examination of our Company and the Offer, including the risks involved. The Equity Shares in the Offer have not been recommended or approved by the SEBI, nor does SEBI guarantee the accuracy or adequacy of the contents of the Updated Draft Red Herring Prospectus-I. Specific attention of the Bidders is invited to "Risk Factors" on page 42 of the UDRHP-I.

Any decision to invest in the Equity Shares described in the UDRHP-I may only be taken after the Red Herring Prospectus ("RHP") that will be filed with the RoC and must be made solely on the basis of such RHP as there may be material changes in the RHP from the UDRHP-I. The Equity Shares, when offered through the RHP, are proposed to be listed on the Stock Exchanges.

For details of the share capital, capital structure of our Company, the names of the signatories to the Memorandum of Association and the number of shares of our Company subscribed by them, please see the section titled "Capital Structure" on page 106 of the UDRHP-I. The liability of the members of our Company is limited. For details of the main objects of our Company as contained in the Memorandum of Association, please see the section titled "History and Certain Corporate Matters" on page 274 of the UDRHP-I.

BOOK RUNNING LEAD MANAGERS TO THE OFFER					REGISTRAR TO THE OFFER
Axis Capital Limited 1 st Floor, Axis House, P.B. Marg, Worli, Mumbai 400 025, Maharashtra, India Tel.: +91 22 4325 2183 E-mail: credila ipo@axiscap.in Investor Grievance E-mail: complaints@axiscap.in Website: www.axiscapital.co.in Contact person: Pratik Pednekar SEBI Registration No.: INM000012029	Citigroup Global Markets India Private Limited 1202, 12 th Floor, First International Financial Center, G - Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 098, Maharashtra, India Tel: +91 22 6175 9999 E-mail: credilapoo@citi.com Investor Grievance E-mail: investors.ogmb@citi.com Website: www.online.citibank.co.in/html/citigroupglobalscreen1.htm Contact person: Dylan Jude Fernandes SEBI Registration No.: INM000010718	Goldman Sachs (India) Securities Private Limited 951-A, Rational House, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025, Maharashtra, India Tel: +91 22 6616 9000 E-mail: gs-credila@gs.com Investor Grievance E-mail: india-client-support@gs.com Website: www.goldmansachs.com Contact person: Sumedha Srinivasan SEBI Registration No.: INM000011054	IIFL Capital Services Limited (formerly known as IIFL Securities Limited) 24 th Floor, One Lodha Place, Senapati Bapat Marg, Lower Parel (W), Mumbai 400 013, Maharashtra, India Tel: +91 22 4646 4728 E-mail: credilafsl ipo@iiflcap.com Investor Grievance E-mail: ig_ib@iiflcap.com Website: www.iiflcap.com Contact person: Dhruv Bhavsar / Pawan Kumar Jain SEBI Registration No.: INM000010940	Jefferies India Private Limited Level 16, Express Towers, Nariman Point, Mumbai 400 021, Maharashtra, India Tel: + 91 22 4356 6000 E-mail: Credila.IPO@jefferies.com Investor Grievance E-mail: jipl.grievance@jefferies.com Website: www.jefferies.com Contact person: Suhani Bhareja SEBI Registration No.: INM000011443	KFin Technologies Limited Selenium Tower B, Plot No. 31 and 32 Financial District, Nanakramguda Serilingampally, Hyderabad Rangareddi 500 032, Telangana, India Tel: +91 40 6716 2222/18003094001 E-mail: cfsi ipo@kfintech.com Investor grievance E-mail: einward.ns@kfintech.com Website: www.kfintech.com Contact person: M Murali Krishna SEBI Registration No.: INR000000221

All capitalised terms used herein and not specifically defined shall have the same meaning as ascribed to them in the UDRHP-I.

Place: Mumbai
Date: June 26, 2025

CREDILA FINANCIAL SERVICES LIMITED (formerly known as HDFC Credila Financial Services Limited) is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to make an initial public offering of its Equity Shares and has filed the UDRHP-I with SEBI and the Stock Exchanges on dated June 26, 2025. The UDRHP-I is available on the website of SEBI at www.sebi.gov.in, as well as on the websites of the Stock Exchanges i.e. BSE and NSE at www.bseindia.com and www.nseindia.com, respectively, on the website of the Company at <https://credila.com>, and on the websites of the Book Running Lead Managers ("BRLMs"), i.e. Axis Capital Limited, Citigroup Global Markets India Private Limited, Goldman Sachs (India) Securities Private Limited, IIFL Capital Services Limited (formerly known as IIFL Securities Limited) and Jefferies India Private Limited at www.axiscapital.co.in, www.online.citibank.co.in/html/citigroupglobalscreen1.htm, www.goldmansachs.com, www.iiflcap.com and www.jefferies.com respectively. Any potential investors should note that investment in equity shares involves a high degree of risk and for details relating to such risk, see "Risk Factors" on page 42 of the UDRHP-I filed with SEBI and the details set out in the RHP, when filed. Potential Bidders should not rely on the UDRHP-I filed with SEBI and the Stock Exchanges for making any investment decision. This announcement does not constitute an invitation or offer of securities for sale in any jurisdiction, including India. The Equity Shares have not been and will not be registered under the U.S. Securities Act of 1933, as amended ("U.S. Securities Act"), or any state law of the United States and, unless so registered, may not be offered or sold within the United States, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act and applicable state securities laws in the United States. Accordingly, the Equity Shares are being offered and sold (i) within the United States only to persons reasonably believed to be "qualified institutional buyers" (as defined in Rule 144A under the U.S. Securities Act) pursuant to Section 4(a) of the U.S. Securities Act, and (ii) outside the United States in "offshore transactions", as defined in, and in compliance with, Regulation S under the U.S. Securities Act in each case, in compliance with and the applicable laws of the jurisdiction where those offers and sales are made. There will be no public offering of the Equity Shares in the United States.

CIN: L17299MH1972PLC285731

Regd. Office: 133, Jehangir Building, 2nd floor, Mahatma Gandhi Road, Fort, Mumbai - 400 001.

Phone No: 022-43214000; Fax: 022-43214099

Website : www.orientalaromatics.com Email : investors@orientalaromatics.com

NOTICE

The notice is published pursuant to the applicable provisions of the Companies Act 2013 read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 as amended ("the Rules"). The Rules, inter alia contain provisions for transfer of share(s), in the name of Investor Education and Protection Fund (IEPF) Suspend Account in respect of which dividend has not been paid or claimed for seven consecutive years or more.

Notice is further given that in accordance with the provisions of the Rules, individual notices have already been sent to respective shareholders at their latest available address in the Company records, inter alia, providing the details of shares due to be transferred to IEPF Suspend Account, for taking appropriate action(s). The Company has uploaded the full details of such shareholders whose shares are liable for transfer to IEPF on the website of the Company, i.e. www.orientalaromatics.com

The concerned shareholders are requested to claim the unpaid/unclaimed dividend amount(s) on or before 30th September, 2025 failing which the shares will get transferred to IEPF Suspend account. Please note that no claim shall lie against the company in respect of unclaimed dividend amount and equity shares transferred to IEPF.

Shareholders may note that both the unclaimed dividend amount and the equity share(s) transferred to the IEPF including all the benefits accruing on such shares, if any, can be claimed back by them from IEPF Authority, after following the procedure prescribed by the Rules. The Rules and the application Form (Form IEPF-5) as prescribed are available at IEPF website i.e. www.iepf.gov.in.

For any further information/clarification, shareholders are requested to write to or contact our RTA, MUFG Intime India Pvt. Ltd. (Formerly known as Link Intime India Private Limited) Unit: Oriental Aromatics Limited, C-101, 247 Park, LBS Marg, Vikhroli (West), Mumbai-400083. Tel: 022-49186270; Mob: +918108116767; Fax: 022-49186060; Email: rnt.helpdesk@in.mpms.mufg.com or can also contact the Nodal Officer- Ms Kiranpreet Gill at the Regd Office address of the Company.

For Oriental Aromatics Limited

Sd/-

Kiranpreet Gill

Company Secretary & Compliance Officer

Date : 26th June, 2025

Place : Mumbai

THE BUSINESS DAILY FOR DAILY BUSINESS

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सर्वग्राफ फिनकेअर प्रायव्हेट लिमिटेड

नोंद: कार्यालय: कार्यालय क्र. १२, ४था मजला, हिरानंदी मॉल, बायार रोड, बायार गाव, हवेली, पुणे - ४११०४८.

(१) कच्चा सूचना (नियम-८) आणि (२) अचानक सूचना

ज्याअर्चा, निम्नव्यावर्तीकारांनी खालील नमुद तारण धनकोचे प्रार्थिकृत-अधिकारी या नात्याने सिक्मुट्टियाव्हेशन अँड रिक्न्स्ट्रन्शन ऑफ फायनान्शियल अँसेट्स अँड एफ्कोसॅमॅंट ऑफ सिक्मुट्टी इंटेरेट (अँसेट), २००२ अन्वये आणि कलम १३(२) सहायवात निमम ३ अन्वये सिक्मुट्टी इंटेरेट (एफ्कोसॅमॅंट) रूस, २००२ अन्वये ग्राम अधिकारांचा वापर करून दिनांक ०७-मार्च-२०२५ रोजीच **मागणी सूचना** जारी करून कच्चाद यांना सूचकत मनुद करण्यात आलेली तक्रारी परतेडं नंतर सूचना प्रार्थिका त्राळेच्या ताळेच्या ६ दिवसांत करण्यास सांगितले होते. तक्रारीची परतेडं कण्यात कर्जदार असतई उरल्याचे, याद्वारे कर्जदार आणि सर्वसामान्य जनतेला सूचना देण्यात येत. निम्नव्यावर्तीकारांना **सर्वग्राफ फिनकेअर प्रायव्हेट लिमिटेड**अ प्रार्थिकृत अधिकारी या नात्यांनी खाली वर्णन केलेल्या मिळकतीचा कच्चा त्यांना सिक्मुट्टी इंटेरेट (एफ्कोसॅमॅंट) रूस, २००२ च्या नियम ८ सहायवात सदर अँसेटचे कलम १३चा पोटकलम (४) अन्वये त्यांना मिळालेला प्राप्ती अधिकारांचा वापर प्रत्येक मिळकतीसमोर मनुद तारणस करून घेतला आहे. कर्जदारांचे लक्ष तारण मता विमोचित करण्यासाठी उपलब्ध वेळेच्या संदर्भात अनियमांच्या कलम १३ च्या पोटकलम (८) च्या तरतुदीकडे वेधण्यात येत आहे. विशेषतः कर्जदार आणि सर्वसामान्य जनता यांना याद्वारे सावधान करण्यात येते की, त्यांनी सदरहू मिळकतीच्या देवघेवीच्या व्यवहार करू नये आणि सदरहू मिळकतीवरील कोणताही देवघेवीच्या व्यवहार हा **सर्वग्राफ फिनकेअर प्रायव्हेट लिमिटेड**च्या खालील उद्दिष्टात प्रकम आणि त्यावरील व्याजाच्या भारावणीत राहिल.

कर्ज खाते क्र.	कर्जदार नाव आणि सहकर्जदार नाव	रकम आणि मागणी सूचनेची तारीख	कच्चाची तारीख	कच्चाची स्थिती
	प्रवीणी वनसी फापळे (कर्जदार) २. सुभाष वनसी फापळे ३. सविता प्रवीण फापळे (सह-कर्जदार)	रू. २०,०३,७१४.९४ (रुपये वीस लाख हजार साठो चौदा आणि चौऱ्याव्या पैसे भाग) दिनांक: ०७-०३-२०२५	२३-०६-२०२५	सांकेतिक कच्चा
एफएलएसईसी००००७६०५				

मिळकतीचे वर्णन : मिळकत धारक:- गाव बेलापुर, ता.-सेकते, जिह्वा-अहमदनगर येथे स्थित असलेल्या आणि सवलतून मिळकतीचे ते सर्व भाग आणि विभाग, गट क्र. ११५१, एएन पोस्टग्रामित क्षेत्र, एच.आर.-०.४९ केएच. ०.०३ अर, आणि निवासी घराची मिळकत, ग्रामपंचायत मिळकत क्र. ८५४ एएन क्षेत्रकळ १०४४ चौ.फू. म्हणजेच ३०६ चौम मीटर आणि जमला अनुयायी म्हणून **सीमावद्ध: पूर्व:** गट क्र.११४५, **पश्चिम:** पाण्याचा पाट, **दक्षिण:** गट क्र.११५०, उत्तर: गट क्र. ११८

टिकाण : अशोक नि. अहमदनगर **साही/-** प्रार्थिकृत अधिकारी, **सर्वग्राफ फिनकेअर प्रायव्हेट लिमिटेड**



टाटा कॅपिटल लिमिटेड

नोंदणीकृत कार्यालय: टॉवर-ए, ११था मजला, पॅनिमुला विमाने पार्क, गणपतराव कट्टा मार्ग, लोअर पोल, मुंबई-४०० ०१३, भारत

सीआयएस क्र. बु६५१०४एमएच१९९१एलसी०५७७०

जंगम मतेच्या विक्रीकरिता विक्री सूचना

प्रति,

१. **मे. माईकॅ ग्लोबल ग्र. लि.**(कर्जदार/गहावयटदार)

(पूर्वी परमेश्वर सिस्टम ग्र. लि. म्हणून ओळखले जाणारे)

ब्रीकफॅ, ड्रेनिंग व्हिल्डिंग, हिरानंदनी व्हिजस पार्क, आर्केडिया सर्कल, हिरानंदनी इस्टेट, ठाणे, पश्चिम, ठाणे-४००१०७.

तसेच येथे:- एअरबेक सिस्टम ग्र. लि.

कार्यालय क्र. ४१५, लोअर सुप्रीम, २ मजले इस्टेट, ठाणे, मुंबई -४०००४८, महाराष्ट्र.

तसेच येथे:- मे. माईकॅ ग्लोबल ग्र. लि.

सर्व्.क्र. ५३,४५,११२ (भाग) आणि १२७ (भाग), गाव गोवाड, तालपूर पूर्व ४०१४०४२.

श्री. केशव गेंडरी(हमीदार)

ए.वि. २१०१ स्वयंसेवी अडिगनो, इस्टर्न एक्सप्रेस हाव्से, माजीबाद, ठाणे (पश्चिम),महाराष्ट्र-४००६०९

तसेच येथे:- ११०४, ओकेनवुड, अँकमी ओझोन, खेरा सर्कल, मानगडा, ठाणे पश्चिम-४००६०७.

मोठव्या/मोठव्या,

विषय: खाजगी कराराद्वारे जंगम तारण मतेच्या विक्रीसाठी सूचना.

आमच्या दिनांक १४.०६.२०२५ च्या मागणी सूचनेनुसार, तुम्ही तारण धनकोची संपूर्ण देणी फेकण्यात असण्याची झाला आहतात आणि तुम्हाक केलें आहे, त्यानंतर ६ जानेवारी, २०२४ च्या तारुच्या स्वाधीन पत्राद्वारे तुम्ही खाली वर्णन केलेली जंगम मता स्वैच्छेने परत केली आहे आणि मता “जरी आहे जेथे आहे”, “जरी आहे तरी आहे” आणि “जे काही आहे तिथे आहे” या मूल्यावर आणि योग्य वाटेल त्या मूल्यावर/मोबदल्यात टीसीएल ला विकण्यास संमती दिली आहे आणि सरकारी काढात आणि त्याअंतर्गत निघण्यांच्या तरतुदीनुसार सर्व सूचना माफ केल्या आहेत.

प्रार्थिकृत अधिकार्याने जंगम तारण मता विकण्याचा प्रयत्न केला होता आणि सर्वसामान्यांना सूचना देण्यात आली होती की टाटा कॅपिटल लिमिटेड (टीसीएल) (एफसीएलटी द्वारे मंजूर केलेल्या आणि व्यवस्थेच्या योजनेनुसार टाटा कॅपिटल फायनान्शियल सर्व्हिसेस लिमिटेडचे हस्तांतरितली) कडे जंगम गहाण ठेवेली/गहाण ठेवेली/प्रामांित केलेली जंगम मता ९ जून, २०२५ रोजी तुम्हा देव कर. १,१३,२९,९९७.६०/- (रुपये एक कोटी तेरा लाख एकोणतीस हजार नव्वो सव्वाणवण आणि साठ पैसे भाग) अंकिंक १० जून २०२५ पर्यंत लागू व्याज आणि इतर मुलक या रकमेच्या वसुलीकरात “जरी आहे जेथे आहे”, “जरी आहे तरी आहे” आणि “जे काही आहे तिथे आहे” तत्वाने २५ जून, २०२५ रोजी विकली जाईल.

परिशिष्टित मतेच्या संदर्भात वरील तपशीलवारपणे घेतलेली ई-लिलाव राखीव किमतीतली बोली/बोलीतारण्या अभावामुळे ई-लिलाव बघाव्ही झाला नाही. त्यानंतर, एका व्यक्तीने खाली वर्णन केलेल्याप्रमाणे कर. ८५,००,०००/- (रुपये व्वांशीस लाख मात्र) च्या विक्री मोबदल्यात खरेदी करण्यास सह दाखलाला आहे आणि “जरी आहे जेथे आहे”, “जरी आहे तरी आहे” आणि “जे काही आहे तिथे आहे” या खाजगी कराराद्वारे आणि टीसीएल ला मान्य असलेल्या अटी आणि शर्तीवर खरेदी करण्यास तयार आहेत.

सदर सूचना कच्चाद सह-कर्जदार/हमीदारांना म्हणून प्रत्येकाला देण्यात येत आहे, ज्यात तुम्हाला तारण मतेच्या प्रस्तावित विक्रीकरिता माहिती देण्यात आली आहे, जसे की खाली खाखवी करून “जरी आहे जेथे आहे”, “जरी आहे तरी आहे” आणि “जे काही आहे तिथे आहे” काद्वारे अधिक स्पष्टपणे वर्णन केले आहे.

पॉलिसी

मे. माईकॅ ग्लोबल ग्र. लि. च्या मालकीचे तारण जंगम गहालित वसा/मंजिवरीचे विवरण

अनु. क्र.	इन्व्हॉईस तारीख	इन्व्हॉईस क्र.	च्या संदर्भात खेळते भाड्याल/च्या खरेदीकरिता आवश्यक निधी	विक्रयाचे नाव	वसुलीचे नाव
१	१/एसी/३२ /२३-२४	०४.०५.२०२३		अमादा इंडिया ग्र. लि.	१) २२५१३००२ अमादा एसीटी टोट पॉचिा मशिंन मॉडेल: एई२५१०एसीटी (संख्या ४)
					२) २२५१३००२ एई२५१०एसीटी (५ संख्या) काही तुटे भाग ३) २५१००००१८८ अमादा ऑटोमॅटिक ऑटोमॅटिा साईकलेंडर-मॉडेल एसीएसएनईसीएच १ संव

दिनांक : २७-०६-२०२५ **टाटा कॅपिटल लिमिटेड** साही

टिकाण : मुंबई **साही/-** प्रार्थिकृत अधिकारी



बाँक ऑफ इंडिया

Relationship beyond banking

सायन राश्ट्रा: २९ अशा भवन, सायन सर्कल, सायन, मुंबई, महाराष्ट्र ४०००२२

दूर: ०२२-२४०७२२१५ / २४०१२२५६६. फॅक्स: २४०७२८३९

ईमेल: Sion.MumbaiNorth@bankofindia.co.in

संद. क्र. **SION/ADV/2025-2026/10** दिनांक: २७-०६-२०२५

प्रति,

श्रीम. कल्पना विशाल घुंबे

फ्लॅट क्र. १४०२, १४वा मजला, ए.विंग, अर्रिहत अनन्या, प्लॉट क्र. ४, सेक्टर ३५जी, खारपर, नवी मुंबई

तालुका: पनवेल, जिह्वा - रायगड, **हमीदार - गहाणदार** महोदय,

सिक्मुट्टियाव्हेशन अँड रिक्न्स्ट्रन्शन ऑफ फायनान्शियल अँसेट्स अँड एफ्कोसॅमॅंट ऑफ सिक्मुट्टी इंटेरेट अँसेट, २००२ च्या कलम १३(२) अन्वये सूचना

१. तुम्हाला माहित आहे की, जेव्हे **श्री. विशाल कुमारा मंजूर (मुख्य कर्जदार)** यांना कर. २,३६,००,००० च्या एएन रकमेच्या विविध पत सुविधा घेऊन कच्चा आहेत, ज्यासाठी तुम्ही हमीदार आहात आणि मुख्य कर्जदारांद्वारे सदर प्रकम आणि त्यावरील केलेला आणि वकीत सर्व व्याज, परित्यक्, प्रपत्र आणि खर्चाच्या परताव्यासाठी रमी देणारे ३०-०३-२०२४ रोजीचे हमीपत्र निष्पादित केले आहे. बँकेद्वारे मंजूर केलेल्या विविध पत सुविधा आणि सूचना तारखेरोजीस वकबाकी रकमेचा तपशील खालीलप्रमाणे:

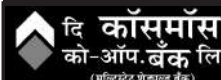
सुविधेचा प्रकार	मंजूर मर्यादा रु.	धकीत देय रु.
(१) स्टार होम लोन	रु. १७,५०,०००/-	रु. ८,८३,२५०.८०
(सी) टर्न लोन	रु. १८,५०,०००/-	रु. ५,५२,१२०.००
(सी) कॅश क्रेडिट लिमिट	रु. २,००,००,०००/-	रु. २,०९,११,२२७.८१
(डी) चालू खाते	ग्रना	रु. ५१,१३८.८०

- तुम्हाला माहित आहे की, तुम्ही सदर मुख्य कर्जदारांसाठी आम्ही मंजूर केलेल्या विविध मर्यादांच्या परताव्याविरुद्धा सदरहू हमीपत्रान्वये हमी दिली आहे आणि तुम्ही खालील तारणे/तुमच्या मिळकतीवर बँकेच्या नावे मागण/प्रपत्र मिणन करून सदर पतसुविधांचा परतावा सुमरित केला आहे.:-
(१) फ्लॅट क्र. १४०२, १४वा मजला, ए.विंग, अर्रिहत अनन्या, प्लॉट क्र. ४, सेक्टर ३५जी, खारपर, नवी मुंबई, तालुका: पनवेल, जिह्वा - रायगड
- मुख्य कर्जदारांनी त्यांच्या दाखिल्याची परतकडे करण्यात त्याने/तिने/त्यांनी कसूर केल्याने आम्हाला रिस्कवॅ बँक ऑफ इंडियाने जारी केलेल्या मॉनिटरिंग सॉफ्टवेअर/मिडिअमप्रमाणे ११५/०२/२०२५ पर्यंत त्यांच्या/तिच्या/तुमच्या खाल्याचे वर्गीकरण **नस-परफॉर्मिंग असेट** असे करणे भाग पडले आहे.
- आम्ही तुम्हाला हे सुद्धा कळवित आहोत की बँकेला धकीत रकमेच्या परताव्याकरिता आमच्या वारंवार मागण्या/चिंती नंतरही मुख्य कर्जदारांनी काहिहित प्रदान केलेले नाही. त्यामुळे तुम्ही हमीदार म्हणून सदर धक्कावी चुकती करण्यासाठी बांधील बनले आहात.
- वरील कारणांमुळे याद्वारे आम्ही तुम्हाला वरील अँडरच्या कलम १३(२) अन्वये सूचना जारी करून ह्या सूचनेच्या तारखेपामुन ६० दिवसांच्या काळावधीत बँकेने केलेला मासिक आधारे सक्कवाढीने सध्या दे. सा. १३.२५५८ दाने रु. २,२१,३७,६१२.०७ (सूचनेच्या तारखेपर्यंत सांपाडितके दाने) सह घुमव्यावळीक प्रदानापर्यंत बँकेद्वारे उपासित सर्व परित्यक्, प्रपत्र आणि खर्च अशी रकम बँकेला अदा करून घुमवें जसे दाखिल निमावण्यास तयार आहोत, कसूर केल्याकडून कृपया ध्यानात ठेवावी की, आम्ही वर वर्णन केलेल्या तारण मताविरुद्ध सिक्मुट्टियाव्हेशन अँड रिक्न्स्ट्रन्शन ऑफ फायनान्शियल अँसेट्स अँड एफ्कोसॅमॅंट ऑफ सिक्मुट्टी इंटेरेट अँसेट, २००२ च्या कलम १३ अन्वये बँकेला प्राप्त असलेल्या अधिकांरांचे पत्र करून कारवाई करू. त्याच्या खर्च आणि परिणामांनी जोडविले सर्वस्वी तुमची असेल.
- आम्ही जेव्हा उपरोक्त कालावधीत परतेडंड आणि तारण मतांचे विमोचन होईपर्यंत प्रयोच्य दाने व्याज, बँकेला आलेले सर्व खर्च, आकार आणि परित्यक् यासह एकत्रितरित्या बँकेच्या संपूर्ण धक्कावीचे प्रदान करून तुमचे दाखिल निमावण्यास तुम्हाला तयार आहोत, कृपया म्हत्वाची गोष्ट ध्यानात ठेवावी की, सर्फेसी अँडरच्या कलम १३(८) प्रमाणे तारण मतांचे विमोचन करण्याचा अधिकार, तुम्हाला केवळ, तारण मतांचे भाडेपुष्ट, अभिहरतान किंवा विक्रीद्वारे हस्तांतरण करणारांसाठी खाजगी कराराने किंवा जनेकडून दरपेके किंवा निविदा मागवून किंवा जाहीर लिलावावरील सूचना प्रकशित होण्याच्या तारखेपर्यंतच उपलब्ध असेल.
- वा वरील केलेल्या अधिकांरांचा वापर करून रोकड झालेल्या रकमेतून प्रथम आम्हाला आलेला सर्व खर्च, आकार व परित्यक् आणि/किंवा त्याच्याशी निगडित कोणताही खर्च भागवला जाईल आणि नंतर वर वर्णन केले्याप्रमाणे सदर सूचनेच्या तारखेपामुन संप्रदायिक दाने व्याजासह बँकेची येणे धक्कावी भागविण्यात येईल आणि बँकेची संपूर्ण येणे (कर्जदार किंवा जमीनदार म्हणून बँकेला तुमच्याकडून येणे असलेल्या अन्य कोणत्याही धक्कावीसह) रकम वसूल केल्यानंतर कोणतीही रकम शिद्धक राहिल्यास तुम्हाला प्रदान केली जाईल.
- तारण मताविरुद्ध सदर अधिकार वापरून रोकड केलेल्या रकमेतून सदर धक्कावी संपूर्ण न भरल्यास, आम्ही घुमव्याकडून सर्व खर्च, इ. सह उर्वरित रकम वसूल करण्याकरिता तुमच्या अन्य मता व तुमच्याविरुद्ध कर्ज वसुली न्यायाधिकरण/ न्यायालयासमोर कारवाई करण्याचे आमचे अधिकार राखून ठेवत आहोत.
- कृपया ध्यानात ठेवावी की, उपरोक्त अँडरच्या पोट-कलम (१३) नुसार, ह्या सूचना प्रामोपरवान, तुम्हाला ह्या सूचनेत उद्दिष्ट केलेल्या कोणत्याही तारण मतेचे विक्री, भाडेपुष्ट, परवाना, वकीत, गहाण किंवा अन्य प्रकारे हस्तांतरण करण्यास मजबूर करण्यात येत आहे.
- ही सूचना जारी करण्यासाठी आणि उपरोक्त कलम १३ अंतर्गत अधिकांरांचा वापर करण्याकरिता निम्नव्यावर्तीकार बँकेचे तिसर प्रार्थिकृत अधिकारी आहेत.
- हे सांगणे जरूरी नाही की, बँकेला उपलब्ध असलेल्या अन्य कोणत्याही अधिकार किंवा उपायाना बाधा न आणता ही सूचना तुम्हाला दिली आहे.

टिकाण: मुंबई **आपले विश्वास,**

दिनांक: १७-०५-२०२५ **नाम: श्री. दिनेश भोळे**

पद: मुख्य व्यवस्थापक **प्रार्थिकृत अधिकारी**



रिक्ल्यूरी डिपार्टमेंट, रिजन-II

प्रत्यव्यवहाराचा पत्ता: होरायजून व्हिल्डिंग, १ला मजला, रानडे रोड आणि गोखले रोड बॅंक्शन, गोखले रोड (उत्तर), दादर (पश्चिम), मुंबई - ४०० ०२८. फोन क्र. ०२२-६१४७६०१२/८४/५८

सर्फेसी अँसेट, २००२ अंतर्गत ई-लिलाव विक्री सूचना

सिक्मुट्टियाव्हेशन अँड रिक्न्स्ट्रन्शन ऑफ फायनान्शियल अँसेट्स अँड एफ्कोसॅमॅंट ऑफ सिक्मुट्टी इंटेरेट अनियम, २००२ सहायवात सिक्मुट्टी इंटेरेट (एफ्कोसॅमॅंट) रूस, २००२ च्या नियम ८(६) व ९(१) च्या तरतुदी अन्वये स्थावर मतेच्या विक्रीकरिता ई-लिलाव विक्री सूचना.

सर्वसामान्य लोक आणि विशेषतः कर्जदार संस्थाद्वारे तिथे भागीदार, सह-कर्जदार, आणि हमीदार यांना याद्वारे सूचना देण्यात येते की, खालील वर्णिलेली स्थावर मिळकत ही पूर्वीची मराला सहकारी बँक लि. (तारण धनको) जिचे २९/०५/२०२३ पासून परिणामांसह दिनांक २९/०५/२०२३ रोजीच्या आरबीआयच्या आदेशानुसार दि.कांसमार्स को-ऑप. बँक. लि., पुणे सह एक्जीकूराण झालेले आहे. यांच्याकडे गहाण आहे, जिचा कच्चा दि.कांसमार्स को-ऑप. बँक. लि. च्या प्रार्थिकृत अधिकार्यांनी घेतला आहे आणि ती अंतर्गत संक्षिप्त तपशिलातुसार बँकेच्या धकीताच्या वसुलीकरिता “जे आहे जेथे आहे”, “जे आहे जेथे आहे” आणि “जे काही आहे तेथे आहे” आणि “कोणत्याही आधारानिवाय” तत्वाने विकण्यात येणार आहे.

कर्जदार संस्था, सह-कर्जदार, गहाणदार आणि हमीदार

कर्जदार संस्था-

१. श्री.म. हसा हकबंदी संस्था

२. श्री. अरिहंत हकबंदी शाह

३. श्री. जोगेश जोशी

भागीदार-

१. श्री. शाहील रानमल शाह (मकर) द्वारे त्यांचे काबदेखी वसा

सह-कर्जदार/गहाणदार-

१. श्री.म. हसा हकबंदी शाह

२. श्री. नमेश्वर रानमल शाह (मकर) द्वारे त्यांचे काबदेखी वसा

३. श्री. मुका नमेश्वर शाह

४. श्री. कल्याण नमेश्वर शाह

५. श्री. मुका नमेश्वर शाह,

६. श्री. केशवजी भोजा गाडा

वैधानिक सूचना:- सिक्मुट्टी इंटेरेट (एफ्कोसॅमॅंट) रूस, २००२ च्या नियम ८(६) व ९(१) नुसार

विक्रीच्या सारखी संपूर्ण वकबाकी चुकती करण्यासाठी सदर कर्जाचे कर्जदार संस्थाद्वारे तिथे भागीदार, सह-कर्जदार, गहाणदार, काबदेखी वासदार आणि हमीदार यांना हमीसाठी ३० दिवसांची सूचना म्हणून सुद्धा सजमन्यात यावी, कसूर केल्यास, तारण मतेची वरील लिलाव तारखेसह विक्री करण्यात येईल.

टिप:- १. इएमपी/बोली प्रपत्र प्रार्थिकृत अधिकार्यांकडे आणि बँकेच्या वेबसाईटावर उपलब्ध आहेत. २. इएमपी प्रदान करणे आणि अन्य तपशीलकरिता कृपया प्रार्थिकृत अधिकार्यांना मोवा. ९६०९७४८८८/९३२२४०८८८/८९७७८५८१७ वापर संपर्क करावा.

विक्रीच्या तपशीलवार अटी आणि शर्ती बँकेची वेबसाईट म्हणजेच <https://www.cosmosbank.com/auction-notice.aspx> आणि लिलाव कारणांच्याी वेबसाईट म्हणजेच <https://cosmosbank.auctioninfo.net> चा संदर्भ घ्यावा.

साही/-

प्रार्थिकृत अधिकारी

सर्फेसी अँसेट, २००२ अन्वये

दि कांसमार्स को-ऑपरेटिव्ह बँक लि.

दिनांक : २७/०५/२०२५

टिकाण : मुंबई

OUR PROMOTER: KOPVOORN B.V.



(Please scan this QR code to view the Updated Draft Red Herring Prospectus - I)

Our Company was incorporated as “Credila Financial Services Private Limited”, a private limited company under the Companies Act, 1956 and was granted a certificate of incorporation dated February 1, 2006 by the Registrar of Companies, Maharashtra at Mumbai (“**Registrar of Companies**” / “**ROC**”). Our Company’s name was changed from “Credila Financial Services Private Limited” to “HDFC Credila Financial Services Private Limited” by a special resolution at the EGM held on January 16, 2017, and the Registrar of Companies issued a fresh certificate of incorporation on February 19, 2017. Further, pursuant to a special resolution passed by our Shareholders at the AGM held on July 29, 2020, the name of our Company was changed from “HDFC Credila Financial Services Private Limited” to “HDFC Credila Financial Services Limited” due to conversion of our Company from a private limited company to a public limited company, and the Registrar of Companies issued a fresh certificate of incorporation on October 8, 2020. Furthermore, pursuant to a special resolution passed by our Shareholders at the AGM held on September 5, 2024, the name of our Company was changed from “HDFC Credila Financial Services Limited” to “Credila Financial Services Limited”, and the Registrar of Companies issued a fresh certificate of incorporation on October 21, 2024. For further details, see “*History and Certain Corporate Matters*” on page 274 of the Updated Draft Red Herring Prospectus - I dated June 26, 2025 (“**UDRHP**” - I)).

Corporate Identity Number: U67190MH2006PLC159411

Registered Office: B - 301, Citi Point, Next to Kohnoor Continental, Andheri- Kurla Road, Andheri (East), Mumbai - 400 059, Maharashtra, India;

Corporate Office: 701, Windsor House, CST Road, Kalina, Santacruz (East), Mumbai – 400 098, Maharashtra, India. Tel: +91 22 6996 9300, **Contact Person:** Karishma Jhaveri, Company Secretary and Compliance Officer; E-mail: investor.relations@credila.com; **Website:** https://credila.com

INITIAL PUBLIC OFFERING OF UP TO [●] EQUITY SHARES OF FACE VALUE OF ₹10 EACH (THE “EQUITY SHARES”) OF CREDILA FINANCIAL SERVICES LIMITED (FORMERLY KNOWN AS HDFC CREDILA FINANCIAL SERVICES LIMITED) (“COMPANY” OR “ISSUER”) FOR CASH AT A PRICE OF ₹[●] PER EQUITY SHARE (INCLUDING A SHARE PREMIUM OF ₹[●] PER EQUITY SHARE) (“OFFER PRICE”) AGGREGATING UP TO ₹50,000.00 MILLION (THE “OFFER”) COMPRISING A FRESH ISSUE OF UP TO [●] EQUITY SHARES OF FACE VALUE ₹[●]10 EACH BY OUR COMPANY AGGREGATING UP TO ₹30,000.00 MILLION (“FRESH ISSUE”) AND AN OFFER FOR SALE OF UP TO [●] EQUITY SHARES OF FACE VALUE OF ₹10 EACH AGGREGATING UP TO ₹20,000.00 MILLION, BY THE SELLING SHAREHOLDERS (AS DEFINED HEREINAFTER) (THE “OFFER FOR SALE” AND SUCH EQUITY SHARES OFFERED FOR BY THE SELLING SHAREHOLDERS, THE “OFFERED SHARES”). THIS OFFER INCLUDES A RESERVATION OF UP TO [●] EQUITY SHARES OF FACE VALUE ₹[●]10 EACH (CONSTITUTING UP TO [●] OF THE POST-OFFER PAID-UP EQUITY SHARE CAPITAL) FOR PURCHASE BY ELIGIBLE EMPLOYEES (THE “EMPLOYEE RESERVATION PORTION”), THE OFFER LESS THE EMPLOYEE RESERVATION PORTION IS HEREINAFTER REFERRED TO AS THE “NET OFFER”. THE OFFER AND THE NET OFFER WOULD CONSTITUTE [●] AND [●]%, RESPECTIVELY, OF OUR POST-OFFER PAID-UP EQUITY SHARE CAPITAL. OUR COMPANY IN CONSULTATION WITH THE BOOK RUNNING LEAD MANAGERS (“BRLMS”), MAY OFFER A DISCOUNT OF UP TO [●]%(EQUIVALENT TO ₹[●] PER EQUITY SHARE) TO THE OFFER PRICE TO ELIGIBLE EMPLOYEES BIDDING IN THE EMPLOYEE RESERVATION PORTION (“EMPLOYEE DISCOUNT”).

A PRE-IPO PLACEMENT OF THE SPECIFIED SECURITIES MAY BE UNDERTAKEN BY OUR COMPANY, IN CONSULTATION WITH THE BRLMS, PRIOR TO THE FILING OF THE DRAFT HERRING PROSPECTUS WITH THE ROC FOR AN AGGREGATE AMOUNT NOT EXCEEDING ₹6,000.00 MILLION (“PRE-IPO PLACEMENT”). THE PRE-IPO PLACEMENT, IF UNDERTAKEN, WILL BE AT A PRICE TO BE DECIDED BY OUR COMPANY IN CONSULTATION WITH THE BRLMS. IF THE PRE-IPO PLACEMENT IS UNDERTAKEN, THE AMOUNT RAISED FROM THE PRE-IPO PLACEMENT WILL BE REDUCED FROM THE FRESH ISSUE, SUBJECT TO THE OFFER COMPLYING WITH RULE 19(2)(B) OF THE SECURITIES CONTRACTS (REGULATION) RULES, 1957, AS AMENDED (“SCRR”). THE PRE-IPO PLACEMENT, IF UNDERTAKEN, SHALL NOT EXCEED 20% OF THE FRESH ISSUE. PRIOR TO THE COMPLETION OF THE OFFER, OUR COMPANY SHALL APPROPRIATELY INTIMATE THE SUBSCRIBERS TO THE PRE-IPO PLACEMENT, PRIOR TO ALLOTMENT PURSUANT TO THE PRE-IPO PLACEMENT, THAT THERE IS NO GUARANTEE THAT OUR COMPANY MAY PROCEED WITH THE OFFER OR THE OFFER MAY BE SUCCESSFUL AND WILL RESULT INTO LISTING OF THE EQUITY SHARES ON THE STOCK EXCHANGES. FURTHER, RELEVANT DISCLOSURES IN RELATION TO SUCH INTIMATION TO THE SUBSCRIBERS TO THE PRE-IPO PLACEMENT (IF UNDERTAKEN) SHALL BE APPROPRIATELY MADE IN THE RELEVANT SECTIONS OF THE DRAFT HERRING PROSPECTUS AND PROSPECTUS.

The Offer is being made through the Book Building Process, in terms of Rule 19(2)(b) of the SCRR read with Regulation 31 of the SEBI ICDR Regulations and in compliance with Regulation 6(1) of the SEBI ICDR Regulations, wherein, in terms of Regulation 32(1) of the SEBI ICDR Regulations, not more than 50% of the Net Offer shall be available for allocation on a proportionate basis to Qualified Institutional Buyers (“QIBs”, and such portion, the “**QIB Portion**”), provided that our Company, in consultation with the BRLMs, may allocate up to 60% of the QIB Portion to Anchor Investors on a discretionary basis in accordance with SEBI ICDR Regulations (the “**Anchor Investor Portion**”). One-third of the Anchor Investor Portion shall be reserved for domestic Mutual Funds, subject to valid Bids being received from the domestic Mutual Funds at or above the Anchor Investor Allocation Price, in accordance with the SEBI ICDR Regulations. In the event of under-subscription, or non-allocation in the Anchor Investor Portion, the balance Equity Shares shall be added to the QIB Portion (other than Anchor Investor Portion) (“**Net QIB Portion**”). Further, 5% of the Net QIB Portion shall be available for allocation on a proportionate basis to Mutual Funds only, and the remainder of the Net QIB Portion shall be available for allocation on a proportionate basis to all QIBs (other than Anchor Investors), including Mutual Funds, subject to valid Bids being received at or above the Offer Price. However, if the aggregate demand from Mutual Funds is less than 5% of the Net QIB Portion, the balance Equity Shares available for allocation in the Mutual Fund Portion will be added to the remaining Net QIB Portion for proportionate allocation to QIBs. Further, (a) not less than 15% of the Net Offer shall be available for allocation to Non-Institutional Investors (out of which one-third shall be reserved for Bidders with Bids exceeding ₹20.00 million and up to ₹1.00 million and two-thirds shall be reserved for Bidders with Bids exceeding ₹1.00 million), provided that the unsubscribed portion in either of the aforementioned sub-categories may be allocated to Bidders in the other sub-category of Non-Institutional Investors and (b) not less than 35% of the Net Offer shall be available for allocation to Retail Individual Investors in accordance with the SEBI ICDR Regulations, subject to valid Bids being received from them at or above the Offer Price. Further, Equity Shares will be allocated on a proportionate basis to Eligible Employees applying under the Employee Reservation Portion, subject to valid Bids received from them at or above the Offer Price. All potential Bidders, other than Anchor Investors, are mandatorily required to participate in the Offer through the Application Supported by Blocked Amount (“**ASBA**”) process by providing details of their respective ASBA Account (as defined hereinafter) and UPI ID in case of UPI Bidders (as defined hereinafter), as applicable, pursuant to which the corresponding Bid Amount, which will be blocked by the Self Certified Syndicate Banks (“**SCSBs**”) or the Sponsor Bank(s) under the UPI Mechanism, as the case may be, to the extent of their respective Bid Amounts. Anchor Investors are not permitted to participate in the Anchor Investor Portion through the ASBA process. For details, see “*Offer Procedure*” on page 530 of the UDRHP-I. This Updated Draft Red Herring Prospectus – I is filed with SEBI and the Stock Exchanges under Chapter IIA of the SEBI ICDR Regulations.

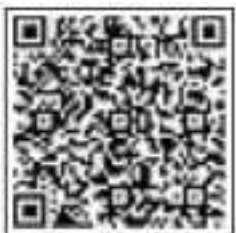
This public announcement is being made in compliance with the provisions of Regulation 59C(9) and (10) of the SEBI ICDR Regulations to inform the public that our Company is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to make an initial public offering of its Equity Shares pursuant to the Offer and has filed the UDRHP-I dated June 26, 2025, with the Securities and Exchange Board of India (“**SEBI**”) and with the Stock Exchanges. Pursuant to Regulation 59C(9) and (10) of the SEBI ICDR Regulations, the UDRHP-I filed with SEBI and the Stock Exchanges has been made public for comments, if any, for a period of at least 21 days from the date of publication of this public announcement by hosting it on the website of SEBI at www.sebi.gov.in, websites of the Stock Exchanges, at www.bseindia.com and www.nseindia.com, on the website of the Company at <https://credila.com/>, and on the websites of the BRLMs, i.e. Axis Capital Limited, Citigroup Global Markets India Private Limited, Goldman Sachs (India) Securities Private Limited, IIFL Capital Services Limited (*formerly known as IIFL Securities Limited*) and Jefferies India Private Limited at www.axiscapital.co.in, www.online.citibank.co.in/rhtm/citigroupglobalscreen1.htm, www.goldmansachs.com, [www.iif](http://www.iiflcap.com)



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(Please scan this QR code to view the Updated Draft Red Herring Prospectus - I)

PUBLIC ANNOUNCEMENT

Credila

CREDILA FINANCIAL SERVICES LIMITED

(formerly known as HDFC Credila Financial Services Limited)

Our Company was incorporated as "Credila Financial Services Private Limited", a private limited company under the Companies Act, 1956 and was granted a certificate of incorporation dated February 1, 2006 by the Registrar of Companies, Maharashtra at Mumbai ("Registrar of Companies" / "RoC"). Our Company's name was changed from "Credila Financial Services Private Limited" to "HDFC Credila Financial Services Private Limited" by a special resolution at the EGM held on January 16, 2017, and the Registrar of Companies issued a fresh certificate of incorporation on February 19, 2017. Further, pursuant to a special resolution passed by our Shareholders at the AGM held on July 29, 2020, the name of our Company was changed from "HDFC Credila Financial Services Private Limited" to "HDFC Credila Financial Services Limited" due to conversion of our Company from a private limited company to a public limited company, and the Registrar of Companies issued a fresh certificate of incorporation on October 8, 2020. Furthermore, pursuant to a special resolution passed by our Shareholders at the AGM held on September 5, 2024, the name of our Company was changed from "HDFC Credila Financial Services Limited" to "Credila Financial Services Limited", and the Registrar of Companies issued a fresh certificate of incorporation on October 21, 2024. For further details, see "History and Certain Corporate Matters" on page 274 of the Updated Draft Red Herring Prospectus - I dated June 26, 2025 ("UDRHP - I").

Corporate Identity Number: U67190MH2006PLC159411

Registered Office: B - 301, Citi Point, Next to Kohinoor Continental, Andheri- Kurla Road, Andheri (East), Mumbai - 400 059, Maharashtra, India;

Corporate Office: 701, Windsor House, CST Road, Kalina, Santacruz (East), Mumbai – 400 098, Maharashtra, India Tel: +91 22 6996 9300, Contact Person: Karishma Jhaveri, Company Secretary and Compliance Officer; E-mail: investor.relations@credila.com; Website: https://credila.com

OUR PROMOTER: KOPVOORN B.V.

INITIAL PUBLIC OFFERING OF UP TO [●] EQUITY SHARES OF FACE VALUE OF ₹10 EACH (THE "EQUITY SHARES") OF CREDILA FINANCIAL SERVICES LIMITED (FORMERLY KNOWN AS HDFC CREDILA FINANCIAL SERVICES LIMITED) ("COMPANY" OR "ISSUER") FOR CASH AT A PRICE OF ₹[●] PER EQUITY SHARE (INCLUDING A SHARE PREMIUM OF ₹[●] PER EQUITY SHARE) ("OFFER PRICE") AGGREGATING UP TO ₹50,000.00 MILLION (THE "OFFER") COMPRISING A FRESH ISSUE OF UP TO [●] EQUITY SHARES OF FACE VALUE ₹10 EACH BY OUR COMPANY AGGREGATING UP TO ₹30,000.00 MILLION ("FRESH ISSUE") AND AN OFFER FOR SALE OF UP TO [●] EQUITY SHARES OF FACE VALUE OF ₹10 EACH AGGREGATING UP TO ₹20,000.00 MILLION, BY THE SELLING SHAREHOLDERS (AS DEFINED HEREINAFTER) (THE "OFFER FOR SALE") AND SUCH EQUITY SHARES OFFERED FOR BY THE SELLING SHAREHOLDERS, THE "OFFERED SHARES"). THIS OFFER INCLUDES A RESERVATION OF UP TO [●] EQUITY SHARES OF FACE VALUE ₹10 EACH (CONSTITUTING UP TO [●] OF THE POST-OFFER PAID-UP EQUITY SHARE CAPITAL) FOR PURCHASE BY ELIGIBLE EMPLOYEES (THE "EMPLOYEE RESERVATION PORTION"). THE OFFER LESS THE EMPLOYEE RESERVATION PORTION IS HEREINAFTER REFERRED TO AS THE "NET OFFER". THE OFFER AND THE NET OFFER WOULD CONSTITUTE [●] AND [●]%, RESPECTIVELY, OF OUR POST-OFFER PAID-UP EQUITY SHARE CAPITAL. OUR COMPANY IN CONSULTATION WITH THE BOOK RUNNING LEAD MANAGERS ("BRLMS"), MAY OFFER A DISCOUNT OF UP TO [●] (EQUIVALENT TO ₹[●] PER EQUITY SHARE) TO THE OFFER PRICE TO ELIGIBLE EMPLOYEES BIDDING IN THE EMPLOYEE RESERVATION PORTION ("EMPLOYEE DISCOUNT").

A PRE-IPO PLACEMENT OF THE SPECIFIED SECURITIES MAY BE UNDERTAKEN BY OUR COMPANY, IN CONSULTATION WITH THE BRLMS, PRIOR TO THE FILING OF THE RED HERRING PROSPECTUS WITH THE ROC FOR AN AGGREGATE AMOUNT NOT EXCEEDING ₹6,000.00 MILLION ("PRE-IPO PLACEMENT"). THE PRE-IPO PLACEMENT, IF UNDERTAKEN, WILL BE AT A PRICE TO BE DECIDED BY OUR COMPANY IN CONSULTATION WITH THE BRLMS. IF THE PRE-IPO PLACEMENT IS UNDERTAKEN, THE AMOUNT RAISED FROM THE PRE-IPO PLACEMENT WILL BE REDUCED FROM THE FRESH ISSUE, SUBJECT TO THE OFFER COMPLYING WITH RULE 19(2)(B) OF THE SECURITIES CONTRACTS (REGULATION) RULES, 1957, AS AMENDED ("SCRR"). THE PRE-IPO PLACEMENT, IF UNDERTAKEN, SHALL NOT EXCEED 20% OF THE FRESH ISSUE. PRIOR TO THE COMPLETION OF THE OFFER, OUR COMPANY SHALL APPROPRIATELY INTIMATE THE SUBSCRIBERS TO THE PRE-IPO PLACEMENT, PRIOR TO ALLOTMENT PURSUANT TO THE PRE-IPO PLACEMENT, THAT THERE IS NO GUARANTEE THAT OUR COMPANY MAY PROCEED WITH THE OFFER OR THE OFFER MAY BE SUCCESSFUL AND WILL RESULT INTO LISTING OF THE EQUITY SHARES ON THE STOCK EXCHANGES. FURTHER, RELEVANT DISCLOSURES IN RELATION TO SUCH INTIMATION TO THE SUBSCRIBERS TO THE PRE-IPO PLACEMENT (IF UNDERTAKEN) SHALL BE APPROPRIATELY MADE IN THE RELEVANT SECTIONS OF THE RED HERRING PROSPECTUS AND PROSPECTUS.

The Offer is being made through the Book Building Process, in terms of Rule 19(2)(b) of the SCRR read with Regulation 31 of the SEBI ICDR Regulations and in compliance with Regulation 6(1) of the SEBI ICDR Regulations, wherein, in terms of Regulation 32(1) of the SEBI ICDR Regulations, not more than 50% of the Net Offer shall be available for allocation on a proportionate basis to Qualified Institutional Buyers ("QIBs", and such portion, the "QIB Portion", provided that our Company, in consultation with the BRLMs, may allocate up to 60% of the QIB Portion to Anchor Investors on a discretionary basis in accordance with SEBI ICDR Regulations (the "Anchor Investor Portion"). One-third of the Anchor Investor Portion shall be reserved for domestic Mutual Funds, subject to valid Bids being received from the domestic Mutual Funds at or above the Anchor Investor Allocation Price, in accordance with the SEBI ICDR Regulations. In the event of under-subscription, or non-allocation in the Anchor Investor Portion, the balance Equity Shares shall be added to the QIB Portion (other than Anchor Investor Portion) ("Net QIB Portion"). Further, 5% of the Net QIB Portion shall be available for allocation on a proportionate basis to Mutual Funds only, and the remainder of the Net QIB Portion shall be available for allocation on a proportionate basis to all QIBs (other than Anchor Investors), including Mutual Funds, subject to valid Bids being received at or above the Offer Price. However, if the aggregate demand from Mutual Funds is less than 5% of the Net QIB Portion, the balance Equity Shares available for allocation in the Mutual Fund Portion will be added to the remaining Net QIB Portion for proportionate allocation to QIBs. Further, (a) not less than 15% of the Net Offer shall be available for allocation to Non-Institutional Investors (out of which one-third shall be reserved for Bidders with Bids exceeding ₹20 million and up to ₹1.00 million and two-thirds shall be reserved for Bidders with Bids exceeding ₹1.00 million), provided that the unsubscribed portion in either of the aforementioned sub-categories may be allocated to Bidders in the other sub-category of Non-Institutional Investors and (b) not less than 35% of the Net Offer shall be available for allocation to Retail Individual Investors in accordance with the SEBI ICDR Regulations, subject to valid Bids being received from them at or above the Offer Price. Further, Equity Shares will be allocated on a proportionate basis to Eligible Employees applying under the Employee Reservation Portion, subject to valid Bids received from them at or above the Offer Price. All potential Bidders, other than Anchor Investors, are mandatorily required to participate in the Offer through the Application Supported by Blocked Amount ("ASBA") process by providing details of their respective ASBA Account (as defined hereinafter) and UPI ID in case of UPI Bidders (as defined hereinafter), as applicable, pursuant to which the corresponding Bid Amount, which will be blocked by the Self Certified Syndicate Banks ("SCSBs") or the Sponsor Bank(s) under the UPI Mechanism, as the case may be, to the extent of their respective Bid Amounts. Anchor Investors are not permitted to participate in the Anchor Investor Portion through the ASBA process. For details, see "Offer Procedure" on page 530 of the UDRHP-I. This Updated Draft Red Herring Prospectus - I is filed with SEBI and the Stock Exchanges under Chapter II A of the SEBI ICDR Regulations.

This public announcement is being made in compliance with the provisions of Regulation 59C(9) and (10) of the SEBI ICDR Regulations to inform the public that our Company is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to make an initial public offering of its Equity Shares pursuant to the Offer and has filed the UDRHP-I dated June 26, 2025, with the Securities and Exchange Board of India ("SEBI") and with the Stock Exchanges. Pursuant to Regulation 59C(9) and (10) of the SEBI ICDR Regulations, the UDRHP-I filed with SEBI and the Stock Exchanges has been made public for comments, if any, for a period of at least 21 days from the date of publication of this public announcement by hosting it on the website of SEBI at www.sebi.gov.in, websites of the Stock Exchanges at www.bseindia.com and www.nseindia.com, on the website of the Company at https://credila.com; and on the websites of the BRLMs, i.e. Axis Capital Limited, Citigroup Global Markets India Private Limited, Goldman Sachs (India) Securities Private Limited, IIFL Capital Services Limited (formerly known as IIFL Securities Limited) and Jefferies India Private Limited at www.axiscapital.co.in, www.online.citibank.co.in/htm/citigroupglobalscreen1.htm, www.goldmansachs.com, www.iiflcap.com and www.jefferies.com respectively. Our Company invites the public to give their comments on the UDRHP-I filed with SEBI and the Stock Exchanges, with respect to disclosures made in the UDRHP-I. The members of the public are requested to send a copy of the comments to SEBI, to the Company Secretary and Compliance Officer of our Company and/or the BRLMs at their respective addresses mentioned herein. All comments must be received by SEBI and/or our Company and/or the Company Secretary and Compliance Officer of our Company and/or the BRLMs in relation to the Offer on or before 5.00 p.m. on the 21st day from the aforesaid date of publication of this public announcement.

Investments in equity and equity-related securities involve a degree of risk and Bidders should not invest any funds in the Offer unless they can afford to take the risk of losing their entire investment. Bidders are advised to read the risk factors carefully before taking an investment decision in the Offer. For taking an investment decision, Bidders must rely on their own examination of our Company and the Offer, including the risks involved. The Equity Shares in the Offer have not been recommended or approved by the SEBI, nor does SEBI guarantee the accuracy or adequacy of the contents of the Updated Draft Red Herring Prospectus-I. Specific attention of the Bidders is invited to "Risk Factors" on page 42 of the UDRHP-I.

Any decision to invest in the Equity Shares described in the UDRHP-I may only be taken after the Red Herring Prospectus ("RHP") that will be filed with the RoC and must be made solely on the basis of such RHP as there may be material changes in the RHP from the UDRHP-I. The Equity Shares, when offered through the RHP, are proposed to be listed on the Stock Exchanges.

For details of the share capital, capital structure of our Company, the names of the signatories to the Memorandum of Association and the number of shares of our Company subscribed by them, please see the section titled "Capital Structure" on page 106 of the UDRHP-I. The liability of the members of our Company is limited. For details of the main objects of our Company as contained in the Memorandum of Association, please see the section titled "History and Certain Corporate Matters" on page 274 of the UDRHP-I.

BOOK RUNNING LEAD MANAGERS TO THE OFFER					REGISTRAR TO THE OFFER
Axis Capital Limited 1 st Floor, Axis House, P.B. Marg, Worli, Mumbai 400 025, Maharashtra, India Tel.: +91 22 4325 2183 E-mail: credila ipo@axiscap.in Investor Grievance E-mail: complaints@axiscap.in Website: www.axiscapital.co.in Contact person: Pratik Pednekar SEBI Registration No.: INM000012029	Citigroup Global Markets India Private Limited 1202, 12 th Floor, First International Financial Center, G - Block, Bandra Kurla Complex, Bandra (East) Mumbai 400 098, Maharashtra, India Tel: +91 22 6175 9999 E-mail: credilaipo@citi.com Investor Grievance E-mail: investors.cgmib@citi.com Website: www.online.citibank.co.in/ rhtm/citigroupglobalscreen1.htm Contact person: Dylan Jude Fernandes SEBI Registration No.: INM000010718	Goldman Sachs (India) Securities Private Limited 951-A, Rational House, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025, Maharashtra, India Tel: +91 22 6616 9000 E-mail: gs-credila@gs.com Investor Grievance E-mail: india-client-support@gs.com Website: www.goldmansachs.com Contact person: Sumedha Srinivasan SEBI Registration No.: INM000011054	IIFL Capital Services Limited <i>(formerly known as IIFL Securities Limited)</i> 24 th Floor, One Lodha Place, Senapati Bapat Marg, Lower Parel (W), Mumbai 400 013 Maharashtra, India Tel: +91 22 4646 4728 E-mail: credilaifsl ipo@iiflcap.com Investor Grievance E-mail: ig_ib@iiflcap.com Website: www.iiflcap.com Contact person: Dhruv Bhavsar / Pawan Kumar Jain SEBI Registration No.: INM000010940	Jefferies India Private Limited Level 16, Express Towers, Nariman Point, Mumbai 400 021, Maharashtra, India Tel: + 91 22 4356 6000 E-mail: Credila.IPO@jefferies.com Investor Grievance E-mail: ijpl.grievance@jefferies.com Website: www.jefferies.com Contact person: Suhani Bhareja SEBI Registration No.: INM000011443	KFin Technologies Limited Selenium Tower B, Plot No. 31 and 32 Financial District, Nanakramguda Serilingampally, Hyderabad Rangareddy 500 032, Telangana, India Tel: +91 40 6716 2222/18003094001 E-mail: cfsf.ipo@kfinetech.com Investor grievance E-mail: einward.ris@kfinetech.com Website: www.kfintech.com Contact person: M Murali Krishna SEBI Registration No.: INR000000221

All capitalised terms used herein and not specifically defined shall have the same meaning as ascribed to them in the UDRHP-I.

Place: Mumbai
Date: June 26, 2025.

CREDILA FINANCIAL SERVICES LIMITED (formerly known as HDFC Credila Financial Services Limited) is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to make an initial public offering of its Equity Shares and has filed the UDRHP-I with SEBI and the Stock Exchanges on dated June 26, 2025. The UDRHP-I is available on the website of SEBI at www.sebi.gov.in, as well as on the websites of the Stock Exchanges i.e. BSE and NSE at www.bseindia.com and www.nseindia.com, respectively, on the website of the Company at https://credila.com; and on the websites of the Book Running Lead Managers ("BRLMs"), i.e. Axis Capital Limited, Citigroup Global Markets India Private Limited, Goldman Sachs (India) Securities Private Limited, IIFL Capital Services Limited (formerly known as IIFL Securities Limited) and Jefferies India Private Limited at www.axiscapital.co.in, www.online.citibank.co.in/htm/citigroupglobalscreen1.htm, www.goldmansachs.com, www.iiflcap.com and www.jefferies.com respectively. Any potential investors should note that investment in equity shares involves a high degree of risk and for details relating to such risk, see "Risk Factors" on page 42 of the UDRHP-I filed with SEBI and the details set out in the RHP, when filed. Potential Bidders should not rely on the UDRHP-I filed with SEBI and the Stock Exchanges for making any investment decision. This announcement does not constitute an invitation or offer of securities for sale in any jurisdiction, including India. The Equity Shares have not been and will not be registered under the U.S. Securities Act of 1933, as amended ("U.S. Securities Act"), or any state law of the United States and, unless so registered, may not be offered or sold within the United States, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act and applicable state securities laws in the United States. Accordingly, the Equity Shares are being offered and sold (i) within the United States only to persons reasonably believed to be "qualified institutional buyers" (as defined in Rule 144A under the U.S. Securities Act) pursuant to Section 4(a) of the U.S. Securities Act, and (ii) outside the United States in "offshore transactions", as defined in, and in compliance with, Regulation S under the U.S. Securities Act in each case, in compliance with and the applicable laws of the jurisdiction where those offers and sales are made. There will be no public offering of the Equity Shares in the United States.

Adfactors 214/25

चोलामंडलम इंवेस्टमेंट एण्ड फाइनेंस कंपनी लिमिटेड

निगमित कार्यालय : भोला स्ट्रेट, सी 54 एच 55, सुपर बी-4, विर भि का इन्डियन एस्टेट, मिडी, चेन्नई- 600032.

चंडीगढ़ शाखा : एससीओ 350-351-352, सुतीय तल, सेक्टर-34-ए, चंडीगढ़- 160022. अंबाला शाखा : द्वितीय तल, 97, भ्रम नगर, विशाल मेगा मार्ट के पास, अंबाला नगर 134003. बहादुरगढ़ शाखा : प्रथम तल, एचडीएफसी बैंक के समीप, सेक्टर 6, बहादुरगढ़, झज्जर 124507 संपर्क : श्री चंदर मोहन सिंह रावत, मोबा. नं. 8950045100 एवं श्री वरुण प्रताप वोहरा, मोबा. नं. 9056555002

अचल संपत्तियों की बिक्री के लिए ई-नीलामी बिक्री सूचना

प्रतिभूति हित (प्रवर्तन) नियमावली 2002 के नियम 9(1) के साथ पठित वित्तीय परिस्थितियों के प्रतिभूतिकरण एवं पुनर्निर्माण तथा प्रतिभूति हित प्रवर्तन अधिनियम 2002 के अंतर्गत अचल परिसंपत्तियों की बिक्री के लिए ई-नीलामी बिक्री सूचना। (नियम 8 व 9)

एतद्वारा जनसाधारण को और विशेष रूप में उधारकर्ता(ओं)/ सह-उधारकर्ता(ओं)/ बंधककर्ता(ओं) को सूचित किया जाता है कि प्रतिभूत ऋणदाता के पास सेवककृत निम्न विवरणित अचल संपत्तियों, जिनका सौकरितिक अधिग्रहण चोलामंडलम इंवेस्टमेंट एण्ड फाइनेंस कंपनी लिमिटेड, जिसे यहां इसमें इसके उपरंत चोलामंडलम इंवेस्टमेंट एण्ड फाइनेंस कंपनी लिमिटेड के रूप में संदर्भित किया जायेगा, के प्राधिकृत अधिकारी द्वारा कर लिया गया है। प्रतिभूत परिसंपत्तियों का क्रय ई-नीलामी के माध्यम से "जैसी हैं जहाँ हैं" और "वहाँ जो कुछ भी है" आधार पर किया जायेगा।

एतद्वारा सर्वसाधारण को सूचित किया जाता है कि हम वेबसाइट <https://chola-lap.procure247.com> तथा www.cholamandalam.com/news/auction-notices के माध्यम से सार्वजनिक ई-नीलामी संचालित करने जा रहे हैं।

खाता संख्या तथा उधारकर्ता, सह-उधारकर्ता, बंधककर्ताओं के नाम	बादा 13(2) के अंतर्गत निर्गत मांग सूचना के अनुसार तिथि एवं राशि	संपत्ति / संपत्तियों का विवरण	आरक्षित मूल्य, स्ट्रेटह राशि जमा एवं बोली वृद्धि राशि (रु. में)	ई-नीलामी तिथि एवं समय, वराज जमा की अंतिम तिथि, निर्दिष्ट तिथि
खाता संख्या : HE01A1ML00000039832 उधारकर्ता और सह-उधारकर्तागण : 1. अजीत सिंह पुत्र बलवीर सिंह, 2. शक्ति गुलाटी पत्नी अजीत सिंह, 3. मैसर्स रॉयल सीजी केनेल, अपने स्वामी (अजीत सिंह) के माध्यम से, सभी का पता : मकान नं. 977, डिसेस एक्वेलेव, बोह पोस्ट ऑफिस के पास, अंबाला कैंट, हरियाणा- 133001, 4. मैसर्स रॉयल सीजी केनेल, अपने स्वामी (अजीत सिंह) के माध्यम से अव्य पता यहाँ पर भी : महाराजा प्रताप नगर, अंबाला- 133001	18-04-2024 और रु. 33,74,793/- 15-04-2024 के अनुसार, साथ में राशि पर भावी ब्याज और शुल्क।	मकान नं. 977, संपत्ति आईडी नं. 121C1366U36, डिसेस एक्वेलेव, गांव बोह, इंडियन बैंक के पास, अंबाला कैंट में स्थित है। बिक्री विलेख परीका सं. 1108 दिनांक 07/07/2021 के अनुसार पंजीकृत।	रु. 40,50,000/- रु. 4,05,000/- रु. 50,000/-	22.07.2025 को 11.00 से 1.00 बजे 21.07.2025 को 10.00 से 5.00 बजे नियुक्ति के अनुसार
खाता संख्या : HE01XC00000073432 उधारकर्ता और सह-उधारकर्तागण : 1. संदीप, 2. अंजु रानी, 3. चतर सिंह, 4. मैसर्स संदीप डेवरी फार्म, अपने स्वामी (संदीप) के माध्यम से, 5. एक्सार - 13 यूटी ब्रांड बुटीक, सभी का पता : मकान नं. 448/5, हरि नगर लाइननगर, झज्जर बहादुरगढ़ 124507, हरियाणा	14-02-2025 और रु. 56,16,346/- 14-02-2025 के अनुसार, साथ में राशि पर भावी ब्याज और शुल्क।	वाका मौजा इन्द्रा पार्क, लाहनपार, बहादुरगढ़, जिला झज्जर में स्थित 158 वर्ग गज माप की अचल संपत्ति के समस्त वह माप तथा अंश, जो संदीप पुत्र श्रीमती कृष्णा देवी और श्री चतर सिंह के पक्ष में रिलीज डीड संख्या 1867 दिनांक 31-05-2019, कानूनी वारिस म्यूटेशन संख्या 16220 दिनांक 08/05/2019 और अंजु पत्नी संदीप के पक्ष में ट्रांसफर डीड संख्या 1739 दिनांक 01-06-2023 और 3301 दिनांक 08-08-2023 के अंतर्गत पंजीकृत है।	रु. 94,50,000/- रु. 9,45,000/- रु. 1,00,000/-	22.07.2025 को 11.00 से 1.00 बजे 21.07.2025 को 10.00 से 5.00 बजे नियुक्ति के अनुसार

यह प्रतिभूति हित (प्रवर्तन) नियमावली 2002 के नियम 9(1) के अंतर्गत एक 15 दिवसीय सौविधिक क्रय सूचना भी है

1. समस्त इच्छुक भागीदारों/ बोलीदाताओं से निम्नी है कि वे वेबसाइट <https://chola-lap.procure247.com> तथा <https://www.cholamandalam.com/news/auction-notices> पर विजिट करें।

2. विवरणों तथा सहायता के लिये प्रस्तावित बोलीदाता नि. मुहम्मद रहीसे से- 8124000030 / 6374845616, ईमेल आईडी - CholaAuctionLap@chola.murugappa.com पर संपर्क कर सकते हैं।

3. केवल ई-नीलामी प्रशिक्षण के लिए कृपया मैसर्स प्रोक्वोर247 के वासु पटेल से 9510974587 पर संपर्क करें।

स्थान : चंडीगढ़ / अंबाला / बहादुरगढ़ / झज्जर
दिनांक : 27-06-2025

प्राधिकृत अधिकारी
कृते चोलामंडलम इंवेस्टमेंट एण्ड फाइनेंस कंपनी लिमिटेड

केनरा बैंक Canara Bank

भारत सरकार का उपक्रम A Government of India Undertaking

सिंडिकेट Syndicate

क्षेत्रीय कार्यालय : केनरा बैंक, सिविल लाइन्स, एटा उ0प्र0-207001

सिक्वोरिटाइजेशन एण्ड रिकन्स्ट्रक्शन ऑफ़ फ़ाइनेशियल एसैटस एण्ड इन्फोर्सेमेंट ऑफ़ सिक्वोरिटी इन्टरेस्ट एक्ट, 2002 की धारा-13(2) के अन्तर्गत नोटिस

निम्नलिखित सम्बन्धित ऋणियों द्वारा केनरा बैंक क्षेत्रीय कार्यालय: एटा के तहत आने वाली शाखा के पक्ष में उनके अथवा उनके जमानतदारों द्वारा निष्पादित प्रतिभूतियों अनुसूचित सम्पत्ति जो बैंक के पक्ष में हित सुरक्षित बनाने के आधार पर ऋण सुविधाएँ प्रदान की गई थीं। आपके द्वारा बैंक के पक्ष में शीर्षक विलेख (लाइटल डीड) के माध्यम से सुखा हित बनाने हेतु बैंक रखी गयी सम्पत्ति जिसका विवरण निम्नलिखित है। जैसा कि ऋणकर्ता एवं उनके जमानतदारों द्वारा देयता/ वकाला घन राशि अदा न करने के कारण उनके खाते को भारतीय रिजर्व बैंक के दिशानिर्देशों के अनुसार एन.पी.ए. श्रेणी में वर्गीकृत किया गया है। बैंक ने बकाया राशि के भुगतान हेतु पंजीकृत डाक द्वारा माँग नोटिस भेजे गये थे जो कि बिना डिलीवरी वापस आ गये हैं। अतः बैंक यह सूचना आपका अखबार के प्रकाशन के माध्यम से दी जा रही है।

ऋणी(यों)/ गारंटर(रों) का नाम एवं पता	सम्पत्ति(यों) का विवरण	एन. पी.ए. दिनांक	मांग नोटिस दिनांक	माँग नोटिस के अनुसार बकाया धनराशि
हर्देश कुमार पुत्र अक्षेय कुमार गुप्ता, मो० 8279986863, पता-मोहल्ला बक्कलन, परपना एवं तहसील पटियाली, जिला-कासगंज, उ.प्र.- 207243	27-भूमि एवं भवन, सांथिक बंधक भूमि एवं भवन, वार्ड नं. 6 नगर पंचायत नं. 105/1, मोहल्ला बक्कलन, पटियाली कासगंज, एरिया-65.10 वर्ग मी०, सम्पत्ति श्री हर्देश कुमार के नाम, चौहद्दी-पूर्व-राम बिहारी/विमल कुमार गुप्ता का मकान, पश्चिम-गली 10 फीट चौड़ी, उत्तर-आदित्य का मकान, दक्षिण-गली 5 फीट चौड़ी	21.06.2025	24.06.2025	रु० 14,33,921.56/- दि. 24.06.2025 तक +ब्याज एवं अन्य खर्च
1. मै० अम्बे बेकर्स, मो० 9412550169, पता-विजय नगर, मोटा रोड, बेवर मैनुपुरी, 2. रंजीत कुमार बक्कलन पुत्र विशाम्बर दयाल सक्सेना, मो० 9719428032, पता- पश्चिम काजी टोला, जीटी रोड, बेवर, 3. नीरज कुमार पुत्र विजय बहादुर दीक्षित, मो० 8445756125, 4. अनिल कुमार शुक्ला पुत्र दिनेश चन्द्र शुक्ला, 5. दिनेश चन्द्र शुक्ला पुत्र मिश्री लाल शुक्ला, मो० 7017736938, सभी का पता- मोहल्ला ब्राह्मणन, बेवर, मैनुपुरी	27-भूमि एवं भवन, सांथिक बंधक आराजी आबादी (अब मकान निर्मित) स्थित प्लॉट नं. 604/1 एवं 605/1, जीटी रोड, बाई पास रोड, बेवर, तहसील भोगांव जिला मैनुपुरी, एरिया-232.69 वर्ग मी०, सम्पत्ति श्री दिनेश चन्द्र शुक्ला के नाम, चौहद्दी-पूर्व-दिवारी लाल दी की सम्पत्ति, पश्चिम- प्रवीन कुमार, नवीन कुमार एवं शान्ति देवी की सम्पत्ति, उत्तर- जीटी रोड, दक्षिण-उमा रमन मिश्रा का मकान	09.06.2025	25.06.2025	रु० 33,79,655.99/- दि. 25.06.2025 तक +ब्याज एवं अन्य खर्च

यदि आप, उपरोक्त वर्णित ऋणी/जमानतकर्ता/बंधककर्ता अपनी देनदारियों को भविष्य में देय सौविदालक ब्याज एवं प्रासंगिक खर्चों, लागत, प्रभार इत्यादि सहित पूर्ण रूप से बैंक को, धारा 13(2) के अन्तर्गत इस नोटिस के प्रकाशन के 60 दिन के भीतर भुगतान करने में असफल रहते हैं, तो बैंक उक्त एक्ट की धारा 13 की उपधारा (4) के अन्तर्गत निहित समस्त या किसी भी एक अधिकार जिसका विवरण उक्त धारा में दिया गया है, का या उक्त एक्ट में दिये गये अन्य लागू प्रावधानों का प्रयोग करेगा। यह नोटिस, बैंक अपने अन्य समस्त अधिकार सुरक्षित रखते हुए, जिसके अनुसार बैंक यदि आवश्यक समझता है, तो विधि के किसी भी अन्य लागू प्रावधानों के अन्तर्गत कोई भी अन्य कार्यवाही या कानूनी कार्यवाही कर सकता है, प्रेषित कर रहा है।

दिनांक: 27.06.2025

प्राधिकृत अधिकारी