

**DATE: 20<sup>th</sup> October, 2020**

To  
Manager - Listing Department  
National Stock Exchange of India Ltd.  
Exchange Plaza, Plot No. C/1, G Block,  
Bandra-Kurla Complex, Bandra (E),  
Mumbai-400051

**REF: WEALTH FIRST PORTFOLIO MANAGERS LIMITED**

**SCRIP CODE: WEALTH**

**SUBJECT: POSTAL BALLOT NOTICE AND REMOTE E-VOTING FACILITY INTIMATION IN NEWSPAPER**

Dear Sir/Madam,

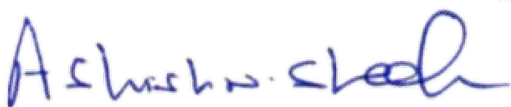
We are enclosing herewith copies of Newspaper Advertisement published in Financial Express (English) and Financial Express (Regional) on Tuesday, 20<sup>th</sup> of October, 2020, inter alia informing about the dispatch of Postal Ballot Notice through email for seeking consent of members of the Company by way of a special resolution for the business mentioned in the Postal Ballot Notice through remote e-voting only as per Section 110 of the Companies Act, 2013 read with Rules 20 and 22 of Companies (Management and Administration) Rules, 2014 (as amended) and Regulation 44 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and in terms of General Circular No. 14/2020 dated April 08, 2020, General Circular No. 17 /2020 dated April 13, 2020 and General Circular No. 33/2020 dated September 28, 2020 issued by the Ministry of Corporate Affairs, Government of India.

You are requested to kindly display the same on the Notice Board of the Stock Exchange.

Thanking you.

Yours faithfully,

**FOR AND ON BEHALF OF WEALTH FIRST PORTFOLIO MANAGERS LIMITED**



**ASHISH SHAH**  
**MANAGING DIRECTOR**  
**DIN: 00089075**

**Wealth First Portfolio Managers Limited**

**Capitol House, 10, Paras-II, Near Prahladnagar Garden, Ahmedabad - 380 015**

☎ +91 79 40240000 📧 contact@wealthfirst.biz 🌐 www.wealth-firstonline.com

**CIN - L67120GJ2002PLC040636**

**ORIENT BELL LIMITED**

CIN: L1410197197PLC021546

Regd. Off.: 8, Industrial Area, Sikandrabad - 203205, Dist. Bulandshahr, U. P.  
Corp. Off: Iris House, 16, Business Center, Nangal Raza, New Delhi-110 046  
Tel.: +91-11-47119100, Email : investor@orientbell.com, Website : www.orientbell.com

**NOTICE**

Notice is hereby given that, pursuant to Regulation 47(1) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, the meeting of the Board of Directors of the Company will be held on Tuesday, the 27th day of April, 2020 at New Delhi, to interalia, consider and approve the Un-audited (Standalone & Consolidated) Financial Results for the Quarter and Half year ended 30.09.2020.

Further, the details of this notice are available on Website of the Company at [www.orientbell.com](http://www.orientbell.com) and also on the Websites of BSE Limited ([www.bseindia.com](http://www.bseindia.com)) and National Stock Exchange of India ([www.nseindia.com](http://www.nseindia.com)).

**For Orient Bell Limited**  
Sd/-  
Yogesh Mendiratta  
Company Secretary

**orientbell**  
tires

Date : New Delhi  
Place : 19.10.2020

**Form No. URC-2**

**Advertisement giving notice about registration under Part I of Chapter XXI**

[Pursuant to section 374(b) of the companies Act, 2013 and rule 4(1) of the companies (Authorised to Register) Rules, 2014]

1. Notice is hereby given that in pursuance of sub-section (2) of section 366 of the Companies Act, 2013, an application is proposed to be made after fifteen days hereof but before the expiry of thirty days hereinafter to the Registrar at Central Registration Centre (CRC), Ministry of Corporate Affairs, Office of The Registrar Of Companies that **Nestfinity Consultancy LLP** may be registered under Part I of Chapter XXI of the Companies Act 2013, as a Private Company limited by shares.

2. The principal object of the company is to carry on all types of consultancy business including in real estate and all types of real estate activities.

3. A copy of the draft memorandum and articles of association of the proposed Company may be inspected at the office at 11/B, Roy Mallick Colony, 51, Jewpur Road, Kundu Bagan, Ghughudanga, KOLKATA – 700030, West Bengal.

4. Notice is hereby given that any person objecting to this application may communicate their objection in writing to the Registrar at Central Registration Centre, Indian Institute of Corporate Affairs(IICA), Plot No.6.7.8, Sector 5, IMT Manesar, District Gurgaon (Haryana), PIN-122050, within twenty one days from the date of publication of this notice, with a copy to the Company at its registered office.

Name(s) of Applicant  
For **Nestfinity Consultancy LLP**

1. SHYAMAL KUMAR DAS  
2. SOURADEEP DAS

Dated this 19th day of October, 2020.  
Place: Kolkata

 **AXIS BANK** Collection, 1st Floor, Balleshwar Avenue, S G Highway,  
Opp Rajpath Circle, Bodakhe, Ahmedabad, Gujarat - 380 054.

**APPENDIX -IV [Rule 8(1)] POSSESSION NOTICE**

Whereas, the undersigned being the Authorized Officer of the **AXIS BANK LTD.** under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a demand notice dated **23-01-2018**, calling upon to:

**Borrower/Co-Borrower/Mortgagor/Guarantor, (1) RENUKABEN KANTILAL SUTHAR (2) SATISHBHAI NARAYANBHAI SUTAR** to pay the amount mentioned in the notice being **Rs.1407443/-** as on **21-01-2018** [this amount includes interest applied till **21-01-2018** only] as mentioned in the said notice together with further interest at the contractual rate on the aforesaid amount and incidental expenses, costs, charges etc. incurred / to be incurred, within 60 days from the date of the said notice.

**Borrower/Co-Borrower/Mortgagor/Guarantor, (1) RENUKABEN KANTILAL SUTHAR (2) SATISHBHAI NARAYANBHAI SUTAR** having failed to pay the Bank's dues as mentioned in the notice issued to him under sec 13(2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, notice is hereby given to the Borrower and other mentioned herein above in particular and the public, in general, that the undersigned has taken **PHYSICAL POSSESSION** of the property described herein below in exercise of powers conferred on me under Section-13(4) of the said act read with rule 8 of the said rules & (As per Order of District Magistrate Dated 29-04-2019) under section 14 of the said act on **16-10-2020**.

**Borrower/Co-Borrower/Mortgagor/Guarantor** mentioned hereinabove in particular, and the public, in general, are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the **AXIS BANK LTD** for an amount being **Rs.1407443/- (Rupees Fourteen Lakh Seven Thousand Four Hundred Forty Three only)** being the amount due as on **21-01-2018** [this amount includes interest applied till 21-01-2018] as mentioned in the said notice together with further interest at the contractual rate on the aforesaid amount and incidental expenses, costs, charges etc. incurred / to be incurred.

**The Borrower's attention is invited to the provisions of sub Section (8) of section 13 of the SARFAESI act, 2002 in respect of time available, to redeem the secured assets.**

**SCHEDULE OF IMMOVABLE PROPERTY**

**ALL THE PIECE AND PARCEL OF THE IMMOVABLE PROPERTY ADMEASURING 41.00 SQ.MTRS. REVENUE SURVEY NO. 338/1 PAKION PLOT NO. 89, PANCHAYAT NO. 621 & OMFUJKE KASA SIM, SUB DISTRICT-VISNAGAR & D-MHAESANA& BOUNDARIES AS FOLLOWS : SURROUNDING - NORTH: PLOT NO.90, SOUTH: PLOT NO.86, EAST: PLOT NO.76, WEST: INTERNAL ROAD**

Please further note that as mentioned in sub-section 13 of Sec.13 of the aforesaid Act, you shall not transfer by way of sale, lease or otherwise any of the assets stated under security referred to in this notice without prior written consent of our Bank.

**Date : 20.10.2020, Place : Gujarat** **Authorized Officer, Axis Bank Ltd.**

## METAL LINK ALLOYS LIMITED

### Auction Sale Notice

Under Section 35(1)(f) of the Insolvency and Bankruptcy Code 2016 read with Regulation 33 of the Insolvency & Bankruptcy Board of India (Liquidation Process) Regulations 2016, Public at large is informed that E Auction of the assets of the Company as mentioned below will be held as specified hereunder.

| Asset                                                                            | Location & Address                                                                                              | Reserve Price<br>(In Rs Lacs) | EMD Amount<br>(In Rs Lacs) |
|----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|-------------------------------|----------------------------|
| A. Industrial Land - Plot Area - 2133 Sq Meter                                   | Plot No 168/7 & 169/2, Panchal Udyog Nagar, Village - Bhimpore Nani Daman -396210                               | 103.00                        | 10.30                      |
| B. Wind Turbine Generators- Model S66 Land Area - 0.8 hectare (Capacity 1.25 MW) | Windmill no K-258, Gt No 76/P 12/12 at site - Brahmanvel, village Amkhal, Tal - Sakri, Dist- Dhule, Maharashtra | 51.31                         | 5.131                      |

Notice is hereby given, pursuant to the provisions of Section 110 of the Companies Act, 2013 (‘the Act’) read with Rules 20 and 22 of the Companies (Management and Administration) Rules, 2014 (‘the Rules’), the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (‘SEBI Listing Regulations’), General Circular No. 14/2020 dated April 8, 2020, General Circular No. 17/2020 dated April 13, 2020 and General Circular No. 33/2020 dated September 28, 2020 issued by the Ministry of Corporate Affairs (‘General Circulars’), Regulation 277 and other applicable provisions of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended (‘SEBI ICDR Regulations’), that the Company is seeking approval of members by way of a special resolution for the special business as set out in the postal ballot notice dated October 16, 2020 (‘Postal Ballot Notice’). Members are informed that the Postal Ballot Notice along with relevant Explanatory Statement and e-voting instructions for remote e-voting have been sent to members who have registered their email addresses with the Company or depository participant(s) on their registered e-mail addresses as on the Cut-Off Date.

The Postal Ballot Notice has been sent to email addresses of those members whose names appeared in the Register of Members/ List of Beneficial Owners as received from the depositories as on October 16, 2020 (‘Cut - Off Date’). The voting rights shall be reckoned on the paid-up value of the shares registered in the name of members as on the Cut - Off Date. A person who is not a member as on the Cut-Off Date should treat this notice for information purpose only.

Members should note that due to current extra ordinary circumstances requiring social distancing to combat the spreading of the novel coronavirus (‘COVID-19’) and in terms of the General Circulars, no physical ballot form is being dispatched by the Company and the Members can cast their vote using remote e-voting facility only.

Pursuant to the General Circulars, Members whose email addresses were not registered with the Company or depository participant(s) as on the Cut - Off Date, are requested to register their email addresses by sending an email to our RITA i.e. Big Share Services Private Limited at [bsahd@bigshareonline.com](mailto:bsahd@bigshareonline.com) or to the Company at [cs@wealthfirst.biz](mailto:cs@wealthfirst.biz) with name of registered shareholder(s), folio number(s) DP Id(s)/ Client Id(s) and No. of equity shares held from the email address they wish to register to enable them to exercise their vote(s) on the special business as set out in the Postal Ballot Notice through remote e-voting facility provided by Central Depository Services (India) Limited (CDSL).

In accordance with the provisions of Section 108 of the Act read with the Rules, the General Circulars and Regulation 44 of the SEBI Listing Regulations, the Company is providing facility to its members to exercise their votes electronically in respect of item enlisted in the Postal Ballot Notice through the remote e-voting facility provided by CDSL.

Details of Postal Ballot/E-voting Schedule:

| Sr. No. | Particulars                                                                       | Date                                                             |
|---------|-----------------------------------------------------------------------------------|------------------------------------------------------------------|
| 1       | Cut-off date for identification of voting rights of the members                   | Friday, October 16, 2020                                         |
| 2       | Cut-off date for identification for entitlement of receiving Postal ballot Notice | Friday, October 16, 2020                                         |
| 3       | Date and time of commencement of remote e-voting                                  | Tuesday, 20 <sup>th</sup> October, 2020 at 09:00 AM IST          |
| 4       | Date and time of end of remote e-voting                                           | Wednesday, 18 <sup>th</sup> November, 2020 at 05:00 PM IST       |
| 5       | Date and time after which remote e-voting shall be disabled                       | After 05:00 PM IST on Wednesday, 18 <sup>th</sup> November, 2020 |
| 6       | Submission of report by the Scrutinizer                                           | On or before 20 <sup>th</sup> November, 2020                     |
| 7       | Date of declaration of results of voting                                          | On or before 20 <sup>th</sup> November, 2020                     |

Members are further informed that:

1. Members can vote only through remote e-voting facility provided by CDSL as no physical ballot form is being dispatched or will be accepted by the Company.
2. A member who has not received Postal Ballot Notice on their registered email address along with relevant Explanatory Statement and e-voting instructions for remote e-voting may obtain the same by sending an email to our RTA i.e. Big share Services Private Limited at [bssahd@bigshareonline.com](mailto:bssahd@bigshareonline.com) or to the Company at [cs@wealth1fz](mailto:cs@wealth1fz).
3. A copy of the Postal Ballot Notice and the procedure for registration of email addresses of members are also available on the website of the Company at [www.wealth1firstonline.com](http://www.wealth1firstonline.com). The Postal Ballot Notice along with Explanatory Statement is also available on website of NSE Limited ('Stock Exchange' where the equity shares of the Company are listed) and on the website of Central Depository Services (India) Limited (CDSL) at [www.evotingindia.com](http://www.evotingindia.com).
4. M/s. Kunal Sharma's Associates, Practicing Company Secretary (Membership No.: F10329 and CP No.: 12987) has been appointed as Scrutinizer for conducting remote e-voting process in accordance with the law and in a fair and transparent manner.
5. All grievances connected with the facility for voting by electronic means may be addressed to Mr. Rakesh Dalvi, Manager, Central Depository Services (India) Limited, A Wing, 25th Floor, Marathon Futrex, Mafatal Mil Compounds, N M Joshi Marg, Lower Parel (East), Mumbai 400013 or send an email to [helpdesk.evoting@cdsindia.in](mailto:helpdesk.evoting@cdsindia.in) or call on 022-23058542/43.
6. The result of the voting by Postal Ballot (through remote e-voting) shall be declared on or before Friday, November 20, 2020. The results declared and the Scrutinizer's Report shall be made available on the Company's website and on the website of CDSL at [www.evotingindia.com](http://www.evotingindia.com) besides being communicated to the Stock Exchange where the Company's Equity Shares are listed.

**By order of the Board of Directors  
Wealth First Portfolio Managers Limited  
SD/-  
Aashish Shah  
Managing Director**

**Date : Ahmedabad  
Date : 20/10/2020**

[illegible][illegible]


**WEALTH FIRST PORTFOLIO MANAGERS LIMITED**  
 Regd. Office: Capital House, 10 Paras-11, Near Campus Corner,  
 Prahaladnagar, Anandnagar, Ahmedabad-380015, Gujarat, India  
 CIN: L67120GJ2002PLC040636  
 Phone: +91-79-4024 0000 Fax: +91-79-4024 0081, E-mail: info@wealthfirst.biz,  
 Website: www.wealthfirstonline.com

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**NOTICE OF POSTAL BALLOT (THROUGH REMOTE E-VOTING)**

Notice is hereby given, pursuant to the provisions of Section 110 of the Companies Act, 2013 (the "Act") read with Rules 20 and 22 of the Companies (Management and Administration) Rules, 2014 (the "Rules"), the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), General Circular No. 14/2020 dated April 8, 2020, General Circular No. 17/2020 dated April 13, 2020 and General Circular No. 33/2020 dated September 28, 2020 issued by the Ministry of Corporate Affairs ("General Circulars"), Regulation 277 and other applicable provisions of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended ("SEBI/CDR Regulations"), that the Company is seeking approval of members by way of a special resolution for the special business as set out in the postal ballot notice dated October 16, 2020 ("Postal Ballot Notice"). Members are informed that the Postal Ballot Notice along with relevant Explanatory Statement and e-voting instructions for remote e-voting have been sent to members who have registered their email addresses with the Company or depository participant(s) on their registered e-mail addresses as on the Cut-Off Date.

The Postal Ballot Notice has been sent to email addresses of those members whose names appeared in the Register of Members/ List of Beneficial Owners as received from the depositories as on October 16, 2020 ("Cut - Off Date"). The voting rights shall be reckoned on the paid-up value of the shares registered in the name of members as on the Cut - Off Date. A person who is not a member as on the Cut-Off Date should treat this notice for information purpose only.

Members should note that due to current extra ordinary circumstances requiring social distancing to combat the spreading of the novel corona virus ("COVID-19") and in terms of the General Circulars, no physical ballot form is being dispatched by the Company and the Members can cast their vote using remote e-voting facility only.

Pursuant to the General Circulars, Members whose email addresses were not registered with the Company or depository participant(s) as on the Cut - Off Date, are requested to register their email addresses by sending an email to our RTA i.e. Big Share Services Private Limited at bssahd@bigshareonline.com or to the Company at cs@wealthfirst.biz with name of registered shareholder(s), folio number(s)/ DP ID(s)/ Client ID(s) and No. of equity shares held from the email address to which we wish to register to enable them to exercise their vote(s) on the special business as set out in the Postal Ballot Notice through remote e-voting facility provided by Central Depository Services (India) Limited (CDSL).

In accordance with the provisions of Section 108 of the Act read with the Rules, the General Circulars and Regulation 44 of the SEBI Listing Regulations, the Company is providing facility to its members to exercise their votes electronically in respect of item enlisted in the Postal Ballot Notice through the remote e-voting facility provided by CDSL.

**Details of Postal Ballot/E-voting Schedule:**

| Sr. No. | Particulars                                                                       | Date                                                                                |
|---------|-----------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|
| 1       | Cut-off date for identification of voting rights of the members                   | Friday, October 16, 2020                                                            |
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| 3       | Date and time of commencement of remote e-voting                                  | Tuesday, 20 <sup>th</sup> October, 2020 at 09:00 AM IST Wednesday, 18 <sup>th</sup> |
| 4       | Date and time of end of remote e-voting                                           | November, 2020 at 05:00 PM IST                                                      |
| 5       | Date and time after which remote e-voting shall be disabled                       | After 05:00 PM IST on Wednesday, 18 <sup>th</sup> November, 2020                    |
| 6       | Submission of report by the Scrutinizer                                           | On or before 20 <sup>th</sup> November, 2020                                        |
| 7       | Date of declaration of results of voting                                          | On or before 20 <sup>th</sup> November, 2020                                        |

Members are further informed that:

- Members can vote only through remote e-voting facility provided by CDSL as no physical ballot form is being dispatched or will be accepted by the Company.
- A member who has not received Postal Ballot Notice on their registered email address along with relevant Explanatory Statement and e-voting instructions for remote e-voting may obtain the same by sending an email to our RTA i.e. Big Share Services Private Limited at bssahd@bigshareonline.com or to the Company at cs@wealthfirst.biz
- A copy of the Postal Ballot Notice and the procedure for registration of email addresses of members are also available on the website of the Company at www.wealthfirstonline.com. The Postal Ballot Notice along with Explanatory Statement is also available on website of NSE Limited ("Stock Exchange" where the equity shares of the Company are listed) and on the website of Central Depository Services (India) Limited (CDSL) at www.evotingindia.com.
- M/s. Kunal Sharma Associates, Practicing Company Secretary (Membership No.: F10329 and CP No.: 12987) has been appointed as Scrutinizer for conducting remote e-voting process in accordance with the law and in a fair and transparent manner.
- All grievances connected with the facility for voting by electronic means may be addressed to Mr. Rakesh Dalvi, Manager, Central Depository Services (India) Limited, A Wing, 25th Floor, Marathon Futurus, Mafatali Mill Compounds, N.M. Joshi Marg, Lower Parel (East), Mumbai 400013 or send an email to helpdesk.evoting@cdsindia.com or call on 022-23058542/43.
- The result of the voting by Postal Ballot (through remote e-voting) shall be declared on or before Friday, November 20, 2020. The results declared and the Scrutinizer's Report shall be made available on the Company's website and on the website of CDSL at www.evotingindia.com besides being communicated to the Stock Exchange where the Company's Equity Shares are listed.

**By order of the Board of Directors**  
**Wealth First Portfolio Managers Limited**  
 SD/  
**Ashish Shah**  
 Managing Director

**Place : Ahmedabad**  
**Date : 20/10/2020**

**AXIS BANK**

કેશિયન ખાતાઓ, બેંચરો એવમુ. એસ. ડી. ક્લારી, સાપ્તર્થિક સાર્વજનિક સેવાઓ, ઓફિસ, અમાદાવા, ગુજરાત - ૩૮૦ ૦૫૪.

THIS IS A PUBLIC ANNOUNCEMENT FOR INFORMATION PURPOSES ONLY AND IS NOT A PROSPECTUS ANNOUNCEMENT AND DOES NOT CONSTITUTE AN INVITATION OR OFFER TO ACQUIRE, PURCHASE OR SUBSCRIBE TO SECURITIES. NOT FOR RELEASE, PUBLICATION OR DISTRIBUTION, DIRECTLY OR INDIRECTLY, OUTSIDE INDIA.

# EQUITAS SMALL FINANCE BANK LIMITED

Our Bank was originally incorporated as V.A.P. Finance Private Limited on June 21, 1993 at Madras, Tamil Nadu as a private limited company under the Companies Act, 1956, and was granted the certificate of incorporation by the Registrar of Companies, Tamil Nadu at Chennai (“**RoC**”). Our Bank became a deemed public limited company under section 43A of Companies Act, 1956 on March 5, 1994 and the name of our Bank was changed to V.A.P. Finance Limited and the certificate of incorporation of our Bank was endorsed by the RoC to that effect. Our Bank thereafter became a private limited company under section 31(1) of the Companies Act, 1956 and a fresh certificate of incorporation dated March 30, 2011 was granted by the RoC consequent upon change of name from V.A.P. Finance Limited to V.P. Finance Private Limited. A fresh certificate of incorporation dated August 12, 2011 was granted by the RoC consequent upon change of name from V.A.P. Finance Private Limited to Equitas Finance Private Limited. A fresh certificate of incorporation was granted by the RoC on September 29, 2015 consequent upon change of name from Equitas Finance Private Limited to Equitas Finance Limited pursuant to conversion of our Bank into a public limited company. Our Promoter, EHL was granted the RBI In-Principle and RBI Final Approval on October 7, 2015 and June 30, 2016 respectively; to establish a small finance bank (“**SFB**”). Subsequently, our Bank was converted into an SFB. A fresh certificate of incorporation dated September 2, 2016 was granted by the RoC consequent upon change of name of our Bank from Equitas Finance Limited to Equitas Small Finance Bank Limited. Our Bank was included in the second schedule to the RBI Act pursuant to a notification dated December 23, 2016 issued by the RBI and published in the Gazette of India dated February 4 – February 10, 2017. For further details of change in name and registered office of the Bank, see “History and Certain Corporate Matters” on page 159, of the Red Herring Prospectus dated October 11, 2020 (“**RHP**”).

**Registered and Corporate Offices:** 4<sup>th</sup> Floor, Phase II, Spencer Plaza, No. 769, Mount Road, Anna Salai, Chennai 600 002, Tamil Nadu, India. |Tel:- +91 44 4299 5000| **Website:** www.equitasbank.com | **Contact Person:** Sampathkumar K. Raghunathan, Company Secretary and Compliance Officer | **E-mail:** secretarial@equitas.in | **Corporate Identity Number:** U65191TN1993PLC025280

OUR PROMOTER: EQUITAS HOLDINGS LIMITED

**INITIAL PUBLIC OFFER OF UP TO [●] EQUITY SHARES OF FACE VALUE OF ₹10 EACH (“EQUITY SHARES”) OF EQUITAS SMALL FINANCE BANK LIMITED (“BANK” OR “ISSUER”) FOR CASH AT A PRICE OF ₹[●] PER EQUITY SHARE (INCLUDING A SHARE PREMIUM OF ₹[●] PER EQUITY SHARE) AGGREGATING UP TO ₹[●] MILLION (THE “OFFER”) COMPRISING OF A FRESH ISSUE OF UP TO [●] EQUITY SHARES AGGREGATING UP TO ₹2,800 MILLION (THE “FRESH ISSUE”) AND AN OFFER FOR SALE OF UP TO 72,000,000 EQUITY SHARES BY EQUITAS HOLDINGS LIMITED (THE “PROMOTER SELLING SHAREHOLDER, AND SUCH EQUITY SHARES THE “OFFERED SHARES”) AGGREGATING UP TO ₹[●] MILLION (THE “OFFER FOR SALE”). THE OFFER INCLUDES A RESERVATION OF UP TO [●] EQUITY SHARES, AGGREGATING UP TO ₹510 MILLION (CONSTITUTING UP TO [●]% OF THE POST-OFFER PAID-UP EQUITY SHARE CAPITAL), FOR SUBSCRIPTION BY ELIGIBLE EHL SHAREHOLDERS (“EHL SHAREHOLDER RESERVATION PORTION”) AND A RESERVATION OF UP TO [●] EQUITY SHARES, AGGREGATING UP TO ₹10 MILLION (CONSTITUTING UP TO [●]% OF THE POST-OFFER PAID-UP EQUITY SHARE CAPITAL), FOR SUBSCRIPTION BY ELIGIBLE EMPLOYEES (THE “EMPLOYEE RESERVATION PORTION”). THE OFFER LESS THE EHL SHAREHOLDER RESERVATION PORTION AND THE EMPLOYEE RESERVATION PORTION IS HEREINAFTER REFERRED TO AS THE “NET OFFER”. THE OFFER AND THE NET OFFER SHALL CONSTITUTE [●]% AND [●]%, RESPECTIVELY, OF THE POST-OFFER PAID-UP EQUITY SHARE CAPITAL OF OUR BANK.**

- Qualified Institutional Buyers Portion: Not more than 50% of the Net Offer
- Retail Individual Bidders Portion: Not less than 35% of the Net Offer
- Non-Institutional Bidders Portion: Not less than 15% of the Net Offer
- Employee Reservation Portion: Not more than 5% of our post-offer paid-up Equity Share capital
- EHL Shareholders Reservation Portion: Not more than 10% of the Offer Size

**Price Band: ₹ 32 to ₹ 33 per Equity Share of face value of ₹ 10 each.**

**The Floor Price is 3.2 times of the face value and the Cap Price is 3.3 times of the face value of the Equity Shares.**

**Bids can be made for a minimum of 450 Equity Shares and in multiples of 450 Equity Shares thereafter.**

# Simple, Safe, Smart way of Application!!!

| \*Application Supported by Blocked Amount (ASBA) is a better way of applying to offers by simply blocking the fund in the bank account, For further details, check section on ASBA below.

Mandatory in public issue. No cheque will be accepted.

UPI-Now available in ASBA for Retail Individual Bidders (“RIBs”) and Eligible EHL Shareholders Bidding in the EHL Shareholder Reservation Portion applying through Syndicate Members, sub-syndicate members, Registered Brokers, CDPs and RTAs. RIBs also have the option to submit the application directly to the ASBA Bank (SCSBs) or to use the facility of linked online trading, demat and bank account.

**Investors are required to ensure that the bank A/c used for bidding is linked to their PAN.**

\* ASBA has to be availed by all the investors except Anchor investors. UPI may be availed by Retail Individual Bidders and Eligible EHL Shareholders • For details on the ASBA and UPI process, please refer to the details given in ASBA Form and abridged prospectus and also please refer to the section “**Offer Procedure**” beginning on page 374 of the RHP. • The process is also available on the websites of Association of Investment Banks of India (“AIBI”), Stock Exchanges and in the General Information Section for Investing in Public Offers. ASBA Forms can be downloaded from the websites of BSE Limited (“**BSE**”) and National Stock Exchange of India Limited (“**NSE**”), and together with BSE, the “**Stock Exchanges**”) and can be obtained from the list of banks that is displayed on the website of SEBI at www.sebi.gov.in. List of banks supporting UPI is also available on the website of SEBI at www.sebi.gov.in. For the list of UPI Apps and banks live on IPO, please refer to the link: www.sebi.gov.in. ICICI Bank Limited has been appointed as Sponsor Bank for the Offer, in accordance with the requirements of the SEBI Circular dated November 1, 2018 as amended. For Offer related grievance investors may contact: JM Financial Limited - Prachee Dhuri (+91 22 6630 3030) (esfb ipo@jmfml.com); Edelweiss Financial Services Limited - Nishita John (+91 22 4009 4400; equitassfb ipo@edelweisfn.com); IIFL Securities Limited - Ujjwal Kumar (+91 22 4646 4722, +91 22 4646 4600) (equitas ipo@iiflcap.com); JM Financial Services Limited-Surajit Misra/ Deepak Vaidya T N Kumar/ Sonja Varghese (+91 22 6136 3400) (surajit.misra@jmfml.com/Deepak.vaidya@jmfml.com/t.n.kumar@jmfml.com/sona.verghese@jmfml.com) Edelweiss Securities Limited - Madhuri Tawde - (+91 22 4063 5569) (Madhuri.Tawde@edelweisfn.com), KFin Technologies Private Limited - M. Murali Krishna (+91 40 1676 2222) (equitassmallfinance.ipo@kfintech.com). For UPI related queries, investors can contact NPCI at the toll free number: 18001201740 and Mail Id: ipo.upi@npci.org.in

**Risks to Investors**

- The three Book Running Lead Managers associated with the Offer have handled 18 public issues in the past three years out of which 6 issues closed below the issue price on listing date.
- The Price/Earnings ratio based on diluted EPS for Fiscal 2020 for the Issuer at the upper Price Band is as high as 13.81 times.
- Average cost of acquisition of Equity Shares for the Promoter Selling Shareholder namely, Equitas Holdings Limited is ₹ 14.38 per Equity Share and the Offer Price at the upper end of the Price Band is ₹ 33 per Equity Share.
- Weighted Average Return on Net Worth for Fiscals 2020, 2019 and 2018 is 7.85%.

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## CLOSES ON: THURSDAY, OCTOBER 22, 2020

In case of any revision in the Price Band, the Bid/ Offer Period will be extended by at least three additional Working Days after such revision in the Price Band, subject to the Bid/ Offer Period not exceeding 10 Working Days. In cases of force majeure, banking strike or similar circumstances, our Bank and the Promoter Selling Shareholder may in consultation with the BRLMs, for reasons to be recorded in writing, extend the Bid/ Offer Period for a minimum of three Working Days, subject to the Bid/ Offer Period not exceeding 10 Working Days. Any revision in the Price Band and the revised Bid/ Offer Period, if applicable, shall be widely disseminated by notification to the Stock Exchanges, by issuing a public notice, and also by indicating the change on the respective websites of the BRLMs and at the terminals of the Syndicate Members and by intimation to Designated Intermediaries and the Sponsor Bank.

The Offer is being made through the Book Building Process, in terms of Rule 19(2)(b) of the Securities Contracts (Regulation) Rules, 1957, as amended (“**SCRR**”) read with Regulation 31 of the SEBI ICDR Regulations and in compliance with Regulation 6(1) of the SEBI ICDR Regulations wherein not more than 50% of the Net Offer shall be available for allocation on a proportionate basis to Qualified Institutional Buyers (“QIBs”) (the “QIB Portion”) provided that our Bank and the Promoter Selling Shareholder may, in consultation with the BRLMs, allocate up to 50% of the QIB Portion to Anchor Investors on a discretionary basis in accordance with the SEBI ICDR Regulations (“**Anchor Investor Portion**”), of which one-third shall be reserved for domestic Mutual Funds, subject to valid Bids being received from domestic Mutual Funds at or above the Anchor Investor Allocation Price. In the event of undersubscription or non allocation in the Anchor Investor Portion, the balance Equity Shares shall be added to the 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 QIB Bidders 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 QIB Portion, the balance Equity Shares available for allocation in the Mutual Fund Portion will be added to the remaining QIB Portion for proportionate allocation to QIBs. Further, not less than 15% of the Net Offer shall be available for allocation on a proportionate basis to Non-Institutional Bidders and not less than 35% of the Net Offer shall be available for allocation to Retail Individual Bidders in accordance with the SEBI ICDR Regulations, subject to valid Bids being received from them at or above the Offer Price. All potential bidders (except Anchor Investors) are required to mandatorily utilise the Application Supported by Blocked Amount (“**ASBA**”) process providing details of their respective ASBA accounts, and UPI ID (in case of RIBs and Eligible EHL Shareholders Bidding in the EHL Shareholder Reservation Portion) if applicable, in which the corresponding Bid Amounts will be blocked by the SCSBs or under the UPI Mechanism, as applicable. Anchor Investors are not permitted to participate in the Offer through the ASBA process. For details, see “**Offer Procedure**” on page 374 of the RHP.

**Bidders/Applicants should ensure that DP ID, PAN, Client ID and UPI ID in case of RIBs and Eligible EHL Shareholders Bidding in the EHL Shareholder Reservation Portion, are correctly filled in the Bid cum Application Form. The DP ID, PAN and Client ID provided in the Bid cum Application Form should match with the DP ID, PAN, Client ID available in the Depository database, otherwise, the Bid cum Application Form is liable to be rejected. Bidders/Applicants should ensure that the beneficiary account provided in the Bid cum Application Form is active. Bidders/Applicants should note that on the basis of the PAN, DP ID and**