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Capital Small Finance Bank

CAPITAL SMALL FINANCE BANK LIMITED



(Please scan this QR code to view the Red Herring Prospectus and the abridged Prospectus)

Our Bank was incorporated as 'Capital Local Area Bank Limited' on May 31, 1999 at Phagwara district Kapurthala, Punjab, as a public limited company under the Companies Act, 1956, and was granted a certificate of incorporation by the Registrar of Companies, Punjab, Himachal Pradesh and Chandigarh. The name of our Bank was subsequently changed to 'Capital Small Finance Bank Limited' pursuant to a shareholders' resolution dated April 2, 2016, to reflect the change in status of our Bank from a local area bank to a small finance bank pursuant to the Reserve Bank of India approval dated March 4, 2016, and a fresh certificate of incorporation was granted by the Registrar of Companies, Punjab and Chandigarh at Chandigarh ("RoC") on April 15, 2016. Our Bank commenced its business pursuant to a certificate of commencement of business issued by the Registrar of Companies, Punjab, Himachal Pradesh and Chandigarh dated August 12, 1999. For further details, see "History and Certain Corporate Matters" on page 243 of the red herring prospectus dated February 1, 2024 ("RHP" or "Red Herring Prospectus") filed with the RoC.

Registered and Corporate Office: MIDAS Corporate Park, 3rd Floor, 37, G.T. Road, Jalandhar 144 001, Punjab, India; Tel: +91 181 5051111/2222; Website: www.capitalbank.co.in; Contact Person: Amit Sharma, Company Secretary and Compliance Officer; E-mail: cs@capitalbank.co.in; Corporate Identity Number: U65110PB1999PLC022634

OUR PROMOTERS: SARVJIT SINGH SAMRA, AMARJIT SINGH SAMRA, NAVNEET KAUR SAMRA, SURINDER KAUR SAMRA AND DINESH GUPTA

INITIAL PUBLIC OFFER OF UP TO [●] EQUITY SHARES OF FACE VALUE OF ₹ 10 EACH ("EQUITY SHARES") OF CAPITAL SMALL FINANCE BANK LIMITED ("BANK") FOR CASH AT A PRICE OF ₹ [●] PER EQUITY SHARE (INCLUDING A SHARE PREMIUM OF ₹ [●] PER EQUITY SHARE) ("OFFER PRICE"), AGGREGATING UP TO ₹ [●] MILLION (THE "OFFER"), COMPRISING A FRESH ISSUE OF UP TO [●] EQUITY SHARES AGGREGATING UP TO ₹ 4,500.00 MILLION (THE "FRESH ISSUE") AND AN OFFER FOR SALE OF UP TO 1,561,329 EQUITY SHARES AGGREGATING UP TO ₹ [●] MILLION (THE "OFFER FOR SALE"), COMPRISING UP TO 836,728 EQUITY SHARES AGGREGATING UP TO ₹ [●] MILLION BY OMAN INDIA JOINT INVESTMENT FUND II ("OIJIF II"), UP TO 151,153 EQUITY SHARES AGGREGATING UP TO ₹ [●] MILLION BY AMICUS CAPITAL PRIVATE EQUITY I LLP ("ACPE"), UP TO 17,544 EQUITY SHARES AGGREGATING UP TO ₹ [●] MILLION BY AMICUS CAPITAL PARTNERS INDIA FUND I ("ACPIF", TOGETHER WITH ACPE, "AMICUS", AND TOGETHER WITH ACPE, AND OIJIF II, THE "INVESTOR SELLING SHAREHOLDERS"), AND UP TO 555,904 EQUITY SHARES AGGREGATING UP TO ₹ [●] MILLION BY CERTAIN PERSONS LISTED IN THE RED HERRING PROSPECTUS (THE "OTHER SELLING SHAREHOLDERS", AS DEFINED BELOW) (THE INVESTOR SELLING SHAREHOLDERS AND THE OTHER SELLING SHAREHOLDERS, COLLECTIVELY, THE "SELLING SHAREHOLDERS", AND SUCH EQUITY SHARES OFFERED BY THE SELLING SHAREHOLDERS, THE "OFFERED SHARES").

DETAILS OF THE SELLING SHAREHOLDERS, OFFER FOR SALE AND THE WEIGHTED AVERAGE COST OF ACQUISITION

Name of Selling Shareholder	Type	NUMBER OF SHARES OFFERED	WEIGHTED AVERAGE COST OF ACQUISITION PER EQUITY SHARE ON A FULLY DILUTED BASIS (IN ₹)
Oman India Joint Investment Fund II	Investor Selling Shareholder	Up to 836,728 Equity Shares of ₹ 10 each aggregating up to ₹ [●] million	252.00*
Amicus Capital Private Equity I LLP	Investor Selling Shareholder	Up to 151,153 Equity Shares of ₹ 10 each aggregating up to ₹ [●] million	252.00*
Amicus Capital Partners India Fund I	Investor Selling Shareholder	Up to 17,544 Equity Shares of ₹ 10 each aggregating up to ₹ [●] million	252.00*
Certain Other Persons Listed in the Red Herring Prospectus	Other Selling Shareholders	Up to 555,904 Equity Shares of ₹ 10 each aggregating up to ₹ [●] million	20.00

*As certified by M/s VP Bhalla & Associates, by way of certificate dated February 1, 2024.

We are a small finance bank, offering a range of banking products, with our asset products primarily including agriculture loans, MSME & trading loans and mortgages.

The Offer is being made through the Book Building Process in accordance with Regulation 6(1) of the SEBI ICDR Regulations
QIB Portion: Not more than 50% of the Offer | Non-Institutional Portion: Not less than 15% of the Offer | Retail Portion: Not less than 35% of the Offer

PRICE BAND: ₹ 445 TO ₹ 468 PER EQUITY SHARE OF FACE VALUE OF ₹10 EACH.

THE FLOOR PRICE IS 44.50 TIMES THE FACE VALUE AND THE CAP PRICE IS 46.80 TIMES THE FACE VALUE.

PRICE TO EARNINGS RATIO BASED ON DILUTED EPS FOR FINANCIAL YEAR 2023 AT THE CAP PRICE IS 17.20 TIMES AND AT THE FLOOR PRICE IS 16.32 TIMES. BIDS CAN BE MADE FOR A MINIMUM OF 32 EQUITY SHARES AND IN MULTIPLES OF 32 EQUITY SHARES THEREAFTER.

In accordance with the recommendation of Independent Directors of our Bank, pursuant to their resolution dated February 1, 2024, the above provided price band is justified based on quantitative factors/ KPIs disclosed in the 'Basis for Offer Price' section of the RHP vis-a-vis the weighted average cost of acquisition ("WACA") of primary and secondary transaction(s), as applicable, disclosed in 'Basis for Offer Price' beginning on page 149 of the RHP.

In making an investment decision, potential investors must rely on their own examination of the Bank and the information included in the RHP and the terms of the Offer, including the merits and risks involved and not rely on any other external sources of information about the Offer available in any manner.

RISKS TO INVESTORS

1. Our business is concentrated in North India, with approximately 86.13% of our total branches i.e., 149 branches out of a total of 173 branches, as of September 30, 2023 are located in the state of Punjab.
2. Our business is currently significantly dependent on banking operations in rural and semi-urban areas and contribute 76.80% of our total number of Depositors for the six months period ended September 30, 2023.
3. Our sector wise outstanding gross advances and the proportion of these advances to our outstanding advances as on September 30, 2023 is set out below:
7. We have experienced negative cash flows in prior years. Our cash flows for the six months ended September 30, 2023 and September 30, 2022 and the Fiscals ended 2023, 2022 and 2021 are set forth in the table below:

Particulars	Contribution to Total Gross Advances
Agriculture and Allied Activities	38.65%
Advances to MSME and trading sector	19.66%
Mortgage Loans	26.06%
Others	15.63%

Any deterioration in the performance of any of these sectors in which we have significant exposure may adversely affect our financial condition, results of operations and cash flows.

4. As at six months ended September 30, 2023 and September 30, 2022 and Fiscals ended March 31, 2023, 2022 and 2021, our gross NPAs as a percentage of gross advances were 2.73%, 2.60%, 2.77%, 2.50% and 2.08% and our provision coverage ratio was 50.96%, 48.62%, 51.48%, 46.02% and 46.14%, respectively while for the peers it ranges from 50.50% to 96.00%.
5. As of December 31, 2023, we had total indebtedness of ₹ 5,295.10 million, which comprised of secured borrowings of ₹ 2,657.80 million and unsecured borrowings ₹ 2,637.30 million.
6. The changes in market interest rates may affect the interest rates we charge on our interest-earning assets differently from the interest rates we pay on our interest-bearing liabilities. Our Net Interest Income is significantly dependent on our average performing advances for a particular period and our Net Interest Margin which is the difference of interest earned and interest expended divided by the Average Total Assets. Our Net Interest Income as percentage of net total income is 85.40%, 87.27%, 86.68%, 82.49% and 81.25% for the period ended September 30, 2023 and September 30, 2022 and for the year ended March 31, 2023, March 31, 2022 and March 31, 2021.

Particulars	Six months ended September 30, 2023	Six months ended September 30, 2022	Fiscal 2023	Fiscal 2022	Fiscal 2021
Net cash flow from/ (used in) operating activities	1884.72	(1603.61)	(1,074.44)	(2,107.41)	1,743.18
Net cash flows from/ (used in) investing activities	(67.43)	(109.33)	(196.63)	(131.54)	(124.21)
Net cash flow from/ (used in) financing activities	(1,030.81)	2,834.31	2,215.15	(1,197.03)	1,968.14

8. We are involved in certain legal proceedings initiated by our Bank involving an aggregate amount of ₹ 633.89 million and a proceeding against our Bank involving an amount of ₹ 12.21 million. Any adverse developments related to these proceedings could adversely affect our reputation, business and cash flows.
9. Our Cost to Income Ratio was 62.35%, 61.23%, 59.97%, 63.42% and 70.76% for the six months ended September 30, 2023 and September 30, 2022 and the Fiscals ended March 31, 2023, 2022 and 2021 respectively. An increase in the Cost to Income Ratio due to inefficient business management or otherwise will adversely affect our financial condition, results of operations and cash flows
10. Our Bank has settled a matter with SEBI in the past in connection with allotment of Equity Shares during the Financial Year 2004-2005 to more than 49 investors which were considered not in compliance with the then applicable laws relating to issuance and allotment of securities. The matter was subsequently settled and compounded by our Bank by

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way of a settlement order dated June 10, 2022 passed by SEBI and the compounding order dated November 26, 2021 issued by the National Company Law Tribunal, Chandigarh bench.

11. We have experienced negative cash flows in prior years. Our cash flow for six months ended September 30, 2023 and September 30, 2022 and the Fiscals ended 2023, 2022 and 2021 were negative.
12. RBI, vide email dated September 13, 2023, has found our current Statutory Auditors, M/s T R Chadha & Co., LLP, Chartered Accountants, ineligible for reappointment for Financial Year 2024, and has directed our Bank to recommend the name of another firm meeting the eligibility criteria prescribed under the 'Guidelines for Appointment of Statutory Central Auditors (SCAs)/Statutory Auditors (SAs) of Commercial Banks (excluding RRBs), UCBs and NBFCs (including HFCs)' dated April 27, 2021.
13. The Offer Price of our Equity Shares, our market capitalization to Total Income and our Price to Earning ratio at Offer Price may not be indicative of the market price of the Equity Shares after the Offer.

Particulars	Ratio vis-à-vis Floor Price (₹ 445)	Ratio vis-à-vis Cap Price (₹ 468)
Market capitalization to total income	2.33	2.45
Price to Earning (Diluted)	16.35	17.20
Price to Book Value	2.21	2.33

14. The Weighted Average Cost of Acquisition of all Equity Shares transacted in last three years, 18 months and one year preceding the date of the RHP:

Period	Weighted Average Cost of Acquisition (WACA) (in ₹) ⁽¹⁾	Upper end of the Price Band is 'X' times the WACA	Lower end of the Price Band is 'X' times the WACA	Range of acquisition price: Lowest Price – Highest Price (in ₹) ⁽¹⁾
Last three years	135.86	3.44	3.28	132.00-150.00
Last 18 months	NIL	NA	NA	NA
Last one year	NIL	NA	NA	NA

⁽¹⁾ As certified by M/s VP Bhalla & Associates, by way of certificate dated February 1, 2024.

15. Since there were no primary issuances or secondary transactions during the 18 months preceding the date of filing of the RHP, the information has been disclosed for price per share of our Company based on the last five primary issuances or secondary transactions where our Promoters, our Promoter Group, Selling Shareholders or Shareholder(s) having the right to nominate director(s), are a party to the transaction, not older than three years prior to the date of filing of the RHP irrespective of the size of the transaction.

Type of Transaction	WACA	Floor Price (i.e., ₹ 445)	Cap Price (i.e., ₹ 468)
Based on primary issuances	468.00	0.95	1.00
Based on Secondary transactions	135.32*	3.29	3.46

*excluding transmission

16. The three BRLMs associated with the Offer have handled 58 public issues in the past three Financial Years and until the date of this advertisement, out of which 15 issues closed below the Offer price on the listing date.

Name of the BRLM	Total Public Issues	Public Issues closed below price on listing date
Nuvama Wealth Management Limited (Formerly known as Edelweiss Securities Limited)**	21	5
DAM Capital Advisors Limited	17	6
Equirus Capital Private Limited	14	2
Common issue handled by the above BRLMs. *	6	2
Total	58	15

* Issues handled where there were common BRLMs.

** Pursuant to order passed by Hon'ble National Company Law Tribunal, Mumbai Bench dated April 27, 2023, the merchant banking business of Edelweiss Financial Services Limited has demerged and now transferred to Nuvama Wealth Management Limited and therefore the said merchant banking business is part of Nuvama Wealth Management Limited.

BID/OFFER PERIOD

ANCHOR INVESTOR BIDDING DATE : TUESDAY, 6 FEBRUARY, 2024⁽¹⁾

BID/OFFER OPENS ON : WEDNESDAY, 7 FEBRUARY, 2024⁽¹⁾

BID/OFFER CLOSES ON : FRIDAY, 9 FEBRUARY, 2024⁽²⁾⁽³⁾

1. Our Bank may, in consultation with the BRLMs, consider participation by Anchor Investors in accordance with the SEBI/ICDR Regulations. The Anchor Investor Bid shall be one Working Day prior to the Bid/ Offer Opening Date.
2. Our Bank may, in consultation with the BRLMs, consider closing the Bid/ Offer Period for QIBs one Working Day prior to the Bid/ Offer Closing Date in accordance with the SEBI/ICDR Regulations.
3. The UPI mandate end time shall be at 5:00 p.m. on Bid/ Offer Closing Date.

An indicative timetable in respect of the Offer is set out below:

Submission of Bids (other than Bids from Anchor Investors):

Bid/Offer Period (except the Bid/Offer Closing Date)	
Submission and Revision in Bids	Only between 10.00 a.m. and 5.00 p.m. (Indian Standard Time ("IST"))
Bid/Offer Closing Date*	
Submission of Electronic Applications (Online ASBA through 3-in-1 accounts) – For RIBs	Only between 10.00 a.m. and up to 5.00 p.m. IST
Submission of Electronic Applications (Bank ASBA through Online channels like Internet Banking, Mobile Banking and Syndicate UPI ASBA applications where Bid Amount is up to ₹500,000)	Only between 10.00 a.m. and up to 4.00 p.m. IST
Submission of Electronic Applications (Syndicate Non-Retail, Non-Individual Applications)	Only between 10.00 a.m. and up to 3.00 p.m. IST
Submission of Physical Applications (Bank ASBA)	Only between 10.00 a.m. and up to 1.00 p.m. IST
Submission of Physical Applications (Syndicate Non-Retail, Non-Individual Applications where Bid Amount is more than ₹500,000)	Only between 10.00 a.m. and up to 12.00 p.m. IST
Modification/ Revision/cancellation of Bids	
Upward Revision of Bids by QIBs and Non-Institutional Bidders categories [§]	Only between 10.00 a.m. and up to 5.00 p.m. IST on Bid/ Offer Closing Date
Upward or downward Revision of Bids or cancellation of Bids by RIBs	Only between 10.00 a.m. and up to 5.00 p.m. IST

*UPI mandate end time and date shall be at 5.00pm on Bid/Offer Closing Date.

[§] QIBs and Non-Institutional Bidders can neither revise their Bids downwards nor cancel/withdraw their Bids.

Bid/ Offer Period

Event	Indicative Date
BID/ OFFER OPENS ON	WEDNESDAY, FEBRUARY 7, 2024
BID/ OFFER CLOSES ON	FRIDAY, FEBRUARY 9, 2024
FINALISATION OF BASIS OF ALLOTMENT WITH THE DESIGNATED STOCK EXCHANGE	On or about Monday, February 12, 2024
INITIATION OF REFUNDS (IF ANY, FOR ANCHOR INVESTORS)/UNBLOCKING OF FUNDS FROM ASBA ACCOUNT	On or about Tuesday, February 13, 2024
CREDIT OF EQUITY SHARES TO DEMAT ACCOUNTS OF ALLOTTEES	On or about Tuesday, February 13, 2024
COMMENCEMENT OF TRADING OF THE EQUITY SHARES ON THE STOCK EXCHANGES	On or about Wednesday, February 14, 2024

ASBA[#] Simple, Safe, Smart way of Application!!!

[#] Applications supported by blocked amount (ASBA) is a better way of applying to issues by simply blocking the fund in the bank account. For further details, check section on ASBA.

Mandatory in public issues. No cheque will be accepted.



UPI-Now available in ASBA for Retail Individual Investors and Non - Institutional Investor applying for amount upto ₹ 5,00,000/-, applying through Registered Brokers, DP's and RTAs. UPI Bidder 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 account used for bidding is linked to their PAN. Bidders must ensure that their PAN is linked with Aadhaar and are in compliance with CBDT notification dated February 13, 2020, issued by the Central Board of Direct Taxes and the subsequent press releases, including press releases dated June 25, 2021 and September 17, 2021 and CBDT circular no.7 of 2022, dated March 30, 2022 read with press release dated March 28, 2023 and any subsequent press releases in this regard.

ASBA has to be availed by all the investors except anchor investors. UPI may be availed by UPI Bidders. 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" on page 402 of the RHP. The process is also available on the website of Association of Investment Bankers of India ("AIBI") and Stock Exchanges and in the General Information Document. ASBA bid-cum-application forms can be downloaded from the websites of 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/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmid=35 and <https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmid=43>, respectively as updated from time to time. For the list of UPI apps and banks live on IPO, please refer to the link: www.sebi.gov.in. RIBs Bidding using the UPI mechanism may apply through the SCSBs and mobile applications whose names appear on the website of SEBI, as updated from time to time. HDFC Bank Limited and Axis Bank Limited have been appointed as Sponsor Banks for the Offer, in accordance with the requirements of the SEBI Circular dated November 1, 2018 as amended. For Offer related queries, please contact the BRLMs on their respective email IDs as mentioned below. For UPI related queries, investors can contact NPCI at the toll free number: 18001201740 and mail id: ipo.upi@npci.org.in.

THE EQUITY SHARES OF OUR COMPANY WILL GET LISTED ON MAIN BOARD PLATFORM OF BSE AND NSE

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 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, as applicable.

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 Offer shall be available for allocation on a proportionate basis to Qualified Institutional Buyers ("QIBs") ("QIB Portion"), provided that our Bank may, in consultation with the BRLMs, allocate up to 60% 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 under-subscription, 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 (excluding the Anchor Investor Portion) shall be available for allocation on a proportionate basis only to Mutual Funds, and the remainder of the Net QIB Portion shall be available for allocation on a proportionate basis to all QIBs, 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 QIB Portion for proportionate allocation to QIBs. Further, not less than 15% of the Offer shall be available for allocation on a proportionate basis to Non-Institutional Bidders of which (a) one-third shall be reserved for applicants with application size of more than ₹ 200,000 and up to ₹ 1,000,000; and (b) two-third shall be reserved for applicants with application size of more than ₹ 1,000,000, provided that the unsubscribed portion in either of such sub-categories may be allocated to applicants in the other sub-category of Non-Institutional Bidders, and not less than 35% of the Offer shall be available for allocation to Retail Individual Bidders ("RIBs") in accordance with the SEBI ICDR Regulations, subject to valid Bids being received at or above the Offer Price. Anchor Investors are not permitted to participate in the Offer through the ASBA process. For details, see "Offer Procedure" on page 402 of the RHP.

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Bidders/ Applicants should ensure that DP ID, PAN, Client ID and UPI ID (for UPI Bidders bidding through the UPI Mechanism) 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, Client ID and UPI ID (for UPI Bidders bidding through the UPI Mechanism) as provided in the Bid cum Application Form, the Bidder/Applicant may be deemed to have authorised the Depositories to provide to the Registrar to the Offer, any requested Demographic Details of the Bidder/Applicant as available on the records of the depositories. These Demographic Details may be used, among other things, for giving Allotment/Advice or unblocking of ASBA Account or for other correspondence(s) related to the Offer. Bidders/Applicants are advised to update any changes to their Demographic Details as available in the records of the Depository Participant to ensure accuracy of records. Any delay resulting from failure to update the Demographic Details would be at the Bidders' Applicants' sole risk. Investors must ensure that their PAN is linked with Aadhaar and are in compliance with CBDT notification dated February 13, 2020 read with press release dated June 25, 2021 and September 17, 2021, read with press release dated September 17, 2021. CBDT circular no.7 of 2022, dated March 30, 2022, read with press release dated March 28, 2023.

Contents of the Memorandum of Association of our Company as regards its objects: For information on the main objects of our Company, please see the section "History and Certain Corporate Matters" on page 243, of the RHP. The Memorandum of Association of our Company is a material document for inspection in relation to the Offer. For further details, please see the section titled "Material Contracts and Documents for Inspection" on page 428 of the RHP.

Liability of the members of our Company: Limited by shares

Amount of share capital of our Company and Capital structure: As on the date of the RHP, the authorised share capital of the Company is ₹ 500,000,000 divided into 50,000,000 Equity Shares of face value ₹ 10 each. The issued, subscribed and paid-up share capital of the Company is ₹ 354,271,360 divided into 35,427,136 Equity Shares of face value ₹ 10 each. For details, please see the section titled "Capital Structure" on page 93 of the RHP.

Names of signatories to the Memorandum of Association of our Company and the number of Equity Shares subscribed by them: The initial signatories to the Memorandum of Association of our Company are Amrik Singh Pooni, Amarjit Singh Samra, Sarvajit Singh Samra, K.K Sardana, Brig. Swarn Singh Saini, Sarjit Singh Dhilon, Mohinder Singh and Amardeep Singh Samra. For details of the share capital history and capital structure of our Company, please see the section titled "Capital Structure" on page

93 of the RHP.

Listing: The Equity Shares offered through the Red Herring Prospectus are proposed to be listed on BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE"), and together with BSE, the "Stock Exchanges". Our Bank has received 'in-principle' approvals from BSE and NSE for the listing of the Equity Shares pursuant to letters each dated December 8, 2023 respectively. For the purposes of the Offer, the Designated Stock Exchange shall be BSE Limited. A signed copy of the Red Herring Prospectus and the Prospectus shall be delivered to the RoC in accordance with Sections 26(4) and 32 of the Companies Act, 2013. For details of the material contracts and documents available for inspection from the date of the Red Herring Prospectus up to the Bid/ Offer Closing Date, see "Material Contracts and Documents for Inspection" on page 428 of the RHP.

Disclaimer Clause of the Securities and Exchange Board of India ("SEBI"): SEBI only gives its observations on the offer documents and this does not constitute approval of either the Offer or the specified securities or the offer document. The investors are advised to refer to page 378 of the RHP for the full text of the disclaimer clause of SEBI.

Disclaimer Clause of NSE : It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Offer Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Offer Document. The investors are advised to refer to page 379 of the RHP for the full text of the disclaimer clause of NSE.

Disclaimer Clause of BSE (Designated Stock Exchange) : It is to be distinctly understood that the permission given by BSE should not in any way be deemed or construed that the RHP has been cleared or approved by BSE nor does it certify the correctness or completeness of any of the contents of the RHP. The investors are advised to refer to page 378 of the RHP for the full text of the disclaimer clause of BSE.

General Risk: Investments in equity and equity-related securities involve a degree of risk and investors should not invest any funds in the Offer unless they can afford to take the risk of losing their entire investment. Investors are advised to read the risk factors carefully before taking an investment decision in the Offer. For taking an investment decision, investors must rely on their own examination of our Bank 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 Red Herring Prospectus. Specific attention of the investors is invited to "Risk Factors" on page 27 of the RHP.

BOOK RUNNING LEAD MANAGERS			REGISTRAR TO THE OFFER	Company Secretary and Compliance Officer
				Amit Sharma MIDAS Corporate Park, 3 rd Floor, 37, G.T. Road, Jalandhar 144 001, Punjab, India. E-mail: cs@capitalbank.co.in; Tel: +91 181 5051111/2222
Nuvama Wealth Management Limited (Formerly known as Edelweiss Securities Limited)* 801 - 804, Wing A, Building No 3, Inspire BKC, G Block Bandra Kurla Complex, Bandra East, Mumbai - 400 051 Maharashtra, India Tel: +91 22 4009 4400 E-mail: capitalsfb ipo@nuvama.com Investor grievance email: customerservice.mb@nuvama.com Contact Person: Manish Tejwani Website: www.nuvama.com SEBI registration no: INM000013004	DAM Capital Advisors Limited One BKC, Tower C, 15 th Floor, Unit No. 1511 Bandra Kurla Complex, Bandra (East), Mumbai - 400 051 Maharashtra, India Tel: +91 22 4202 2500 E-mail: capitalsfb.ipo@damcapital.in Website: www.damcapital.in Investor Grievance ID: complaint@damcapital.in Contact Person: Chandresh Sharma/ Akshay Bhandari SEBI Registration Number: MB/INM000011336	Equirus Capital Private Limited 1201, C Wing, Marathon Futrex, N.M. Joshi Marg, Lower Parel Mumbai - 400 013, Maharashtra, India Tel: +91 22 4332 0734 E-mail: capitalsfb.ipo@equirus.com Website: www.equirus.com Investor Grievance ID: investorsgrievance@equirus.com Contact Person: Mrunal Jadhav SEBI Registration Number: INM000011286	Link Intime India Private Limited C-101, 1 st Floor, 247 Park, Lal Bahadur Shastri Marg Vikhroli (West), Mumbai - 400 083, Maharashtra, India Tel: +91 810 811 4949 E-mail: capitalsfb.ipo@linkintime.co.in Website: www.linkintime.co.in Investor Grievance ID: capitalsfb.ipo@linkintime.co.in Contact Person: Shanti Gopalkrishnan SEBI Registration Number: INR000004058	Investors may contact the Company Secretary and Compliance Officer or the Registrar to the Offer in case of any pre-offer or post-offer related grievances including non-receipt of letters of Allotment, non-credit of Allotted Equity Shares in the respective beneficiary account, non-receipt of refund orders or non-receipt of funds by electronic mode, etc. For all offer related queries and for redressal of complaints, investors may also write to the BRLMs.

*Pursuant to order passed by Hon'ble National Company Law Tribunal, Mumbai Bench dated April 27, 2023, the merchant banking business of Edelweiss Financial Services Limited has demerged and now transferred to Nuvama Wealth Management Limited and therefore the said merchant banking business is part of Nuvama Wealth Management Limited.

AVAILABILITY OF THE RHP: Investors are advised to refer to the RHP and the section titled "Risk Factors" on page 27 of the RHP, before applying in the Offer. A copy of the RHP shall be available on website of SEBI at www.sebi.gov.in, websites of the Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com, respectively, and on the website of the Bank at www.capitalbank.co.in and on the websites of the BRLMs i.e. Nuvama Wealth Management Limited (Formerly known as Edelweiss Securities Limited), DAM Capital Advisors Limited and Equirus Capital Private Limited at www.nuvama.com, www.damcapital.in and www.equirus.com, respectively.

Availability of the Bridged Prospectus: A copy of the bridged prospectus shall be available on the website of the Bank, the BRLMs and the Registrar to the Offer at www.capitalbank.co.in, www.nuvama.com, www.damcapital.in, www.equirus.com and www.linkintime.co.in, respectively.

AVAILABILITY OF BID CUM APPLICATION FORMS: Bid cum Application Forms can be obtained from the Registered Office of the Company **CAPITAL SMALL FINANCE BANK LIMITED, Tel: +91 181 5051111/2222; The BRLMs : Nuvama Wealth Management Limited (Formerly known as Edelweiss Securities Limited), Tel: +91 22 4009 4400; DAM Capital Advisors Limited, Tel: +91 22 4202 2500 and Equirus Capital Private Limited, Tel: +91 22 4332 0734; Syndicate Members: Sharekhan Limited, Tel: +91 22 6750 5000; Nuvama Wealth Management Limited (Formerly known as Edelweiss Securities Limited), Tel: +91 22 4009 4400 and Equirus Securities Private Limited, Tel: +91 22 4332 0600 and at the select locations of the Sub-syndicate Members (as given below), SCSBs, Registered Brokers, RTAs and CDPs participating in the Offer. ASBA Forms will also be available on the websites of BSE and NSE and the Designated Branches of SCSBs, the list of which is available at websites of the Stock Exchanges and SEBI.**

Sub-Syndicate Members: Alankit assignments limited , Almondz Global Securities Limited, Anand Rathi Share & Stock Brokers Limited, ANS Pvt Limited, Asit C Mehta, Axis Capital Limited, Centrum Broking Limited, Finwizard Technology Pvt. Ltd., HDFC Securities Limited, ICICI Securities Limited, IDBI Capital Markets & Securities Ltd, IIFL Securities Ltd, JM Financial Services Limited, Keynote Capitals Limited, KJMC Capital Market Services Limited, Kotak Securities Limited, LKP Securities Limited, Mobitel Oswal Financial Services Limited, Nirmal Bang Securities Pvt Limited, Prabhudas Lilladher Pvt Limited, Pravin Ratilal Share & Stock Brokers Limited, Religare Broking Limited, RR Equity Brokers Pvt Limited, SBICAP Securities Limited, SMC Global Securities Limited, Systematix Shares and Stocks India Ltd and Yes Securities (India) Limited

Escrow Collection Bank and Refund Bank : Axis Bank Limited

Public Offer Account Bank : HDFC Bank Limited

Sponsor Banks: Axis Bank Limited and HDFC Bank Limited

UPI: UPI Bidders can also bid through UPI Mechanism.

All capitalized terms used herein and not specifically defined shall have the same meaning as ascribed to them in the RHP.

Place: Jalandhar

Date: February 1, 2024

CAPITAL SMALL FINANCE BANK LIMITED is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to undertake an initial public offering of its Equity Shares and has filed the RHP with RoC on February 1, 2024. The RHP shall be available on the website of SEBI at www.sebi.gov.in, 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 Bank at www.capitalbank.co.in and on the websites of the BRLMs i.e. Nuvama Wealth Management Limited (Formerly known as Edelweiss Securities Limited), DAM Capital Advisors Limited and Equirus Capital Private Limited at www.nuvama.com, www.damcapital.in and www.equirus.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, please see the section titled "Risk Factors" on page 27 of the RHP. Potential Bidders should not rely on the DRHP dated September 28, 2023 filed with SEBI for making any investment decision.

This announcement does not constitute an offer of Equity Shares for sale in any jurisdiction, including the United States, and the Equity Shares may not be offered or sold in the United States absent registration under the US Securities Act of 1933, as amended, or an exemption from registration. Any public offering of the Equity Shares to be made in the United States will be made by means of a prospectus that may be obtained from the Bank and that will contain detailed information about the Bank and management, as well as financial statements. However, there will be no offering of the Equity Shares in the United States.

Adfactors 551

निक्की ग्लोबल फाइनेंस लिमिटेड				
सीआईएन: L65999DL1986PLC024493 ई-मेल: ngflltd@rediffmail.com आर/ओ : सुतीय ताल, पूर्वी एवं मध्य स्वर्ण, 124, वायर नमन, नई दिल्ली – 110001, फोन : 011-6400323, वेब : www.nikkiglobal.com				
31 दिसंबर 2023 को समाप्त तिमाही के अलेखापरिक्षित				
त्रैमासिक परिणाम		रुमी राशियां लाख में		
क्र. सं.	विवरण	31 दिसंबर 2023 को समाप्त तिमाही	31 दिसंबर 2023 तक वर्ष 2023 के आंकड़े	पूर्ववर्ती दिसंबर 2022 को समाप्त तदनुसूची 3 माह
1	परिचालनों से कुल आय	0.00	0.00	0.00
2	अवधि हेतु निवल लाभ / (हानि) (कर, आपवादिक एवं/अथवा असाधारण मदों से पूर्व)	(1.89)	(10.30)	(5.76)
3	अवधि हेतु निवल लाभ / (हानि) (आपवादिक एवं/अथवा असाधारण मदों के उपरांत#)	(1.89)	(10.30)	(5.76)
4	कर उपरांत अवधि हेतु निवल लाभ / (हानि) (आपवादिक एवं/अथवा असाधारण मदों के उपरांत#)	(1.89)	(10.30)	(5.76)
5	अवधि हेतु कुल व्यापक आय (अवधि हेतु लाभ / (हानि) (कर उपरांत) तथा अन्य व्यापक आय (कर उपरांत) से समाविष्ट)	(1.89)	(10.30)	(5.76)
6	सम्पत्ता अंश पूंजी	341.97	341.97	341.97
7	आवृत्तियाँ (पुनर्मूल्यांकन आरक्षित छोड़कर)	0.00	0.00	0.00
8	आय प्रति अंश रु. 10/- प्रत्येक का (परिचालनरूप एवं अपरिचालित परिचालनों हेतु)।	0.00	0.00	0.00
9	न्यूनतम : तदनुसूची 3	0.00	0.00	0.00
टिप्पणी :				
1) उपरोक्त परिणाम, सेबी (सूचीकरण संहिता एवं अन्य प्रकटीकरण आवश्यकताएँ) नियमप्रामाण्यी 2015 के विनियम 33 के अंतर्गत स्टॉक एक्सचेंजों के पास फाइलरूप त्रैमासिक/वार्षिक वित्तीय परिणामों के विस्तृत प्राप्ति का एक सारांश है। त्रैमासिक/वार्षिक वित्तीय परिणामों का पूर्ण प्राप्ति, स्टॉक एक्सचेंज(जो) और सूचीकृत निकाय की वेबसाइटों पर उपलब्ध है।				
कृते निक्की ग्लोबल फाइनेंस लिमिटेड हस्ता./— (राजेश कुमार पांडे) (सह-निदेशक) डीआईएन: (09745776)				

फॉर्म नं. आरएससी-4

नियम 3(3) के अनुसार राष्ट्रीय कंपनी अधिकरण पीठ, नई दिल्ली - II

के समक्ष,

सीपी नंबर 83/एनडी/2021

कंपनी अधिनियम, 2013 के मागले में:

और

धारा 52 धारा 66 और कंपनी अधिनियम, 2013 अन्य लागू प्रावधानों के साथ पठित

राष्ट्रीय कंपनी विधि अधिकरण (कंपनी की शेयर पूंजी में कमी के

लिए की प्रक्रिया) नियम 2013 के नियम 2 (1) के साथ पठित;

के मागले में:

और

विन्डो गेम्स प्राइवेट लिमिटेड

(पहले रिक्टॉक स्किल गेम्स प्राइवेट लिमिटेड)

(सीआईएन: U93090DL2016PTC307296)

कंपनी अधिनियम, 2013 के प्रावधानों के तहत निम्नलिखित, जिसका पंजीकृत

सूट नंबर 006, ग्रांड प्लोर, कोयंबा कॉर्पोरेट सुइट्स

बिल्डिंग नंबर 9, डीडी डिस्ट्रिक्ट सेंटर जसोला, नई दिल्ली - 110025 है।

...आवेदक कंपनी

के मागले में:

सूचना का प्रकाशन

द्वारा सूचना दी जाती है कि 17 मई 2021 को अधिनियम नई दिल्ली में एक आवेदन जिसमें उपरोक्त की शेयर पूंजी को 3,00,00,000/- रुपये (तीस लाख रुपये) का अंशित मूल्य रुपये 100/- से घटाकर प्रत्येक काम करने की पुष्टि के लिए, यानी जारी की गई राशि में कमी, जिसमें कंपनी की सदस्यता और पंजीकृत शेयर पूंजी के रूप में रुपये 100 (केवल सौ रुपये) के पूंजीगत भुगतान जिसके 300000 शेयर शामिल हैं, रुपये 30,00,000 (केवल तीन लाख रुपये) तक, रुपये 10 (केवल दस रुपये) 30000 अंशित शेयर शामिल हैं, कंपनी के इन अंशित शेयरों के धारकों को कुल मिलकर प्रत्येक 100 अंशित स्टॉक प्रदान किया गया है शेयर रुपये 2,70,00,00,000 (दो करोड़ सैंत लाख रुपये) तक के लिए, पेश की गई थी।

द्वारा फरवरी 2021 के 28 दिनों को लेकर की गई लेनदारों की सूची कंपनी के पंजीकृत कार्यालय पर से शुरू करने के बीच सुबह 11 बजे से शाम 4 बजे के दौरान सभी कार्य दिवसों पर वीबीएस के लिए एनी की वेबसाइट www.winzgames.com पर उपलब्ध है। यदि कंपनी के किसी लेनदार को या लेनदारों की सूची में विवरण पर कोई आपत्ति है, तो उसे अपने नाम और पते के बारे में विवरण पर अधिकृत प्रतिनिधिक के नाम और पते के विवरण (साहाय्य दस्तावेजों सहित, यदि कोई इस सूचना की तारीख के 3 महीने के भीतर पंजीकृत कार्यालय पते पर अधोहस्ताक्षरित को भेजा जा

पर बदलाव पर समय के भीतर कोई आपत्ति प्राप्त नहीं होती है, तो लेनदारों की सूची में प्रविष्टियों को, की शेयर पूंजी को कम करने के लिए उपरोक्त याधिका के तहत सभी कार्यवाही में, सही माना जायेगा और ध्यान दिया जा सकता है कि 23 फरवरी, 2024 को लिए एक सुनवाई निर्धारित की गई है। तारीख को अधिनियम अदालत पर सुनवाई करेगा। यह लेनदार सुनवाई में भाग लेना का इरादा है, तो उसे अपनी आपत्तियाँ, यदि कोई हो, के साथ एक अनुरोध करना चाहिए।

विन्डो गेम्स प्राइवेट लिमिटेड के लिए

(पहले रिक्टॉक स्किल गेम्स प्राइवेट लिमिटेड)

(हस्ताक्षर)

सोमिया सिंह (निदेशक)

पता: सूट नंबर 006, ग्रांड प्लोर, कोयंबा कॉर्पोरेट सुइट्स,

बिल्डिंग नंबर 9, डीडी डिस्ट्रिक्ट सेंटर जसोला, नई दिल्ली-110025

02 फरवरी 2024

दिल्ली