

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. Initial public offer of equity shares on the main board of BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE"), and together with BSE, the "Stock Exchanges") in compliance with Chapter II of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended ("SEBI ICDR Regulations").



ONE MOBIKWIK SYSTEMS LIMITED

Our Company was incorporated under the name 'ONE MOBIKWIK SYSTEMS PRIVATE LIMITED' on March 20, 2008 at New Delhi as a private limited company, under the Companies Act, 1956 and was granted a certificate of incorporation by the Registrar of Companies, National Capital Territory of Delhi and Haryana ("RoC"). Thereafter, our Company was converted into a public limited company, pursuant to a special resolution passed in the extraordinary general meeting of our Shareholders held on June 23, 2021 and the name of our Company was changed to 'ONE MOBIKWIK SYSTEMS LIMITED', and a fresh certificate of incorporation dated June 25, 2021 was issued to our Company by the RoC. For details of changes in the name and registered office address of our Company, see "History and Certain Corporate Matters" on page 269 of the Red Herring Prospectus dated December 5, 2024 ("RHP") filed with the RoC.

Registered and Corporate Office: Unit 102, 1st Floor, Block-B, Pegasus One, Golf Course Road, Sector-53, Gurugram, Haryana-122003, India.

Contact Person: Ankita Sharma, Company Secretary and Compliance Officer; Tel.: +91 (124) 490 3344; E-mail: ipo@mobikwik.com; Website: www.mobikwik.com/lr; Corporate Identity Number: U64201HR2008PLC053766



(Please scan the QR code to view the RHP)

PROMOTERS OF OUR COMPANY: BIPIN PREET SINGH, UPASANA RUPKRISHAN TAKU, KOSHUR FAMILY TRUST AND NARINDER SINGH FAMILY TRUST

INITIAL PUBLIC OFFERING OF UP TO [•] EQUITY SHARES OF FACE VALUE OF ₹ 2 EACH ("EQUITY SHARES") OF ONE MOBIKWIK SYSTEMS LIMITED (OUR "COMPANY" OR THE "ISSUER") FOR CASH AT A PRICE OF ₹ [•] PER EQUITY SHARE OF FACE VALUE OF ₹ 2 EACH, INCLUDING A SHARE PREMIUM OF ₹ [•] PER EQUITY SHARE OF FACE VALUE OF ₹ 2 EACH (THE "ISSUE PRICE") AGGREGATING UP TO ₹ 5,720.00 MILLION (THE "ISSUE"). THE ISSUE COMPRISES OF A FRESH ISSUE OF UP TO [•] EQUITY SHARES OF FACE VALUE OF ₹ 2 EACH BY OUR COMPANY AGGREGATING UP TO ₹ 5,720.00 MILLION (THE "FRESH ISSUE" OR THE "ISSUE"). THE ISSUE SHALL CONSTITUTE [•]% OF THE POST-ISSUE PAID-UP EQUITY SHARE CAPITAL OF OUR COMPANY.

We are a platform business with a two-sided payments network, consisting of consumers and merchants.
Our key businesses consist of payment services and financial services.

The Issue is being made through the Book Building Process in accordance with Regulation 6(2) of the SEBI ICDR Regulations.
• QIB Portion: Not less than 75% of the Issue • Non-Institutional Portion: Not more than 15% of the Issue
• Retail Portion: Not more than 10% of the Issue

PRICE BAND: ₹265 TO ₹279 PER EQUITY SHARE OF FACE VALUE OF ₹2 EACH

THE FLOOR PRICE AND THE CAP PRICE ARE 132.5 TIMES AND 139.5 TIMES THE FACE VALUE OF THE EQUITY SHARES RESPECTIVELY.

BIDS CAN BE MADE FOR A MINIMUM OF 53 EQUITY SHARES AND IN MULTIPLES OF 53 EQUITY SHARES THEREAFTER

THE PRICE TO EARNINGS RATIO BASED ON DILUTED EPS FOR FISCAL 2024 AT THE UPPER END OF THE PRICE BAND IS 117.23 TIMES WHILE THE AVERAGE INDUSTRY PEER GROUP RATIO IS NOT ASCERTAINABLE

In accordance with the recommendation of Committee of Independent Directors of our Company, pursuant to their resolution dated December 05, 2024, the above provided price band is justified based on quantitative factors/ KPIs disclosed in the "Basis for Issue Price" section on page 158 of the RHP vis-a-vis the weighted average cost of acquisition ("WACA") of primary and secondary transactions, as applicable, disclosed in the "Basis for Issue Price" section on page 158 of the RHP and provided below in this advertisement.

RISKS TO INVESTORS:

For details refer to section titled "Risk Factors" on page 34 of the RHP

- Losses incurred in past periods:** We have in the past, incurred losses amounting to ₹ (1,281.62) million and ₹ (838.14) million in Fiscals 2022 and 2023, respectively. Further, while we achieved profit of ₹ 140.79 million in Fiscal 2024, we further incurred losses of ₹ (66.15) million in the three months ended June 30, 2024. Further, as of March 31, 2022, 2023, 2024 and the three months ended June 30, 2024, we had negative balance of retained earnings amounting to ₹ (9,927.79) million, ₹ (10,767.35) million, ₹ (10,627.16) million and ₹ (10,696.78) million as a result of accumulated losses. Accordingly, we may not always achieve or sustain our profitability trends in the future.
- Regulatory risks:** Our operations are subject to regulation, oversight and inspection by the RBI, and any adverse observations, proceedings or notices from the RBI may affect our operations. Inability to obtain, maintain or renew requisite statutory and regulatory permits and approvals for our business operations could materially and adversely affect our business, prospects, results of operations and financial condition.
- Negative cash flows from operations:** We have experienced negative cash flows from operating activities in Fiscal 2022 and 2024. Negative cash flows over extended periods, or significant negative cash flows in the short term, could materially impact our ability to operate our business and implement our growth plans. We may, in the future, experience negative cash flows from operating activities. The following table sets forth certain information relating to our cash flows for the periods indicated below:
- Business and operational risks:**
- Risks related to growth:** We may not be able to maintain the levels of growth, including in our Financial Services business, and our historical performance may not be indicative of our future growth or financial results, which could adversely affect our business, results of operations and financial condition. Our revenue from operations from the Financial Services business and as a percentage of total revenue from operations in Fiscal 2022, Fiscal 2023, Fiscal 2024 and the three months ended June 30, 2024, respectively are set forth in the table below:

Periods	Revenue from Operations from Financial Services (₹ million)	Revenue from operations from Financial Services as a percentage of total revenue from operations (%)
June 30, 2024	1,707.26	49.88%
Fiscal 2024	5,578.82	63.76%
Fiscal 2023	2,850.21	52.83%
Fiscal 2022	976.57	18.55%

If our growth rate declines, our business, financial condition, and results of operations would be adversely affected.

- Risks relating to retention or expansion of consumers, merchants, or Lending Partners:** If we are unable to retain or expand our network of consumers, merchants, or Lending Partners, our business, results of operations, financial condition, and future prospects would be materially and adversely affected. Slowdown in the growth of our Active Users can adversely affect our business. Details of our Registered Users and Active Users for the period ended June 30, 2024 and the last three fiscal years are provided below:

(in million)

Particulars	Fiscal 2022	Fiscal 2023	Fiscal 2024	Three months ended June 30, 2024
Registered Users	123.56	139.89	155.84	161.03
Active Users	33.49	33.47	47.35	60.55
Merchants	3.60	3.74	4.06	4.26

Particulars	Fiscal/ period			
	2022	2023	2024	Three months ended June 30, 2024
	(₹ million)			
Net cash generated from/ (used in) operating activities	(3,205.86)	270.13	(220.66)	135.04
Net cash generated from/ (used in) investing activities	(847.72)	(6.78)	270.63	(113.41)
Net cash generated from/ (used in) financing activities	3,294.16	179.68	34.85	(145.70)

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- Product related risks:** Our financial services business is significantly dependent on our MobiKwik ZIP and ZIP EMI products. If these products do not continue to scale, or experience a downturn, or if we are not able to launch new products in the Financial Services business, our revenues, profits and results of operation may be adversely affected
- Risks related to objects of the Offer:** Our funding requirements and proposed deployment of the Net Proceeds are based primarily on management estimates and assumptions and have not been appraised by any bank or financial institution or any other independent agency. The utilisation of the Net Proceeds may be subject to change based on various factors, some which are beyond our control and such utilisation may not generate expected future revenues or profits after utilisation. Further, any change or variation in the utilisation of Net Proceeds from the terms and conditions stated in this Red Herring Prospectus shall be subject to compliance requirements, including among other things, prior Shareholders' approval.
- Credit risks:** Our credit underwriting and risk management systems may not be able to effectively assess or mitigate the risks of Financial Services business enabled through our platform, and as a result, our Lending Partners may be unable to effectively recover the amounts disbursed by them to our customers, which could adversely affect our business, results of operations and financial condition.
- Security breach risks:** Security breaches and attacks against our platform, and any potential breach of or failure to otherwise protect personal, confidential and proprietary information, could damage our reputation and materially and adversely affect our business, financial condition and results of operations.
- Competition risk:** We face substantial and increasingly intense competition in the fintech industry. If we are unable to compete effectively, our business, financial condition, results of operations and prospects would be materially and adversely affected.
- Technology risk:** Business interruptions or systems failures may impair the availability of our platform and inability to keep pace with rapid technological developments to provide new and innovative products and services, could result in a decline in the use of our products and services which may adversely affect our business, financial condition and results of operations.
- Litigation related risk:** There are outstanding litigation proceedings against our Company and one of our Subsidiaries, Zaak ePayment Services Private Limited. Any adverse outcome in such proceedings may have an adverse impact on our reputation, business, financial condition, results of operations and cash flows.
- Market risk:** 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 (₹265)	Ratio vis-à-vis Cap Price (₹279)
Market capitalization to total income	2.34	2.43
Price to earnings ratio (Basic)	107.72	113.41
Price to earnings ratio (Diluted)	111.34	117.23

- Weighted Average Return on Net Worth for Financial Year ended 2024, 2023 and 2022 is (25.12%)
- The two Book Running Lead Managers associated with the Offer have handled 36 public issues in the past three Financial Years, out of which 14 issues closed below the issue price on the listing date:

Name of the BRLMs	Total Public Issues	Issues closed below IPO price on listing date
SBI Capital Markets Limited*	20	7
DAM Capital Advisors Limited*	11	5
Common issues of above BRLMs	5	2
Total	36	14

*Issues handled where there were no common BRLMs

- Weighted Average Cost of Acquisition by shareholders holding more than 1% of the share capital of the Company*

Period	Weighted average cost of acquisition (in ₹)	Upper end of the price band (₹279) is 'X' times the weighted average cost of acquisition	Range of acquisition price: Lowest price – Highest price (in ₹)
Last one year	640.40	0.44	640.40 - 640.40
Last eighteen months	640.40	0.44	640.40 - 640.40
Last three years	802.74	0.35	612.06 - 1,132.30

* As certified by V P G S & Co, Chartered Accountants pursuant to their certificate dated December 5, 2024.

- Weighted average cost of acquisition of primary and secondary issuances issued by our Company, or acquired or sold by the shareholders with rights to nominate directors not older than three years prior to the date of the Red Herring Prospectus as compared to Floor Price and Cap Price:

Past Transactions	Weighted average cost of acquisition of Specified Securities	Floor Price	Cap Price
	(₹.)	₹265	₹279
Weighted average cost of acquisition of primary issuances	1,132.30	0.23 times	0.25 times
Weighted average cost of acquisition of secondary transactions	636.43	0.42 times	0.44 times

* As certified by V P G S & Co, Chartered Accountants pursuant to their certificate dated December 5, 2024.

BID/ISSUE PROGRAMME

ANCHOR INVESTOR BIDDING DATE TUESDAY, DECEMBER 10, 2024*
BID/ ISSUE OPENS ON: WEDNESDAY, DECEMBER 11, 2024*
BID/ ISSUE CLOSES ON: THURSDAY, DECEMBER 13, 2024**

* Our Company, in consultation with the BRLMs, may consider participation by Anchor Investors, in accordance with the SEBI ICDR Regulations. The Anchor Investors shall Bid during the Anchor Investor Bidding Date, i.e., one Working Day prior to the Bid/Issue Opening Date.
** The UPI mandate end time and date shall be at 5:00 p.m. on the Bid/Issue Closing Day.

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

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

Bid/ Issue Period (except the Bid/ Issue Closing Date)	
Submission and Revision in Bids	Only between 10:00 am and 5:00 pm (Indian Standard Time ("IST"))
Bid/ Issue 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 of QIBs and NIIIs where Bid Amount is more than ₹500,000)	Only between 10:00 a.m. and up to 12:00 p.m. IST

THE EQUITY SHARES OF OUR COMPANY WILL GET LISTED ON MAIN BOARD PLATFORM OF BSE LIMITED ("BSE") AND NATIONAL STOCK EXCHANGE OF INDIA LIMITED ("NSE")

In case of any revision in the Price Band, the Bid/ Issue Period shall be extended for at least three additional Working Days after such revision of the Price Band, subject to the total Bid/ Issue Period not exceeding 10 Working Days. In cases of force majeure, banking strike or similar unforeseen circumstances, our Company may, for reasons to be recorded in writing, extend the Bid/ Issue Period for a minimum of one Working Day, subject to the Bid/ Issue Period not exceeding 10 Working Days. Any revision in the Price Band, and the revised Bid/ Issue Period, if applicable, shall be widely disseminated by notification to the Stock Exchanges by issuing a press release and also by indicating the change on the websites of the BRLMs and at the terminals of the Members of the Syndicate and by intimation to Designated Intermediaries and Sponsor Bank(s), as applicable. The Issue is being made 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, through the Book Building Process in accordance with Regulation 6(2) of the SEBI ICDR Regulations wherein not less than 75% of the Issue shall be available for allocation on a proportionate basis to QIBs ("QIB Portion"), provided that our Company in consultation with the Book Running Lead Managers, may 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 at one-third of the Anchor Investor Portion shall be reserved for domestic Mutual Funds, subject to valid Bids being received from domestic Mutual Funds at or above the Anchor Investor Allotment 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 (excluding the Anchor Investor 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 Issue Price. If at least 75% of the Issue cannot be Allotted to QIBs, the Bid Amounts received by our Company shall be refunded. Further, not more than 15% of the Issue shall be available for allocation on a proportionate basis to Non-Institutional Investors of which (a) one-third of such portion shall be reserved for applicants with application size of more than ₹200,000 and up to ₹1,000,000; and (b) two-third of such portion shall be reserved for applicants with application size of more than ₹1,000,000 provided that the unsubscribed portion in either of such subcategories may be allocated to applicants in the other sub-category of Non-Institutional Bidders and not more than 10% of the Issue 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 Issue 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 UPI Bidders), if applicable, in which the corresponding Bid Amounts will be blocked by the SCSBs or by the Sponsor Bank(s) under the UPI Mechanism, as applicable. Anchor Investors are not permitted to participate in the Issue through the ASBA process. For details, see "Issue Procedure" on page 478 of the RHP.

Bidders/Applicants should ensure that DP ID, PAN and the Client ID and UPI ID (for UPI Bidders bidding through 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 and UPI ID available (for UPI Bidders bidding through the UPI Mechanism) 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 authorized the Depositories to provide to the Registrar to the Issue, 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 Issue. 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 the notification issued by Central Board of Direct Taxes notification dated February 13, 2020 and read with press releases dated June 25, 2021, September 17, 2021 and CBDT Circular No. 3 of 2023 dated March 28, 2023 and any subsequent press releases in this regard.

ASBA* Simple, Safe, Smart way of Application!!!!

*Applications 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.

Mandatory in public issues. No cheque will be accepted.



UNITED PAYMENTS INTERFACE

UPI-Now available in ASBA for Retail Individual Investors and Non Institutional Investor applying in public issues where the application amount is up to ₹ 500,000, applying through Registered Brokers, Syndicate, CDPs & RTAs. Retail Individual Investors and Non-Institutional Investors 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 and press release dated June 25, 2021 read with press release dated September 17, 2021, CBDT Circular No. 3 of 2023 dated March 28, 2023.

ASBA has to be availed by all the investors except Anchor Investors. UPI may be availed by (i) Retail Individual Investors in the Retail Category; (ii) Non-Institutional Investors with an application size of up to ₹ 500,000 in the Non-Institutional Portion. For details on the ASBA and UPI process, please refer to the details given in the Bid Cum Application Form and abridged prospectus and also please refer to the section "Issue Procedure" on page 478 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. The Bid Cum Application Form and the Abridged Prospectus 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/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&ntmlid=35 and www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&ntmlid=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. UPI Bidders 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. Axis Bank Limited and ICICI Bank Limited have been appointed as the Sponsor Banks for the Issue, in accordance with the requirements of SEBI circular dated November 1, 2018 as amended. For issue 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.

BOOK RUNNING LEAD MANAGERS		REGISTRAR TO THE ISSUE	COMPANY SECRETARY AND COMPLIANCE OFFICER
<p>SBICAPS Complete Investment Banking Solutions</p> <p>SBI CAPITAL MARKETS LIMITED Unit No. 1501, 15th Floor, A & B Wing, Parinee Crescenzo Building, Plot C-38, G Block, Bandra Kurla Complex, Bandra (East), Mumbai-400 051, Maharashtra, India Tel: +91 22 4006 9807; E-mail: mobikwik ipo@sbicaps.com Investor grievance e-mail: investor.relations@sbicaps.com Contact person: Kristina Dias / Kritika Shetye Website: www.sbicaps.com; SEBI Registration: INM000003531</p>		<p>DAM CAPITAL ADVISORS LIMITED One BKC, Tower C, 15th Floor, Unit No. 1511, Bandra Kurla Complex, Bandra (East), Mumbai-400 051, Maharashtra, India Tel: +91 22 4202 2500; E-mail: mobikwik ipo@damcapital.in Investor grievance e-mail: complaint@damcapital.in Contact person: Arpi Chheda; Website: www.damcapital.in SEBI Registration No.: MB/INM000011336</p>	<p>Ms. Anika Sharma, ONE MOBIKWI SYSTEMS LIMITED Unit 102, 1st Floor, Block-B, Pegasus One, Golf Course Road, Sector- 53, Gurugram, Haryana- 122003, India. Tel: +91 (124) 490 3344; E-mail: ipo@mobikwik.com Website: www.mobikwik.com</p>

AVAILABILITY OF THE RHP: Investors are advised to refer to the RHP and the "Risk Factors" beginning on page 34 of the RHP before applying in the Issue. A copy of the RHP will be made available on the website of SEBI at www.sebi.gov.in and is available on the websites of the BRLMs, SBI Capital Markets Limited at www.sbicaps.com and DAM Capital Advisors Limited at www.damcapital.in, the website of the Company, ONE MOBIKWI SYSTEMS LIMITED at www.mobikwik.com and the websites of the Stock Exchanges, for BSE at www.bseindia.com and for NSE at www.nseindia.com.

AVAILABILITY OF THE ABRIDGED PROSPECTUS: A copy of the Abridged Prospectus shall be available on the website of the Company, the BRLMs and the Registrar to the Issue at www.mobikwik.com, www.sbicaps.com and www.damcapital.in and www.linkintime.co.in, respectively.

AVAILABILITY OF BID CUM APPLICATION FORM: Bid cum Application Form can be obtained from the Registered Office of our Company, **ONE MOBIKWI SYSTEMS LIMITED:** +91 (124) 490 3344; **BRLMs:** SBI Capital Markets Limited, Telephone: +91 22 4006 9807 and DAM Capital Advisors Limited, Telephone: +91 22 4202 2500; and **Syndicate Members:** SBICAP Securities Limited, Tel: 91-22-69316204; Investec Capital Services (India) Private Limited, Tel: +91 22 6849 7400 and Sharekhani Limited, Tel: +91 22 6750 2000 and at selected locations of Sub-Syndicate Members (as given below), Registered Brokers, SCSBs, Designated RTA Locations and Designated CDP Locations for participating in the Issue. Bid cum Application Forms will also be available on the websites of the Stock Exchanges at www.bseindia.com and www.nseindia.com and at all the Designated Branches of SCSBs, the list of which is available on the websites of the Stock Exchanges and SEBI.

SUB-SYNDICATE MEMBERS: Almond: Global Securities Limited, Anand Rathi Share & Stock Brokers Limited, Asit C. Mehta Investment Intermediaries Limited, Axis Capital

ONE MOBIKWI SYSTEMS LIMITED is proposing, subject to receipt of requisite approvals, market conditions and other considerations, to make an initial public offer of its Equity Shares and has filed a red herring prospectus dated December 5, 2024 with the RoC. The RHP is made available on the website of the SEBI at www.sebi.gov.in as well as on the website of the BRLMs i.e., SBI Capital Markets Limited at www.sbicaps.com and DAM Capital Advisors Limited at www.damcapital.in, the website of the NSE at www.nseindia.com and the website of the BSE at www.bseindia.com and the website of the Company at www.mobikwik.com. Any potential investor should note that investment in equity shares involves a high degree of risk and for details relating to such risks, please see the section "Risk Factors" beginning on page 34 of the RHP. Potential investors should not rely on the DRHP for making any investment decision but should only rely on the information included in the RHP filed by the Company with the RoC. This announcement has been prepared for publication in India and may not be released in the United States. This announcement does not constitute an offer of securities for sale in any jurisdiction, including the United States, and any securities described in this announcement 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 securities to be made in the United States will be made by means of a prospectus that may be obtained from the Company and that will contain detailed information about the Company and management, as well as financial statements. However, no offering of securities is being made in the United States.

CONCEPT

स्विस बेलेंज मैथड के तहत मैकलिऑड रसेल इंडिया लिमिटेड

द्वारा ऋणदाताओं को दिए जाने वाले बकाया ऋणों की किफाईसराइन्मेंट के लिए अभिरूचि की अभिव्यक्ति हेतु आमंत्रण

मैकलिऑड रसेल इंडिया लिमिटेड ("एमआरआईएल" या "कंपनी") ने आईसीआईआईडीकैप लिमिटेड ("लौड बैंक") के नेतृत्व में कुछ ऋणदाताओं ("ऋणदाताओं") से ऋण लिया है/लेना जारी रखा है, जिसकी पूरा बकाया राशि 30 जून, 2024 को रु. 1,104.69 करोड़, है। ऋणदाताओं में 24 सितंबर, 2021 को ऋण जोखिमों के हस्तांतरण पर मास्टर निर्देशों (समय-समय पर संशोधित) ("मास्टर निर्देश") और भारतीय रिजर्व बैंक द्वारा समय-समय पर जारी किए गए किसी भी अन्य निर्देशों के अनुसार ऋणदाताओं को कंपनी द्वारा बकाया ऋणों को एआईसीआई बैंक/एनएफएससी/एफएल और किसी भी अन्य अनुमत हस्तांतरक ("संभावित बोलीदाता") को मास्टर निर्देशों और प्रक्रिया सलाहकार की वेबसाइट (www.pnbisil.com) पर "Latest on PNBISIL" ("लीट लाइव") के तहत उपलब्ध कराए गए लैंड के सारांश में निरदिष्ट पात्रता आवश्यकताओं के अनुसार पात्र है। उनके पत्र में बताना गुप्त संभावित अधिप्राप्त, लार्गे और सुरक्षा हितों ("ऋणदाताओं का ऋण") के साथ पत्र के कानूनी हस्तांतरित करके का प्रस्ताव दिया है।

मास्टर निर्देशों के अनुसार, ऋणदाता केवल "सभी नकद" आधार पर स्विस बेलेंज बोली प्रक्रिया ("बोली प्रक्रिया") शुरू करेंगे। सफल बोलीदाता को ऋण का हस्तांतरण "जैसा है, जहाँ है", "जैसा है, जो है", "जैसा है, वैसा है", "को कुछ भी है", "और" "बिना किसी सहारे के" आधार पर बिना किसी प्रतिनिधित्व, वारंटी या क्षतिपूर्ति के, प्राय में मौजूद मौजूदा प्रस्ताव ("एंकर बोली") के आधार पर होगा। यह देखते हुए कि नीलामी "रिस बेलेंज बिधि" के तहत है, जिसमें एंकर बोली आधार बोली है, एंकर बोलीदाता के पास बोली प्रक्रिया दस्तावेज में निर्धारित विशिष्ट अधिमाध्य अधिकार होंगे और बोली प्रक्रिया दस्तावेज में विस्तृत तरीके से उल्लेख बोली का निष्पत्ती का अधिकार भी होगा।

बोली प्रक्रिया का संचालन करने के लिए, लौड बैंक ने बोली प्रक्रिया और उससे संबंधित मामलों पर ऋणदाताओं की सहायता और सलाह देने के लिए पीएनबी इन्वेस्टमेंट सर्विसेज लिमिटेड ("पीएनबीआईएसएल" या "प्रक्रिया सलाहकार") को अधिभुक्त किया। पीएनबीआईएसएल, लौड बैंक की ओर से, बकाया ऋणों को प्राप्त करने के लिए पात्र संभावित बोलीदाताओं से रुचि की अभिव्यक्ति ("ईओआई") आमंत्रित करता है। इच्छुक संभावित बोलीदाता डील समरी (जिसमें कंपनी का ईओआई जमा करने के लिए प्रक्रिया, प्रस्ताव और पात्रता मानक अलोकन शामिल हैं) और ईओआई जमा करने का प्रारूप और तरीका देख सकते हैं, जैसा कि प्रक्रिया सलाहकार की वेबसाइट (www.pnbisil.com) पर "Latest on PNBISIL" के अंतर्गत उपलब्ध कराया गया है। सभी पात्र इच्छुक संभावित बोलीदाताओं को बोली प्रक्रिया में भाग लेने के लिए सभी आवश्यकताओं को पढ़ना और ईओआई जमा करना चाहिए। इच्छुक संभावित बोलीदाताओं को पूरा ईओआई (विशेष निष्पादित अनुल्लंघनों के साथ) इलेक्ट्रॉनिक रूप से ProjectBlend@pnbisil.com पर ईमेल के माध्यम से या "पीएनबी इन्वेस्टमेंट सर्विसेज लिमिटेड, पीएनबी प्रॉसि टावर", दूसरी मंजिल, सी-9, जी ब्लॉक, बांद्रा कुर्ला कॉम्प्लेक्स, बांद्रा ईस्ट, मुंबई 400051" पर भौतिक रूप से जमा करना आवश्यक है। निश्चित निष्पादित अनुल्लंघनों के साथ ईओआई जमा करने की अंतिम तिथि 13 दिसंबर, 2024 शाम 5:00 बजे तक है।

भावी बोलीदाताओं द्वारा ईओआई (विशेष निष्पादित अनुल्लंघनों सहित) प्रस्तुत करने पर, पात्र भावी बोलीदाताओं को सूचीबद्ध किया जाएगा और उन्हें मेसर्स मैकलिऑड रसेल इंडिया लिमिटेड के खाने में उचित कार्यवाई शुरू करने के लिए भावी जानकारी वाले बोली प्रक्रिया दस्तावेज और सर्वोत्तम डेटा रूम तक पहुँच की अनुमति दी जाएगी और इसके तहत निर्धारित राशि और समझौता के अनुसार अपनी अपरिहार्य बाध्यकारी बोलियाँ प्रस्तुत करनी होंगी।

किसी भी स्पष्टीकरण के लिए, कृपया निम्नलिखित से संपर्क करें:

संपर्क व्यक्ति	पदनाम	टेलीफोन नंबर	ईमेल आईडी
सुश्री बेहोली पाणिग्राही	एसएम, पीएनबीआईएसएल	+91-9324376969	ProjectBlend@pnbisil.com
श्री निखत चावला	डीएम, पीएनबीआईएसएल	+91-7045957047	

नोट, कृपया ध्यान दें कि इस विज्ञापन में परिकल्पित बोली प्रक्रिया ऋणदाताओं के सहभागिता के अंतिम स्वीकृति के अंतिम होगा। आईसीआईआईडीकैप/पीएनबीआईएसएल (ऋणदाताओं के निर्धार पर) बोली प्रक्रिया को रद्द करने या संशोधित करने और/या किसी भी संभावित बोलीदाता को बिना कोई कारण बताए और बिना किसी दायित्व के अंतर्गत घोषित करने का अधिकार सुरक्षित रखता है। यह एक प्रस्ताव दस्तावेज नहीं है और इसमें निहित कोई भी बात किसी ऋण/संपत्ति को बेचने के लिए बाध्यकारी प्रस्ताव या प्रतिक्रिया का गठन नहीं करेगी। आवेदकों को स्पष्टीकरण/संशोधन/समय-विस्तार, यदि कोई हो, के बारे में खुद को अपडेट रखने के लिए नियमित रूप से उपरोक्त वेबसाइट पर विजिट करना चाहिए। ऋणदाता किसी भी समय, बिना कोई कारण बताए या कोई दायित्व या लागत लिए, किसी भी समय, इस आमंत्रण को संशोधित करने और/या रद्द करने का अधिकार सुरक्षित रखते हैं। ऐसा कोई भी संशोधन प्रक्रिया सलाहकार की वेबसाइट (www.pnbisil.com) पर सर्वोत्तम डेटा रूम पर उपलब्ध होगा या पात्र संभावित बोलीदाताओं के साथ ईमेल के माध्यम से साझा किया जाएगा। पीएनबीआईएसएल, लौड बैंक या कोई अन्य ऋणदाता संभावित बोलीदाताओं/पात्र संभावित बोलीदाताओं की ओर से ऐसे संशोधनों के बारे में खुद को अपडेट रखने की किसी भी विफलता के लिए उत्तरदायी नहीं होगा।



"IMPORTANT"

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कार्यालय आदेश

खण्ड कार्यालय के पत्रांक 1366/एल-11/54 दिनांक 22.11.2024 क्रमांक-4

पर अंकित सुप 'च' का कार्य जनपद न्यायालय प्रतापगढ़ के बाह्य न्यायालय

लागतगत अजह्रा में निर्मित 02 नव न्यायालय मदन में फर्नीचर की स्थापना हेतु

आमंत्रित ई-निविदा अपरिहार्य कारणांश एतद्वारा निरस्त किया जाता है।

उक्त निविदा पुनः नये सिरे से प्रकाशित की जायेगी। शेष आमंत्रित ई-निविदाओं

की निमग्न व शर्त यथावत रहेगी।

(अभिषेक वर्मा)
अधिष्ठाती अभियन्ता

DEBTS RECOVERY TRIBUNAL CHANDIGARH (DRT 1)

Summons under Sub-section (4) of Section-19 of the Act, Read with sub-rule (2A) of rule-5 of the Debt Recovery Tribunal (Procedure) Rules, 1993

Exh. No.: 24891 Case No.: OA/12/2023

PUNJAB AND SIND BANK VS M/S MAAN COMMISSION AGENT To,

(1) Kuldesh Singh S/o Beant Singh R/o H. No. C-37, Sector 11-C, Faridabad, Haryana

SUMMONS

WHEREAS, OA/12/2023 was listed before Hon'ble Master presiding officer/Registrar on 18.10.2024

Whereas this Hon'ble tribunal is pleased to issue summons/notice on the said Application under section 19(4) of the Act, (OA) filed against you for recovery of debts of Rs. 3809938.25/- (application along with copies of documents etc. annexed).

In accordance with sub-section (4) of section 19 of the Act, you, the defendants are directed as under:-

(I) to show cause within thirty days of the service of summons as to why relief prayed for should not be granted;

(II) to disclose particulars of properties or assets other than properties and assets specified by the applicant under serial number 3A of the original application;

(iii) you are restrained from dealing with or disposing of secured assets or such other assets and properties disclosed under serial number 3A of the original application, pending hearing and disposal of the application for attachment of properties;

(iv) you shall not transfer by way of sale, lease or otherwise, except in the ordinary course of his business any of the assets over which security interest is created and/or other assets and properties specified or disclosed under serial number 3A of the original application without the prior approval of the tribunal;

(v) you shall be liable to account for the sale proceeds realized by sale of secured assets or other assets and properties in the ordinary course of business and deposit such sale proceeds in the account maintained with the bank or financial institutions holding security interest over such assets. You are also directed to file the written statement with a copy thereof furnished to the applicant and to appear before Registrar on 21.10.2025 at 10.30 A.M. failing which the application shall be heard and decided in your absence.

Given under my hand and the seal of this tribunal on this date: 22.10.2024

Recovery Officer
DEBTS RECOVERY TRIBUNAL
CHANDIGARH (DRT 1)

सार्वजनिक सूचना

माननीय प्रतिभूति अपीलीय न्यायाधिकरण के दिनांक 24.09.2024 के आदेश और सेबी के दिनांक 31.08.2023 के आदेश सूचना WTM/AN/SRO/SRO/29100/2023-24 के अनुसार, जीजे एडवाइजरी सर्विसेज, प्रोप. श्री गौरव जैन और प्राइवट आइडियाज (एडवाइजरी सर्विसेज, प्रोप. सुश्री पूनम जैन ("नोटिरीज") को अपंजीकृत पोर्टफोलियो प्रबंधन सेवाएं प्रदान करके रजिस्ट्रार शुरू वापस करने का निर्देश दिया जाता है।

नोटिरीज के प्रावधानों से अनुरोध है कि वे इस सूचना की तिथि से एक वर्ष के भीतर भुगतान के प्रमाण के साथ अपने दावे GUADVISORYREFUND@GMAIL.COM पर जमा करें। कोई भी दावा न की गई राशि एक वर्ष के बाद सेबी को हस्तांतरित कर दी जाएगी। सभी दावों का सत्यापन और सेबी की पूर्व स्वीकृति के बाद ही निपटारा किया जाएगा।

हस्ताक्षरित /- जीजे एडवाइजरी सर्विसेज



परिचयित वसुली प्रबंधन शाखा

मुख्य ८-वीं, पञ्चम तल,

राजेंद्र पार्क, पुष्पा रोड, नई दिल्ली-110 060

दूरभाष : 011-40591567, (एक. 240).

ई-मेल : deblarm@ktbank.com

वेबसाइट : www.karnatakabank.com

सीआरएल : २०११०१०१२५४१०१००११२८

अचल संपत्ति की विक्रय सूचना

प्रतिभूति हित (प्रवर्तन) विभाग/सी 2002 के नियम 9(1) के प्रावधान के साथ परित वित्तीय परिस्थितियों के प्रतिभूति/नियम एवं पुनर्निर्माण तथा प्रतिभूति हित प्रवर्तन अधिनियम 2002 के अंतर्गत अचल संपत्ति/संपत्ति के विधायक ई-नीलामी विक्रय सूचना।

एतद्वारा जनसाधारण को तथा विशेष रूप में उपाकर्ता(ओं) और गारंटर(री) को सूचित किया जाता है कि प्रतिभूति ऋणदाता के पास बंककृत/प्रभावित निम्न विवरणित अचल संपत्ति, जिसका संकेतिक अधिग्रहण **कॉन्फिडेंस बैंक लि.** के प्राधिकृत अधिकारी, प्रतिभूति ऋणदाता द्वारा 01-05-2023 को कर लिया गया है, उसका विक्रय 24-12-2024 को "जैसी है जहाँ है", "जैसी है जो है" और "वहाँ जो कुछ भी है" आधार पर किया जाएगा, जो कि निम्न की वस्तुएँ हेतु होगा - रु. 79,29,908.07 (रुपये उन्नीस लाख उन्तीस हजार नौ सौ आठ और सात पैसे मात्र) अर्थात् (1) पीएस ओवरड्राफ्ट खाता संख्या 0297006000015101 के अंतर्गत रु. 73,34,508.71, साथ में 01.12.2024 से मविद्य का ब्याज, (2) पीएसओएल खाता संख्या 0297001800019401 के अंतर्गत रु. 5,95,399.36, साथ में 11.11.2024 से मविद्य के ब्याज का **कॉन्फिडेंस बैंक लिमिटेड**, प्रतिभूति ऋणदाता को (1) मैसर्स जेनेसिस, इसके स्वामी श्री गौरव जायसवाल द्वारा प्रतिनिधित्व, (2) श्री गौरव जायसवाल पुत्र ओम प्रकाश जायसवाल, दोनों (1) और (2) का पता : 43 जयवीरपुर, धूमनागढ़, सुलेम सराय फेटेल पत्र के पास, प्रयागराज, उत्तर प्रदेश - 210111, (3) श्रीमती सविता जायसवाल पुत्री ओम प्रकाश जायसवाल, पता : अरुकी नंबर 286/2, मकान नंबर 43वीं/1बी/1, मौजा हरदारा, जयवीरपुर, प्रयागराज, उ.प्र. - 210111, उपाकर्ताओं /गारंटरों/सह-दायित्वकर्ताओं के रूप में, की ओर से देय है।

अचल संपत्ति का विवरण :

आवसीय संपत्ति के समस्त यह भाग तथा अंग, जो अरुकी संख्या 286/2 पर, भूमि माप 78.40 वर्ग मीटर, एवं पर निर्मित मकान, माप 3,350 वर्ग फीट, जिसमें मूल, प्रभाव तब और द्वितीय तब समेत है, **अचल संपत्ति** : 43वीं/1बी/1, जो मौजा हरदारा, जयवीरपुर, प्रयागराज, उत्तर प्रदेश-210111, के अधिनस्थ है, अचल संपत्ति के अंतर्गत की गई है।

सीआरए : पुष्पा रोड, पञ्चम तल का मकान, **परिवहन** : श्री गोविंद दास केशरवानी का मकान, **उत्तर** : पारना, **रजिस्ट्रार** : श्री तीर्थच राम कोहली की संपत्ति।

आवसीय मूल्य/अचल मूल्य जिसके रुक पर संपत्ति नहीं बेची जा सकती : रु. 57,34,000.00 (रुपये सत्तावन लाख बीतीस हजार मात्र)

आवसीय संपत्ति के समस्त यह भाग तथा अंग, जो अरुकी संख्या 286/2 पर, भूमि माप 78.40 वर्ग मीटर, एवं पर निर्मित मकान, माप 3,350 वर्ग फीट, जिसमें मूल, प्रभाव तब और द्वितीय तब समेत है, **अचल संपत्ति** : 43वीं/1बी/1, जो मौजा हरदारा, जयवीरपुर, प्रयागराज, उत्तर प्रदेश-210111, के अधिनस्थ