

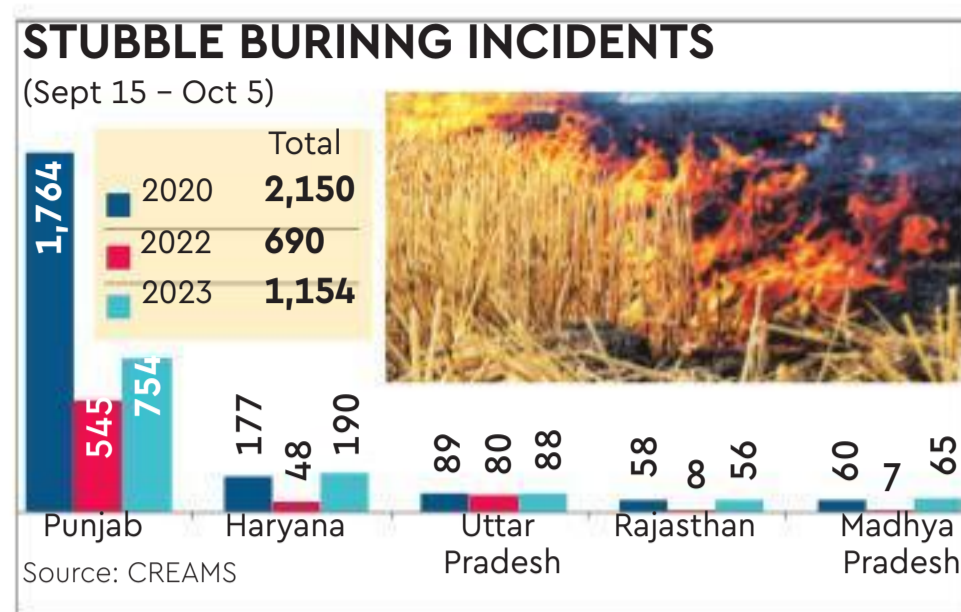
● OCCURRENCE UP 67% IN NORTH INDIA

# Stubble burning may fall this year

SANDIP DAS  
New Delhi, October 5

**INCIDENTS OF STUBBLE** burning after paddy harvesting in Punjab, Haryana, Uttar Pradesh, Madhya Pradesh, Rajasthan and Delhi since September 15 are up 67% to 1,154 till Thursday compared to the same period last year.

However officials said that these are early days as the paddy harvesting is being carried out in northern states, while last year the harvesting was delayed because of rains in the first week of August. According to the Consortium for Research on Agroecosystem Monitoring and Modelling from Space (CREAMS), Indian Agricultural Research Institute, Delhi, Punjab has reported 754 paddy straw burning incidents, which is 38%



more than last year while Haryana has reported 190 incidents so far. The official also stated that due to the government incentives in paddy straw management, the crop residue burning incident will definitely decline at the end of the season. The official told FE total

stubble burning incidents this year so far is 56% below the 2020 level of 2,150 events. An official said that stubble burning incidents usually peak during October 26-November 6 in the northern states as farmers clear the paddy field for preparing the field for the wheat

sowing in the rabi season. During September 15 - November 30, 2022, there was a decline of 25% in stubble burning events at 69,615 across Punjab, Haryana, Uttar Pradesh, Delhi, Rajasthan and Madhya Pradesh compared to 2021. Punjab reported a 30% decline in stubble burning events at 49,922 compared last year while the state had a share of 72% of total reports of paddy straw burnings in the northern India. The government is aiming to substantially reduce incidents of stubble burning events this season through the paddy straw supply chain management programme under the public private partnership models and the agriculture ministry has allocated ₹600 crore to Punjab, Haryana, Uttar Pradesh and Madhya Pradesh. The agricul-

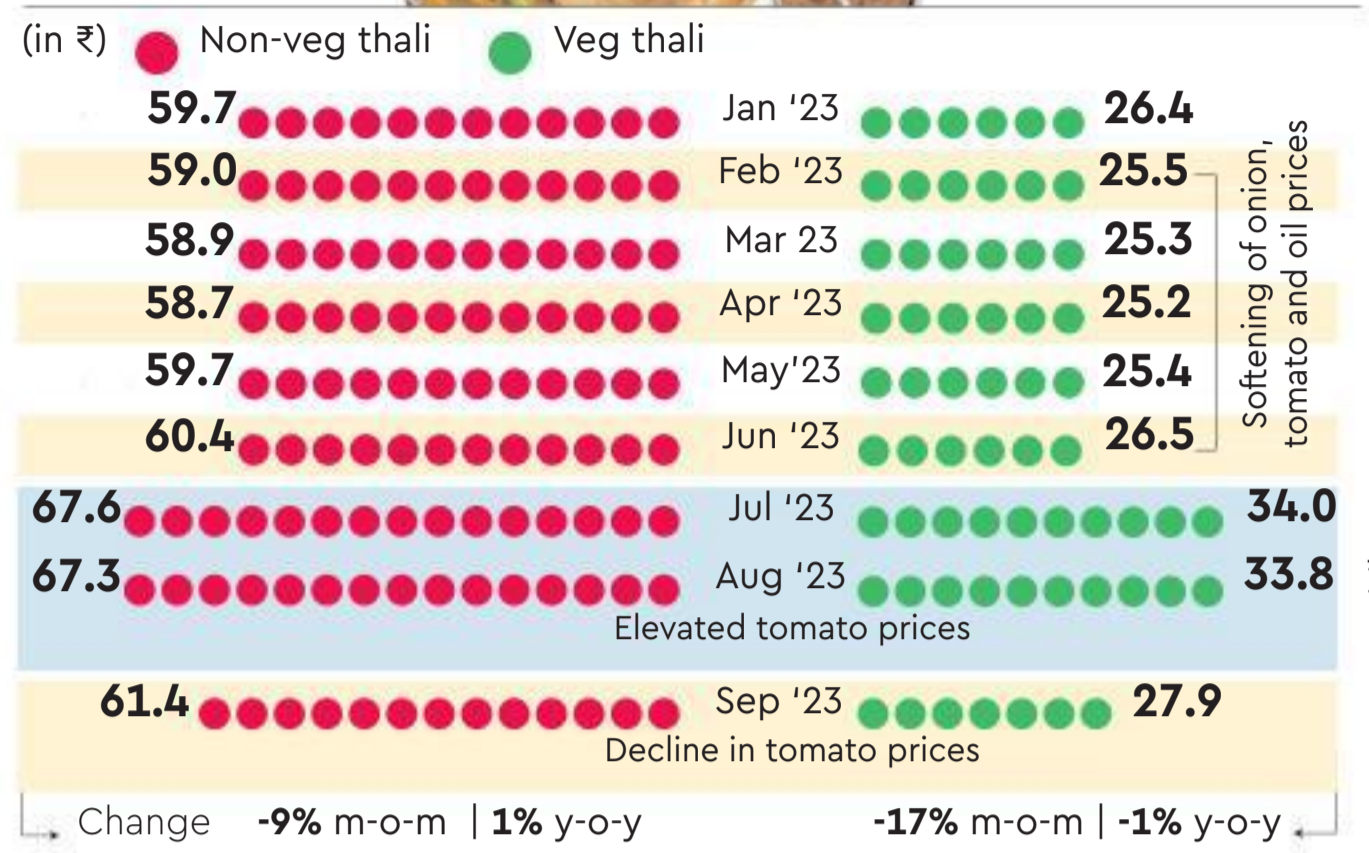
ture ministry official said ₹200 crore has been already released to the Punjab and Haryana season for 'in-situ' management of paddy straw - the practice of leaving crop residue on the field for decomposition and 'ex-situ' management - removal of agricultural waste from the field for use as compost, firewood, animal feed, industrial use etc.

"Our aim is to entirely stop the stubble burning events. We do expect substantial reduction in incidence of paddy straw burning this season because of the multiplicity of approach of paddy straw management," the agriculture ministry official had stated. As per the action plan finalised by Punjab for this year, out of 3.1 million hectare (MH) of paddy area, the straw generation is likely to be around 20 million tonne (MT).

## Thalis turn cheaper in Sept

**THE COST OF VEG** and non-veg thalis in India witnessed a decline on a month-on-month basis in September thanks to falling tomato prices, a report said on Thursday. According to Crisil, the cost of veg and non-veg thalis fell

by 17% and 9%, respectively, in September, compared to the previous month. Tomato price, which declined 62%, month-on-month, to ₹39 per kg in September from ₹102 per kg in August, was a major factor for the decline in thali prices.



# WTO cuts 2023 goods trade growth forecast

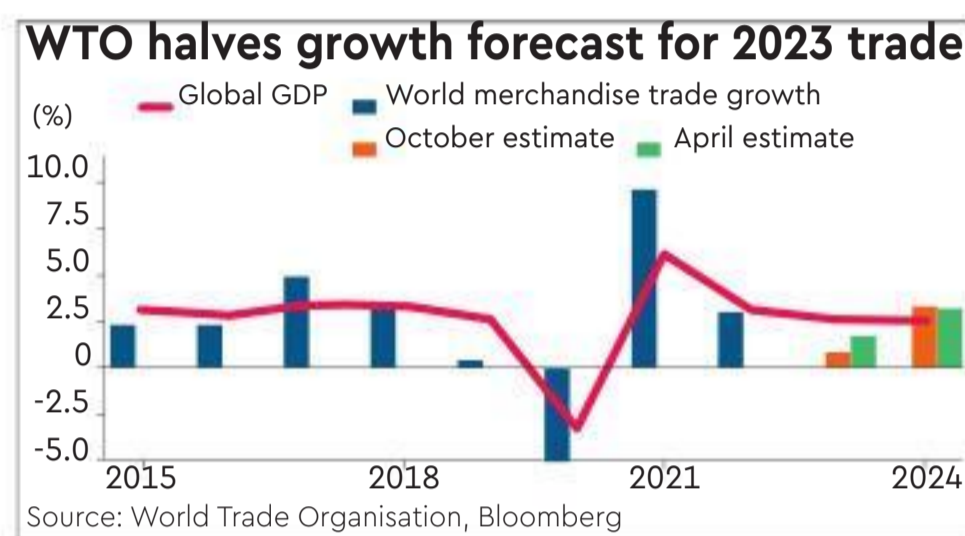
**THE WORLD TRADE** Organization halved its growth forecast for global goods trade this year, saying that persistent inflation, higher interest rates, a strained Chinese property market and the war in Ukraine had cast a shadow over its outlook. The Geneva-based trade body said on Thursday merchandise trade volumes would increase by just 0.8% in 2023, compared with its April estimate of 1.7%.

For 2024, it said goods trade growth would pick up to 3.3%, a forecast virtually unchanged

from its April estimate of 3.2%. The WTO said the trade slowdown was broad-based, involving a larger number of countries and goods, though particularly iron and steel, office and telecoms equipment, textiles and clothing.

Cars were a notable exception, with surging sales this year.

The WTO said risks to its forecast were balanced. A sharper than expected slowdown in China and resurgent inflation, keeping interest rates higher for longer, were potential



negatives. However, a rapid easing of inflation could raise the forecast. The 164-member trade body repeated its warning that

it saw some signs of trade fragmentation linked to global tensions, but no evidence of a broader de-globalisation that could threaten its 2024 forecast. One sign was that the share of intermediate goods in world trade, an indicator of global supply chain activity, fell to 48.5% in the first half of 2023, compared to an average of 51.0% over the previous three years.

The WTO said it was not clear if the decline was due to geopolitical tensions or the general economic slowdown. REUTERS

## IDBI Bank: Asset valuers get extension

FE BUREAU  
New Delhi, October 5

**THE DEPARTMENT OF** investment and public asset management (DIPAM) has extended the application deadline to October 30 for firms interested in working as asset valuer for the strategic investment of IDBI Bank.

Earlier, the last date for submission of bids by asset valuers

was October 9. According to the eligibility criteria, the asset valuer entity has to be registered with the Insolvency & Bankruptcy Board of India.

On January 7, the Centre received multiple expressions of interest from domestic and foreign investors for the 60.72% stake in IDBI Bank, which will go to the successful bidder along with management control. The

offer comprises 30.48% from the government and 30.24% from LIC, the current promoter. In order to determine the value of IDBI Bank, the asset valuer is required to carry out the fair valuation of all the assets and liabilities appearing on the balance sheet of the bank, as on a date prescribed and notified by DIPAM, on an "as is where is basis".

# Schneider Electric to expand India ops and exports

Haridwar solar panel unit to be operational by mid-2024

ARUNIMA BHARADWAJ  
New Delhi, October 5

**FRENCH ENERGY AUTOMATION** company Schneider Electric has lined up plans to bolster its India base, and leverage it for world markets, Deepak Sharma, zone president of greater India and managing director & chief executive officer, told FE on Thursday. The firm, clocked 20% growth in exports from India in 2023.

"We recognise the immense potential and growing demand in international markets and are determined to capitalise on these opportunities. Through a strong emphasis on innovation, we will continually develop state-of-the-art products and solutions to meet the evolving needs of customers," Sharma said. India is the third largest market for Schneider Electric and the country is the biggest employer base of Schneider with an employee strength of 37,500. "We remain focused on further strengthening our presence in India and leveraging its potential as a key growth driver for the group," Sharma said.

The company is also foraying into the manufacturing of solar panels with setting up of a new factory in Haridwar, Uttarakhand which is likely to be functional in the mid of 2024. The solar factory will be among the new smart factories that the company intends to build over 1.2 million square ft up to 2026. "In line with our growth ambitions, we have plan to invest ₹3,200 crore in expanding our industrial footprint," Sharma said. "These investments are spread over Gujarat, Telangana, Karnataka, West Bengal, Odisha, Tamil Nadu, Maharashtra, Himachal Pradesh, and Uttarakhand." The factory will be the company's first solar panel assembling factory. "This will give us a very good portfolio of a completely Indian home grown offers," Sharma said.

"Once we have stabilised this, then we can think about adding more to the portfolio." On being questioned whether the company plans to increase investments, Sharma



DEEPAK SHARMA, ZONE PRESIDENT OF GREATER INDIA & MD AND CEO

"We recognise the immense potential and growing demand in international markets and are determined to capitalise on these opportunities"

said that everything depends on market. "So far, this is the best estimation we have taken. As the demand goes, well adjust the demand." Currently, Schneider Electric has 30 active factories in India and it acquired a small company named Zenatix three months ago in order to expand its portfolio. Among others, the company's primary targets involve decarbonised and decentralised energy landscape for which it has come up with a strategic plan. The company plans to have carbon neutral operations by 2025, net-zero ready in its

operations by 2030, end-to-end carbon neutral value chain by 2040, and net zero CO2 emissions across the entire value chain by 2050.

To achieve the same, we have identified top 1,000 suppliers and are working on their ambitions as well to commit to 2050 renewable energy target, the company said. "Out of the 1,000, 70 are in India and we are helping these suppliers in areas around smart manufacturing and digitization, helping them accelerate their energy efficiency and sustainability goals." The company plans to add another 200 suppliers including micro, small & medium enterprises to meet its expansion plans in the country.

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INITIAL PUBLIC OFFERING OF EQUITY SHARES ON THE MAIN BOARD OF 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").

**PUBLIC ANNOUNCEMENT**

**ASIRVAD MICRO FINANCE LIMITED**  
Subsidiary of MANAPPURAM FINANCE LTD.

Small Loans... Big Dreams...

**ASIRVAD MICRO FINANCE LIMITED**

Our Company was incorporated as 'Asirvad Micro Finance Private Limited' at Chennai, Tamil Nadu as private limited company under the Companies Act, 1956, and a certificate of incorporation was granted by the Assistant Registrar of Companies, Tamil Nadu, Chennai, Andaman and Nicobar Island on August 29, 2007. Thereafter, our Company was converted into a public limited company pursuant to a special resolution passed by our Shareholders on August 24, 2016 and consequently, the name of our Company was changed to 'Asirvad Micro Finance Limited' and a fresh certificate of incorporation was issued by the RoC on September 1, 2016. The RBI granted a certificate of registration dated December 14, 2007 bearing No. N-07-00769 to our Company, for registration as an NBFC under Section 45-IA of the Reserve Bank of India Act, 1934. The RBI has granted NBFC-MFI status to our Company with effect from October 4, 2013, pursuant to an endorsement on our certificate of registration dated September 27, 2016. For further details in relation to the changes in the name and registered office of our Company, see "History and Certain Corporate Matters" beginning on page 235 of the Draft Red Herring Prospectus dated October 4, 2023, filed with the Securities and Exchange Board of India on October 5, 2023 ("DRHP").

Registered Office: 9<sup>th</sup> Floor, No. 9, Club House Road, Anna Salai, Chennai, 600 002, Tamil Nadu, India | Corporate Office: 2<sup>nd</sup> Floor, W - 4/ 638 A Manappuram House, P.O. Valapad, Thrissur 680 567, Kerala, India.  
Tel: +91 48 7305 0285. Website: www.asirvadmicrofinance.co.in. Contact person: Aparna Menon, Company Secretary and Compliance Officer; E-mail: sec@asirvad.in; Corporate Identity Number: U65923TN2007PLC064550

**THE PROMOTER OF OUR COMPANY: MANAPPURAM FINANCE LIMITED**

INITIAL PUBLIC OFFER OF UP TO [●] EQUITY SHARES OF FACE VALUE OF ₹10 EACH ("EQUITY SHARES") OF ASIRVAD MICRO FINANCE LIMITED ("COMPANY") FOR CASH AT A PRICE OF ₹[●] PER EQUITY SHARE (INCLUDING A SHARE PREMIUM OF ₹[●] PER EQUITY SHARE) ("ISSUE PRICE") AGGREGATING UP TO ₹15,000 MILLION ("FRESH ISSUE" OR THE "ISSUE"). OUR COMPANY IN CONSULTATION WITH THE BRLMs, MAY CONSIDER A FURTHER ISSUE OF SPECIFIED SECURITIES AS MAY BE PERMITTED UNDER APPLICABLE LAW TO ANY PERSON(S) FOR A CASH CONSIDERATION AGGREGATING UP TO ₹3,000 MILLION. AT ITS DISCRETION, PRIOR TO THE FILING OF THE RED HERRING PROSPECTUS WITH THE ROC ("PRE-IPO PLACEMENT"). IF THE PRE-IPO PLACEMENT IS UNDERTAKEN, THE FRESH ISSUE SIZE WILL BE REDUCED TO THE EXTENT OF SUCH PRE-IPO PLACEMENT, SUBJECT TO THE ISSUE COMPLYING WITH RULE 19(2)(B) OF THE SECURITIES CONTRACTS (REGULATION) RULES, 1957, AS AMENDED ("SCRR").

THE FACE VALUE OF EQUITY SHARES IS ₹10 EACH. THE ISSUE PRICE IS [●] TIMES THE FACE VALUE OF THE EQUITY SHARES. THE PRICE BAND AND THE MINIMUM BID LOT SHALL BE DECIDED BY OUR COMPANY IN CONSULTATION WITH THE BRLMs AND WILL BE ADVERTISED IN ALL EDITIONS OF [●], AN ENGLISH NATIONAL DAILY NEWSPAPER, ALL EDITIONS OF [●], A HINDI NATIONAL DAILY NEWSPAPER, AND [●] EDITIONS OF [●], A TAMIL DAILY NEWSPAPER (TAMIL BEING THE REGIONAL LANGUAGE OF TAMIL NADU, WHERE OUR REGISTERED OFFICE IS LOCATED) EACH WITH WIDE CIRCULATION AT LEAST TWO WORKING DAYS PRIOR TO THE BID/ISSUE OPENING DATE AND SHALL BE MADE AVAILABLE TO THE BIDDERS ("BSE") AND NATIONAL STOCK EXCHANGE OF INDIA LIMITED ("NSE"), AND TOGETHER WITH BSE, THE "STOCK EXCHANGES" FOR THE PURPOSE OF UPLOADING ON THEIR RESPECTIVE WEBSITES IN ACCORDANCE WITH THE SEBI ICDR REGULATIONS.

In case of any revision in the Price Band, the Bid/Issue Period will be extended by at least three additional Working Days after such revision in the Price Band, subject to the Bid/Issue Period not exceeding 10 Working Days. In cases of force majeure, banking strike or similar circumstances, our Company in consultation with the BRLMs, may for reasons to be recorded in writing, extend the Bid/Issue Period for a minimum of three Working Days, 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 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 and by intimation to Self-Certified Syndicate Banks ("SCSBs"), the Designated Intermediaries and the Sponsor Banks, as applicable.

This Issue is being made in terms of Rule 19(2)(b) of the SCRR read with Regulation 31 of the SEBI ICDR Regulations. The Issue is being made through the Book Building Process and is in compliance with Regulation 6(2) of the SEBI ICDR Regulations wherein in terms of Regulation 32(2) of the SEBI ICDR Regulations, not less than 75% of the Issue shall be available for allocation on a proportionate basis to Qualified Institutional Buyers ("QIBs"), and such portion, the "QIB Portion" provided that our Company in consultation with the BRLMs, may allocate up to 60% of the QIB Portion to Anchor Investors on a discretionary basis in accordance with the SEBI ICDR Regulations ("Anchor Investor Portion"), of which at least one-third shall be available for allocation to 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 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 QIB Bidders (other than Anchor Investors) including Mutual Funds, subject to valid Bids being received at or above the Issue 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 more than 15% of the Issue shall be available for allocation to Non-Institutional Bidders out of which (a) one-third of such portion shall be reserved for applicants with application size of more than ₹1.20 million and up to ₹1.00 million; and (b) two-third of such portion shall be reserved for applicants with application size of more than ₹1.00 million, 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 more than 10% of the Issue shall be available for allocation to Retail Individual Bidders ("RIBs") 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 by providing details of their respective bank accounts (including UPI ID for UPI Bidders using UPI Mechanism) (as defined hereinafter) in which the Bid amount will be blocked by the SCSBs or the Sponsor Banks, as applicable, to participate in the Issue. Anchor Investors are not permitted to participate in the Anchor Investor Portion of the Issue through the ASBA process. For details, see "Issue Procedure" beginning on page 464 of the DRHP.

This public announcement is being made in compliance with the provisions of Regulation 26(2) of the SEBI ICDR Regulations to inform the public that our Company is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to undertake initial public offering of its Equity Shares pursuant to the Issue and the DRHP dated October 4, 2023 which has been filed with the SEBI on October 5, 2023. Pursuant to Regulation 26(1) of the SEBI ICDR Regulations, the DRHP filed with SEBI shall be made available to the public for comments, if any, for a period of at least 21 days, from the date of such filing by hosting it on the websites of SEBI at www.sebi.gov.in, Stock Exchanges i.e., BSE at www.bseindia.com, NSE at www.nseindia.com and the website of the Company at www.asirvadmicrofinance.co.in and the websites of BRLMs, i.e., JM Financial Limited at www.jmf.com, Kotak Mahindra Capital Company Limited at https://investmentbank.kotak.com, Nomura Financial Advisory and Securities (India) Private Limited at www.nomuraholdings.com/company/group/asia/india/index.html and SBI Capital Markets Limited at www.sbicap.com. Our Company hereby invites the members of the public to give their comments on the DRHP filed with SEBI with respect to disclosures made in the DRHP. The members of the public are requested to send a copy of their comments to SEBI, to the Company Secretary and Compliance Officer of our Company and/or the BRLMs at their respective addresses mentioned below. All comments must be received by SEBI, and/or our Company and/or Company Secretary and Compliance Officer of our Company and/or the BRLMs in relation to the Issue on or before 5 p.m. on the 21<sup>st</sup> day from the aforesaid date of filing the DRHP with SEBI.

Investments in equity and equity-related securities involve a degree of risk and Bidders should not invest any funds in the Issue unless they can afford to take the risk of losing their entire investment. Bidders are advised to read the risk factors carefully before taking an investment decision in the Issue. For taking an investment decision, Bidders must rely on their own examination of our Company and the Issue, including the risks involved. The Equity Shares in the Issue have neither been recommended, nor approved by SEBI, nor does SEBI guarantee the accuracy or adequacy of the contents of the DRHP. Specific attention of the Bidders is invited to "Risk Factors" beginning on page 25 of the DRHP.

Any decision to invest in the Equity Shares described in the DRHP may only be made after the red herring prospectus ("RHP") has been filed with the RoC and must be made solely on the basis of such RHP as there may be material changes in the RHP from the DRHP. The Equity Shares, when offered through the RHP, are proposed to be listed on the Stock Exchanges.

For details of the main objects of our Company as contained in its Memorandum of Association, see "History and Certain Corporate Matters" beginning on page 235 of the DRHP.

The liability of the members of our Company is limited. For details of the share capital, capital structure of our Company, the names of the signatories to the Memorandum of Association and the number of shares of our Company subscribed by them, please see "Capital Structure" beginning on page 74 of the DRHP.

BOOK RUNNING LEAD MANAGERS				REGISTRAR TO THE ISSUE
<b>JM FINANCIAL</b>	<b>kotak</b> Investment Banking	<b>NOMURA</b>	<b>SBICAPS</b> Complete Investment Banking Solutions	<b>LINK Intime</b>
<b>JM Financial Limited</b> 7 <sup>th</sup> Floor, Energy Appasaheb Marathe Marg Prabhadevi, Mumbai 400 025 Maharashtra, India Tel: +91 22 6630 3030 E-mail: amf.ipo@jmf.com Investor grievance e-mail: grievance.lbd@jmf.com Website: www.jmf.com Contact Person: Prachee Dhuri SEBI Registration No.: INM000010361	<b>Kotak Mahindra Capital Company Limited</b> 27 BKC, 1 <sup>st</sup> Floor, Plot No. C - 27 "G" Block, Bandra Kurla Complex Bandra (East), Mumbai - 400 051 Maharashtra, India Tel: +91 22 4336 0000 E-mail: asirvadmicrofinance.ipo@kotak.com Investor grievance e-mail: kmccaddressal@kotak.com Website: https://investmentbank.kotak.com Contact Person: Ganesh Rane SEBI Registration No.: INM000008704	<b>Nomura Financial Advisory and Securities (India) Private Limited</b> Ceejay House, Level 11, Plot F Shrivastagar Estate, Dr. Annie Besant Road Worli, Mumbai - 400 018 Maharashtra, India Tel: +91 22 4037 4037 E-mail: asirvadipo@nomura.com Investor grievance e-mail: investorgrievances-in@nomura.com Website: www.nomuraholdings.com/company/group/asia/india/index.html Contact Person: Vishal Kanjani / Arun Narayana SEBI Registration Number: INM000011419	<b>SBI Capital Markets Limited</b> 1501, 15 <sup>th</sup> Floor, A & B Wing, Parinee Crescenz, G Block, Bandra Kurla Complex, Bandra (E) Mumbai 400 051 Maharashtra, India Tel: +91 22 4006 9807 E-mail: asirvadmicrofinance.ipo@sbicaps.com Investor grievance e-mail: investor.relations@sbicaps.com Website: www.sbicaps.com Contact Person: Karan Savardekar / Sambit Rath SEBI Registration No.: INM000003531	<b>Link Intime India Private Limited</b> C-101, 1 <sup>st</sup> Floor, 247 Park L.B.S. Marg, Vikhroli West Mumbai 400 083 Maharashtra, India Tel: +91 81 0811 4949 E-mail: asirvadmf.ipo@linkintime.co.in Investor grievance e-mail: asirvadmf.ipo@linkintime.co.in Website: www.linkintime.co.in Contact Person: Shanti Gopalkrishnan SEBI Registration No.: INR000004058

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

Place : Chennai  
Date : October 5, 2023

**ASIRVAD MICRO FINANCE 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 DRHP with SEBI. The DRHP shall be available on the websites of SEBI at www.sebi.gov.in, stock exchanges i.e., BSE at www.bseindia.com, and NSE at www.nseindia.com, respectively and is available on the website of the Company at www.asirvadmicrofinance.co.in and websites of the BRLMs, i.e., JM Financial Limited at www.jmf.com, Kotak Mahindra Capital Company Limited at https://investmentbank.kotak.com, Nomura Financial Advisory and Securities (India) Private Limited at www.nomuraholdings.com/company/group/asia/india/index.html and SBI Capital Markets Limited at www.sbicap.com, respectively. Bidders should note that investment in equity shares involves a high degree of risk and for details relating to such risk, see the section titled "Risk Factors" that will be included in the DRHP.

The Equity Shares have not been and will not be registered under the U.S. Securities Act of 1933, as amended (the "U.S. Securities Act") or any U.S. federal, state or other securities laws. The Equity Shares may not be transferred or resold except as permitted under the U.S. Securities Act, the applicable state securities laws and any applicable non-U.S. securities laws, pursuant to registration or exemption therefrom. Our Company will not be registered as an investment company under the U.S. Investment Company Act of 1940, as amended (the "U.S. Investment Company Act") and accordingly is not subject to the protections of the U.S. Investment Company Act. Accordingly, the Equity Shares are being offered and sold (a) to persons in the United States and to U.S. Persons who are both (i) "qualified institutional buyers" (as defined in Rule 144A under the U.S. Securities Act and referred to as "U.S. QIBs"), and (ii) Qualified Purchasers ("QPs"), as defined in Section 2(a)(51) of the U.S. Investment Company Act (persons who are both a U.S. QIB and a QP are referred to as "Entitled QPs"), pursuant to Rule 144A under the U.S. Securities Act and in accordance with Section 3(c)(7) of the U.S. Investment Company Act, and (ii) to persons who are not U.S. Persons outside the United States, pursuant to Regulation S under the U.S. Securities Act and the applicable laws of the jurisdiction where those offers and sales are made. There will be no public offering of the Equity Shares in the United States.

For ASIRVAD MICRO FINANCE LIMITED  
On behalf of the Board of Directors  
Sd/-  
Aparna Menon  
Company Secretary and Compliance Officer







# சிக்கிமில் மேக வெடிப்பால் கொட்டிய கனமழையில் சிக்கி 14 பேர் பலி

காங்டாக், அக்.6: சிக்கிமில் கடந்த சில நாட்களாக கனமழை பெய்தது. இதனால், அங்குள்ள மல்டா நதியில் திடீர் வெள்ளப்பெருக்கு ஏற்பட்டது. மேலும் அங்குள்ள கந்தாங் அணை நிரம்பும் நிலை ஏற்பட்டதால் அதிலிருந்து தண்ணீர் திறந்து விடப்பட்டது. அதனால் நீரோட்ட பகுதிகளில் வெள்ளம் உயர்ந்து காடாறாய் சிறி பாய்ந்தது. ஆறுகளையொட்டி வசிப்பவர்களில் பெரும்பாலானோர் வெள்ளத்தில் சிக்கினர். கோலிடார், சிங்டாம் பகுதிகளில் வெள்ளத்தில் அடித்து செல்லப்பட்ட 8 பேரின் உடல்கள் மீட்கப்பட்டன. மேலும் 45 பேர் வெள்ளத்தில் இருந்து காப்பாற்றப்பட்டனர்.

வெள்ளத்தால் மாநிலத்தின் பிற பகுதிகளில் இருந்து துண்டிக்கப்பட்டுள்ளது. மேலும், மல்டா நதியையொட்டிய டிக்க, சிங்டாம், ராங்போ உள்ளிட்ட பல நகரங்களையும் தண்ணீர் சூழ்ந்துள்ளது. சிக்கிம் மாநிலத்தை நாட்டின் பிற பகுதிகளுடன்

இணைக்கும் தேசிய நெடுஞ்சாலை பல இடங்களில் அடித்து செல்லப்பட்டுள்ளது. மல்டா நதியின் குறுக்கே அமைந்துள்ள 14 பாலங்கள், சாலைகள் முற்றிலுமாக சேதமடைந்துள்ளது. இதனால் போக்குவரத்து பாதிக்கப்பட்டுள்ளது. இந்த திடீர் கனமழையால் ராணுவத்தினர், அவர்களின் கட்டமைப்புகளும் பாதிக்கப்பட்டுள்ளன. வெள்ளத்தில் இழுத்து செல்லப்பட்ட 22 ராணுவ வீரர்கள் மாயமாகியுள்ளனர். மேலும் 41 ராணுவ வாகனங்கள் சேற்றில் சிக்கியுள்ளன. ராணுவ வீரர்கள் தவிர, ராணுவத்தின் சாலை கட்டுமான பணி தொழிலாளர்கள் 2 உள்ளிட்ட 26 பேர் மாயமாகியுள்ளனர். அனைவரையும் தேடும் பணியில் ராணுவத்தினரும், மீட்பு படையினரும் முழுமையாக ஈடுபட்டுள்ளனர். திடீர் கனமழை, வெள்ளத்தை பேரிடமாக அறிவித்துள்ள சிக்கிம் மாநில அரசு, மீட்பு, நிவாரண பணிகளை துரிதப்படுத்தியுள்ளது. பல நிவாரண முகாம்கள் ஏற்படுத்தப்பட்ட

ள்ளது. அங்கு நூற்றுக்கணக்கானோர் தஞ்சமடைந்துள்ளனர். பாதிக்கப்பட்ட பகுதிகளுக்கு மாநில, தேசிய பேரிடர் மீட்பு படையினர் அனுப்பப்பட்டுள்ளனர். பல இடங்களில் சாலைகள் துண்டிக்கப்பட்டுள்ளதால், அவர்கள் சென்று சேருவதில் சிரமம் ஏற்பட்டுள்ளது.

இதற்கிடையில் சிக்கிம் முதல்வர் பிரேம் சிங்தாமா, வெள்ளத்தால் பாதிக்கப்பட்ட சிங்தாமா நகரத்துக்கு நேற்று நேரில் பார்வையிட்டு ஆய்வு மேற்கொண்டார். அங்குள்ள பஞ்சாயத்து அலுவலகத்தில் மூத்த அதிகாரிகளுடன் கூட்டம் நடத்தினார். அப்போது, விழிப்புடன் கண்காணிப்பு, நிவாரணப் பணிகளை மேற்கொள்ளுமாறு உத்தரவிட்டார். மேலும் சிக்கிம் முதல்வர் பிரேம்சிங்தாமாங்கை பிரதமர் மோடி நேற்று தொலைபேசியில் தொடர்புகொண்டு, கனமழை, வெள்ள நிலவரம் குறித்து கேட்டறிந்தார். இதுகுறித்து பிரதமர் மோடி வெளியிட்ட எக்ஸ் பதிவில், 'சிக்கிம் மாநிலத்தில் துரதிர்ஷ்டமான

இயற்கை சீற்றத்தால் ஏற்பட்டுள்ள நிலை குறித்து முதல்வர் தமாங்கிடம் கேட்டறிந்தேன். தேவையான அனைத்து உதவிகளும் வழங்கப்படும் என உறுதி அளித்தேன். பாதிக்கப்பட்ட மக்களின் பாதுகாப்பு, நலத்துக்காக நான் பிரார்த்திக்கிறேன்' என்று கூறியுள்ளார்.

டார்ஜிலிங் எம்.பி., பிரதமர் மோடியை தொடர்புகொண்டு, வெள்ள நிலைமை குறித்து விளக்கினார். மாயமான ராணுவ வீரர்கள் உள்ளிட்டோர் நலமுடன் மீட்கப்பட பிரார்த்திப்பதாக ராணுவ மந்திரி ராஜ் தாங்க் சிங்தேரிவித்துள்ளார். மல்டா நதி, மேற்கு வங்காள மாநிலத்திலும், வங்காளதேசத்திலும் பாய்வதால் அங்கும் வெள்ள அபாய எச்சரிக்கை விடுக்கப்பட்டுள்ளது. மேற்கு வங்காளத்தில் ஏற்கனவே கடந்த சில நாட்களாக தொடர்மழை பெய்துவரும் நிலையில், காலிம்பாங், டார்ஜிலிங், அலிபூர் துவார் மற்றும் ஜல்பை குரி மாவட்டங்களில் பல இடங்களை தண்ணீர் சூழ்ந்துள்ளது. அங்கு மக்கள்

பாதுகாப்பான இடங்களுக்கு வெளியேற்றப்பட்டனர்.

இதுவரை தெற்கு சிக்கிமில் உள்ள நம்ச்சி, நாம்தாங் ஆகிய இடங்களில் முறையே 98 மிமீ, 90.5 மிமீ மழை பெய்துள்ளது. மேலும் 3-4 நாட்களுக்கு இந்த பகுதியில் மிதமான மழை நீடிக்கும் என்றும் வானிலை ஆய்வு மையம் எச்சரித்துள்ளது. அதேபோல இந்த திடீர் வெள்ளத்தில் சிக்கி 23 ராணுவ வீரர்கள் மாயமானதாக தகவல் வெளியாகியுள்ளன. லாச்சென் பள்ளத்தாக்கில் உள்ள ராணுவ முகாமை வெள்ளம் தாக்கியதால் அங்கிருந்த ராணுவ வீரர்கள் காணாமல் போயுள்ளனர். அதேபோல பொதுமக்களில் 102 பேரை காணவில்லை. அனைவரையும் தேடும் பணி தீவிரப்படுத்தப்பட்டுள்ளது. தற்போது ஒரு ராணுவ வீரர் மட்டும் பத்திரமாக மீட்கப்பட்டிருக்கிறார். அதேபோல வெள்ளத்தில் சிக்கி உயிரிழந்தவர்களின் எண்ணிக்கை 14-ஆக உயர்ந்திருக்கிறது.

## அடிக்கடி ஏற்படும் நிலஅதிர்வு: டெல்லிவாசிகளுக்கு எச்சரிக்கை

புதுடெல்லி, அக்.6: டெல்லியில் அடிக்கடி ஏற்படும் நிலநடுக்கத்தால் பொதுமக்கள் எச்சரிக்கையாக இருக்க வேண்டும் நிபுணர்கள் எச்சரித்துள்ளனர்.

நேபாள நாட்டில் நேற்று முன்தினம் பயங்கர நிலநடுக்கம் ஏற்பட்டது. நேபாளத்தின் திபாயல் நகருக்கு வடக்கே 8 கிமீ தொலைவில் உள்ள இடத்தை மையமாக கொண்டு இந்த நிலநடுக்கங்கள் ஏற்பட்டுள்ளன. இதனை நில அதிர்வுக்கான தேசிய மையம் உறுதிப்படுத்தி உள்ளது. மேலும், அமெரிக்காவின் புவிமியல் ஆய்வு மையமும் உறுதிப்படுத்தி உள்ளது. இந்த நிலநடுக்கத்தால் கட்டிடங்களில் அதிர்வு ஏற்பட்டு, உள்ளே இருந்த

பொருட்கள் லேசாக ஆட்தொடங்கி உள்ளன. இந்த நிலநடுக்கத்தின் தாக்கம் டெல்லியிலும் இருந்தது. அடுத்தடுத்து 4 முறை நிலநடுக்கத்தை மக்கள் உணர்ந்தனர். தற்போது மட்டுமல்ல, டெல்லியில் இதற்கு முன்பும் பலமுறை நிலநடுக்கம் ஏற்பட்டுள்ளது.

இதுபற்றி தேசிய நில அதிர்வு மைய நிபுணர்கள் கூறுகையில், 'டெல்லி இமயமலைக்கு அருகில் இருப்பதால் இது நில அதிர்வு செயலில் உள்ள மண்டலமாக கருதப்படுகிறது. நில அதிர்வு மண்டல வகை பிரிவில் டெல்லி 4வது பிரிவில் வகைப்படுத்தப்பட்டு இருக்கிறது. எனவே பொதுமக்கள் எச்சரிக்கையாக இருக்க வேண்டும்' என்றார்.

## மான் வேட்டை : வனத்துறை ஊழியர் உள்பட 4 பேர் கைது

வயநாடு, அக்.6: கேரள மாநிலம் வயநாட்டில் பொறி வைத்து மான் வேட்டையாடிய வனத்துறை ஊழியர் உள்பட 4 பேர் கைது செய்யப்பட்டனர். அவர்களிடம் இருந்து 50 கிலோ மான் இறைச்சி கைப்பற்றப்பட்டது.

கேரள மாநிலம் வயநாடு மாவட்டத்தில் ஏராளமான வனப்பகுதி உள்ளது. இங்கு மான், புலி, சிறுத்தை, யானைகள் உள்பட வனவிலங்குகள் உள்ளன. வனத்தை ஒட்டி பொதுமக்கள் வசிக்கும் பகுதிகளும் உள்ளதால் அடிக்கடி வனவிலங்குகள் ஊருக்குள் வருவதும் உண்டு. இந்தநிலையில் மானந்தவாடி அருகே உள்ள காட்டிக்குளம் பகுதியை சேர்ந்த ஒருவரது வீட்டில் மான் இறைச்சி இருப்பதாக தோல் பெட்டி வனவிலங்கு

சரணாலய உதவி வனத்துறை அதிகாரி கனிஸ்கு மாருக்கு ரகசிய தகவல் கிடைத்தது.

இதுபற்றி வனத்துறை அதிகாரிகள் நடத்திய விசாரணையில் அந்த பகுதியை சேர்ந்த தாமஸ் (67) என்பவரது வீட்டில் இருந்து 50 கிலோ மான் இறைச்சியும், மாணவெட்ட பயன்படுத்திய உபகரணங்களும் கைப்பற்றப்பட்டன. அவரை கைது செய்து விசாரித்தனர். அவருடன் குரியன் (58), தங்கச்சன் (51), சந்திரன் (47) ஆகிய 4 பேர் பொறி வைத்து மான் வேட்டையாடியது தெரியவந்தது. இவர்களில் குரியன், தாமசின் தம்பி ஆவார். சந்திரன் தற்காலிக வன பாதுகாவலராக பணிபுரிந்து வருகிறார். உடனடியாக அவர் பணி உடல் இருந்து டி.ஓ.மில் செய்யப்பட்டார்.

## உத்தரப்பிரதேசத்தில் சாலை விபத்தில் 8 பேர் உடல்நசுங்கி பலி

பிலிபித், அக்.6: உத்தரப்பிரதேசத்தில் லாரி மீது கார் மோதிய சம்பவத்தில் 8 பேர் பரிதாபமாக இறந்தனர்.

உத்தரப்பிரதேசத்தில் பிலிபித் மாவட்டத்தை சேர்ந்தவர் மகேந்திர பால். இவர், தனது குடும்ப உறுப்பினர் ஒருவரின் அல்தியை கங்கையில் கரைப்பதற்காக குடும்பத்தினர் மற்றும் உறவினர்களுடன் வாடகை காரில் வாரணாசிக் கு சென்றார். இவர்களுடன் அதே பகுதியை சேர்ந்த 3 பேர் கோயில் களில் தரிசனம் செய்வதற்காக சென்றனர்.

பின்னர் அனைவரும் அதே வாடகை காரில் வாரணாசியில் இருந்து தங்கள் ஊருக்கு புறப்பட்டனர். வாரணாசிக்-லக்னோ தேசிய நெடுஞ்சாலையில் வந்தபோது,

திடீரென டிரைவரின் கட்டுப்பாட்டை இழந்து கார்தறிக்கெட்டு ஓடியது. இதில் எதிர் திசையில் வந்த லாரி மீது பயங்கரமாக மோதியது. இதில் கார் அப்பளம் போல் நொறுங்கியது.

இந்தகார விபத்தில் ஒரு குடும்பத்தை சேர்ந்த 8 பேர் சம்பவ இடத்தில் இறந்து பலியாகினர். மேலும் 9 வயது சிறுவன் பலத்த காயமடைந்தான். அக்கம்பக்கத்தில் இருந்தவர்கள் மீட்டு மருத்துவமனையில் சேர்த்தனர். சம்பவம் குறித்து போலீசார் வழக்கு பதிந்து தீவிரமாக விசாரித்து வருகின்றனர். விபத்தில் உயிரிழந்தவர்களுக்கு முதல்வர் யோகி அடீத் ய நாத் ஆழ்ந்த இரங்கல் தெரிவித்துள்ளார். இந்த சம்பவம் அங்கு பெரும் சோகத்தை ஏற்படுத்தி உள்ளது.

## ஆசிய விளையாட்டு போட்டியில் தமிழக வீரர் உட்பட 3 பேர் தங்கப் பதக்கம் வென்றனர்

ஹாங்சோ, அக்.6: 19-வது ஆசிய விளையாட்டு போட்டி சீனாவின் ஹாங்சோ நகரில் நடைபெற்று வருகிறது. ஆட்வருக்கான ஈட்டி எறிதலில் இந்தியாவின் நீரஜ் சோப்ரா 88.88 மீட்டர் தூரம் எறிந்து தங்கப் பதக்கம் வென்றார். மற்றொரு இந்திய வீரரான கிஷோர் குமார் ஜோனா 87.54 மீட்டர் தூரம் எறிந்து வெள்ளிப் பதக்கம் கைப்பற்றினார்.

ஆட்வருக்கான 4x400 மீட்டர் தொடர் ஓட்டத்தில் அனஸ் முகமது யாஹியா, அமோஜ் ஜேக்கப், முகமது

அஜ்மல் வாரியதோடி, ராஜேஷ் ரமேஷ் ஆகியோரை உள்ளடக்கிய இந்திய அணி, பந்தய தூரத்தை 3:01.58 விநாடிகளில் கடந்து தங்கம் வென்றது.

இதில் ராஜேஷ் ரமேஷ் தமிழகத்தின் திருச்சி பகுதியை சேர்ந்தவர் ஆவார். இவர், திருச்சி ரயில் நிலையத்தில் டிக்கெட் கலெக்டராக பணியாற்றி வருகிறார் என்பது குறிப்பிடத்தக்கது.

வில்வித்தையில் காம் பவுண்ட் கல்பு அணிகள் பிரிவில் இந்தியாவின் ஜோதிசுரோகா, ஓஜாஸ் டியோடலே ஜோடி, தென்கொரியாவின் சோ சேவோன்,

ஜூ ஜாஹூன் ஜோடியை 159-158 என்ற கணக்கில் வீழ்த்தி தங்கப் பதக்கம் வென்றது. மகளி ருக்கான 800 மீட்டர் ஓட்டத்தில் இந்தியாவின் ஹர்மின் பேய்ன்ஸ், பந்தய தூரத்தை 2:03.75 விநாடிகளில் கடந்து வெள்ளிப் பதக்கம் வென்றார். மகளி ருக்கான 75 கிலோ எடைப் பிரிவுக்கு ச்சன்டை இறுதிப் போட்டியில் இந்தியாவின் போவ்லினா போர்கோ ஹைன் 0-5 என்ற கணக்கில் சீனாவின் லி குயனி்டம் தோல்வி அடைந்து வெள்ளிப் பதக்கம் வென்றார். மகளி ருக்கான 4x400 மீட்டர்

தொடர் ஓட்டத்தில் வித்யா ராமராஜ், ஜல்வரயா மிஷ்ரா, பிராச்சி, சுபா வெங்கடேசன் ஆகியோரை உள்ளடக்கிய இந்திய அணி பந்தய தூரத்தை 3:27.85 விநாடிகளில் கடந்து வெள்ளிப் பதக்கம் வென்றது. இதில் வித்யா ராமராஜ் தமிழகத்தின் கோவை பகுதியையும், சுபா வெங்கடேசன் திருச்சி பகுதியையும் சேர்ந்தவர்கள் ஆவர். ஆட்வருக்கான 5 ஆயிரம் மீட்டர் ஓட்டத்தில் இந்தியாவின் அவினாஷ் சேபிள் பந்தய தூரத்தை 13:21.09 விநாடிகளில் கடந்து வெள்ளிப் பதக்கம் கைப்பற்றினார்.

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### PUBLIC ANNOUNCEMENT



(Please scan this QR code to view the DRHP)



**ASIRVAD MICRO FINANCE LIMITED**

Subsidiary of MANAPPURAM FINANCE LTD.

Small Loans... Big Dreams...

## ASIRVAD MICRO FINANCE LIMITED

Our Company was incorporated as 'Asirvad Micro Finance Private Limited' at Chennai, Tamil Nadu as private limited company under the Companies Act, 1956, and a certificate of incorporation was granted by the Assistant Registrar of Companies, Tamil Nadu, Chennai, Andaman and Nicobar Island on August 29, 2007. Thereafter, our Company was converted into a public limited company pursuant to a special resolution passed by our Shareholders on August 24, 2016 and consequently, the name of our Company was changed to 'Asirvad Micro Finance Limited' and a fresh certificate of incorporation was issued by the RoC on September 1, 2016. The RBI granted a certificate of registration dated December 14, 2007 bearing no. N-07-00769 to our Company, for registration as an NBFC under Section 45-IA of the Reserve Bank of India Act, 1934. The RBI has granted NBFC-MFI status to our Company with effect from October 4, 2013, pursuant to an endorsement on our certificate of registration dated September 27, 2016. For further details in relation to the changes in the name and registered office of our Company, see "History and Certain Corporate Matters" beginning on page 235 of the Draft Red Herring Prospectus dated October 4, 2023, filed with the Securities and Exchange Board of India on October 5, 2023 ("DRHP").

Registered Office: 9<sup>th</sup> Floor, No. 9, Club House Road, Anna Salai, Chennai, 600 002, Tamil Nadu, India | Corporate Office: 2<sup>nd</sup> Floor, W - 4/638 A Manappuram House, P.O. Valapad, Thrissur 680 567, Kerala, India. Tel: +91 48 7305 0285; Website: www.asirvadmicrofinance.co.in; Contact person: Apama Menon, Company Secretary and Compliance Officer; E-mail: sec@asirvad.in; Corporate Identity Number: U65923TN2007PLC064550

### THE PROMOTER OF OUR COMPANY: MANAPPURAM FINANCE LIMITED

INITIAL PUBLIC OFFER OF UP TO [●] EQUITY SHARES OF FACE VALUE OF ₹10 EACH ("EQUITY SHARES") OF ASIRVAD MICRO FINANCE LIMITED ("COMPANY") FOR CASH AT A PRICE OF ₹[●] PER EQUITY SHARE (INCLUDING A SHARE PREMIUM OF ₹[●] PER EQUITY SHARE) ("ISSUE PRICE") AGGREGATING UP TO ₹15,000 MILLION ("FRESH ISSUE" OR THE "ISSUE").

OUR COMPANY IN CONSULTATION WITH THE BRLMS, MAY CONSIDER A FURTHER ISSUE OF SPECIFIED SECURITIES AS MAY BE PERMITTED UNDER APPLICABLE LAW TO ANY PERSON(S) FOR A CASH CONSIDERATION AGGREGATING UP TO ₹3,000 MILLION, AT ITS DISCRETION, PRIOR TO THE FILING OF THE RED HERRING PROSPECTUS WITH THE ROC ("PRE-IPO PLACEMENT"). IF THE PRE-IPO PLACEMENT IS UNDERTAKEN, THE FRESH ISSUE SIZE WILL BE REDUCED TO THE EXTENT OF SUCH PRE-IPO PLACEMENT, SUBJECT TO THE ISSUE COMPLYING WITH RULE 19(2)(B) OF THE SECURITIES CONTRACTS (REGULATION) RULES, 1957, AS AMENDED ("SCRR"). THE FACE VALUE OF EQUITY SHARES IS ₹10 EACH. THE ISSUE PRICE IS [●] TIMES THE FACE VALUE OF THE EQUITY SHARES. THE PRICE BAND AND THE MINIMUM BID LOT SHALL BE DECIDED BY OUR COMPANY IN CONSULTATION WITH THE BRLMS AND WILL BE ADVERTISED IN ALL EDITIONS OF [●], AN ENGLISH NATIONAL DAILY NEWSPAPER, ALL EDITIONS OF [●], A HINDI NATIONAL DAILY NEWSPAPER AND [●], A TAMIL DAILY NEWSPAPER (TAMIL BEING THE REGIONAL LANGUAGE OF TAMIL NADU, WHERE OUR REGISTERED OFFICE IS LOCATED) EACH WITH WIDE CIRCULATION AT LEAST TWO WORKING DAYS PRIOR TO THE BID/ISSUE OPENING DATE AND SHALL BE MADE AVAILABLE TO BSE LIMITED ("BSE") AND NATIONAL STOCK EXCHANGE OF INDIA LIMITED ("NSE"), AND TOGETHER WITH BSE, THE "STOCK EXCHANGES") FOR THE PURPOSE OF UPLOADING ON THEIR RESPECTIVE WEBSITES IN ACCORDANCE WITH THE SEBI ICDR REGULATIONS.

In case of any revision in the Price Band, the Bid/ Issue Period will be extended by at least three additional Working Days after such revision in the Price Band, subject to the Bid/ Issue Period not exceeding 10 Working Days. In cases of force majeure, banking strike or similar circumstances, our Company in consultation with the BRLMS, may for reasons to be recorded in writing, extend the Bid/ Issue Period for a minimum of three Working Days, 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 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 and by intimation to Self-Certified Syndicate Banks ("SCSBs"), the Designated Intermediaries and the Sponsor Banks, as applicable.

This Issue is being made in terms of Rule 19(2)(b) of the SCRR read with Regulation 31 of the SEBI ICDR Regulations. The Issue is being made through the Book Building Process and is in compliance with Regulation 6(2) of the SEBI ICDR Regulations wherein in terms of Regulation 32(2) of the SEBI ICDR Regulations, not less than 75% of the Issue shall be available for allocation on a proportionate basis to Qualified Institutional Buyers ("QIBs"), and such portion, the "QIB Portion" provided that our Company in consultation with the BRLMS, may allocate up to 80% of the QIB Portion to Anchor Investors on a discretionary basis in accordance with the SEBI ICDR Regulations ("Anchor Investor Portion"), of which at least one-third shall be available for allocation to 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 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 QIB Bidders (other than Anchor Investors) including Mutual Funds, subject to valid Bids being received at or above the Issue 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 more than 15% of the Issue shall be available for allocation to Non-Institutional Bidders out of which (a) one-third of such portion shall be reserved for applicants with application size of more than ₹0.20 million and up to ₹1.00 million; and (b) two-third of such portion shall be reserved for applicants with application size of more than ₹1.00 million, 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 more than 10% of the Issue shall be available for allocation to Retail Individual Bidders ("RIBs") 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 utilize the Application Supported by Blocked Amount ("ASBA") process by providing details of their respective bank accounts (including UPI ID for UPI Bidders using UPI Mechanism) (as defined hereinafter) in which the Bid amount will be blocked by the SCSBs or the Sponsor Banks, as applicable, to participate in the Issue. Anchor Investors are not permitted to participate in the Anchor Investor Portion of the Issue through the ASBA process. For details, see "Issue Procedure" beginning on page 464 of the DRHP.

This public announcement is being made in compliance with the provisions of Regulation 26(2) of the SEBI ICDR Regulations to inform the public that our Company is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to undertake initial public offering of its Equity Shares pursuant to the Issue and the DRHP dated October 4, 2023 which has been filed with the SEBI on October 5, 2023.

Pursuant to Regulation 26(1) of the SEBI ICDR Regulations, the DRHP filed with SEBI shall be made available to the public for comments, if any, for a period of at least 21 days, from the date of such filing by hosting it on the websites of SEBI at www.sebi.gov.in, Stock Exchanges i.e., BSE at www.bseindia.com, NSE at www.nseindia.com and the website of the Company at www.asirvadmicrofinance.co.in and the websites of BRLMS, i.e., JM Financial Limited at www.jmfi.com, Kotak Mahindra Capital Company Limited at https://investmentbank.kotak.com, Nomura Financial Advisory and Securities (India) Private Limited at www.nomuraholdings.com/company/group/asia/india/index.html and SBI Capital Markets Limited at www.sbicap.com. Our Company hereby invites the members of the public to give their comments on the DRHP filed with SEBI with respect to disclosures made in the DRHP. The members of the public are requested to send a copy of their comments to SEBI, to the Company Secretary and Compliance Officer of our Company and/or the BRLMS at their respective addresses mentioned below. All comments must be received by SEBI, and/or our Company and/or Company Secretary and Compliance Officer of our Company and/or the BRLMS in relation to the Issue on or before 5 p.m. on the 21<sup>st</sup> day from the aforesaid date of filing the DRHP with SEBI.

Investments in equity and equity-related securities involve a degree of risk and Bidders should not invest any funds in the Issue unless they can afford to take the risk of losing their entire investment. Bidders are advised to read the risk factors carefully before taking an investment decision in the Issue. For taking an investment decision, Bidders must rely on their own examination of our Company and the Issue, including the risks involved. The Equity Shares in the Issue have neither been recommended, nor approved by SEBI, nor does SEBI guarantee the accuracy or adequacy of the contents of the DRHP. Specific attention of the Bidders is invited to "Risk Factors" beginning on page 25 of the DRHP.

Any decision to invest in the Equity Shares described in the DRHP may only be made after the red herring prospectus ("RHP") has been filed with the RoC and must be made solely on the basis of such RHP as there may be material changes in the RHP from the DRHP. The Equity Shares, when offered through the RHP, are proposed to be listed on the Stock Exchanges.

For details of the main objects of our Company as contained in its Memorandum of Association, see "History and Certain Corporate Matters" beginning on page 235 of the DRHP.

The liability of the members of our Company is limited. For details of the share capital, capital structure of our Company, the names of the signatories to the Memorandum of Association and the number of shares of our Company subscribed by them, please see "Capital Structure" beginning on page 74 of the DRHP.

BOOK RUNNING LEAD MANAGERS				REGISTRAR TO THE ISSUE	
<b>JM Financial Limited</b> 7 <sup>th</sup> Floor, Chery Appasaheb Marathe Marg Prabhadevi, Mumbai 400 025 Maharashtra, India Tel: +91 22 6630 3030 E-mail: amfi ipo@jmfi.com Investor grievance e-mail: grievance.id@jmfi.com Website: www.jmfi.com Contact Person: Prachee Dhuri SEBI Registration No.: INM000010361	<b>Kotak Mahindra Capital Company Limited</b> 27 BKC, 1 <sup>st</sup> Floor, Plot No. C - 27 "G" Block, Bandra Kurla Complex Bandra (East), Mumbai - 400 051 Maharashtra, India Tel: +91 22 4336 0000 E-mail: asirvadmicrofinance.ipo@kotak.com Investor grievance e-mail: kmcredressal@kotak.com Website: https://investmentbank.kotak.com Contact Person: Ganesh Rane SEBI Registration No.: INM000008704	<b>Nomura Financial Advisory and Securities (India) Private Limited</b> Cejjay House, Level 11, Plot F Shivsagar Estate, Dr. Annie Besant Road Worli, Mumbai - 400 018 Maharashtra, India Tel: +91 22 4037 4037 E-mail: asirvadipo@nomura.com Investor grievance e-mail: investorgrievances-in@nomura.com Website: www.nomuraholdings.com/company/group/asia/india/index.html Contact Person: Vishal Kanjani / Arun Narayana SEBI Registration Number: INM000011419	<b>SBI Capital Markets Limited</b> 1501, 15 <sup>th</sup> Floor, A & B Wing, Parinee Crescenzo, G Block, Bandra Kurla Complex, Bandra (E) Mumbai 400 051 Maharashtra, India Tel: +91 22 4006 9807 E-mail: asirvadmicrofinance.ipo@sbicaps.com Investor grievance e-mail: investor.relations@sbicaps.com Website: www.sbicaps.com Contact Person: Karan Savardekar / Sambit Rath SEBI Registration No.: INM000003531	<b>Link Intime India Private Limited</b> C-101, 1 <sup>st</sup> Floor, 247 Park L.B.S. Marg, Vikhroli West Mumbai 400 083 Maharashtra, India Tel: +91 81 0811 4949 E-mail: asirvadmf.ipo@linkintime.co.in Investor grievance e-mail: asirvadmf.ipo@linkintime.co.in Website: www.linkintime.co.in Contact Person: Shanti Gopalkrishnan SEBI Registration No.: INR000004058	

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

Place : Chennai  
Date : October 5, 2023

ASIRVAD MICRO FINANCE 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 will be filed with the DRHP with SEBI. The DRHP shall be available on the websites of SEBI at www.sebi.gov.in, stock exchanges i.e., BSE at www.bseindia.com and NSE at www.nseindia.com, respectively and is available on the website of the Company at www.asirvadmicrofinance.co.in and websites of the BRLMS, i.e., JM Financial Limited at www.jmfi.com, Kotak Mahindra Capital Company Limited at https://investmentbank.kotak.com, Nomura Financial Advisory and Securities (India) Private Limited at www.nomuraholdings.com/company/group/asia/india/index.html and SBI Capital Markets Limited at www.sbicap.com, respectively. Bidders should note that investment in equity shares involves a high degree of risk and for details relating to such risk, see the section titled "Risk Factors" that will be included in the RHP. Potential Bidders should not rely on the DRHP filed with SEBI for making any investment decision.

The Equity Shares have not been and will not be registered under the U.S. Securities Act of 1933, as amended (the "U.S. Securities Act") or any U.S. federal, state or other securities laws. The Equity Shares may not be transferred or resold except as permitted under the U.S. Securities Act, the applicable state securities laws and any applicable non-U.S. securities laws, pursuant to registration or exemption therefrom. Our Company will not be registered as an investment company under the U.S. Investment Company Act of 1940, as amended (the "U.S. Investment Company Act") and accordingly is not subject to the protections of the U.S. Investment Company Act. Accordingly, the Equity Shares are being offered and sold (a) to persons in the United States and to U.S. Persons who are both, (i) qualified institutional buyers (as defined in Rule 144A under the U.S. Securities Act and referred to as "U.S. QIBs"), and (b) Qualified Purchasers ("QPs"), as defined in Section 2(a)(51) of the U.S. Investment Company Act (persons who are both a U.S. QIB and a QP are referred to as "Entitled QPs"), pursuant to Rule 144A under the U.S. Securities Act and in accordance with Section 3(c)(7) of the U.S. Investment Company Act, and (ii) to persons who are not U.S. Persons outside the United States, pursuant to Regulation S under the U.S. Securities Act and the applicable laws of the jurisdiction through which offers and sales are made. There will be no public offering of the Equity Shares in the United States.