

This is an advertisement issued, pursuant to Regulation 30(1) of SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended, for information purpose only.



INDEL MONEY LIMITED



(Please scan this QR code to view the Prospectus)

Indel Money Limited (" our Company " or " the Company " or " the Issuer " or "IML") was originally incorporated as " Payal Holdings Private Limited ", a private limited company under the provisions of the Companies Act, 1956, pursuant to a certificate of incorporation dated September 11, 1986 issued by Registrar of Companies, Maharashtra at Mumbai (" RoC ").

Registered Office: Office No.301, Floor No.3, Sai Arcade N.S Road, Mulund West, Mumbai 400 080, Maharashtra, India. Corporate Office: Indel House, Changampuzha Nagar, South Kalamassery, Ernakulam 682 033, Kerala, India. Company Secretary and Compliance Officer/ Contact Person: Hanna P Nazir; Email: cs@indelmoney.com; Telephone: +91 484 293 3988; Chief Financial Officer: Narayanan P; Email: cfo@indelmoney.com; Telephone: +91 484 293 3989; Corporate Identification Number: U65990MH1986PLC040897; PAN: AAAC9568M; E-mail: care@indelmoney.com; Website: www.indelmoney.com

OUR PROMOTER: Indel Corporation Private Limited; Email: cs@indelcorp.in; Telephone: +91 484 293 3999. For further details see, " Our Promoter " on page 121 of the Prospectus.

THE ISSUE

PUBLIC ISSUE BY OUR COMPANY OF SECURED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹1,000 EACH, (" NCDs ") AT PAR, AGGREGATING UP TO ₹7,500 LAKHS, HEREINAFTER REFERRED TO AS THE " BASE ISSUE " WITH AN OPTION TO RETAIN OVER-SUBSCRIPTION UP TO ₹7,500 LAKHS AGGREGATING UP TO ₹15,000 LAKHS, HEREINAFTER REFERRED TO AS THE " OVERALL ISSUE SIZE ".

Credit Rating: BBB +/Stable by Crisil Ratings Limited (pronounced as CRISIL triple B plus rating with Stable outlook)

ISSUE PROGRAMME

OPENS ON MONDAY, OCTOBER 21, 2024 CLOSES ON MONDAY, NOVEMBER 04, 2024*

*The Issue shall remain open for subscription on Working Days from 10:00 a.m. to 5:00 p.m. (Indian Standard Time), during the period indicated above, except that the Issue may close on such earlier date or extended date (subject to a minimum period of 2 working days and a maximum period of 10 working days from the date of opening of the issue and subject to not exceeding thirty days from filing the Prospectus with ROC) including any extensions, as may be decided by the Board of Directors of our Company (" Board ") or the NCD Sub-Committee, subject to relevant approvals, in accordance with the SEBI NCS Regulations.

The following is the terms of the NCDs pursuant to the Prospectus dated October 08, 2024 (" Prospectus "):

Table with 7 columns: Series, Nature, Tenure, Frequency, Minimum Application, Face Value, Issue price, Mode of Interest Payment, Coupon rate, Effective yield, Redemption Amount, Put and call option, Coupon type, Deemed date of Allotment. Contains detailed terms for various NCD series.

If the Deemed Date of Allotment undergoes a change, the coupon payment dates, redemption amounts and cash flow workings shall be changed accordingly. For details of category wise eligibility and allotment in the Issue, see " Issue Procedure - Who can apply " , " Issue Procedure - Method of application " , and " Issue Procedure - Basis of Allotment " on page 227, 229 and 246 of the Prospectus, respectively.

Our Company would allot Series I NCDs to all valid applications, wherein the Applicants have not indicated their choice of the relevant series of the NCDs.

ASBA * | Simple, Safe, Smart way of Application. Application Supported by Blocked Amount (ASBA) is a better way of applying to issues by simply blocking the fund in the bank account...



UPI - Now available in ASBA for Retail Individual Investors. UNIFIED PAYMENTS INTERFACE Bidders are required to ensure that the bank account used for bidding is linked to their PAN

UPI- Now available in ASBA for Retail Individual Investors. Investors bidding using the UP Mechanism are required to ensure that they use only their own bank account linked UPI ID to make an application in the Issue and for submitting bids upto an application < 5,00,000 applying through Designated Intermediaries, SCBSs or through the BSE Direct App/NSegoBID/Web interface of stock exchanges or any other permitted methods.

Payment through the UPI mechanism shall be available in this issue. For further details, see " Issue Procedure " on page 226 of the Prospectus.

NCD Allotment will be dematerialised form only. Allotment in consultation with the Lead Manager and Designated Stock Exchange shall be made on the basis of the date of upload of each application into the electronic platform of the Stock Exchange, in accordance with requirement of the SEBI Master Circular dated May 22, 2024, as amended.

APPLICATION TO THE ELECTRONIC PLATFORM OF THE STOCK EXCHANGE, IN EACH PROPORTION SUBJECT TO THE ALLOCATION RATIO. INFORMATION REQUIRED UNDER SECTION 30 OF THE COMPANIES ACT, 2013 AND THE SEBI (ISSUE AND LISTING OF NON-CONVERTIBLE SECURITIES) REGULATIONS, 2021: CONTENTS OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AS REGARDS ITS OBJECTS

LIABILITY OF MEMBERS: Limited by shares. AMOUNT OF SHARE CAPITAL OF THE COMPANY AND CAPITAL STRUCTURE AS AT THE DATE OF THE PROSPECTUS: The Authorised Share Capital of the Company is ₹265,00,00,000 divided into 26,50,00,000 Equity Shares of face value of ₹10 each Regulation 30(1) of the SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended.

DISCLAIMER CLAUSE OF USE OF BSE ELECTRONIC PLATFORM: It is to be distinctly understood that the permission given by BSE should not in any way be deemed or construed that the Prospectus has been cleared or approved by BSE nor does it certify the correctness or completeness of any of the contents of the Prospectus. The investors are advised to refer to the Prospectus for the full text of the disclaimer clause of the BSE.

DISCLAIMER CLAUSE OF RBI: The Company is having a valid Certificate of Registration dated September 27, 2021 under section 45 IA of the Reserve Bank of India Act, 1934. However, the RBI does not accept any responsibility or guarantee about the present position as to the financial soundness of the Company or for the correctness of any of the statements or representations made or opinions expressed by the Company and for repayment of deposits/ discharge of liability by the Company.

DISCLAIMER CLAUSE OF CRISIL: A rating by CRISIL Ratings reflects its current opinion on the likelihood of timely payment of the obligations under the rated instrument and does not constitute an audit of the rated entity by CRISIL Ratings. Our ratings are based on information provided by the Issuer or obtained by CRISIL Ratings from sources it considers reliable.

DISCLAIMER CLAUSE OF AVAILABILITY OF APPLICATION FORM: Application Forms can be obtained from: INDEL MONEY LIMITED, Tel: +91 484 293 3988; Lead Manager: Vivro Financial Services Private Limited Tel: +91 7940404242/40/41 and offices of Members of the Syndicate, Trading Members and Designated Branches of SCBSs.

AVAILABILITY OF PROSPECTUS: Investors are advised to refer to the Prospectus and the " Risk Factors " on page 18 of the Prospectus before applying in the Issue. Physical copies of the Prospectus can be obtained from the Registered Office of the Company and Lead Manager.

PUBLIC ISSUE ACCOUNT BANK, SPONSOR BANK & REFUND BANK: HDFC Bank Limited. Note: All capitalised terms used herein and not specifically defined shall have same meaning as ascribed in the Prospectus.

Further details please refer Prospectus dated October 08, 2024.

Table with 4 columns: LEAD MANAGERS TO THE ISSUE, DEBENTURE TRUSTEE*, REGISTRAR TO THE ISSUE, CREDIT RATING. Lists VIVRO, VISTRN, LINK Intime, and CRISIL with their respective details.

*Vistra ITCL (India) Limited, by its letter dated September 24, 2024 has given its consent for its appointment as Debenture Trustee to the Issue and for its name to be included in the Prospectus and in all the subsequent periodical communications sent to the holders of the Debenture issued pursuant to this Issue.

DISCLAIMER: INDEL MONEY LIMITED is subject to market conditions and other considerations, is proposing a public issue of Secured Redeemable Non-Convertible Debentures and has filed the Prospectus with the RoC, BSE and SEBI.

All investors proposing to participate in the public issue of NCDs by Indel Money Limited should invest only on the basis of information contained in the Prospectus. Please see section entitled " Risk Factors " beginning on page 18 of the Prospectus for risk in this regard.

Place : Mumbai Date : October 08, 2024

For Indel Money Limited Sd/- Umesh Mohanan Whole-time Director (DIN: 02455902)

प्रायश्चित्तीय प्रवेदित्तीय लीमिटेड (कड्यातं) CIN:U17400GJ2007PTC050851. Public notice regarding Repono Green Private Limited stakeholder consultation. Includes contact details for Mr. Mukesh Thakur.

SIMPLEX PROJECTS LIMITED. Notice of the 31st Annual General Meeting, E-VOTING & BOOK CLOSURE INFORMATION S. Includes details for shareholders and voting procedures.