#### **PUBLIC NOTICE**

Repono Green Private Limited is conducting a stakeholder consultation in regards to the registration of a plastic recycling project under the VERRA Plastic Waste Reduction Program. The project aims to recycle 7,300 tons of plastic waste per year.

The purpose of the project under the program is to ensure effective recycling of plastic waste, thereby reducing waste pollution and environmental damage. In this regard, a stakeholders meeting (public meeting) will be conducted at Venue: Repono Green Private Ltd, Plot No PAP B 66/1. MIDC Chakan Phase II. Bhamboli . Pune 410501 on October 24, 2024, at 12, 30 p.m. to gather their views and suggestions on the project's social and environmental impacts.

For any clarifications, please contact:

Contact details: Mr. Mukesh Thakur Mobile: 9833027389

Date: 09-10-2024

### ટ્રીઝ પ્રાઈવેટ લીમીટેડ (ફડચામાં) CIN:U17100GJ2007PTC050851 પ્લોટનં ૮, જીઆઇડીસી પાનોલી, અંકલેશ્વર, ગુજરાત, ભારત

ર્<mark>ઇન્સોલ્વન્સી એન્ડ બેંક્રપ્ટસી કોડ, ૨૦૧૬ હેઠળ ઇ–હરાજી વેચાણ નોટીસ</mark> જાહેર જનતાને ઇન્સોલ્વેન્સી અને બેંક્ર્રપ્ટસી બોર્ડ ઓફ ઇન્ડિયા (ફડ્ય ગાયા જાભ્ટ જળતાળ ઇન્શાલ્વન્સા અન બકરપ્ટસી બોડ ઓફ ઇન્ડિયા (ફડ્યા પ્રક્રિયા)નિયમનો, ર૦૧૬ ના નિયમન ૩૨ અને ૩૩ અનુસાર ચાવુ પેટી તરીકે કોર્પોરેટ દેવાદાર મેસર્સ બાયડ ઇન્ડસ્ટ્રીપ્ર પ્રાઇવેટ લીમીટેડ (ફડ્યામાં)ના વેચાણ માટે ઇન્ડ્યોલેન્સી અને બેક્સ્પટસી કોડ, ૨૦૧૬ અને તે હેઠળ બનેલ નિયમો અન્વચે જાહેર જનતાને નોટીસ આપવામાં આવે છે. વેચાણ નીચેના માટે આઇબીબીઆઇ (ફડ્યા પ્રક્રિયા) નિયમનો, ૨૦૧૬ ના નિયમન ૩૩ હેઠળ શ્રીડયુલ ૧ અનુસાર ઇ–હરાજી પ્લેટફોર્મ: https://right2vote.in/login મારફત નીચે સહી કરનાર દ્વારા કરવામાં આવશે.

<u> ઉદયાના આવરા.</u>										
મિલકતો	વિગતો	રીઝર્વ	કિંમત	ઈએમડીની રકમ	બીકવૃદ્ધિની					
		(31)		(31)	રકર્મ (રૂા)					
જમીન અને બિલ્ડીંગ, પ્લાન્ટ અને મશીનરી અને સિક્યોરીટીઝ અને ફાયનાન્સિયલ એસેટ્સ	બાચક ઇન્ડસ્ટ્રીઝ પ્રાઇવેટ લીમીટેક (ચાલુ પેટી તરીકે વેચાણ) સાઇટનું સરનામું: પ્લોટ નં. ૮, જીઆઇડીસી, પાનોલી, અંકલેશ્વર, ગુજરાત, ભારત- ૩૮૪૧૧૬	25,00,00,000.00		2,50,00,000.00	5,00,000.00					
આવશ્યક ફોર્મ, એફિડેવીટ, ઘોષણા વગેરે જમા			૦૯.૧૦.૨૦૨૪ થી ૨૩.૧૦.૨૦૨૪ સુધી							
સાઈટ મુલાકાત/નિરિક્ષણની તારીખ			૨૫.૧૦.૨૦૨૪ થી ૦૧.૧૧.૨૦૨૪ સુધી							
ઈએમડી જમા કરવાની છેલી તારીખ			03.99.2098							
ઇ–હરાજીની ત	ારીખ અને સમય	તારીખ: ૦૫ નવેમ્બર, ૨૦૨૪								

#### ઈ-હરાજી સર્વિસ પ્રદાતાઃ રાઈટટ્ વોટ ઇન્ફોટેક પ્રાઈવેટ લીમીટેડ ઈ-હરાજીની શરતો અને નિયમો નીચે મુજબ છે:

ย์भेย์લ આઇડી: baid.cirp@gmail.com મોબાઈલ નં.: +eq eevee४oe६q/ev२v२४vo3o

૧. ઈ-હરાજી જ્યાં છે ,જે છે અને જેમ છેના ધોરણે અને કોઈ આશ્રય વિના, માન્ય સર્વિસ પ્રદાતા મેસર્સ રાઈટટુવોટ ઇન્કોટેક પ્રાઈવેટ લીમીટેડ મારકત કરવામાં આવશે.

આ હરાજા નોટીસ મિલકતોની વિગતો. ઈ-હરાજા બીડ કોર્મ, ઘોષણા અને સોંગદાનામં. ઈ-હરાજ વેચાણની સામાન્ય શરતો અને નિયમો ધરાવતા ઈ–હરાજી પ્રક્રિયા માહીતી દસ્તાવેજના અનુસંધાનમ વાંચવાની ૨હેશે જે મોબાઈલ નં. +૯૧ ૯૭૨૭૨૪૭૦૩૦, ઈમેઈલ આઈડી baid.cirp@gmail.com ને સોમવારથી શનિવાર સધી કામકાજના કાલકો દરમિયાન સંપર્ક કરીને મેળવી શકાશે અને ઈ-હરાજ સર્વિસ પ્રદાતાની વેબસાઈટ પર પણ પ્રાપ્ત રહેશે.

૨. બીડ જમા કરતાં પહેલા મિલકતો અને સ્પષ્ટતાઓ અંગે તેમની જાતે ખાતરી અને નિરિક્ષણ કરવા જવાબદારી કક્ત બીડરોની રહેશે. હરાજા પર મકાચેલ મિલકતોનું નિરિક્ષણ આ પ્રકાશનની તારીખથી દસ્તાવેજો અને ઈએમડી જમા કરવાની છેલી તારીખ સુધી સાઈટ પર ઇચ્છુક બીડરોને પરવાનગ

3. ઇચ્છુક બીડરોએ ઇ–હરાજીમાં ભાગ લેવા માટે અરજી પત્ર તેમજ કેવાયસી અન્ય દસ્તાવેજો જમ કરવાના રહેશે. નમુનો ઇ–હરાજી પ્રક્રિયા માહિતી દસ્તાવેજ માંથી લઇ શકાશે. આ દસ્તાવેજો ફડ્યા ૨૦૨૪ ના રોજ અથવા એ પહેલા મળવા જોઈએ. લાચક બીડરો ૦૩ નવેમ્બર, ૨૦૨૪ ના રોજ અથવા એ પહેલા રીઝર્વ કિંમતની ૧૦ ટકા ઈએમડીના પુરાવા જમા કરી શકશે.

૪. ઇચ્છુક બીડરોને અર્નેસ્ટ મની ડિપોજીટ (ઇએમડી)ની ૨કમ બાયડ ઇન્ડસ્ટ્રીઝ પ્રાઈવેટ લીમીટેડ ફડરામાં ના નામે ડિમાન્ડ ડ્રાફ્ટ મારફત જમાં કરવી જરૂરી છે.

. ૫. બીડરોને તેમની બીડો જમાં કરતાં પહેલા અને ઈ–હરાંજા વેચાણ પ્રક્રિયામાં ભાગ લેતા પહેલા ઈ–હરાજ પ્રક્રિયાની વિગતવાર શરતો અને નિયમો માટે https://right2vote.in ની મુલાકાત લેવા વિનંતી છે

તારીખ: ૦૯.૧૦.૨૦૨૪ સ્થળ: ગુજરાત

બાચક ઇન્ડસ્ટ્રીઝ પ્રાઈવેટ લીમીટેડ- ફડચામ ਵਖ਼ੂ. जं.: IBBI/IPA-001/IP-P-02710/2022-2023/14166

. આઇપી જચકિશન રાર્ઠ

કડચા અદિાકાર્ગ

સમય: ૨:૩૦ થી ૦૫:૦૦ વાગ્યા સધી



Place: Kolkata

Date: 08.10.2024

# SIMPLEX PROJECTS LIMITED

CIN: L45201WB1990PLC050101

Regd. Office: 12/1 Nellie Sengupta Sarani, Kolkata-700 087

Phone: 033-2252-7231/7232 & 2285-4125, Fax: 033-2252-8013

E-mail: investors@simplexprojects.com, Website: www.simplexprojects.com

#### NOTICE OF THE 31st ANNUAL GENERAL MEETING E-VOTING & BOOK CLOSURE INFORMATION S

. Notice is hereby given that the 31st Annual General Meeting ("AGM") of the Company will be convened at 11.30 A.M IST, Wednesday, the 30th Day of October,2024 through Video Conference ("VC")/ Other Audio Visual Means ("OAVM") facility to transact the Business as set out in the Notice which will be circulated for convening the AGM in compliance with the applicable provisions of the Companies Act, 2013 and rules farmed thereunder read eral Circular Nos. 14/2020 dated 8th April' 2020, 17/2020 dated 13th April' 2020 and 20/2020 dated 5th May 2020, and subsequent circulars issued in this regard, the latest being 9/2024 dated September 19, 2024 issued by the Ministry of Corporate Affairs ("MCA Circular(s)"), the Company has decided to conduct the AGM through VC/OAVM facility without the physic presence of the Members at a common venue.

2. The Notice of the 31st AGM and the Annual Report including the Financial State for the year ended 31st March' 2021 ("Annual Report") will be sent only by E-mail to all those Members, whose E-mail Address are Registered with the Company or with their respective Depository Participants ("Depository"), in accordance with the MCA Circular(s) as mentione above. Members can join and participate in the 31st AGM through VC/OAVM facility only. The instructions for joining the 31st AGM and the manner of participation in the remote E-Voting or casting Vote through the E-Voting System during the 31st AGM are provided in the Notice of the 31st AGM. Notice of the 31st AGM and the Annual Report will be made available on the Website of the Company i.e. www.simplexprojects.com and on the website of the National Securities Depositories Limited (NSDL). Members may also access the Annual Report of the Company through the following link: https://www.simplexprojects.com/ include nload.php?f=/finantial\_doc/ANNUAL%20ACCOUNTS%202020-21.pdf.

3. The notice of the AGM contains the instructions regarding the manner in which the Member can cast their vote though remote e-voting at the time of AGM and join the AGM through VC.

4. The members will have any opportunity to cast their vote(s) remotely in respect of the business to be transacted at the AGM through remote E-voting and for this purpose, it has appointed NSDL to facilitate voting through electronic means. Accordingly, the facility of casting votes by a Member using remote e-Voting system before the AGM as well as remote e-Voting during the AGM will be provided by NSDL. The detailed procedure for remote E-voting for the member holding shares in dematerialised mode or physical mode is provided in the Notice of the AGM. The remote E-voting period commences on Sunday, 27th October,2024 (9.00 a.m. IST) and ends on Tuesday 29th October,2024 (5.00 p.m. IST). During this period, members holding shares either in physical or dematerialised form, as on cut-off date i.e., as on Wednesday, 23rd October,2024 may cast their vote(s) electronically. The E-voting module will be disabled by NSDL for voting thereafter

5. Members holding shares in physical form who have not registered their E-mail / Bank Account details, are requested to visit https://wisdom.cameoindia.com portal of M/s. Cameo Corporate Services Ltd., Registrars and Share Transfer Agents (RTA), and register their E mail and other details, in order to receive a copy of AGM Notice, Annual Report and login details for remote E-voting or casting Vote through the E-Voting System during the AGM

6. Members holding shares in demat form can update their E-mail address & Bank account details by submitting a request to the concerned depository participant.

7. Those Shareholders who have already registered their E-mail address are requested to keep their E-mail addresses validated with their depository participants/ the Company's Registrar and Share Transfer Agent, to enable servicing of Notices/ documents/ Annual Reports electronically

8. In case of any queries including issues and concerns related to remote E-voting or castin Under through the E-Voting System during the AGM, Members may refer the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the

download section of www.evoting.nsdl.com or call on toll free no.: 1800 1020 990 and 1800 22 44 30 or send a request to Ms. Pallavi Mhatre, Manager at evoting@nsdl.co.in

The above notice is being issued for the information and benefit of all the Members of the Company and is in Compliance with the MCA Circular(s). For Simplex Projects Limited

Sohini Shukla (Company Secretary

ACS: 48409

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



Indel Money Limited ("our 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 . 1986 issued by Registrar of Companies, Maharashtra at Mumbai (" RoC "). The name of our Company was changed to " Indel Money Private Limited " pursuant to a fresh certificate of incorporation dated on January 9, 2013 issued by the RoC. Pursuant to a special resolution passed in the general meeting of our Shareholders held on August 16, 2021, our Company was converted into a public limited company and a fresh certificate of incorporation was issued by the RoC on August 26, 2021, and the name of our Company was changed to "Indel Money Limited". Our Company holds a certificate of registration dated September 27, 2021 bearing registration number B-13.01564 issued by the Reserve Bank of India ("RBI") to carry on the activities of a non-banking financial company without accepting public deposits under Section 45 IA of the Reserve Bank of India Act, 1934. For further details about our Company, see "History and Certain Other Corporate Matters" on page 109 of the Prospectus dated October 08, 2024 (" Prospectus ")

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, Emakulam 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; Compose Identification Number: U65990MH1986PLC040897; PAN: AAACP9568M: 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.

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 REFÉRRED TO AS THE " OVERALL ISSUE SIZE ". THE ISSUE IS BEING MADE PURSUANT TO THE PROVISIONS OF SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF NON-CONVERTIBLE SECURITIES) REGULATIONS, 2021, AS AMENDED (" SEBI NCS REGULATIONS "), THE COMPANIES ACT, 2013 AND RULES MADE THEREUNDER, AS AMENDED. THE ISSUE IS NOT PROPOSED TO BE UNDERWRITTEN

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.

\*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, In the event of such an early closure of or extension subscription list of the Issue, our Company shall ensure that notice of such early closure or extension is given to the prospective investors through an advertisement in a national daily newspaper and a regional daily newspaper in Maharashtra where the registered office is located, with wide circulation on or before such earlier date or extended date of closure. Applications forms for the Issue will be accepted only from 10:00 a.m. to 5:00 p.m. (Indian Standard Time) or such extended time as may be permitted by the Stock Exchange, on Working Days during the Issue Period. On the Issue Closing Date, Application forms will be accepted only between 10:00 a.m. to 3:00 p.m. and uploaded until 5:00 p.m. (Indian Standard Time) or such extended time as may be permitted by the Stock Exchange

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

Series	I	II	III	IV	V	VI	VII				
Nature	Secured										
Tenure(Days/Months)	366 days	366 days	18 months	30 months	30 months	60 months	66 months				
Frequency of Interest Payment	Monthly	Cumulative	Monthly	Monthly	Cumulative	Monthly	Cumulative				
Minimum Application	10 NCDs (₹ 10,000) (across all series of NCDs)										
In multiples, of	in multiples of 1 NCD after minimum lot size										
Face Value of NCDs (₹/NCD)	₹ 1,000										
Issue price (₹/NCD)	₹1,000										
Mode of Interest Payment/ Redemption	Through various options available										
Coupon rate (% p.a.)	10.00%	NA	10.50%	11.00%	NA	12.00%	NA				
Effective yield (% p.a.)	10.47%	10.00%	11.02%	11.57%	11.00%	12.68%	13.44%				
Redemption Amount of ₹1,000	1,000.00	1,100.29	1,000.00	1,000.00	1,298.10	1,000.00	2,000.85				
Put and call option	Not Applicable										
Coupon type	Fixed										
Deemed date of Allotment	The date on which the Board or a duly authorised committee approves the Allotment of NCDs. All benefits relating to the NCDs including interest on the NCDs shall be available to the investors from the Deemed Date of Allotment. The actual Allotment of NCDs may take place on a date other than the Deemed Date of Allotment										

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 | NCDs to all valid applications, wherein the Applicants have not indicated their choice of the relevant series of the NCDs. Please note that the Company is using electronic bidding platform of BSE Limited for this Issue.

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, investors can avail the same.

Mandatory in Public Issues of Non-Convertible Securities from October 1, 2018. No cheque will be accepted.



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. For details of the ASBA and UPI Process, refer to the details given in the Application Form also refer to the section "Issue Procedure" beginning on page 226 of the Prospectus. List of banks supporting UPI is also available on the website of SEBI at www.sebi gov.in. HDFC Bank Limited has been appointed as Sponsor Bank for the Issue, in accordance with requirement of the SEBI Master Circular dated May 22, 2024, as amended

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 made in 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 electronic platform of the Stock Exchange, in NCD ALLOTMENT WILL BE MADE IN DEMATERIALISED FORM ONLY. ALLOTMENT IN CONSULTATION WITH THE LEAD MANAGER AND THE 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 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: For information on the main objects of our Company, see "History and Certain Other Corporate Matters" on page 109 of the Prospectus and Clause III of the Memorandum of Association of our Company.

The Memorandum of Association of our Company is a document for inspection in relation to the Issue. For further details, see the section titled "Material Contracts and Documents for Insepction" on page 264 of the Prospectus. 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. The issued, subscribed and paid up share capital of the Company is ₹233,16,72,240 divided into 23,31,67,224 of face value of ₹10

each. For information on the share capital of our Company, see "Capital Structure" on page 46 of the Prospectus. NAMES OF THE SIGNATORIES AT THE TIME OF SIGNING OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AND THE NUMBER OF SHARES SUBSCRIBED BY THEM AT THE TIME OF SIGNING THE MEMORANDUM OF ASSOCIATION Given are the names of the signatories of the Memorandum of Association of the Company and the number of equity shares subscribed of face value of ₹10 each by them at the time of signing of Memorandum of Association: Rajkumar Malpani - 300

Equity Shares and Shakunthla Malpani - 100 Equity Shares, aggregating to 400 Equity Shares of face value ₹10/- per Equity Shares. LISTING: The NCDs offered through the Prospectus are proposed to be listed on the BSE Limited ("BSE"/" Stock Exchange"). Our Company has obtained 'in-principle' approval for the Issue from BSE vide its letter dated October 03, 2024. BSE shall be the Designated Stock Exchange for this Issue.

DISCLAIMER CLAUSE OF BSE: 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 USE OF BSE ELECTRONIC PLATFORM: It is to be distinctly understood that the facility provided by BSE to access the Platform should not in any way be deemed or construed as compliance with various statutory, legal, regulatory and other requirements for listing and trading of aforesaid securities; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the compliance with the statutory and other requirements or that issue is cleared or approved by BSE nor does it take any responsibility for the financial or other soundness of the Issuer, its promoters/promoter group, its management or any scheme or project of the Issuer. 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. CREDIT RATING: Our Company has received rating of BBB +/Stable (pronounced as CRISIL triple B plus rating with Stable outlook) by CRISIL Ratings Limited vide its letter dated September 18, 2024 for the NCDs proposed to be issued pursuant to this Issue. The rating of the NCDs by CRISIL Ratings Limited indicates that the instruments with this rating are considered to have moderate degree of safety and moderate credit risk. The rating given by CRISIL Ratings Limited is valid as on the date of the Prospectus and shall remain valid on date of the issue and allotment of NCDs and the listing of the NCDs on BSE. The ratings provided by CRISIL Ratings Limited may be suspended, withdrawn or revised at any time by the assigning rating agency and should be evaluated independently of any other rating. These ratings are not a recommendation to buy, sell or hold securities and Investors should take their own decisions. Please refer to Annexure A on page 267 of the Prospectus for the

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. CRISIL Ratings does not guarantee the completeness or accuracy of the information on which the rating is based. A rating by CRISIL Ratings is not a recommendation to buy/sell or hold the rated instrument; it does not comment on the market price or suitability for a particular investor. CRISIL Ratings has a practice of keeping all its ratings under surveillance and ratings are revised as and when circumstances so warrant. CRISIL Ratings is not responsible for any errors as especially states that it has no financial liability whatsoever to the subscribers/users/transmitters/distributes of its ratings. CRISIL Ratings' criteria are available without charge to the public on the website, www.crisilratings.com. CRISIL Ratings or its associates may have other commercial transactions with the company/entity. For the latest rating information on any instrument of any company rated by CRISIL Ratings, please visit www.crisilratings.com or contact Customer Service Helpdesk at CRISILratingdesk@crisil.com or at 1800-267-1301.

GENERAL RISKS: Investment in debt securities involves a degree of risk and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in the Issue. For taking an investment decision, the Investors must rely on their own examination of the Issuer and the Issue, including the risks involved in it. Specific attention of the Investors is invited to the chapter titled "Risk Factors" on page 18 and "Material Developments" on page 125 of the Prospectus, before making an investment in the Issue. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the debt securities or investor's decision to purchase such securities. The Prospectus has not been and will not be approved by any regulatory authority in India, including the RBI, the Securities and Exchange Board of India ("SEBI"), the RoC or any stock exchange in India.

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 SCSBs. Application Forms may be downloaded from the websites of the Company at www.indelmoney.com, of the Lead Manager at www.vivro.net, of the BSE at www.bseindia.com.

Additionally, UPI Investor making application in the Issue can also make bid through online (app/ web) interface/ platform of the BSE i.e. "BSE Direct ". Further, BSE Direct platform can be accessed at https://www.bsedirect.com or can be accessed

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. Full copy of the Prospectus and this advertisement is available on the websites of the Issuer at www.indelmoney.com, of the Lead Manager at www.vivro.net, of BSE at www.bseindia.com and of SEBI at www.sebi.gov.in. 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. For further details please refer Prospectus dated October 08, 2024.

LEAD MANAGERS TO THE ISSUE

VIVRO VIVRO FINANCIAL SERVICES PRIVATE LIMITED Vivro House 11, Shashi Colony, Opposite Suvidha Shopping Center, Paldi, Ahmedabad – 380007,

Telephone: +91 7940404242/40/41 Email: investors@vivro.net Website: www.vivro.net Contact Person: Jay Dodiya / Kruti Saraiya STATUTORY AUDITOR

**BHATTER & COMPANY, CHARTERED ACCOUNTANTS** 

Maharashtra-400021, Tel: 022-22853039/30208868

307, Tulsiani Chambers, Nariman Point, Mumbai

Website: NA, Contact Person: D.H. Bhatter

Email: dhbhatter@gmail.com

VISTRN

VISTRA ITCL (INDIA) LIMITED The Capital Building, Unit No. 505-A2, Bandra Kurla Complex, Bandra East, Mumbai, Maharashtra, India, 400051 Tel: +91 22-26593333 Email: itclcompliance officer@vistra.com

DEBENTURE TRUSTEE\*

Website: www.vistraitcl.com Contact Person: Jatin Chanoni

# **LINK**Intime

LINK INTIME INDIA PRIVATE LIMITED C-101, 247 Park, L.B.S. Marg, Vikhroli (West), Mumbai 400 083 Maharashtra, India Tel: + 91 810 811 4949 Fax: + 91 22 4918 6195 Email: indelmoney.ncd2024@linkintime.co.in

REGISTRAR TO THE ISSUE

Website: www.linkintime.co.in Contact Person: Shanti Gopalkrishnan

CRISIL

Powai, Mumbai – 400 076 Maharashtra, India Tel: +91 22 3342 3000 Email: crisilratingdesk@crisil.com Website: www.crisilratings.com Contact Person: Ajit Velonie

CREDIT RATING

CRISIL RATINGS (A subsidiary of CRISIL Limited)

CRISIL House, Central Avenue

Hiranandani Business Park,

COMPANY SECRETARY AND COMPLIANCE OFFICER

Hanna P Nazir

Indel House, Changampuzha Nagar South Kalamassery Ernakulam 682033 Kerala, India

E-mail: cs@indelmoney.com; Tel: +91 484 2933 988 Investors may contact the Registrar to the Issue or the Compliance Officer in case of any pre-Issue or post

Issue related issues such as non-receipt of Allotment Advice, demat credit of allotted NCDs or refund orders.

\*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. For further details, please refer to "General Information — Debenture Trustee" on page 41 of the Prospectus. 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. The Prospectus

and this advertisement is available on our website at www.indelmoney.com, on the website of the stock exchange at www.vivro.net. 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.

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

Place: Mumbai Date : October 08, 2024

Gujarat, India