standardisation in different

Three states agree to centralised coal imports through CIL

DEEPA JAINANI Lucknow, May 31

RESPONDING TO THE Ministry of Power's (MoP)'s letter to all thermal power generators asking them to indicate their coal import requirements for blending, three states -- Gujarat, Madhya Pradesh and Andhra Pradesh have so far given their approval.

The approval comes on the back of the MoP's letter to all state as well as independent power producers (IPPs) on May 28 that Coal India would import coal for blending on government-togovernment (G2G) basis and supply to thermal power plants of state generators and independent power producers (IPPs) on composite billing along with the domestic coal.

The ministry had also advised the generators to assess their requirement of imported coal for the whole FY 2022-23 and urgently inform it. It also advised that the tenders under process by state gencos and IPPs for importing coal may be kept in abeyance to await the price discovery by CIL through G2G route so as to procure coal at least possible rates.

Speaking to FE, an official said that the ministry would wait for a couple of days beyond Tuesday's deadline for other states to respond, following which Coal India would start the process of procuring the coal. "We will wait for few days for other states to compile their requirements and get back to us," he said, adding that while CIL is making arrangements for importing the fuel, it is not mandatory for the states to agree to this process. "The states are free to import coal on their own, if they want. The reason why the CIL was roped in was because many states suggested that import of coal was not their domain of expertise and multiple coal import tenders by states would lead to a confusion. They had sought a centralised procurement through Coal India," he said.

However, while this process has definitely come as a relief for the states, some like Uttar Pradesh and Rajasthan are still not in a position to take the call on it, as the clause that says procurement will be at a cost-plus basis with an administrative charge, looks prohibitive for them.

"While purchasing imported coal from CIL will take a lot of load off us on the processes end, as it would mean that we do not have to go into the tendering, negotiating and other details, there still remains the question of who will foot the bill on the extra cost that imported coal would entail," said an official of Uttar Pradesh on condition of anonymity, adding that unless the government decides to give a pass through, the Uttar Pradesh Power Corporation (UPPCL) would not be able to give a go-ahead for coal import, which is at least five times costlier than domestic coal, to its generators.

Ex-SBI executive Natarajan Sundar appointed NARCL chief

FE BUREAU Mumbai, May 31

FORMER STATE BANK of India (SBI) executive Natarajan Sundar has been appointed MD & CEO of the National Asset Reconstruction Company (NARCL) with effect from May 30. Another former SBI employee, Karnam Sekar, who also headed Indian Overseas Bank (IOB) till June 30, 2020, has been appointed non-executive chairman of the bad bank.

Sundar retired on April 30 as deputy managing director and chief credit officer at the bank, after having worked there for over 37 years.

"After his name was recommended

for the position by NARCL board, the fit and proper approval was granted by the sectoral regulator, RBI on May 24, 2022. The previous incumbent, Mr. Padmakumar Nair, who was on a secondment basis from SBI has since been repatriated to the parent bank," SBI said in a statement on Tuesday.

Malvika Sinha, who retired as executive director of the Reserve Bank of India (RBI), also joined the NARCL board as an independent director last week. In addition to the three new appointees, the board has five nominee directors from shareholder banks and another independent director is expected to join the board shortly. "With this the Board will have its full complement of 9 directors," SBI said.

Fifteen Indian banks hold stakes in NARCL, with Canara Bank being the sponsor bank. Together with India Debt Resolution Company (IDRCL), NARCL is presently engaged in completing the financial and legal due diligence of the identified stressed accounts for acquisition. The bad bank is expected to make binding financial offers for a few accounts shortly, SBI said.

VIKRAM CHAUDHARY New Delhi, May 31

COMFORT, HYGIENE AND

safety are the top considera-

tions for intercity bus travellers;

safety is most important to passengers in south India, and comfort is more important to those in the north and the west.

Travel by bus for leisure is higher in the north (70%), compared to the west (56%) and the south (55%), accord-

ing to an interview-based study carried out by NueGo (the electric coach brand of GreenCell Mobility) in part-

Intercity bus travellers expect more comfort, hygiene and safety, finds study

nership with insights and consulting company Kantar. The findings of the study, which covered over 2,800 respon-

dents across 10 cities, will be released later this week. "The study has revealed that 79% feel there is a lack of

aspects of bus travel like punctuality, cleanliness/ hygiene, provision of food and beverages," a NueGo spokesperson said.

This is an advertisement for information purpose only



NAVI FINSERV LIMITED

Our Company was originally incorporated as Chaitanya Rural Intermediation Development Services Private Limited as a private limited companies, Karnataka at Bangalore ("RoC") on February 14, 2012. Our Company has obtained a certificate of registration bearing number N-02.00270 dated March 11, 2016 issued by the RBI to commence/ carry on the business of non-banking financial institution without accepting public deposits under Section 45IA of the RBI Act, 1934. Our Promoter acquired control over our Company on October 23, 2019. The name of our Company was changed to "Navi Finserv Private Limited" pursuant to a certificate of incorporation issued by RBI on May 15, 2020 pursuant to name change of our Company from Chaitanya Rural Intermediation Development Services Private Limited to Navi Finserv Private Limited company was converted from a private Limited company was converted from a private Limited company was changed to 'Navi Finserv Limited'. Further, a fresh certificate of incorporation dated April 5, 2022 consequent upon change of name on conversion to a public limited company was granted by the RBI on May 18, 2022 pursuant to the name change of our Company from Navi Finserv Private Limited to Navi Finsery Limited. For details regarding changes to our Registered Office, see "History and Certain Corporate Matters" beginning on page 147 of the Prospectus.

Corporate Identity Number: U65923KA2012PLC062537 PAN: AAECC7456R; Registered Office: Second Floor, AMR Tech Park, Sy. No. 23 & 24, Hongasandra Village, Hosur Road, Bangalore, Karnataka - 560068, India. Corporate Office: Prestige RMZ Startech, 7th floor, Wing B, No. 139, 2, Hosur Road, Koramangala Industrial Layout, S.G Palya, Bengaluru 560 095, Karnataka, India. Tel: +91 89519 04682; Website: www.navifinserv.com;

Email: corporate_finserv@navi.com; Company Secretary and Compliance Officer: Puneet Bhatia; Tel: +91 8951 904682; Email: secretarial@navi.com; Chief Financial Officer: Divyesh Jain Tel: +91 8951 904682; Email: divyesh.jain@navi.com

THE ISSUE

PUBLIC ISSUE BY NAVI FINSERV LIMITED ("COMPANY" OR THE "ISSUER") OF SECURED, RATED, LISTED, REDEEMABLE NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹ 1,000 EACH ("NCDs") FOR AN AMOUNT AGGREGATING UP TO ₹ 3,000 MILLION ("BASE ISSUE SIZE") WITH AN OPTION TO RETAIN OVERSUBSCRIPTION UP TO ₹ 3,000 MILLION ("GREEN SHOE OPTION") AGGREGATING UP TO € 6,000 MILLION ("ISSUE SIZE" OR "ISSUE LIMIT") (HEREINAFTER REFERRED TO AS THE "ISSUE") THROUGH THE PROSPECTUS DATED MAY 12, 2022 ("OFFER DOCUMENT").

THE ISSUE IS BEING MADE PURSUANT TO THE PROVISIONS OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF NON - CONVERTIBLE SECURITIES) REGULATIONS, 2021, AS AMENDED (THE "SEBI NCS REGULATIONS"), THE COMPANIES ACT, 2013 AND RULES MADE THEREUNDER, EACH AS AMENDED (THE "COMPANIES ACT, 2013") TO THE EXTENT NOTIFIED AND THE SEBI OPERATIONAL CIRCULAR

Credit Rating: IND A/ Stable by India Ratings & Research Pvt Ltd

ISSUE CLOSES ON THURSDAY, JUNE 2, 2022*

Last date for submitting application is Thursday, June 2, 2022

*Pursuant to the Prospectus dated May 12, 2022, the Issue opened on Monday, May 23, 2022 and was scheduled to close on Friday, June 10, 2022, with an option for early closure or extension by such period as may be decided by the Board of Directors or duly authorized committee thereof. In terms of the Issue, the Company has exercised the option of early closure and the Debenture Committee of the Board of Directors of the Company vide its resolution dated May 31, 2022 decided to close the Issue on Thursday, June 2, 2022.

In terms of the Prospectus, the Company is giving this public notice of such early closure. Application Forms for the Issue Period. On the Issue Closing Date, Application Form will be accepted only between 10:00 a.m. to 03:00 p.m. (Indian Standard Time) and uploaded until 05:00 p.m. or such extended time as may be permitted by the Stock Exchanges. Further, pending mandate requests for bids placed on the last day of bidding will be validated by 05:00 p.m. on one Working Day post the Issue Closing Date i.e. June 3, 2022. For further details, see section titled "Issue Related Information" on page 189 of the Prospectus.

The Company's Promoter is Navi Technologies Limited; Tel: +91 80 4630 6900; Email: cs@navi.com For further details, see "Our Promoter" beginning on page 170 of the Prospectus. The following are the terms of Secured NCDs pursuant to the Prospectus: Series

| Series | | 54.8 | | 10. | | |
|--|--------------------------------------|-----------|-----------|-----------|--|--|
| Frequency of Interest Payment | Monthly | Annual | Monthly | Annual | | |
| Minimum Application | ₹ 10,000 (10 NCDs) across all series | | | | | |
| In Multiples of thereafter (₹) | ₹ 1,000 (1 NCD) | | | | | |
| Face Value/ Issue Price of NCDs (₹/ NCD) | ₹ 1,000 | | | | | |
| Type of Instrument | Secured NCDs | | | | | |
| Tenor | 18 Months | 18 Months | 27 Months | 27 Months | | |
| Coupon (% per annum) for NCD Holders in Category I, Category II, Category III & Category IV | 9.20% | 9.50% | 9.40% | 9.75% | | |
| Effective Yield (% per annum) for NCD Holders in Category I, Category II, Category III & Category IV | 9.59% | 9.57% | 9.80% | 9.77% | | |
| Mode of Interest Payment | Through Various Modes available | | | | | |
| Amount (₹ / NCD) on Maturity for NCD Holders in Category I, Category II, Category III & Category IV | ₹ 1,000 | ₹ 1,000 | ₹ 1,000 | ₹ 1,000 | | |
| Maturity / Redemption Date (from the Deemed Date of Allotment) | 18 Months | 18 Months | 27 Months | 27 Months | | |
| Put and Call Option | Not Applicable | | | | | |

With respect to Series where interest is to be paid on an annual basis, relevant interest will be paid on each anniversary of the Deemed Date of Allotment on the face value of the NCDs. With respect to Series where interest is to be paid on a monthly basis, relevant interest will be paid on the same date of each month from the Deemed Date of Allotment on the face value of the NCDs. Please refer to "Annexure D" on page 324 of the Prospectus, for details pertaining to the cash flows of the Company in accordance with the SEBI Operational Circular. In the event, the interest / pay out of total coupon / redemption amount is a fraction and not an integer, such amount will be rounded off to the nearest integer Subject to applicable tax deducted at source, if any, For further details, please see the section entitled "Statement of Possible Tax Benefits available to the Debenture Holders" on page 77 of the Prospectus.

Applicants are advised to ensure that they have obtained the necessary statutory and/or regulatory permissions/consents/approvals in connection with applying for, subscribing to, or seeking Allotment of NCDs pursuant to the Issue. For further details, see "Issue Procedure" and "Terms of Issue" on page 205 and 189 of the Prospectus, Please note that the Basis of Allotment under the Issue will be on the basis of date of upload of each application into the electronic book of the Stock Exchanges in accordance with the SEBI Operational Circular. However, from the date of oversubscription and thereafter, the allotments will be made to the applicants on proportionate basis. For further details refer section titled "Issue Related Information" on page 189 of the Prospectus dated May 12, 2022.

ASBA* Simple, Safe, Smart way of Application!!! Mandatory in public issues. No cheque will be accepted.

*Applications Supported by Blocked Amount ("ASBA") is a better way of applying to issues by simply blocking the fund in the bank account. For further details, check section on ASBA.

UPI - Now available in ASBA for Retail Individual Investors. 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 UPI 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 value ₹ 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 given in the Application Form and also refer to the section "Issue Procedure" beginning on page 211 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 the requirement of the SEBI Operational Circular dated August 10, 2021.

NCD ALLOTMENT WILL BE MADE IN DEMATERIALISED FORM ONLY. ALLOTMENTS IN CONSULTATION WITH THE LEAD MANAGERS AND DESIGNATED STOCK EXCHANGE SHALL BE MADE ON THE BASIS OF THE DATE OF UPLOAD OF EACH APPLICATION INTO THE ELECTRONIC PLATFORM OF THE PAGE 238 OF THE PROSPECTUS

INFORMATION REQUIRED UNDER SECTION 30 OF THE COMPANIES ACT, 2013:

CONTENTS OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AS REGARDS ITS OBJECTS: For information on the main objects of the Company, see "History and Certain Corporate Matters" on page 147 of the Prospectus and Clause III of the Memorandum of Association of the Company, see "History and Certain Corporate Matters" on page 147 of the Prospectus and Clause III of the Memorandum of Association of the Company, see "History and Certain Corporate Matters" on page 147 of the Prospectus and Clause III of the Memorandum of Association of the Company, see "History and Certain Corporate Matters" on page 147 of the Prospectus and Clause III of the Memorandum of Association of the Company, see "History and Certain Corporate Matters" on page 147 of the Prospectus and Clause III of the Memorandum of Association of the Company, see "History and Certain Corporate Matters" on page 147 of the Prospectus and Clause III of the Memorandum of Association of the Company, see "History and Certain Corporate Matters" on page 147 of the Prospectus and Clause III of the Memorandum of Association of the Company, see "History and Certain Corporate Matters" on page 147 of the Prospectus and Clause III of the Memorandum of Association of the Company, see "History and Certain Corporate Matters" on page 147 of the Prospectus and Certain Corporate Matter Corporate Association of the Company is a document for inspection in relation to the Issue. For further details, see the section titled "Material Contracts and Documents for Inspection" on page 314 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 as on March 31, 2022 of the Company is ₹ 2,050,000,000 divided into 205,000,000 Equity Shares of face value of ₹10 each. The issued, subscribed and paid up share capital as on March 31, 2022 of the Company is ₹ 1,785,736,860 divided into 178,573,686 Equity Shares of face value of ₹ 10 each. For further information on the share capital of the Company, see "Capital Structure" on page 63 of the Prospectus

NAMES OF THE SIGNATORIES AT THE TIME OF SIGNING OF 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 incorporation of the Company aggregating to 10,000 Equity Shares of face value of ₹ 10 each.

LISTING: The NCDs offered through the Prospectus are proposed to be listed on BSE Limited ("BSE") and National Stock Exchanges"). The Company has received an 'in-principle' approval from BSE by way of its letter bearing reference number DCS/BM/PI-BOND/004/22-23 dated April 28, 2022 and from NSE by way of its letter bearing reference number NSE/LIST/C/2022/0341 dated April 28, 2022. For the purposes of this Issue, BSE shall be the Designated Stock Exchange. DISCLAIMER CLAUSE OF BSE: It is to be distinctly understood that the Prospectus has been cleared or approved by BSE Limited should not in any way be deemed 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 Limited DISCLAIMER CLAUSE OF NSE: It is to be distinctly understood that the Differ Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Offer Document. The investors are

advised to refer to the Offer Document for the full text of the Disclaimer Clause of the NSE. DISCLAIMER CLAUSE OF USE OF USE OF BSE ELECTRONIC PLATFORM: It is to be distinctly understood that the permission given by the Exchange to use their network and software of the Online system should not in any way be deemed or construed that the compliance with various statutory requirements approved by the Exchange; nor does it in any manner warrant, certify or endorse the correctness or completeness of the Company, its promoters, its management or any scheme or project of the Company. It is

also to be distinctly understood that the approval given by the Exchange is only to use the software for participating in system of making application process DISCLAIMER CLAUSE OF USE OF USE OF NSE ELECTRONIC PLATFORM: It is to be distinctly understood that the permission given by National Stock Exchange of India Ltd. ("NSEIL") to use their network and Online Platform for facilitating applications for public issue of debt securities shall not in any way be deemed or construed as compliance with statutory and other requirements by Navi Finsery Limited, Lead Managers, etc. is cleared or approved by NSEIL; 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 nor does it take any responsibility for the inancial or other soundness of the Issuer, its promoters, its management or any scheme or project of the Issuer.

It is also to be distinctly understood that the approval given by NSEIL, nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of the Prospectus; nor does it warrant that DISCLAIMER CLAUSE OF RBI: A copy of the Prospectus has not been filed with or submitted to the Reserve Bank of India ("RBI"). It is distinctly understood that the Prospectus should not in any way be deemed or construed to be approved or vetted by RBI. RBI does not accept any responsibility or guarantee about the present position as to the financial soundness of the Issuer or for the correctness of any of the statements or representations made or opinions expressed by the issuer and for discharge of liability by the Issuer and Issue

CREDIT RATING: The NCDs proposed to be issued pursuant to the Issue have been rated IND A/ Stable by India Ratings & Research Pvt Ltd for an amount of up to ₹ 6,000 million by way of its letter dated April 12, 2022 and revalidation letter dated May 2, 2022. Instruments with this rating are considered to have adequate degree of safety regarding timely servicing of financial obligations. Such instruments carry low credit risk. The rating provided by India Ratings & Research Pyt Ltd may 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. The rating given by the Credit Rating Agency is valid as on the date of the Prospectus and shall remain valid until the ratings are revised or withdrawn. These ratings are subjected to a periodic review during which they may be raised, affirmed, lowered, withdrawn, or placed on Rating Watch. The Credit Rating Agency's website will have the latest information on all its outstanding ratings. In case of any change in credit ratings till the listing of NCDs, the Company will inform the investors through public notices/advertisements in all those newspapers in which pre

issue advertisement has been given. These ratings are not a recommendation to buy, sell or hold securities and investors should take their own decisions. For the Prospectus, beginning on page 53 and 320 of the Prospectus, DISCLAIMER CLAUSE OF INDIA RATINGS & RESEARCH PVT LTD: All credit ratings assigned by India Ratings are subject to certain limitations and disclaimers by following this link: https://www.indiaratings.co.in/rating-definitions. In addition, rating definitions and the terms of use of such ratings are available on the agency's public website www.indiaratings.co.in. Published ratings, criteria, and methodologies are available from this site at all times. India ratings code of conduct, confidentiality, conflicts of interest, affiliate firewall, compliance, and other relevant policies and procedures are also available from the code of

GENERAL RISKS: Investment in debt securities involve 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 investors are advised to take an informed decision and to read the risk factors carefully before investing in this offering. For taking an investment decision, investors must rely on their examination of the issue including the risks involved in it. Specific attention of investors is invited to statement of risk factors contained under "Risk Factors" and "Material Developments" on page 18 and 188 of the Prospectus, respectively. 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 and Exchange Board of India ("SEBI"), the Reserve Bank of India ("RBI"), RoC or any stock exchange in India nor do they guarantee the accuracy or adequacy of the Prospectus.

AVAILABILITY OF APPLICATION FORM: Application Forms can be obtained from: NAVI FINSERV LIMITED, Tel: +91 22 6630 3030, Facsimile: +9 offices of the Consortium Members, Trading Members, Designated Intermediary (ies) and Designated Intermediar Exchanges, Lead Managers and Consortium Members. Additionally, UPI Investor making an application in the Issue can also make bid through online (app / web) interface/ platform of the BSE i.e. "BSE Direct" and of NSE i.e. "BSE Direct" and of NSE i.e. "BSE Direct platform can be accessed at https://www.bsedirect.com and NSE goBID at www.nseindiaipo.com or can be accessed through mobile app. Further, Application Forms will also be provided to Designated Intermediaries at their request. 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 is available on the

websites of the Issuer at www.navifinserv.com, of the Lead Managers at www.akgroup.co.in and www.jmfl.com, of BSE at www.bseindia.com of NSE and www.nseindia.com and of SEBI at www.sebi.gov.in. PUBLIC ISSUE ACCOUNT BANK, REFUND BANK AND SPONSOR BANK: HDFC Bank Limited, | CONSORTIUM MEMBERS: A, K, Stockmart Private Limited and JM Financial Services 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 to the Prospectus dated May 12, 2022. LEAD MANAGERS TO THE ISSUE

A. K. Capital Services Limited 603, 6th Floor, Windsor, Off CST Road, Kalina, Santacruz East, Mumbai 400 098 Tel: +91 22 6754 6500 Facsimile: +91 22 6610 0594 Email: nfl.ncd2022@akgroup.co.in

Investor Grievance Email: investor.grievance@akgroup.co.in Website: www.akgroup.co.in Contact Person: Aanchal Wagle/ Milan Soni Compliance Officer: Tejas Davda SEBI Registration No.: INM000010411

CIN: L74899MH1993PLC274881

JM Financial Limited 7th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025 Tel: +91 22 6630 3030 Facsimile: +91 22 6630 3330 Email: nfl.ncdissue2022@jmfl.com Investor Grievance Email: grievance.ibd@jmfl.com Website: www.imfl.com Contact Person: Prachee Dhuri Compliance Officer: Sunny Shah

SEBI Registration No.: INM000010361

CIN: L67120MH1986PLC038784

REGISTRAR TO THE ISSUE

Link Intime India Private Limited C-101, 247 Park, LBS Marg, Vikhroli (West). Mumbai 400 083 Tel: +91 22 4918 6200 Facsimile: (91 22) 4918 6195

Website: www.linkintime.co.in Contact Person: Sumeet Deshpande Compliance Officer: B N Ramakrishnan SEBI Registration No.: INR000004058

CIN: U67190MH1999PTC118368 COMPANY SECRETARY AND COMPLIANCE OFFICER

Contact Person: Bhavik Mehta Compliance Officer: Arunima Basu SEBI Registration No.: IN/CRA/002/1999 CIN: U67100MH1995FTC140049

CREDIT RATING AGENCY

Wockhardt Towers, 4th floor,

Bandra East, Mumbai 400 051

Facsimile: + 91 22 4000 1701

Email: infogrp@indiaratings.co.in

Website: www.indiaratings.co.in

Bandra Kurla Complex

Tel: +91 22 4000 1700

India Ratings & Research Pvt Ltd

India Ratings

& Research

DEBENTURE TRUSTEE" CATALYST

Catalyst Trusteeship Services Limited** GDA House, Plot No. 85, Bhusari Colony (Right), Kothrud, Pune 411 038 Tel: +91 22 4922 0555

Facsimile: + 91 22 4922 0555 Email: ComplianceCTL-Mumbai@ctltrustee.com Investor Grievance Email: grievance@ctltrustee.com Website: www.catalysttrustee.com

Contact Person: Umesh Salvi Compliance Officer: Rakhi Kulkarni SEBI Registration No.: IND000000034 CIN: U74999PN1997PLC110262

Prestige RMZ Startech, 7th Floor, Wing B, No. 139, 2, Hosur Rd, Koramangala Industrial Layout, S.G Palya, Bengaluru 560 095 Karnataka, India. Contact Number: +91 8951 904682; Facsimile: N/A; Email: secretarial@navi.com; Website: www.navifinserv.com Investors may contact the Registrar to the Issue or the Company Secretary and Compliance Officer in case of any pre-Issue or post Issue related issues such as non-receipt of Allotment Advice, demat credit of allotment of NCDs or refund orders. *Catalyst Trusteeship Services Limited pursuant to Regulation 8 of the SEBI NCS Regulations and by way of letter dated April 11, 2022 has given its consent for its name to be included in the Draft Prospectus, the Prospectus and in all the subsequent

periodical communications sent to the holders of the Debentures issued pursuant to the Issue. A copy of the Prospectus has been filed with the certified copies of all requisite documents. For further details, see "Material Contracts and" Documents for Inspection" beginning on page 314 of the Prospectus. DISCLAIMER: NAVI FINSERV LIMITED, subject to market conditions and other considerations, is proposing a public issue of Secured, Listed, Rated, Redeemable Non-Convertible Debentures and has filed the Prospectus dated May 12, 2022 with the Registrar of Companies, Bengaluru, Karnataka, BSE, NSE

the website of SEBI at www.sebi.gov.in. Investors proposing to participate in the Prospectus dated May 12, 2022, Addendum to the Prospectus dated May 12, 2022, Addendum to the Prospectus dated May 12, 2022, The Second Addendum to the Prospectus dated May 22, 2022, The Second Addendum to the Prospectus dated May 18, 2022, The Second Addendum to the Prospectus dat

and the Third Addendum to the Prospectus dated May 28, 2022. Investors should note that investment in NCDs involves a high degree of risk and for details relating to the Prospectus dated May 12, 2022, including the section "Risk Factors" beginning on page 18 of the Prospectus and

For NAVI FINSERV LIMITED Sachin Bansal **Executive Chairman and CEO**

Place : Bengaluru Date: May 31, 2022

"Material Developments" on page 188 of the Prospectus before making an investment in the Issue.



JM FINANCIAL

LINKIntime

Email: navifinserv.ncd@linkintime.co.in Investor Grievance Email: navifinserv.ncd@linkintime.co.in

Puneet Bhatia

and SEBI. The Prospectus dated May 12, 2022 are also available on the website at www.navifinserv.com, on the website at www.navifinserv.com, on the website of the BSE Limited at www.nseindia.com, the respective websites of the lead managers at www.akgroup.co.in and www.jmfl.com and on

(DIN: 02356346)

financialexp.epap.in

LOSS OF SHARE CERTIFICATES

N.SETHUPATHI Resident of 59 R L Nagar IV Cross, K K Puthur Coimbatore 641038 to inform all of you that 100 shares of CALCOM VISION LIMITED are registered under the single name N.SETHUPATHI registered Folio No. 0011140 have been lost from my home. f any person finds please inform at: 9360292595

There Details are as follows

Certificate No.: 7502 Distinctive No. : 740371 To 740470

रेलटेल

No. of Share : 100

सीआईएन स. L64202DL2000GOI107905

देनाक: 01.06.2022 निविदा सं: रेलटेल/ओटी/उ.क्षे/ओएडएम. ओएफसी पैच रिप्लेसमेंट / 22–23 / 11–16 रेलटेल / उत्तरी क्षेत्र द्वारा "रेलटेल के उत्तरी क्षेत्र के दिल्ली लखनक चंडीगढ़ दिल्ली रा.रा.क्षे. भोएफेंसी नेटवर्क के ओएफसी पैच रिप्लेसमेंट व लिए ट्रेंचिंग, बिछाना, टर्मिनेशन, सप्लाइसिंग, परीक्षण और चालू करने' हेतु पात्र बोलीदाताओं से ई—निविदाएं आर्मित्रत की जाती हैं।

www.railtelindia.com और https://ireps.gov.in/ पर उपलब्ध हैं। परिशिष्ट / शुद्धिपत्र केवल रेलटेल वेबसाइट और आईऑरपीईएस पोर्टल पर अपलोड

ALLIANCEBERNSTEIN SOLUTIONS (INDIA) PRIVATE LIMITED

CIN: U74110DL1994FTC063380 Unit no. 216, 2nd floor, Square One, C-2, District Centre, Saket, New Delhi - 110017.

NOTICE OF REDUCTION OF PAID-UP EQUITY SHARE CAPITAL

(C.P. NO. 55/55&66/ND/2020 under **Section 66 of the Companies Act, 2013)** The Hon'ble National Company Law Tribunal (NCLT), New Delhi bench, has vide its Order dated 17th May 2022 ("NCLT Order") has approved the "Reduction of Share Capital" of the Company by approving the Minutes set forth herein below:

"The share capital of AllianceBernstein Solutions (India) Private Limited is henceforth Rs. 157,500,000/- (Rupees Fifteen Crores Seventy-five lacs only) divided into 15,750,000 (One Crore Fifty-seven lacs fifty thousand) equity share of Rs. 10 each, has been reduced to Rs. 12,600,000/- (Rupees One Crores Twenty-Six lacs only) divided into 1,260,000 (Twelve lacs Sixty thousand) equity shares of Rs. 10 each and such reduction be affected by cancelling and extinguishing, in the aggregate 92.00% of the total issued, subscribed and paid-up equity shares of Rs. 10 each. At the date of the registration of these minutes 1,260,000 equity shares have been

issued and are fully paid." This Advertisement is published as per the directions provided in the NCLT Order. Date: 31.05.2022 Ajai Mohan Kaul Place: New Delhi Director

प्रपत्र सं. आईएनसी-26 किम्पनी (निगमन) नियम, 2014 के नियम 30 के अनुपालन में,

एक राज्य से दूसरे राज्य में कम्पनी के पंजीकृत कार्यालय के परिवर्तन के लिये समाचार पत्र में प्रकाशन के लिये विज्ञापन

उत्तीय क्षेत्र, नई दिल्ली के समक्ष कंपनी अधिनियम, 2013 की धारा 13 की उप–धारा (4) तथा कम्पनी (निगमन) नियमावली, 2014 के नियम 30 के उप—नियम (5) के क्लॉज (ए) के मामले में

मै. एस.वी. फिनवेस्ट प्राइवेट लिमिटेड जिसका पंजीकृत कार्यालय 252—डी, प्रथम तल, संत नगर, ईस्ट ऑफ कैलाश, नई दिल्ली-110065,

तदद्वारा आम जनता को सूचित किया जाता है कि राष्ट्रीय राजधानी क्षेत्र (एनसीटी) दिल्ली'' से 'उत्तर प्रदेश राज्य'' में पंजीकृत कार्यालय को परिवर्तित करने के लिए कंपनी को सक्षम बनाने के लिए 30.05.2022 को आयोजित 26वीं वार्षिक आम बैठक में पारित विशेष प्रस्ताव के अनुसार कंपनी के मेमोंरेन्डम आफ एसोसिएशन के परिवर्तन की पष्टि के लिए कम्पनी अधिनियम, 2013 की धारा 13 के अंतर्गत यह कम्पनी केन्द्र सरकार के पास आवेदन करने का प्रस्ताव करती है।

कम्पनी के पंजीकृत कार्यालय के इस प्रस्तावित परिवर्तन से यदि किसी व्यक्ति का हित प्रभावित होता हो, वे एमसीए 21 पोर्टल (www.mca.gov.in) पर निवेशक शिकायत प्रपत्र दाखिल करें अथवा उसके नीचे वणिर्त पंजीकृत कार्यालय में आवदेक कंपनी को उसकी एक प्रति के साथ इस सचुना के प्रकाशन की तिथि से चौदह दिनों के भीतर अपने हित की प्रकृति तथा आपत्ति के कारणों का उल्लेख करते हुए एक शपथ पत्र द्वारा समर्थित अपनी आपित्ति क्षेत्रीय निदेशक के पते बी-2 विंग, दसुरा तल, पर्यावरण भवन, सीजीओ कॉम्प्लेक्स, नई दिल्ली–110003 में जमा करें या

पंजीकृत कार्यालयः 252—डी, प्रथम तल, संत नगर, ईस्ट ऑफ कैलाश, नई दिल्ली—110065,

जमा कराऐं या पंजिकृत डाक से भजें।

कृते एवं के लिए मै. एस.वी. फिनवेस्ट प्राइवेट लिमिटेड हस्ता./ विकास अग्रवाल

तिथि : 30.05.2022 निदेशक डीन नं0 00204155

प्ररूप संख्या आईएनसी-26

30 के अनुसरण में] केन्द्रीय सरकार, क्षेत्रीय निदेशक,

उत्तरी क्षेत्र, नई दिल्ली के समक्ष कंपनी अधिनियम, 2013 की धारा 13 की उपधारा (4) और कंपनी (निगमन) नियम, 2014 के नियम 30 (5) (ए) के मामले में

फ्लाईईस्टवैस्ट प्राइवेट लिमिटेड (CIN: U72100DL2017PTC310363) जिसका पंजीकत कार्यालयः 811-बी. पहली मंजिल, गली नं. 7, गोविंद पुरी कालकाजी,

नई दिल्ली-110019 में हैं, के मामले मेंआवेदक कंपनी / याचिकाकर्ता खदद्वारा सार्वजनिक सुधना दी जाती है कि यह कंपनी

केन्द्रीय सरकार के समक्ष कंपनी अधिनियम, 2013 की धारा 13(4) के अधीन आवेदन का प्रस्ताव करती है. जिसमें कंपनी का पंजीकृत कार्यालय "राष्ट्रीय राजधानी क्षेत्र दिल्ली" से "चत्तर प्रदेश राज्य" में स्थानांतरित करने के लिए 30 मई, 2022 को आयोजित असाधारण सामान्य बैठक में पारित विशेष संकल्प के संदर्भ में कंपनी के संगम ज्ञापन में संशोधन की पष्टि की मांग की गई है। कंपनी के पंजीकृत कार्यालय के प्रस्तावित स्थानांतरण

से यदि किसी व्यक्ति का हित प्रभावित होता है तो वह व्यक्ति या तो निवेशक शिकायत प्ररूप फाइल कर एमसीए-21 पोर्टल (www.mca.gov.in) में शिकायत दर्ज कर सकता है या एक शपथ पत्र जिसमें उनके हित का प्रकार और उसके विरोध का कारण उल्लिखित हो, के साथ अपनी आपत्ति क्षेत्रीय निदेशक को इस सूचना के प्रकाशन की तारीख से चीदह (14) दिनों के भीतर क्षेत्रीय निदेशक, उत्तरी क्षेत्र, कारपोरेट कार्य मंत्रालय, बी-2 विंग, दूसरा तल, पंडित दीनदयाल अंत्योदय भवन, सीजीओ कॉम्पलैक्स, नई दिल्ली-110003 पर पंजीकृत डाक द्वारा मेज सकता है और इसकी प्रति आवेदक कंपनी को उनके निम्नलिखित पंजीकृत कार्यालय पते पर भी भेजें।

811-बी, पहली मंजिल, गली नं. 7, गोविंद पुरी कालकाजी, नई दिल्ली—110019

www.readwhere.com

स्थानः नई दिल्ली

आवेदक के लिए और आवेदक की और से फ्लाईईस्टबैस्ट प्राइबेट लिमिटेड हस्ता/-मनोज शर्मा (निदेशक) दिनांक: 31.05.2022

ढीआईएन: 07669452

This is an advertisement for information purpose only.



navi NAVI FINSERV LIMITED

Our Company was originally incorporated as Chaitanya Rural Intermediation Development Services Private Limited as a private limited companies Act, 1956, pursuant to a certificate of incorporation issued by the Registrar of Companies, Karnataka at Bangalore ("RoC") on February 14, 2012. Our Company has obtained a certificate of registration bearing number N-02.00270 dated March 11, 2016 issued by the RBI to commence/ carry on the business of non-banking financial institution without accepting public deposits under Section 45IA of the RBI Act, 1934. Our Promoter acquired control over our Company on October 23, 2019. The name of our Company was changed to 'Navi Finserv Private Limited' pursuant to a certificate of incorporation issued by RBI on May 15, 2020 pursuant to name change of our Company from Chaitanya Rural Intermediation Development Services Private Limited to Navi Finserv Private Limited company was converted from a private Limited company by a public limited company by second resolution passed by our Shareholders on March 5, 2022, and the name of our Company was changed to 'Navi Finserv Limited'. Further, a fresh certificate of incorporation dated April 5, 2022 consequent upon change of name on conversion to a public limited company was granted by the RBI on May 18, 2022 pursuant to the name change of our Company from Navi Finserv Private Limited to Navi Finsery Limited. For details regarding changes to our Registered Office, see "History and Certain Corporate Matters" beginning on page 147 of the Prospectus.

Corporate Identity Number: U65923KA2012PLC062537 PAN: AAECC7456R; Registered Office: Second Floor, AMR Tech Park, Sy. No. 23 & 24, Hongasandra Village, Hosur Road, Bangalore, Karnataka - 560068, India. Corporate Office: Prestige RMZ Startech, 7th floor, Wing B, No. 139, 2, Hosur Road, Koramangala Industrial Layout, S.G Palya, Bengaluru 560 095, Karnataka, India. Tel: +91 89519 04682; Website: www.navifinserv.com; Email: corporate_finserv@navi.com; Company Secretary and Compliance Officer: Puneet Bhatia; Tel: +91 8951 904682; Email: secretarial@navi.com; Chief Financial Officer: Divyesh Jain Tel: +91 8951 904682; Email: divyesh.jain@navi.com

THE ISSUE

PUBLIC ISSUE BY NAVI FINSERV LIMITED ("COMPANY" OR THE "ISSUER") OF SECURED, RATED, LISTED, REDEEMABLE NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹ 1,000 EACH ("NCDs") FOR AN AMOUNT AGGREGATING UP TO ₹ 3,000 MILLION ("BASE ISSUE SIZE") WITH AN OPTION TO RETAIN OVERSUBSCRIPTION UP TO ₹ 3,000 MILLION ("GREEN SHOE OPTION") AGGREGATING UP TO € 6,000,000 NCDS FOR AN AMOUNT UP TO ₹ 6,000 MILLION ("ISSUE SIZE" OR "ISSUE LIMIT") (HEREINAFTER REFERRED TO AS THE "ISSUE") THROUGH THE PROSPECTUS DATED MAY 12, 2022 ("OFFER DOCUMENT").

THE ISSUE IS BEING MADE PURSUANT TO THE PROVISIONS OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF NON - CONVERTIBLE SECURITIES) REGULATIONS, 2021, AS AMENDED (THE "SEBI NCS REGULATIONS"), THE COMPANIES ACT, 2013 AND RULES MADE THEREUNDER, EACH AS AMENDED (THE "COMPANIES ACT, 2013") TO THE EXTENT NOTIFIED AND THE SEBI OPERATIONAL CIRCULAR.

Credit Rating: IND A/ Stable by India Ratings & Research Pvt Ltd

ISSUE CLOSES ON THURSDAY, JUNE 2, 2022*

Last date for submitting application is Thursday, June 2, 2022

Pursuant to the Prospectus dated May 12, 2022, the Issue opened on Monday, May 23, 2022 and was scheduled to close on Friday, June 10, 2022, with an option for early closure or extension by such period as may be decided by the Board of Directors or duly authorized committee thereof. In terms of the Issue, the Company has exercised the option of early closure and the Debenture Committee of the Board of Directors of the Company vide its resolution dated May 31, 2022 decided to close the Issue on Thursday, June 2, 2022.

In terms of the Prospectus, the Company is giving this public notice of such early closure. Application Forms for the Issue Period. On the Issue Closing Date, Application Form will be accepted only between 10:00 a.m. to 03:00 p.m. (Indian Standard Time) and uploaded until 05:00 p.m. or such extended time as may be permitted by the Stock Exchanges. Further, pending mandate requests for bids placed on the last day of bidding will be validated by 05:00 p.m. on one Working Day post the Issue Closing Date i.e. June 3, 2022. For further details, see section titled "Issue Related Information" on page 189 of the Prospectus.

The Company's Promoter is Navi Technologies Limited; Tel: +91 80 4630 6900; Email: cs@navi.com For further details, see "Our Promoter" beginning on page 170 of the Prospectus.

The following are the terms of Secured NCDs pursuant to the Prospectus: Series IV* Frequency of Interest Payment Monthly Annual Monthly Annual Minimum Application ₹ 10,000 (10 NCDs) across all series ₹ 1,000 (1 NCD) In Multiples of thereafter (₹) Face Value/ Issue Price of NCDs (₹/ NCD) ₹ 1,000 Type of Instrument Secured NCDs 18 Months 18 Months 27 Months 27 Months Coupon (% per annum) for NCD Holders in 9.20% 9.50% 9.40% 9.75% Category I, Category II, Category III & Category IV Effective Yield (% per annum) for NCD Holders in 9.77% 9.59% 9.57% 9.80% Category I, Category II, Category III & Category IV Mode of Interest Payment Through Various Modes available Amount (₹ / NCD) on Maturity for NCD Holders in ₹ 1,000 ₹ 1,000 ₹ 1,000 ₹ 1,000 Category I, Category II, Category III & Category IV Maturity / Redemption Date (from the Deemed Date of Allotment) 18 Months 18 Months 27 Months 27 Months Put and Call Option Not Applicable

*The Company shall allocate and allot Series IV NCDs wherein the Applicants have not indicated the choice of the relevant NCD Series.

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

With respect to Series where interest is to be paid on an annual basis, relevant interest will be paid on each anniversary of the Deemed Date of Allotment on the face value of the NCDs. With respect to Series where interest is to be paid on an annual basis, relevant interest payment under annual Series will be made at the time of redemption of the NCDs. With respect to Series where interest is to be paid on an annual basis, relevant interest will be made at the time of redemption of the NCDs. With respect to Series where interest is to be paid on an annual basis, relevant interest will be made at the time of redemption of the NCDs. monthly basis, relevant interest will be paid on the same date of each month from the Deemed Date of Allotment on the face value of the NCDs. Please refer to "Annexure D" on page 324 of the Prospectus, for details pertaining to the cash flows of the Company in accordance with the SEBI Operational Circular. In the event, the interest/pay out of total coupon / redemption amount is a fraction and not an integer, such amount will be rounded off to the nearest integer. Subject to applicable tax deducted at source, if any, For further details, please see the section entitled "Statement of Possible Tax Benefits available to the Debenture Holders" on page 77 of the Prospectus.

Applicants are advised to ensure that they have obtained the necessary statutory and/or regulatory permissions/consents/approvals in connection with applying for, subscribing to, or seeking Allotment of NCDs pursuant to the Issue. For further details, see "Issue Procedure" and "Terms of Issue" on page 205 and 189 of the Prospectus. Please note that the Basis of Allotment under the Issue will be on the basis of date of upload of each application into the electronic book of the Stock Exchanges in accordance with the SEBI Operational Circular. However, from the date of oversubscription and thereafter, the allotments will be made to the applicants on proportionate basis. For further details refer section titled "Issue Related Information" on page 189 of the Prospectus dated May 12, 2022.

Mandatory in public issues. No cheque will be accepted. UPI - Now available in ASBA for Retail Individual Investors.

Bidders are required to ensure that the bank account used for bidding is linked to their PAN

*Applications Supported by Blocked Amount ("ASBA") is a better way of applying to issues by simply blocking the fund in the bank account. For further details, check section on ASBA.

UPI - Now available in ASBA for Retail Individual Investors. Investors bidding using the UPI 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 value ₹ 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 given in the Application Form and also refer to the section "Issue Procedure" beginning on page 211 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 the requirement of the SEBI Operational Circular dated August 10, 2021

NCD ALLOTMENT WILL BE MADE IN DEMATERIALISED FORM ONLY. ALLOTMENTS IN CONSULTATION WITH THE LEAD MANAGERS 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 EACH PORTION SUBJECT TO THE ALLOCATION RATIO, HOWEVER FROM THE DATE OF OVER SUBSCRIPTION, THE ALLOTMENT WILL BE MADE TO THE APPLICANTS ON PROPORTIONATE BASIS, FOR FURTHER DETAILS PLEASE REFER BASIS OF ALLOTMENT OF NCDS ON

PAGE 238 OF THE PROSPECTUS INFORMATION REQUIRED UNDER SECTION 30 OF THE COMPANIES ACT, 2013:

advised to refer to the Offer Document for the full text of the Disclaimer Clause of the NSE.

CONTENTS OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AS REGARDS ITS OBJECTS: For information on the main objects of the Company, see "History and Certain Corporate Matters" on page 147 of the Prospectus and Clause III of the Memorandum of Association of the Company, see "History and Certain Corporate Matters" on page 147 of the Prospectus and Clause III of the Memorandum of Association of the Company, see "History and Certain Corporate Matters" on page 147 of the Prospectus and Clause III of the Memorandum of Association of the Company, see "History and Certain Corporate Matters" on page 147 of the Prospectus and Clause III of the Memorandum of Association of the Company, see "History and Certain Corporate Matters" on page 147 of the Prospectus and Clause III of the Memorandum of Association of the Company, see "History and Certain Corporate Matters" on page 147 of the Prospectus and Clause III of the Memorandum of Association of the Company, see "History and Certain Corporate Matters" on page 147 of the Prospectus and Clause III of the Memorandum of Association of the Company and Certain Corporate Matters" on page 147 of the Prospectus and Clause III of the Memorandum of Association of the Company and Certain Corporate Matters" on page 147 of the Prospectus and Clause III of the Memorandum of Association of the Company and Certain Corporate Matters" on page 147 of the Prospectus and Corporate Matters a Association of the Company is a document for inspection in relation to the Issue. For further details, see the section titled "Material Contracts and Documents for Inspection" on page 314 of the Prospectus.

AMOUNT OF SHARE CAPITAL OF THE COMPANY AND CAPITAL STRUCTURE AS AT THE DATE OF THE PROSPECTUS: The Authorised Share Capital as on March 31, 2022 of the Company is ₹ 2,050,000,000 divided into 205,000,000 Equity Shares of face value of ₹10 each. The issued, subscribed and paid up share capital as on March 31, 2022 of the Company is ₹ 1,785,736,860 divided into 178,573,686 Equity Shares of face value of ₹ 10 each. For further information on the share capital of the Company, see "Capital Structure" on page 63 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 incorporation of the Company aggregating to 10,000 Equity Shares of face value of ₹ 10 each LISTING: The NCDs offered through the Prospectus are proposed to be listed on BSE Limited ("NSE") and National Stock Exchanges"). The Company has received an 'in-principle' approval from BSE by way of its letter bearing reference number DCS/BM/PI-BOND/004/22-23 dated April 28, 2022 and from NSE by way of its letter bearing reference number NSE/LIST/C/2022/0341 dated April 28, 2022. For the purposes of this Issue, BSE shall be the Designated Stock Exchange.

DISCLAIMER CLAUSE OF BSE: It is to be distinctly understood that the Prospectus has been cleared or approved by BSE Limited should not in any way be deemed or construed that the Prospectus, The investors are advised to refer to the Prospectus for the full text of the Disclaimer clause of the BSE Limited. DISCLAIMER CLAUSE OF NSE: It is to be distinctly understood that the Defer Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Offer Document. The investors are

DISCLAIMER CLAUSE OF USE OF USE OF USE OF USE OF USE OF USE ELECTRONIC PLATFORM: It is to be distinctly understood that the permission given by the Exchange to use their network and software of the Online system should not in any way be deemed or construed that the compliance with various statutory requirements approved by the Exchange; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the Company, its promoters, its management or any scheme or project of the Company. It is also to be distinctly understood that the approval given by the Exchange is only to use the software for participating in system of making application process.

DISCLAIMER CLAUSE OF USE OF NSE ELECTRONIC PLATFORM: It is to be distinctly understood that the permission given by National Stock Exchange of India Ltd. ("NSEIL") to use their network and Online Platform for facilitating applications for public issue of debt securities shall not in any way be deemed or construed as compliance with statutory and other requirements by Navi Finserv Limited, Lead Managers, etc. is cleared or approved by NSEIL; nor does it nany manner warrant, certify or endorse the correctness or completeness of any of the compliance with the statutory and other requirements nor does it nany manner warrant, certify or endorse the correctness or completeness of any of the compliance with the statutory and other requirements have a completeness of any of the compliance with the statutory and other requirements have a completeness of any of the compliance with the statutory and other requirements have a completeness of any of the compliance with the statutory and other requirements have a completeness of any of the compliance with the statutory and other requirements have a completeness of any of the compliance with the statutory and other requirements have a completeness of any of the compliance with the statutory and other requirements have a completeness of any of the complete financial or other soundness of the Issuer, its promoters, its management or any scheme or project of the Issuer.

It is also to be distinctly understood that the approval given by NSEIL; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of the Prospectus; nor does it warrant that the securities will be listed or will continue to be listed on NSEIL DISCLAIMER CLAUSE OF RBI: A copy of the Prospectus has not been filed with or submitted to the Reserve Bank of India ("RBI"). It is distinctly understood that the Prospectus should not in any way be deemed or construed to be approved or vetted by RBI. RBI does not accept any responsibility or guarantee about the present position as to the financial soundness of the Issuer or for the correctness of any of the statements or representations made or opinions expressed by the Issuer and for discharge of liability by the Issuer and I

proposed NCDs. CREDIT RATING: The NCDs proposed to be issued pursuant to the Issue have been rated IND A/ Stable by India Ratings & Research Pvt Ltd for an amount of up to ₹ 6,000 million by way of its letter dated April 12, 2022 and revalidation letter dated May 2, 2022. Instruments with this rating are considered to have adequate degree of safety regarding timely servicing of financial obligations. Such instruments carry low credit risk. The 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. The rating given by the Credit Rating Agency is valid as on the date of the Prospectus and shall remain valid until the ratings are revised or withdrawn. These ratings are revised or withdrawn. affirmed, lowered, withdrawn, or placed on Rating Watch. The Credit Rating Agency's website will have the latest information on all its outstanding ratings. In case of any change in credit ratings till the listing of NCDs, the Company will inform the investors through public notices/ advertisements in all those newspapers in which pre issue advertisement has been given. These ratings are not a recommendation to buy, sell or hold securities and investors should take their own decisions. For the Prospectus, beginning on page 53 and 320 of the Prospectus,

DISCLAIMER CLAUSE OF INDIA RATINGS & RESEARCH PVT LTD: All credit ratings are subject to certain limitations and disclaimers by following this link: https://www.indiaratings.co.in/rating-definitions. In addition, rating definitions and the terms of use of such ratings are available on the agency's public website www.indiaratings.co.in. Published ratings, criteria, and methodologies are available from this site at all times. India ratings of conduct, conflicts of interest, affiliate firewall, compliance, and other relevant policies and procedures are also available from the code of conduct section of this site.

GENERAL RISKS: Investment in debt securities involve 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 this offering. For taking an investment decision, investors must rely on their examination of the issue including the risks involved in it. Specific attention of investors and "Material Developments" on page 18 and 188 of the Prospectus, respectively. 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 and Exchange Board of India ("SEBI"), the Reserve Bank of India ("RBI"). RoC or any stock exchange in India nor do they guarantee the accuracy or adequacy of the Prospectus.

AVAILABILITY OF APPLICATION FORM: Application Forms can be obtained from: NAVI FINSERV LIMITED, Tel: +91 22 6630 3030, Facsimile: +9 offices of the Consortium Members, Trading Members, Designated Intermediary(ies) and Designated Branches of the SCSBs. Electronic Application Forms will be available on the websites of Stock Exchanges, Lead Managers and Consortium Members, Additionally, UPI Investor making an application in the Issue can also make bid through online (app / web) interface/ platform of the BSE i.e. "BSE Direct" and of NSE i.e. "BSE Direct platform can be accessed at https://www.bsedirect.com and NSE

goBID at www.nseindiaipo.com or can be accessed through mobile app. Further, Application Forms will also be provided to Designated Intermediaries at their request. AVAILABILITY OF PROSPECTUS: Investors are advised to refer to the Prospectus and the "Risk Factors" on page 18 of the Prospectus can be obtained from the Registered Office of the Company and Lead Managers. Full copy of the Prospectus is available on the websites of the Issuer at www.navifinserv.com, of the Lead Managers at www.akgroup.co.in and www.jmfl.com, of BSE at www.bseindia.com of NSE and www.nseindia.com and of SEBI at www.sebi.gov.in.

PUBLIC ISSUE ACCOUNT BANK, REFUND BANK AND SPONSOR BANK: HDFC Bank Limited, | CONSORTIUM MEMBERS: A. K. Stockmart Private Limited and JM Financial Services 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 to the Prospectus dated May 12, 2022.

LEAD MANAGERS TO THE ISSUE



A. K. Capital Services Limited 603, 6th Floor, Windsor, Off CST Road, Kalina, Santacruz East, Mumbai 400 098 Tel: +91 22 6754 6500 Facsimile: +91 22 6610 0594 Email: nfl.ncd2022@akgroup.co.in Investor Grievance Email: investor.grievance@akgroup.co.in Website: www.akgroup.co.in

JM Financial Limited 7th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025 Tel: +91 22 6630 3030 Facsimile: +91 22 6630 3330 Email: nfl.ncdissue2022@jmfl.com Investor Grievance Email: grievance.ibd@jmfl.com Website: www.jmfl.com Contact Person: Prachee Dhuri Compliance Officer: Sunny Shah SEBI Registration No.: INM000010361 CIN: L67120MH1986PLC038784

REGISTRAR TO THE ISSUE

LINKIntime

Link Intime India Private Limited C-101, 247 Park, LBS Marg, Vikhroli (West), Mumbai 400 083 Tel: +91 22 4918 6200 Facsimile: (91 22) 4918 6195 Email: navifinserv.ncd@linkintime.co.in Investor Grievance Email: navifinserv.ncd@linkintime.co.in Website: www.linkintime.co.in Contact Person: Sumeet Deshpande

Compliance Officer: B N Ramakrishnan SEBI Registration No.: INR000004058

COMPANY SECRETARY AND COMPLIANCE OFFICER

Puneet Bhatia

Prestige RMZ Startech, 7th Floor, Wing B, No. 139, 2, Hosur Rd, Koramangala Industrial Layout, S.G Palya, Bengaluru 560 095 Karnataka, India. Contact Number: +91 8951 904682; Facsimile: N/A; Email: secretarial@navi.com; Website: www.navifinserv.com

Investors may contact the Registrar to the Issue or the Company Secretary and Compliance Officer in case of any pre- Issue or post Issue related issues such as non-receipt of Allotment Advice, demat credit of allotment of NCDs or refund orders. **Catalyst Trusteeship Services Limited pursuant to Regulation 8 of the SEBI NCS Regulations and by way of letter dated April 11, 2022 has given its consent for its name to be included in the Draft Prospectus, the Prospectus and in all the subsequent periodical communications sent to the holders of the Debentures issued pursuant to the Issue. A copy of the Prospectus has been filed with the certified copies of all requisite documents. For further details, see "Material Contracts and Documents for Inspection" beginning on page 314 of the Prospectus.

DISCLAIMER: NAVI FINSERV LIMITED, subject to market conditions and other considerations, is proposing a public issue of Secured, Listed, Rated, Redeemable Non-Convertible Debentures and has filed the Prospectus dated May 12, 2022 with the Registrar of Companies, Bengaluru, Karnataka, BSE, NSE and SEBI. The Prospectus dated May 12, 2022 are also available on the website at www.navifinserv.com, on the website of the BSE Limited at www.navifinserv.com, the respective websites of the lead managers at www.navifinserv.com, on the website at www.navifinserv.com, the respective websites of the lead managers at www.navifinserv.com, and on the website of the BSE Limited at www.navifinserv.com, and the website of the lead managers at www.navifinserv.com, and the website of the lead managers at www.navifinserv.com, and the website of the lead managers at www.navifinserv.com, and the website of the lead managers at www.navifinserv.com, and the website of the lead managers at www.navifinserv.com, and the website of the lead managers at www.navifinserv.com, and the website of the lead managers at www.navifinserv.com, and the website of the lead managers at www.navifinserv.com, and the website of the lead managers at www.navifinserv.com, and the website of the lead managers at www.navifinserv.com, and the website of the lead managers at www.navifinserv.com, and the website of the lead managers at www.navifinserv.com, and the website of the lead managers at www.navifinserv.com, and the website of the lead managers at www.navifinserv.com, and the website of the lead managers at www.navifinserv.com, and the website of the lead managers at www.navifinserv.com, and the website of the lead managers at which we will not be a second or website of the lead managers. the website of SEBI at www.sebi.gov.in. Investors proposing to participate in the Prospectus dated May 12, 2022, Addendum to the Prospectus dated May 12, 2022, The Second Addendum to the Prospectus dated May 22, 2022, The Second Addendum to the Prospectus dated May 22, 2022, The Second Addendum to the Prospectus dated May 22, 2022, The Second Addendum to the Prospectus dated May 18, 2022, The Second Addendum to the Prospectus dated May 22, 2022, The Second Addendum to the Pro and the Third Addendum to the Prospectus dated May 28, 2022. Investors should note that investment in NCDs involves a high degree of risk and for details relating to the same, please refer to the Prospectus dated May 12, 2022, including the section "Risk Factors" beginning on page 18 of the Prospectus and Material Developments" on page 188 of the Prospectus before making an investment in the Issue.

For NAVI FINSERV LIMITED Sachin Bansal Executive Chairman and CEO

(DIN: 02356346)

Place : Bengaluru Date: May 31, 2022

नई दिल्ली

Contact Person: Aanchal Wagle/ Milan Soni Compliance Officer: Tejas Davda SEBI Registration No.: INM000010411 CIN: L74899MH1993PLC274881

A JM FINANCIAL

CIN: U67190MH1999PTC118368

Compliance Officer: Arunima Basu SEBI Registration No.: IN/CRA/002/1999 CIN: U67100MH1995FTC140049

CREDIT RATING AGENCY

Wockhardt Towers, 4th floor,

Bandra East, Mumbai 400 051

Facsimile: + 91 22 4000 1701

Email: infogrp@indiaratings.co.in

Website: www.indiaratings.co.in

Contact Person: Bhavik Mehta

India Ratings & Research Pvt Ltd

India Ratings

Bandra Kurla Complex

Tel: +91 22 4000 1700

& Research

Kothrud, Pune 411 038 Tel: +91 22 4922 0555 Facsimile: + 91 22 4922 0555 Email: ComplianceCTL-Mumbai@ctltrustee.com Investor Grievance Email: grievance@ctltrustee.com Website: www.catalysttrustee.com Contact Person: Umesh Salvi Compliance Officer: Rakhi Kulkarni

Catalyst Trusteeship Services Limited**

GDA House, Plot No. 85, Bhusari Colony (Right),

DEBENTURE TRUSTEE**

CATALYST

SEBI Registration No.: IND000000034 CIN: U74999PN1997PLC110262

ನಗರ ಪೊಲೀಸ್ ಆಯುಕ್ತರ ಕಚೇರಿಗೆ ಆರಗ ಜ್ಞಾನೇಂದ್ರ ಭೇಟಿ

ಬೆಂಗಳೂರು: ನಗರ ಫೊಲೀಸ್ ಆಯುಕರ ಕಚೇರಿಗೆ ಮಂಗಳ ವಾರ ಭೇಟಿ ನೀಡಿದ ಗೃಹ ಸಚಿವ ಆರಗ ಜ್ಞಾನೇಂದ್ರ, ಬೆಂಗಳೂರು ನಗರದಲ್ಲಿ ಸುರಕ್ಷಾ ನಗರ ಯೋಜನೆಯ ದಿತ ಅವಧಿಯೊಳಗೆ, ಕಾರ್ಯಗತಗೊಳಿಸಬೇಕು ಎಂದು ಅಧಿ ಯೋಜನೆ ಇದಾಗಿದೆ. ಹೀಗಾಗಿ ವಿಳಂಬವಾಗದಂತೆ ಕೆಲಸ ಅನುಷ್ಠಾನದ ಪ್ರಗತಿ ಪರಿವೀಕ್ಷಣೆ ನಡೆಸಿದರು. ಕೇಂದ್ರ ಸರಕಾರದ ಕಾರಿಗಳಿಗೆ ಸೂಚಿಸಿದರು. ಬೆಂಗಳೂರು ನಗರದಲ್ಲಿ ಎಲ್ಲರಿಗೂ ಮಾಡಬೇಕು ಎಂದು ಹೇಳಿದರು.

ನೆರವಿನ ಸುಮಾರು 497 ಕೋಟಿ ರು. ವೆಚ್ಚದಲ್ಲಿ ನಿರ್ಭಯ ನಿಧಿ ಅದರಲ್ಲಿಯೂ ವಿಶೇಷವಾಗಿ ಮಹಿಳೆಯರಿಗೆ, ಸುರಕ್ಷಿತ ಹಾಗೂ ಅಡಿಯಲ್ಲಿ ಈ ಯೋಜನೆ ಅನುಷ್ಠಾನಗೊಳಿಸಲಾಗುತ್ತಿದ್ದು, ನಿಗ ಭಯಮುಕ್ತ ವಾತಾವರಣ ಕಲ್ಪಿಸುವ ಮಹಿಳಾ ಸಬಲೀಕರಣ

This is an advertisement for information purpose only



NAVI FINSERV LIMITED

Our Company was originally incorporated as Chaitanya Rural Intermediation Development Services Private Limited as a private limited company under the Companies Act, 1956, pursuant to a certificate of incorporation issued by the Registrar of Companies, Karnataka at Bangalore ("RoC") on February 14, 2012. Our Company has obtained a certificate of registration bearing number N-02.00270 dated March 11, 2016 issued by the RBI to commence/ carry on the business of non-banking financial institution without accepting public deposits under Section 45IA of the RBI Act, 1934. Our Promoter acquired control over our Company on October 23, 2019. The name of our Company was changed to 'Navi Finsery Private Limited' pursuant to a certificate of incorporation issued by the RoC on April 22, 2020. Afresh certificate of registration was issued by RBI on May 15, 2020 pursuant to name change of our Company from Chaitanya Rural Intermediation Development Services Private Limited to Navi Finserv Private Limited. Our Company was converted from a private limited company pursuant to a special resolution passed by our Shareholders on March 5, 2022, and the name of our Company was changed to 'Navi Finserv Limited'. Further, a fresh certificate of registration was issued by the RBI on May 18, 2022 pursuant to the name change of our Company from Navi Finserv Private Limited to Navi Finserv Limited. For details regarding changes to our Registered Office, see "History and Certain Corporate Matters" beginning on page 147 of the Prospectus.

Corporate Identity Number: U65923KA2012PLC062537 PAN: AAECC7456R; Registered Office: Second Floor, AMR Tech Park, Sy. No. 23 & 24, Hongasandra Village, Hosur Road, Bangalore, Karnataka - 560068, India. Corporate Office: Prestige RMZ Startech, 7th floor, Wing B, No. 139, 2, Hosur Road, Koramangala Industrial Layout, S.G Palya, Bengaluru 560 095, Karnataka, India. Tel: +91 89519 04682; Website: www.navifinserv.com; Email: corporate_finserv@navi.com; Company Secretary and Compliance Officer: Puneet Bhatia; Tel: +91 8951 904682; Email: divyesh.jain@navi.com; Chief Financial Officer: Divyesh Jain Tel: +91 8951 904682; Email: divyesh.jain@navi.com

PUBLIC ISSUE BY NAVI FINSERV LIMITED ("COMPANY" OR THE "ISSUER") OF SECURED, RATED, LISTED, REDEEMABLE NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹1,000 EACH ("NCDs") FOR AN AMOUNT AGGREGATING UP TO ₹3,000 MILLION ("BASE ISSUE SIZE") WITH AN OPTION TO RETAIN OVERSUBSCRIPTION UP TO ₹ 3,000 MILLION ("GREEN SHOE OPTION") AGGREGATING UP TO 6,000,000 NCDS FOR AN AMOUNT UP TO ₹ 6,000 MILLION ("ISSUE SIZE" OR "ISSUE LIMIT") (HEREINAFTER REFERRED TO AS THE "ISSUE") THROUGH THE

THE ISSUE IS BEING MADE PURSUANT TO THE PROVISIONS OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF NON - CONVERTIBLE SECURITIES) REGULATIONS, 2021, AS AMENDED (THE "SEBI NCS REGULATIONS"), THE COMPANIES ACT, 2013 AND RULES MADE THEREUNDER, EACH AS AMENDED (THE "COMPANIES ACT, 2013") TO THE EXTENT NOTIFIED AND THE SEBI OPERATIONAL CIRCULAR.

Credit Rating: IND A/ Stable by India Ratings & Research Pvt Ltd

ISSUE CLOSES ON THURSDAY, JUNE 2, 2022*

Last date for submitting application is Thursday, June 2, 2022

*Pursuant to the Prospectus dated May 12, 2022, the Issue opened on Monday, May 23, 2022 and was scheduled to close on Friday, June 10, 2022, with an option for early closure or extension by such period as may be decided by the Board of Directors or duly authorized committee thereof. In terms of the Issue, the Company has exercised the option of early closure and the Debenture Committee of the Board of Directors of the Company vide its resolution dated May 31, 2022 decided to close the Issue on Thursday, June 2, 2022. In terms of the Prospectus, the Company is giving this public notice of such early closure. Application Forms for the Issue will be accepted only from 10:00 a.m. to 05:00 p.m. or such extended time as may be permitted by the Stock Exchanges, on Working Days during the Issue Period.

On the Issue Closing Date, Application Form will be accepted only between 10:00 a.m. to 03:00 p.m. (Indian Standard Time) and uploaded until 05:00 p.m. or such extended time as may be permitted by the Stock Exchanges. Further, pending mandate requests for bids placed on the last day of bidding will be validated by 05:00 p.m. on one Working Day post the Issue Closing Date i.e. June 3, 2022. For further details, see section titled "Issue Related Information" on page 189 of the Prospectus.

The Company's Promoter is Navi Technologies Limited; Tel: +91 80 4630 6900; Email: cs@navi.com For further details, see "Our Promoter" beginning on page 170 of the Prospectus. The following are the terms of Secured NCDs pursuant to the Prospectus

| The following are the terms of decured Nobs pursuant to the Prospectus. | | | | | | | |
|--|--------------------------------------|-----------|-----------|-----------|--|--|--|
| Series | I | II | III | IV* | | | |
| Frequency of Interest Payment | Monthly | Annual | Monthly | Annual | | | |
| Minimum Application | ₹ 10,000 (10 NCDs) across all series | | | | | | |
| In Multiples of thereafter (₹) | ₹ 1,000 (1 NCD) | | | | | | |
| Face Value/ Issue Price of NCDs (₹/ NCD) | ₹ 1,000 | | | | | | |
| Type of Instrument | Secured NCDs | | | | | | |
| Tenor | 18 Months | 18 Months | 27 Months | 27 Months | | | |
| Coupon (% per annum) for NCD Holders in Category I, Category II, Category III & Category IV | 9.20% | 9.50% | 9.40% | 9.75% | | | |
| Effective Yield (% per annum) for NCD Holders in Category I, Category II, Category III & Category IV | 9.59% | 9.57% | 9.80% | 9.77% | | | |
| Mode of Interest Payment | Through Various Modes available | | | | | | |
| Amount (₹ / NCD) on Maturity for NCD Holders in Category I, Category II, Category III & Category IV | ₹ 1,000 | ₹ 1,000 | ₹ 1,000 | ₹ 1,000 | | | |
| Maturity / Redemption Date (from the Deemed Date of Allotment) | 18 Months | 18 Months | 27 Months | 27 Months | | | |
| Put and Call Ontion | Not Applicable | | | | | | |

*The Company shall allocate and allot Series IV NCDs wherein the Applicants have not indicated the choice of the relevant NCD Series.

With respect to Series where interest is to be paid on an annual basis, relevant interest will be paid on each anniversary of the Deemed Date of Allotment on the face value of the NCDs. The last interest payment under annual Series will be made at the time of redemption of the NCDs. With respect to Series where interest is to be paid on an annual basis, relevant interest will be paid on the same date of each month from the Deemed Date of Allotment on the face value of the NCDs. The last interest payment under monthly Series will be made at the time of redemption of the NCDs. Please refer to "Annexure D" on page 324 of the Prospectus, for details pertaining to the cash

flows of the Company in accordance with the SEBI Operational Circular. In the event, the interest / pay out of total coupon / redemption amount is a fraction and not an integer, such amount will be rounded off to the nearest integer.

Subject to applicable tax deducted at source, if any. For further details, please see the section entitled "Statement of Possible Tax Benefits available to the Debenture Holders" on page 77 of the Prospectus.

Applicants are advised to ensure that they have obtained the necessary statutory and/or regulatory permissions/consents/approvals in connection with applying for, subscribing to, or seeking Allotment of NCDs pursuant to the Issue. For further details, see "Issue Procedure" and "Terms of Issue" on page 205 and 189 of the Prospectus. Please note that the Basis of Allotment under the Issue will be on the basis of date of upload of each application into the electronic book of the Stock Exchanges in accordance with the SEBI Operational Circular. However, from the date of oversubscription and thereafter, the allotments will be made to the applicants on proport For further details refer section titled "Issue Related Information" on page 189 of the Prospectus dated May 12, 2022.

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

*Applications Supported by Blocked Amount ("ASBA") is a better way of applying to issues by simply blocking the fund in the bank account. For further details, check section on ASBA. Mandatory in public issues. No cheque will be accepted.

UNIFIED PAYMENTS INTERFACE

UPI - Now available in ASBA for Retail Individual Investors.

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 UPI 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 value ₹ 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 and also refer to the section "Issue Procedure" beginning on page 211 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 the requirement of the SEBI Operational Circular dated August 10, 2021.

NCD ALLOTMENT WILL BE MADE IN DEMATERIALISED FORM ONLY, ALLOTMENTS IN CONSULTATION WITH THE LEAD MANAGERS AND DESIGNATED STOCK EXCHANGE SHALL BE MADE ON THE BASIS OF THE DATE OF UPLOAD OF EACH APPLICATION INTO THE ELECTRONIC PLATFORM OF THE PAGE 238 OF THE PROSPECTUS.

INFORMATION REQUIRED UNDER SECTION 30 OF THE COMPANIES ACT, 2013:

CONTENTS OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AS REGARDS ITS OBJECTS: For information on the main objects of the Company, see "History and Certain Corporate Matters" on page 147 of the Prospectus and Clause III of the Memorandum of Association of the Company. The Memorandum of ociation of the Company is a document for inspection in relation to the Issue. For further details, see the section titled "Material Contracts and Documents for Inspection" on page 314 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 as on March 31, 2022 of the Company is ₹2,050,000,000 Equity Shares of face value of ₹10 each. The issued, subscribed and paid up share capital as on March 31, 2022 of the Company is ₹1,785,736,860 divided into 178,573,686 Equity Shares of face value of ₹10 each. For further information on the share capital of the Company, see "Capital Structure" on page 63 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 \$\frac{2}{10}\$ each by them at the time of signing of Memorandum of Association: Mr. Anand Rao and Mr. Samit Shankar Shetty, who were alloted 5,000 Equity Shares each at the time of incorporation of the Company aggregating to 10,000 Equity.

LISTING: The NCDs offered through the Prospectus are proposed to be listed on BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE" along with BSE, the "Stock Exchanges"). The Company has received an 'in-principle' approval from BSE by way of its letter bearing reference number DCS/BM/PI-BOND/004/22-23 dated April 28, 2022 and from NSE by way of its letter bearing reference number NSE/LIST/C/2022/0341 dated April 28, 2022. For the purposes of this Issue, BSE shall be the Designated Stock Exchange.

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

DISCLAIMER CLAUSE OF USE OF BSE ELECTRONIC PLATFORM: It is to be distinctly understood that the permission given by the Exchange to use their network and software of the Online system should not in any way be deemed or construed that the compliance with various statutory requirements approved by the Exchange; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the company. It is promoters, its management or any scheme or project of the Company. It is

also to be distinctly understood that the approval given by the Exchange is only to use the software for participating in system of making application process.

DISCLAIMER CLAUSE OF USE OF NSE ELECTRONIC PLATFORM: It is to be distinctly understood that the permission given by National Stock Exchange of India Ltd. ("NSEIL") to use their network and Online Platform for facilitating applications for public issue of debt securities shall not in any way be deemed or construed as compliance with statutory and other requirements by Navi Finserv Limited, Lead Managers, etc. is cleared or approved by NSEIL; nor does it have any responsibility for the financial or other soundness of the Issuer, its promoters, its management or any scheme or project of the Issuer.

It is also to be distinctly understood that the approval given by NSEIL, should not in any way be deemed or construed that the prospectus: nor does it warrant that the securities will be listed or will continue to be listed on NSEIL. DISCLAIMER CLAUSE OF RBI: A copy of the Prospectus has not been filed with or submitted to the Reserve Bank of India ("RBI"). It is distinctly understood that the Prospectus should not in any way be deemed or construed to be approved or vetted by RBI. RBI does not accept any responsibility or guarantee about the present

position as to the financial soundness of the Issuer or for the correctness of any of the statements or representations made or opinions expressed by the issuer and for discharge of liability by the Issuer, RBI neither accepts any responsibility nor quarantee for the payment of any amount due to any investor in respect of the

CREDIT RATING: The NCDs proposed to be issued pursuant to the Issue have been rated IND A/ Stable by India Ratings & Research Pvt Ltd for an amount of up to ₹6,000 million by way of its letter dated April 12, 2022 and revalidation letter dated May 2, 2022. Instruments with this rating are considered to have adequate degree of safety regarding timely servicing of financial obligations. Such instruments carry low credit risk. The rating provided by India Ratings & Research Pvt Ltd 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. The rating given by the Credit Rating Agency is valid as on the date of the Prospectus and shall remain valid until the ratings are revised or withdrawn. These ratings are subjected to a periodic review during which they may be raised, affirmed, lowered, withdrawn, or placed on Rating Watch. The Credit Rating Agency is website will have the latest information on all its outstanding ratings. In case of any change in credit ratings till the listing of NCDs, the Company will inform the investors through public notices/ advertisements in all those newspapers in which pre issue advertisement has been given. These ratings are not a recommendation to buy, sell or hold securities and investors should take their own decisions. For the rationale and press release for these ratings, see "General Information" and "Annexure B" of the Prospectus, beginning on page 53 and 320 of the Prospectus

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GENERAL RISKS: Investment in debt securities involve 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 this offering. For taking an investment decision, investors must rely on their examination of the issue including the risks involved in it. Specific attention of investors is invited to statement of risk factors contained under "Risk Factors" and "Material Developments" on page 18 and 188 of the Prospectus, respectively. 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 Securities and Exchange Board of India ("RBI"), RoC or any stock exchange in India nor do they guarantee the accuracy or adequacy of the Prospectus.

AVAILABILITY OF APPLICATION FORM: Application Forms can be obtained from: NAVI FINSERV LIMITED, Tel: +91 22 6630 3030, Facsimile: +91 22 6610 0594 and JM Financial Limited, Tel: +91 22 6630 3030, Facsimile: +91 22 6630 offices of the Consortium Members, Trading Members, Designated Intermediary(ies) and Designated Branches of the SCSBs. Electronic Application Forms will be available on the websites of the SCSBs that permit submission of ASBA Application electronically. Application Forms may be downloaded from the websites of Stock Exchanges, Lead Managers and Consortium Members. Additionally, UPI Investor making an application in the Issue can also make bid through online (app / web) interface/ platform of the BSE i.e. "BSE Direct" and of NSE i.e. "NSE goBID". Further, BSE Direct platform can be accessed at https://www.bsedirect.com and NSE goBID at www.nseindiaipo.com or can be accessed through mobile app. Further, Application Forms will also be provided to Designated Intermediaries at their request.

AVAILABILITY OF PROSPECTUS: Investors are advised to refer to the Prospectus and the "Risk Factors" on page 18 of the Prospectus is available on the websites of the Issuer at www.navifinsery.com, of the Lead Managers at www.akgroup.co.in and www.imfl.com, of BSE at www.bseindia.com of NSE and www.nseindia.com and of SEBI at www.sebi.gov.in.

PUBLIC ISSUE ACCOUNT BANK, REFUND BANK AND SPONSOR BANK: HDFC Bank Limited. | CONSORTIUM MEMBERS: A. K. Stockmart Private Limited and JM Financial Services 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 to the Prospectus dated May 12, 2022.

(a.k.)

A. K. Capital Services Limited 603, 6th Floor, Windsor, Off CST Road, Kalina Santacruz East, Mumbai 400 098 Tel: +91 22 6754 6500 Facsimile: +91 22 6610 0594 Email: nfl.ncd2022@akgroup.co.in Investor Grievance Email: investor.grievance@akgroup.co.in Website: www.akgroup.co.in Contact Person: Aanchal Wagle/ Milan Soni Compliance Officer: Tejas Davda SEBI Registration No.: INM000010411 CIN: L74899MH1993PLC274881

JM FINANCIAL

LEAD MANAGERS TO THE ISSUE

JM Financial Limited 7th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025 Tel: +91 22 6630 3030 Facsimile: +91 22 6630 3330 Email: nfl.ncdissue2022@jmfl.com Investor Grievance Email: grievance.ibd@jmfl.com Website: www.jmfl.com Contact Person: Prachee Dhuri Compliance Officer: Sunny Shah SEBI Registration No.: INM000010361 CIN: L67120MH1986PLC038784

REGISTRAR TO THE ISSUE **LINK**Intime

Link Intime India Private Limited C-101, 247 Park, LBS Marg, Vikhroli (West), Mumbai 400 083 Tel: +91 22 4918 6200 Facsimile: (91 22) 4918 6195 Email: navifinserv.ncd@linkintime.co.in Investor Grievance Email: navifinserv.ncd@linkintime.co.in Website: www.linkintime.co.in Contact Person: Sumeet Deshpande Compliance Officer: B N Ramakrishnan SEBI Registration No.: INR000004058 CIN: U67190MH1999PTC118368

CREDIT RATING AGENCY India Ratings & Research

India Ratings & Research Pvt Ltd Wockhardt Towers, 4th floor, Bandra Kurla Complex Bandra East, Mumbai 400 051 Tel: +91 22 4000 1700 Facsimile: + 91 22 4000 1701 Email: infogrp@indiaratings.co.in Website: www.indiaratings.co.in Contact Person: Bhavik Mehta Compliance Officer: Arunima Basu SEBI Registration No.: IN/CRA/002/1999

Catalyst Trusteeship Services Limited** GDA House, Plot No. 85, Bhusari Colony (Right). Kothrud, Pune 411 038 Tel: +91 22 4922 0555 Facsimile: + 91 22 4922 0555 Email: ComplianceCTL-Mumbai@ctltrustee.com Investor Grievance Email: grievance@ctltrustee.com Website: www.catalysttrustee.com Contact Person: Umesh Salvi Compliance Officer: Rakhi Kulkarni SEBI Registration No.: IND000000034

CIN: U67100MH1995FTC140049 **CIN**: U74999PN1997PLC110262 COMPANY SECRETARY AND COMPLIANCE OFFICER

Puneet Bhatia Prestige RMZ Startech, 7th Floor, Wing B, No. 139, 2, Hosur Rd, Koramangala Industrial Layout, S.G Palya, Bengaluru 560 095 Karnataka, India. Contact Number: +91 8951 904682; Facsimile: N/A; Email: secretarial@navi.com; Website: www.navifinserv.com Investors may contact the Registrar to the Issue or the Company Secretary and Compliance Officer in case of any pre- Issue or post Issue related issues such as non-receipt of Allotment Advice, demat credit of allotment of NCDs or refund orders.

**Catalyst Trusteeship Services Limited pursuant to Regulation 8 of the SEBI NCS Regulations and by way of letter dated April 11, 2022 has given its consent for its appointment as Debenture Trustee to the Issue and for its name to be included in the Draft Prospectus, the Prospectus and in all the subsequent eriodical communications sent to the holders of the Debentures issued pursuant to the Issue. A copy of the Prospectus has been filed with the RoC, in terms of Section 26 of the Companies Act, 2013, along with the certified copies of all requisite documents. For further details, see "Material Contracts and

Documents for Inspection" beginning on page 314 of the Prospectus. DISCLAIMER: NAVI FINSERV LIMITED, subject to market conditions and other considerations, is proposing a public issue of Secured, Listed, Rated, Redeemable Non-Convertible Debentures and has filed the Prospectus dated May 12, 2022 with the Registrar of Companies, Bengaluru, Karnataka, BSE, NSE and SEBI. The Prospectus dated May 12, 2022 are also available on the website of the BSE Limited at www.nseindia.com, National Stock Exchange Limited at www.nseindia.com, the respective websites of the lead managers at www.akgroup.co.in and www.jmfl.com and on the website of SEBI at www.sebi.gov.in. Investors proposing to participate in the Issue should investors proposing to participate in the Issue should investors proposed stated May 12, 2022, Addendum cum Corrigendum to the Prospectus dated May 28, 2022. Investors should not the the Prospectus dated May 28, 2022. Investors should not the that investment in NCDs involves a high degree of risk and for details relating to the same, please refer to the Prospectus dated May 12, 2022, including the section "Risk Factors" beginning on page 18 of the Prospectus and "Material Developments" on page 18 of the Prospectus before making an investment in the Issue.

Sachin Bansal **Executive Chairman and CEO** (DIN: 02356346)

ಫ್ಯಾಟ್ ಸರ್ಜರಿ ಪ್ರಕರಣ: ಯುವತಿ ನರಳಾಟ

ಬೆಂಗಳೂರು: ಇತ್ತೀಚೆಗೆ ಫ್ಯಾಟ್ ಸರ್ಜರಿ ಮಾಡಿಸಲು ಹೋಗಿ ನಟಿ ಚೇತನ ರಾಜ್ ಸಾವನ್ನಪಿರುವ ಪ್ರಕರಣ ಮನಸಿನಿಂದ ಮಾಸುವ ಮುನ್ನವೇ ಇನ್ನೊಂದು ಪ್ರಕರಣ ನಗರದಲ್ಲಿ ಬೆಳಕಿಗೆ ಬಂದಿದೆ.

ಫ್ಯಾಟ್ ಕರಗಿಸುವ ಸರ್ಜರಿಗೆ ಒಳಗಾದ ಯುವತಿ, ಅದರ ಅಡ್ಡಪರಿಣಾಮಂದಾಗಿ ಕಣ್ಣೀರು ಸುರಿಸುವಂತಾಗಿದೆ. ಖಾಸಗಿ ಕಂಪನಿಯಲ್ಲಿ ಎಚ್ಆರ್ ಆಗಿ ಕೆಲಸ ಮಾಡುತಿರುವ ಯುವತಿ ಇಂತಹ ಫ್ಯಾಟ್ ಕರಗಿಸುವ ಸರ್ಜರಿ ನಂತರ ಸಮಸ್ಯೆಯಿಂದ ನರಳುತ್ತಿದ್ದು, ಈ ಸ್ಥಿತಿಗೆ ಕಾರಣರಾದ ವೈದ್ಯರ ವಿರುದ್ದ ಭಾರತೀಯ ವೈದ್ಯಕೀಯ ಮಂಡಳಿಗೆ ದೂರು ನೀಡುವುದಾಗಿ ಹೇಳಿದ್ದಾರೆ. ದೆಹಲಿ ಮೂಲದ ಈ ಯುವತಿ

ಎಂ.ಎಸ್.ಪಾಳ್ಯದ ಖಾಸಗಿ ಆಸತೆ,ಯಲಿ ಸರ್ಜರಿಗೆ ಒಳಗಾ ಗಿದ್ದರು. ಆದರೆ, ಶಸ್ತಚಿಕಿತೆ ಮಾಡಿ ಸಿಕೊಂಡ ಹತ್ತೇ ದಿನಕ್ಕೆ ಅಡ್ಡ ಪರಿಣಾಮ ಕಾಣಿಸಿಕೊಂಡಿದೆ. ಸೊಂಟದ ಬಾಗದಲಿ ಕೀವು ತುಂಬಿ, ಕಪ್ಪಾಗಿ ಗಾಯಗಳಾಗಿವೆ. ಅತಿಯಾದ ನೋವಿನಿಂದ ಬಳಲು ತಿರುವುದಾಗಿ ಯುವತಿ ವಿಡಿಯೋ ಮೂಲಕ ತಮ್ಮ ಅಳಲು ತೋಡಿಕೊಂಡಿದ್ದಾಳೆ. ಅಲ್ಲದೇ, ಯಡ ವಟಿನ ಸರ್ಜರಿ ಬಗ್ಗೆ ಆಸತ್ರೆಯವರು ಯಾರೂ ಸಂದಿಸಿಲ್ಲ. ಹೀಗಾಗಿ ಮತ್ತೊಬ್ಬ ವೈದ್ಯ ರ ಸಂಪರ್ಕ ಮಾಡಿದ್ದು, ಸದ್ಯ ಕೀವು ತುಂಬಿಕೊಂಡಿ ರುವ ಜಾಗಕ್ಕೆ ಮತ್ತೊಂದು ಸರ್ಜರಿ ಮಾಡಿಸಿಕೊಳ್ಳುವಂತೆ ಅವರು ಸಲಹೆ ನೀಡಿದ್ದಾರೆ ಎಂದು ಹೇಳಿಕೊಂಡಿದ್ದಾಳೆ.

ಉಪಾಧ್ಯಕ್ಷರಾಗಿ ಡಾ. ಎಂ.ವೆಂಕಟೇಶ್ ಆಯೆ



ಬೆಂಗಳೂರು: ಮಿಂಟೋ ಆಸತ್ರೆಯ ವೈದ್ಯರಾದ ಡಾ.ಎಂ. ವೆಂಕಟೇಶ್ ಅವರು ಅಖಿಲ ಕರ್ನಾಟಕ ರಾಜ್ಯ ಸರಕಾರಿ ನೌಕರರ ಒಕ್ಕೂಟದ ಉಪಾಧ್ಯಕ್ಷ ಹಾಗೂ ಪತ್ರಿಕಾ ಕಾರ್ಯದರ್ಶಿ ಆಗಿ ಆಯ್ದೆ ಮಾಡಲಿದೆ. ಇತೀಚೆಗೆ ನಡೆದ ಒಕ್ಕೂಟದ ಸರ್ವ ಸದಸ್ಯರ ಸಭೆಯಲ್ಲಿ ಸರ್ವಾನುಮತದಿಂದ ಅವರನ್ನು ಪುನರಾಯ್ಕೆ ಮಾಡಲಾಗಿದೆ ಎಂದು ಪ್ರಕಟಣೆ ತಿಳಿಸಿದೆ.

ಸಿದ್ದು ವಿರುದ್ಧ ಎಚ್ಡಿಕೆ ಆಕ್ರೋಶ

ಬೆಂಗಳೂರು: ರಾಜ್ಯಸಭೆ ಚುಣಾವಣೆಯಲ್ಲಿ ಪ್ರತಿಪಕ್ಷ ನಾಯಕ ಸಿದ್ದರಾಮಯ್ಯ ನಡೆಸುತ್ತಿರುವ ಬುಡಮೇಲು ರಾಜಕೀಯದ ಬಗ್ಗೆ ಮಾಜಿ ಮುಖ್ಯಮಂತ್ರಿ ಎಚ್.ಡಿ.ಕುಮಾರಸ್ವಾಮಿ ತೀವ್ಯ ಆಕ್ರೋಶ ವ್ಯಕಪಡಿಸಿದಾರೆ.

ಈ ಕುರಿತು ಸರಣಿ ಟ್ರೀಟ್ ಮಾಡಿರುವ ಅವರು. ಸಿದರಾಮಯ ರಾಜ್ಯಸಭೆ ಚುನಾವಣೆಯಲ್ಲಿ ಆಪರೇಷನ್ ಕಮಲದಂಥ ರಾಜಕಿಯ ಮಾಡುತ್ತಿದ್ದಾರೆ. ಅಲ್ಲದೆ, ಅವರನ್ನು ಬಿಜೆಪಿ ಬಿ ಟೀಮಿನ ಕ್ಯಾಪ್ಟನ್, ಆಪರೇಷನ್ ಕಮಲಯ್ಯ ಎಂದು ಮೂದಲಿಸಿದ್ದಾರೆ.

ಬಿಜೆಪಿ ಸರಕಾರದ ಕಾರಣ ಪುರುಷ್ಕ ಆಹಿಂದ ಆದಿಪುರುಷ, ಕಾಂಗ್ರೆಸ್ ಮುಗಿಸಲು ಹೊರಟ ಸಿದಹಸ ಮಹಾಶಯ. ಏನಯ್ಯಾ ನಿಮ್ಮ ರಾಜಕೀಯ. ಮುಸ್ಲಿಮರ ರಾಜಕೀಯ ನರಮೇಧಕ್ಕೆ ಇನ್ನೊಂದು ವಿನಾಶಕಾರಿ ಅಧ್ಯಾಯ ಆರಂಭಿಸಿದ್ದೀರಿ. ಭಾಷಣ ಒಂದು, ರಾಜಕಾರಣ ಇನ್ನೊಂದು. ಇದು ಕಿಲಾಡಿರಾಮಯ್ಯನ ರಾಜನೀತಿ ಮತ್ತು ರಣನೀತಿ. ಐದು ವರ್ಷಗಳ ನಿಮ್ಮ ನೇತೃತ್ವದ ಕಾಂಗ್ರೆಸ್ ಸರಕಾರ ಬರಲು ಕಾರಣರಾದ ಅಲಸಂಖ್ಯಾತರನ್ನೇ ಅಯ್ಯೋ ಎನ್ನುವಂತೆ ಮಾಡುತ್ತಿದೀರಲ್ಲ, ಇದು ನ್ಯಾಯವೇ? ಎಂದು ಪ್ರಶ್ನಿಸಿದ್ದಾರೆ.

ಮನ್ಕೂರ್ ಅಲಿಖಾನ್ ಅವರನ್ನು ಬಲಿಪೀಠದ ಮುಂದೆ ನಿಲ್ಲಿಸಿದ್ದೀರಿ. ಏನಿದರ ಹಕೀಕತ್ತು? ಮುಸ್ಲಿಂ ನಾಯಕರನ್ನು ಸಾಲು ಸಾಲಾಗಿ ರಾಜಕೀಯ ಗಿಲೋಟಿನ್ ಯಂತ್ರಕ್ಕೆ ತಳ್ಳುತ್ತಿರುವ ನಿಮ್ಮ ಮುಸ್ಲಿಂ ಮೂಲೋತಾಟನಾ ರಾಜಕೀಯಕ್ಕೆ ರಾಜ್ಯಸಭೆ ಚುನಾವಣೆಯನ್ನೂ ಬಳಸಿಕೊಳ್ಳುತ್ತಿದ್ದೀರಲ್ಲ? ಇದೆಂಥಾ ರಾಜಕೀಯ? ಅಲಸಂಖ್ಯಾತರ ಬಗ್ಗೆ ಅಷ್ಟು ಮಮಕಾರ ಇದ್ದಿದ್ದರೆ ಮನ್ಮೂರ್ ಅಲಿಖಾನ್ ಅವರನ್ನೇ ಮೊದಲ ಅಭ್ಯರ್ಥಿ ಮಾಡಬೇಕಿತ್ತು. ಮಾಡಲಿಲ್ಲ ಏಕೆ ಎಂದು ಪ್ರಶ್ನಿಸಿದ್ದಾರೆ. ಇಕ್ಕಾಲ್ ಅಹಮದ್ ಸರಡಗಿ

ಸೋಲು ಖಚಿತ ಎಂದು ಗೊತ್ತಿದ್ದರೂ

ಆಯಿತು. ಜಾಫರ್ ಷರೀಫ್ ಮೊಮ್ನಗ ರೆಹಮಾನ್ ಷರೀಫ್ ಆಯಿತು. ರೋಷನ್ ಬೇಗ್ ಕಥೆಯನ್ನು ಮುಗಿಸಿದಿರಿ. ತನ್ವೀರ್ ಸೇಠ್ ನಿಮ್ನ ಹಿಟ್ ಲಿಸ್ಟ್ ನಲ್ಲಿ ಇದ್ದಾರೆ. ಸತ್ಯ ಹೇಳಿದ ಸಲೀಂರನ್ನು ಸಲೀಸಾಗಿ ಸೈಡಿಗೆಟ್ಟಿದಿರಿ. ಒಂದೇ ಕಲ್ಲಿನಲ್ಲಿ ಅನೇಕ ಹಕ್ಕಿಗಳನ್ನು ಹೊಡೆಯುವುದು ಅಂದರೆ ಇದೇನಾ? ಎಂದು ಪ್ರಶ್ನಿಸಿದ್ದಾರೆ.

Place: Bengaluru