

LOSS OF SHARE CERTIFICATES

I, 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. If any person finds please inform at: 9360292595

| |
|---|
| There Details are as follows |
| Certificate No. : 7502 |
| Distinctive No. : 740371 To 740470 |
| No. of Share : 100 |



दिनांक: 01/06/2022
निविदा सं: रेलटेल/ओटी/उब/ओएडए/ओएफसी पंच विलेस्मेट/22-23/11-16
रेलटेल/उत्तरी क्षेत्र द्वारा रेलटेल के उत्तरी क्षेत्र के दिल्ली, लखनऊ, बंदागढ़, दिल्ली शहर, जयपुर व्यापाराज क्षेत्र में रेलटेल के मौजूदा ओएफसी नेटवर्क के ओएफसी पंच रिसेलमेंट के लिए ट्रेनिंग, विज्ञान, टर्मिनल, सलाह, परीक्षण और बालू करने हुए पात्र बोलोताओं से ई-निविदा आमंत्रित की जाती है।

निविदा सूचना और निविदा दस्तावेज **www.railtelindia.com** और **https://reps.gov.in** पर उपलब्ध है। प्रशिक्षण/प्रशिक्षण केवल रेलटेल वेबसाइट और आईआईएसएफ पोर्टल पर अस्वीकृत किये जायेंगे।

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. 55/55666/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

प्रषषष आईएनसी-26 (कम्पनी (निगमन) नियम, 2014 के नियम 30 के अनुसारन में)

एक राज्य से दूसरे राज्य में कम्पनी के पंजीकृत कार्यालय के परिवर्तन के लिये समाचार पत्र में प्रकाशन के लिये विज्ञापन के संस्करण, क्षेत्रीय निदेशक, उत्तरी क्षेत्र, नई दिल्ली के समक्ष कम्पनी अधिनियम, 2013 की धारा 13 की उप-धारा (4) तथा कम्पनी (निगमन) नियमवली, 2014 के नियम 30 के उप-नियम (6) के खोज (ए) के माग में और

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

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

कम्पनी के पंजीकृत कार्यालय के इस प्रस्तावित परिवर्तन से यदि किसी व्यक्ति का हित प्रभावित होता है तो वह व्यक्ति 21 पॉर्टल (www.mca.gov.in) पर निवेशक शिकायत प्रपत्र दाखिल करे अथवा उसके नीचे बर्तित क्षेत्रीय कार्यालय में आवेदक कंपनी को उसकी एक प्रति के साथ इस सच्च्ता के प्रकाशन की तिथि से चौदह दिनों के भीतर अपने हित की प्रकृति तथा कारणों के कारणों का उल्लेख करते हुए एक शायख पत्र द्वारा समर्पित अपनी आपत्ति क्षेत्रीय निदेशक के पते : बी-2 बिंग, दूसरा तल, पारंगम भवन, सीजीओ कॉम्प्लेक्स, नई दिल्ली-110003 में जमा करें या जमा कराया या पंजिकृत डाक से भेजें।

पंजीकृत कार्यालय: 252-डी, प्रथम तल, संत नगर, ईस्ट ऑफ कैलाश, नई दिल्ली-110065.

कुते एवं के लिए मै. एस.बी. फिन्वेस्ट प्राइवेट लिमिटेड हस्ता/- **विकास अग्रवाल**
तिथि : 30.05.2022 निदेशक
स्थान : पण्डा डीन नं 00204155

प्ररूप संख्या आईएनसी-26
(कम्पनी (निगमन) नियम, 2014 के नियम 30 के अनुसारन में)

केन्द्रीय सरकार, क्षेत्रीय निदेशक, उत्तरी क्षेत्र, नई दिल्ली के समक्ष
कम्पनी अधिनियम, 2013 की धारा 13 की उपधारा (4) और कम्पनी (निगमन) नियम, 2014 के नियम 30 (5) (ए) के माग में और

फ्लआईस्टैवैट प्राइवेट लिमिटेड
(CIN: U72100DL2017PTC310363)
जिसका पंजीकृत कार्यालय: 811-बी, पहरी मंजिल, गली नं. 7, गोविंद पुरी कालकाजी, नई दिल्ली-110019 में है, के माग में

.....आवेदक कंपनी / वाणिज्यकर्ता एलद्वारा सार्वजनिक सूचना दी जाती है कि यह कंपनी के निदेशक 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 "उत्तर प्रदेश राज्य" में स्थानांतरित करने के लिए 30 मई, 2022 को आयोजित असाधारण सामान्य बैठक में पारित विशेष संकल्प के संदर्भ में कंपनी के सामंज जायन संशोधन की पुष्टि 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 प्रस्ताव फाइल कर एस।ए।-21 पोर्टल (www.mca.gov.in) में शिकायत दर्ज कर सकता है या एक शायख पत्र जिसमें उनके हित का प्रकार और उसके निवेश का कारण उल्लिखित हो, के साथ अपनी आपत्ति क्षेत्रीय निदेशक को इस सूचना के प्रकाशन की तारीख से चौदह (14) दिनों के भीतर क्षेत्रीय निदेशक, उत्तरी क्षेत्र, कांफ़ॉरेट कार्य मंत्रालय, बी-2 बिंग, दूसरा तल, पंडित दीनदयाल अंबोदय भवन, सीजीओ कॉम्प्लेक्स, नई दिल्ली-110003 में जमा करें या पंजीकृत डाक द्वारा भेज सकता है और इसकी प्रती आवेदक कंपनी को उनके निम्नालिखित पंजीकृत कार्यालय पते पर भी भेजें।

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

आवेदक के लिए और आवेदक की ओर से **फ्लआईस्टैवैट प्राइवेट लिमिटेड** हस्ता/- **मनोज शर्मा** (निदेशक)
दिनांक: 31.05.2022 **मनोज शर्मा** (निदेशक)
स्थान: नई दिल्ली डीआईएन: 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 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 Finserv Private Limited" pursuant to a certificate of incorporation issued by the RoC on April 22, 2020. A fresh 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 to a public 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 incorporation dated April 5, 2022 consequent upon change of name on conversion to a public limited company was granted by the RoC. 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:** AAECCT456R; **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 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 :

| 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 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.*

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 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 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!!! ***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.**



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, SCBs 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 DEMATERIALIZED 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:

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 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 ₹ 1,785,736,880 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 signing of Memorandum of Association: Mr. Anand Rao and Mr. Samit Shankar Shetty, who were allotted 5,000 Equity Shares each 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 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 NSEL/STC/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 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 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 advised to refer to the Offer Document for the full text of the Disclaimer clause of the NSE.

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 compliance with the statutory and other requirements nor does it take any responsibility for the financial or other soundness 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 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 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 has been cleared or approved 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. RBI neither accepts any responsibility nor guarantee for the payment of any amount due to any investor in respect of the 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 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'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 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, respectively.

DISCLAIMER CLAUSE OF INDIA RATINGS & RESEARCH PVT.LTD: All credit ratings assigned by India Ratings are subject to certain limitations and disclaimers. Please read these 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.com. 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 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 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 ("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 89519 04682; **Lead Managers: A. K. Capital Services Limited**, Tel: +91 22 6754 6500, **Facsimile:** +91 22 6610 0594 and **JM Financial Limited**, Tel: +91 22 6630 3030, **Facsimile:** +91 22 6630 3330; and offices of the Consortium Members. Trading Members, Designated Intermediary(ies) and Designated Branches of the SCBs. Electronic Application Forms will be available on the websites of the SCBs 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 before applying in the Issue. Physical copies 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.jmfi.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 | REGISTRAR TO THE ISSUE | CREDIT RATING AGENCY | DEBENTURE TRUSTEE** |
|--|--|---|---|
| <p>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: nfi.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</p> | <p>JM Financial Limited 7th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025 Tel: +91 22 6630 3030 Facsimile: +91 22 6630 3330 Email: nfi.ncdisissue2022@jmfi.com Investor Grievance Email: grievance.ibd@jmfi.com Website: www.jmfi.com Contact Person: Prachee Dhuri Compliance Officer: Sunny Shah SEBI Registration No.: INM000010361 CIN: L67120MH1986PLC038784</p> | <p>India Ratings & Research A High Group Company India Ratings & Research Pvt Ltd Wockhardt Towers, 4th floor, Bandra Kurla Complex, Bandra East, Mumbai 400 051 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: Deshpande Compliance Officer: B N Ramakrishnan SEBI Registration No.: IN/CRA/002/1999 CIN: U67100MH1995FTC140049</p> | <p>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</p> |
| 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 periodical 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

ನಗರ ಪೊಲೀಸ್ ಆಯುಕ್ತರ
ಕಚೇರಿಗೆ ಆರಗ ಜ್ಞಾನೇಂದ್ರ ಭೇಟಿ

ಬೆಂಗಳೂರು: ನಗರ ಪೊಲೀಸ್ ಆಯುಕ್ತರ ಕಛೇರಿಗೆ ಮಂಗಳ ವಾರ ಭೇಟಿ ನೀಡಿದ ಗೃಹ ಸಚಿವ ಆರಗ ಜ್ಞಾನೇಂದ್ರ, ಬೆಂಗಳೂರು ನಗರದಲ್ಲಿ ಸುರಕ್ಷಾ ನಗರ ಯೋಜನೆಯ ಅನುಷ್ಠಾನದ ಪ್ರಗತಿ ಪರಿವೀಕ್ಷಣೆ ನಡೆಸಿದರು. ಕೇಂದ್ರ ಸರ್ಕಾರದ

ನರವಿನ ಸುಮಾರು 497 ಕೋಟಿ ರು. ವೆಚ್ಚದಲ್ಲಿ ನಿರ್ಭಯ ನಿಧಿ ಅಡಿಯಲ್ಲಿ ಈ ಯೋಜನೆ ಅನುಷ್ಠಾನಗೊಳಿಸಲಾಗುತ್ತಿದ್ದು, ನಿಗದಿತ ಅವಧಿಯೊಳಗೆ, ಕಾರ್ಯಗತಗೊಳಿಸಬೇಕು ಎಂದು ಅಧಿಕಾರಿಗಳಿಗೆ ಸೂಚಿಸಿದರು. ಬೆಂಗಳೂರು ನಗರದಲ್ಲಿ ಎಲ್ಲರಿಗೂ

ಅದರಲ್ಲಿಯೂ ಖರ್ಚಿನಂತೆ ಮಹಿಳೆಯರಿಗೆ, ಸುರಕ್ಷಿತ ಹಾಗೂ ಭಯಮುಕ್ತ ವಾತಾವರಣ ಕಲ್ಪಿಸುವ ಮಹಿಳಾ ಸಬಲೀಕರಣ ಯೋಜನೆ ಇದಾಗಿದೆ. ಹೀಗಾಗಿ ವಿಳಂಬವಾಗದಂತೆ ಕೆಲಸ ಮಾಡಬೇಕು ಎಂದು ಹೇಳಿದರು.

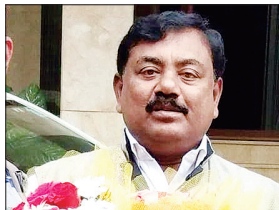
ಫ್ಯಾಟ್ ಸರ್ಜರಿ
ಪ್ರಕರಣ: ಯುವತಿ
ನರಳಾಟ

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

ಫ್ಯಾಟ್ ಕರಗಿಸುವ ಸರ್ಜರಿಗೆ
ಒಳಗಾದ ಯುವತಿ, ಅದರ
ಅಡ್ಡನಾಟವೊಂದಾಗಿ ಕಣ್ಣಿರು
ಸುರಿಸುವಂತಾಗಿವೆ. ಚಾಸಗೆ
ಕಂಪನಿಯಲ್ಲಿ ಎಚ್‌ಆರ್‌ ಆಗಿ ಕೆಲಸ
ಮಾಡುತ್ತಿರುವ ಯುವತಿ ಇಂತಹ
ಫ್ಯಾಟ್ ಕರಗಿಸುವ ಸರ್ಜರಿ ನಂತರ
ಸಮಸ್ಯೆಯಿಂದ ನರಳುತ್ತಿದ್ದು ಈ ಸ್ಥಿತಿಗೆ
ಕಾರಣವಾದ ವೈದ್ಯರ ವಿರುದ್ಧ
ದೂರದೇಯ ವೈದ್ಯಕೀಯ ಮಂಡಳಿಗೆ
ಬಾರದ ನೀಡುವುದಾಗಿ ಹೇಳಿದ್ದಾರೆ.

ದೇವರಿಗೆ ಮೂಲದ ಈ ಯುವತಿ
ಎಂ.ಎಸ್.ಪಾಳೆ ದೇವಿಗಾಗಿ
ಅಕ್ಕಿ-ಹುಳಿ ಸೇರ್ಪರಿಟ್ಟು ಬೀಗಾ
ಗಿದ್ದರು. ಆದರೆ, ಶತ್ರುಗಳಿಗೆ ಮಾಡಿ
ಸಿಕ್ಕಿರೋ ಹತ್ತಿರೇ ದಿನ್ನಿ ಅಕ್ಕಿ ರಣಕಾಮ
ಸಿಕ್ಕಿರೋ ಹತ್ತಿರೇ. ಸೋಲುವ ಭಾಗದ
ಕೆತ್ತನೆ ತಾಯಿ, ಕಪಾಳಿ ಗಾಯಗಾಣುವ
ಆತಿಯಾದ ನೋವಿನಿಂದ ಬಳಲಿ
ತಿರುಪ್ಪದಾಗಿ ಯುವತಿ ಯೋಗೇ
ಮೂಲಕ ತನ್ನ ಆಳಲಿ
ತೋಡಿದೊಡನೆಯಾಗಿ. ಅಲ್ಲದೇ, ಯದ
ವತ್ತಿ ಸೇರ್ಪರಿಟ್ಟು ಅಕ್ಕಿ ಆಶ್ರಯವರು
ಯೋಗಿ ಸದ್ವಿಧಿಟ್ಟು ಬೀಗಾಗಿ
ಮತ್ತೊಬ್ಬ ವೈದ್ಯ ರಸವಾಗಿ
ಮತ್ತೊಬ್ಬ ಸತ್ರು ಸತ್ರು ತಂಬೆಸೋಡಿ
ರುವ ಜಾಣಿಗೆ ಮತ್ತೊಬ್ಬ ಸತ್ರು
ಸಿಕ್ಕಿರೋ ಹತ್ತಿರೇ ಆತಿಯಾದ ಸಲಹೆ
ಇದಾಗಿರು ಎಂದು ಪಕ್ಕಸೋಡಿಡಾಗಿ.

ಉಪಾಧ್ಯಕ್ಷರಾಗಿ ಡಾ.
ಎಂ.ವೆಂಕಟೇಶ್ ಆಯ್ಕೆ



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

ಸಿದ್ದು ವಿರುದ್ಧ
ಎಚ್‌ಡಿಕೆ ಆಕ್ರೋಶ

ಚಿಗ್ಗೂರು: ರಾಜ್ಯಸಭೆ
ಬೆಂಗಳೂರಿನಲ್ಲಿ ಪ್ರತಿಪಕ್ಷ ನಾಯಕ
ಬಿ.ಎಸ್.ಎಂ.ಎಸ್. ನರಸಿಂಹ ರಾವ್
ಬುಧವಾರದಂದು ರಾಜಕೀಯದ ಬಗ್ಗೆ
ಮಾಜಿ ಮುಖ್ಯ ಮಂತ್ರಿ
ಎಚ್.ಡಿ.ಕೆ.ಕುಮಾರಸ್ವಾಮಿ ತೀವ್ರ
ಆಕ್ರೋಶ ವ್ಯಕ್ತಪಡಿಸಿದ್ದಾರೆ.
ಈ ಕುರಿತು ಸರಣಿ ಟೀಕೆ
ಮಾಡಿರುವ ಅವರು, ಸಿದ್ದರಾಮಯ್ಯ
ರಾಜ್ಯಸಭೆ ಚುನಾವಣೆಯಲ್ಲಿ
ಅಭ್ಯರ್ಥಿಗಳನ್ನು ಕಳುವುಹಾಡಿ ರಾಜಕೀಯ
ಮಾಡುತ್ತಿದ್ದಾರೆ. ಅಲ್ಲದೆ, ಅವರನ್ನು
ಜಿಲ್ಲೆಯ ಟೀಟುವಿನ ಕ್ಯಾಪ್ಟನ್,
ಅಪರೇಷನ್ ಕಮಲಯ್ಯ ಎಂದು
ಮೂದಲಿಸಿದ್ದಾರೆ.


ಬಿಜೆಪಿ ಸರ್ಕಾರದ ಕಾರಣ ಪುರುಷ, ಹಿಂದು ಅತಿಪುರುಷ, ಕಾಂಗ್ರೆಸ್ ಮುಗುಳ್ಳು ಹೊರಿಸಿದುದಕ್ಕಾಗಿ ಮಹಾಶಯ. ಮುಖ್ಯವಾಗಿ ನಿಮ್ಮ ರಾಜಕೀಯ. ಮುಖ್ಯವಾಗಿ ರಾಜಕೀಯ ನನರೇದಕ್ಕೆ ಇನ್ನೊಂದು ವಿವಾಹಾರಿ ಅಧ್ಯಾಯ ಅತಿ ಇನ್ನೊಂದು. ಭಾಷಣ ಹಿಂದು, ರಾಜಕಾರಣ ಇನ್ನೊಂದು. ಇದು ಕಿರುಕಿರುಕಿರುಕಿರುಕಿರು ರಾಜಕೀಯ ಮತ್ತು ನೇತನೀತಿ. ಐದು ವರ್ಷಗಳ ನಿಮ್ಮ ನೇತೃತ್ವದ ಕಾರಣ ಸರ್ಕಾರ ಬಲರೇ ಕಾರಣಾದ ಇನ್ನೊಂದು ತರನೀತಿ ಅಂದೇ ಇನ್ನೊಂದು ಮಾದರೀತಿ ರೇಲೈ, ಅದು ಯಾವೇ ಅದು ಪ್ರತೀಕಾರ.

ಮುನ್ನೋಡಿ ಮಿಡತೆ ಎಂದು ಗೊತ್ತಿದ್ದರೂ
ಮುನ್ನೋಡಿ ಅರಿಯೋ ಅವರನ್ನು
ಬಿಡಲಿರಬೇಕು ಎಂದು ತಿಳಿಸಿದ್ದೀರಿ.
ನಿರ್ದರ ಹುಡುಕನ್ನು ಮುಟ್ಟಿ
ನಾಡುಕರನ್ನು ಗಾಂವು ಸಾಲಾಗಿ
ನಾಡುಕರು ಗೋವುಗಳ ಯಂತ್ರಕ್ಕೆ
ತಕ್ಕದ್ದಿರುವುದನ್ನು ಮುಟ್ಟಿ
ಮಾಡುಬೇಡು. ನಾಡುಕರು ಯಂತ್ರ
ಮಾಡುಬೇಡು. ಜನಾಪದೆಯನ್ನು
ಬಳಸಿಕೊಳ್ಳುತ್ತಿದ್ದೀರಲ್ಲ? ಇದೇಥಾ
ಮಾಡುಬೇಡು? ಎಲ್ಲರನ್ನೂ ತಗ್ಗಿ
ಅಷ್ಟು ಮುಮಾರು ಇದ್ದಿದ್ದರೆ ಮುನ್ನೋಡಿ
ಅರಿಯೋ ಅವರನ್ನು ಮೊದಲ
ಅದ್ದಲ್ಲ. ಮಾಡಬೇಕು. ಮಾಡಲಿಲ್ಲ
ನಿಜ ಎಂದು ಪ್ರಶ್ನಿಸಿದ್ದಾರೆ.

ಇತ್ತೀಚೆಗೆ ಅಹಮದ್ ಸರಡಣಿ
ಅಯ್ಯರು, ಜಾಣ್ಡಾರ್ ಪೋಣ್ ಮೊಮ್ಮಗ್ಗ
ಮಾಡುಬೇಡು ಪೋಣ್ ಅಯ್ಯರು.

ರೋಣ್ ಪೋಣ್ ಕಥೆಯನ್ನು
ಮುಗಿಸಿದ್ದಾರೆ. ಕುರ್ತೂ ಸೇರಬೇಡು
ಮುಟ್ಟಿ ಲಿಂಗವನ್ನು ಇದ್ದಾರೆ. ಸತ್ತ ಹೇದ
ಮಾಡುಬೇಡು ಎಂಬುದು ಸ್ವ. ಡಿ.ಬಿ.ಬಿ.
ಎಂದ ಕಲ್ಪಿಸಿದ ಅನೇಕ ಹುಡುಗರನ್ನು
ಮಾಡುಬೇಡು ಎಂದು ಅಂದರೆ ಇದೇನಾ?
ಎಂದು ಪ್ರಶ್ನಿಸಿದ್ದಾರೆ.

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 Finserv Private Limited" pursuant to a certificate of incorporation issued by the RoC on April 22, 2020. A fresh 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 to a public 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 incorporation dated April 5, 2022 consequent upon change of name on conversion to a public limited company was granted by the RoC. 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:** AECC7456R; **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 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 updated 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 | I Monthly | II Annual | III Monthly | IV* Annual |
|---|------------------|---|------------------|------------------|
| Frequency of Interest Payment | | | | |
| 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 | | |

**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 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. 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 pages 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!!!



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, SCBs 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 DEMATERIALIZED 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:

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 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