

APPLICATION FORM (FOR RESIDENT APPLICANTS)

SAKTHI FINANCE LIMITED Credit Rating: ICRA BBB (Stable) by ICRA Limited (ICRA)

ASBA APPLICATION FORM

ISSUE OPENS ON: MONDAY APRIL 11, 2022 ISSUE CLOSES ON: WEDNESDAY MAY 04, 2022\*

To, The Board of Directors, Sakthi Finance SAKTHI FINANCE LIMITED

Application Form No. 30003159

PUBLIC ISSUE BY SAKTHI FINANCE LIMITED ("COMPANY" OR THE "ISSUER") OF SECURED REDEEMABLE NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹ 1,000 EACH, ("NCDs"), VIDE PROSPECTUS DATED APRIL 05, 2022.

I/we hereby confirm that I/We have read and understood the terms and conditions of this Application Form and the attached Abridged Prospectus and agree to the 'Applicant's Undertaking' as given overleaf. I/we hereby confirm that I/we have read the instructions for filling up the Application Form given overleaf.

Table with 6 columns: LEAD MANAGER / LEAD BROKER STAMP & CODE, BROKER / AGENTS STAMP & CODE, TRADING MEMBERS / SUB BROKER / CRTA / CDP, SCSB BRANCH STAMP & CODE, REGISTRAR/ SCSB BRANCH SERIAL NO., DATE OF RECEIPT

1. APPLICANT'S DETAILS - PLEASE FILL IN BLOCK LETTERS (Please refer to Page 11 of the attached Abridged Prospectus)

First Applicant (Mr./Ms./M/s.) Date of Birth [D][D][M][M][Y][Y][Y][Y] Name of Guardian (if Applicant is minor) (Mr./ Ms.) Address Pin Code (Compulsory) Tel. No.(with STD code) / Mobile Email Second Applicant (Mr./ Ms./M/s.) Third Applicant (Mr./ Ms./M/s.)

2. Investor Category (Please refer overleaf) Category I Category II Category III Category IV Sub Category Code (Please see overleaf)

3. PLEASE PROVIDE APPLICANT'S DEPOSITORY DETAILS

For NSDL enter 8 digit DP ID followed by 8 digit Client ID / For CDSL enter 16 digit Client ID NSDL / CDSL

4. INVESTMENT DETAILS (For details, please refer Issue Structure overleaf)

Table with 9 columns: Options, Frequency of interest payment, Nature of Instrument, Category of investor who can apply, Minimum application, In multiples of thereafter ₹, Face value of Secured NCDs, Tenor from deemed date of allotment (in months), Coupon (%) per annum for all Category of Investor(s), Effective Yield (%) per annum for all Category of Investor(s), Mode of interest payment, Amount / NCD (₹) (on maturity for all Category of Investor(s)\*, Maturity Date (from redemption date Deemed Date of Allotment) (in months), Put and Call, Total No. of NCDs applied for, Total Amount Payable (₹), Grand Total (₹)

\*Subject to applicable tax deducted at source, if any. Our Company shall allocate and allot Option (I) NCDs wherein the Applicants have not indicated their choice of the relevant NCD Option.

5. PAYMENT DETAILS

Amount Paid (₹ in figures) (₹ in words) ASBA Bank A/c No. ASBA A/c. Holder Name (in case Applicant is different from ASBA A/c. Holder) Bank Name & Branch or UPI ID (Maximum 45 Characters)

Table with 5 columns: 5A. PAN & SIGNATURE OF SOLE/FIRST APPLICANT, 5B. PAN & SIGNATURE OF SECOND APPLICANT, 5C. PAN & SIGNATURE OF THIRD APPLICANT, 5D. SIGNATURE OF ASBA BANK ACCOUNT HOLDER(S) (AS PER BANK RECORDS), LEAD MANAGER'S / LEAD BROKER'S/TRADING MEMBER'S / CRTA / CDP / SCSB BRANCH'S STAMP (Acknowledging upload of Application in Stock Exchange System) (Mandatory)

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Sakthi Finance SAKTHI FINANCE LIMITED Acknowledgement Slip for Consortium Members /Trading Members / Lead Managers /CRTA / CDP / SCSB Application Form No. 30003159

PUBLIC ISSUE OF SECURED REDEEMABLE NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹ 1,000 EACH, ("NCDs"), VIDE PROSPECTUS DATED APRIL 05, 2022.

Table with 2 columns: DPID / CLID, PAN

Amount Paid (₹ in figures) Bank & Branch Date, Stamp & Signature of SCSB Branch (Mandatory) ASBA Bank A/c No./UPI ID Dated Received from Mr./Ms./M/s. Telephone / Mobile Email

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PUBLIC ISSUE OF SECURED REDEEMABLE NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹ 1,000 EACH, ("NCDs"), VIDE PROSPECTUS DATED APRIL 05, 2022.

Table with 2 columns: SAKTHI FINANCE LIMITED (Options, Face Value/Issue Price (₹/NCD), No. of NCDs applied for, Amount Payable (₹), Grand Total (₹), ASBANKA/cNo./UPI ID, Name of Bank & Branch), Date Stamp & Signature of Lead Manager/Consortium Members/Trading Members/ CRTA / CDP / SCSB, Name of Sole / First Applicant (Mr./Ms./M/s.), All future communication in connection with this application should be addressed to the Registrar to the Issue. For details, please refer overleaf. Acknowledgment Slip for Applicant, Application Form No. 30003159

While submitting the Application Form, the Applicant should ensure that the date stamp being put on the Application Form by the Lead Managers / Consortium Members / Trading Members / CRTA / CDP / SCSB matches with the date stamp on the Acknowledgement Slip. Applications submitted without being uploaded on the terminals of the Stock Exchange will be rejected.

## APPLICANT'S UNDERTAKING

- I/ We hereby agree and confirm that:
- I/ We have read, understood and agreed to the contents and terms and conditions of Prospectus dated April 05, 2022 of SAKTHI FINANCE LIMITED Prospectus constitute the "Prospectus".
  - I/ We hereby apply for allotment of the NCDs to me / us and the amount payable on application is remitted herewith.
  - I/ We hereby agree to accept the NCDs applied for or such lesser number as may be Allotted to me / us in accordance with the contents of the Prospectus subject to applicable statutory and / or regulatory requirements.
  - I/ We irrevocably give my / our authority and consent to CATALYST TRUSTEESHIP LIMITED (the "Debtenture Trustee") to act as my / our trustee and for doing such acts as are necessary to carry out their duties in such capacity.
  - I am / We are Indian National(s) resident in India and I am / we are not applying for the said NCDs as nominee(s) of any person resident outside India and / or Foreign National(s).
  - The application made by me / us does not exceed the investment limit on the maximum number of NCDs which may be held by me / us under applicable statutory and/ or regulatory requirements.
  - In making my/ our investment decision I/ We have relied on my/ our own examination of the SAKTHI FINANCE LIMITED, and the terms of the issue, including the merits and risks involved and my/ our decision to make this application is solely based on disclosures contained in the Prospectus.
  - I/ We have obtained the necessary statutory and/ or regulatory permissions/ approvals for applying for, subscribing to, and seeking allotment of the NCDs applied for.
  - UPI Mechanism for Blocking Fund would be available for Retail Individual Investors, who have submitted bid for an amount not more than ₹200,000 in any of the bidding options in the Issue (including HUFs applying through their Karta and does not include NRIs).
  - Additional Undertaking, in case of ASBA Applicants:
    - I/ We hereby undertake that I/ We am/ are an ASBA Applicant(s) as per applicable provisions of the SEBI Regulations; 2) In accordance with ASBA process provided in the SEBI Regulations and disclosed in the Prospectus, I/ We authorize (a) the Lead Manager(s), Consortium Members, Trading Members (in Specified cities only), Broker, CRTA, CDP or the SCSBs, as the case may be, to do all acts as are necessary to make the Application in the Issue, including uploading my/ our application, blocking or unblocking of funds in the bank account maintained with the SCSB as specified in the Application Form or in the bank account of the Applicant linked with the UPI ID provided in the Application Form, as the case may be, transfer of funds to the Public Issue Account on receipt of instruction from the Lead Managers and Registrar to the Issue or the Sponsor Bank, as the case may be, after finalization of Basis of Allotment; and (b) the Registrar to the Issue or Sponsor Bank, as the case may be, to issue instruction to the SCSBs to unblock the funds in the specified bank account upon finalization of the Basis of Allotment. 3) In case the amount available in the specified Bank Account is insufficient as per the Application, the SCSB shall reject the Application.
  - I/ We confirm that I/ We shall be allocated and allotted Series Option II NCDs wherein I/ We have not indicated the choice of the relevant Series of Option NCDs.

## IMPERSONATION

Attention of the Applicants is specifically drawn to sub-section (1) of Section 38 of the Companies Act 2013, reproduced below: "Any person who: (a) makes or abets making of an application in a fictitious name to a company for acquiring, or subscribing for, its securities; or (b) makes or abets making of multiple applications to a company in different names or in different combinations of his name or surname for acquiring or subscribing for its securities; or (c) otherwise induces directly or indirectly a company to allot, or register any transfer of, securities to him, or to any other person in a fictitious name, shall be liable for action under Section 447."

## ISSUE RELATED INFORMATION FOR FILLING THE APPLICATION FORM

Sr. No	Investor Category	Sub Category Code	Sr. No	Investor Category	Sub Category Code
I	<b>Category I ("Institutional Portion")</b>		2(c)	Co-operative banks, and regional rural banks incorporated in India	23
1(a)	Resident public financial institutions, scheduled commercial banks, Indian multilateral and bilateral development financial institutions	11	2(d)	Trusts including public / private charitable / religious trusts settled and/or registered in India under applicable laws, which are authorized to invest in the NCDs	24
1(b)	State industrial development corporations	12		Resident Indian scientific and/or industrial research organizations, authorized to invest in the NCDs	25
1(c)	Provident funds, pension funds with a minimum corpus of Rs. 2,500 lakh, superannuation funds and gratuity funds, authorized to invest in the NCDs	13	2(e)		
1(d)	Insurance companies registered with the IRDA	14	2(f)	Limited Liability Partnerships formed and registered under the provisions of the Limited Liability Partnership Act 2008 (No. 6 of 2009), authorized to invest in the NCDs	26
1(e)	National Investment Fund set up by resolution F. No. 2/3/2005-DD-II dated November 23, 2005 of the GoI	15	2(g)	Partnership firms formed under applicable laws in India in the name of the partners, authorized to invest in the NCDs	27
1(f)	Mutual funds registered with SEBI	16			
1(g)	Alternative Investment Funds registered with SEBI subject to investment conditions applicable to them under the SEBI AIF Regulations	17	2 (h)	Association of Persons	28
1(h)	Resident Venture Capital Funds registered with SEBI	18	2(i)	Any other incorporated and/or unincorporated body of persons.	29
1(i)	Systemically Important Non-Banking Financial Company, a non-banking financial company registered with the Reserve Bank of India and having a net worth of more than ₹ 50,000 lakh as per the last audited financial statements	19	III	<b>Category III (High Networth Individual Portion)</b>	
1(j)	Insurance funds set up by and managed by the army, navy or air force of the Union of India or by the Department of Posts, GoI.	20	IV	<b>Category IV ("Retail Individual Portion")<sup>355</sup></b>	
II	<b>Category II ("Non-Institutional Portion")</b>		4	Resident Indian individuals applying for an amount aggregating not exceeding Rs.10 lakh and Hindu Undivided Families applying through the Karta for an amount aggregating not exceeding Rs.10 lakh	41
2(a)	Companies within the meaning of section 2(20) of the Companies Act, 2013	21			
2(b)	Statutory bodies / corporations and societies registered under the applicable laws in India and authorised to invest in NCDs	22			

## ISSUE STRUCTURE

The terms of the NCDs offered pursuant to the Issue are as follows:

Options	I	II	III	IV	V	VI	VII	VIII
Frequency of interest payment	Monthly	Cumulative	Monthly	Cumulative	Monthly	Cumulative	Monthly	Cumulative
Nature of Instrument	Secured NCDs							
Category of investor who can apply	All categories of Investors (I,II, III and IV)							
Minimum application	₹ 10,000 (10 NCDs) (for all options of NCDs either taken individually or collectively)							
In multiples of thereafter ₹	₹ 1,000 (1 NCD) after minimum application							
Face value of Secured NCDs	₹ 1,000							
Tenor from deemed date of allotment (in months)	24	24	36	36	48	48	60	60
Coupon (%) per annum for all Category of Investor(s)	8.50	N.A.	8.75	N.A.	9.00	N.A.	10.00	N.A.
Effective Yield (%) per annum for all Category of Investor(s)	8.50	9.16	8.75	9.88	9.00	10.69	10.00	12.77
Mode of interest payment	Through various modes of payment available							
Amount / NCD (₹) (on maturity for all Category of Investor(s))*	1000.00	1183.20	1000.00	1296.50	1000.00	1427.62	1000.00	1638.62
Maturity Date (from redemption date Deemed Date of Allotment) (in months)	24	24	36	36	48	48	60	60
Put and Call	N.A.							

\* In respect of Option (Monthly Interest payment), Payment of Interest will be made to those NCD Holders whose names appear in the register of NCD holders (or to first holder in case of joint-holders) as on Record Date and will be paid on monthly basis. Interest will be calculated from the 1st day till the last day of the month on an actual basis during the tenor of such NCDs and paid on the first working day of every subsequent month. For the first interest payment for NCDs under the monthly options, if the Deemed Date of Allotment is prior to fifteenth of that month, the interest for that month will be paid on the first day of subsequent month and if the Deemed Date of Allotment is post the fifteenth of that month, interest from the Deemed Date of Allotment till the last day of the subsequent month will be clubbed and paid on the first working day of the month next to that subsequent month.

® Further, in case of Cumulative Options for the purpose of deduction of on tax interest will be deemed to accrue every year and tax will be deducted on the accrued interest in each financial year, if required. With respect to Options where cumulative payment would be made at the time of redemption, the yield is calculated based on quarterly rest compounding for the full year period and based on monthly rest basis for the residual period.

\* Subject to applicable tax deducted at source, if any.

Please refer to Annexure B of the Prospectus for details pertaining to cash flow of the company in accordance with the SEBI Operational Circular.

**Basis of Allotment :** For details, please refer to page 22 of the Abridged Prospectus.

Our Company shall allocate and allot Option (II) NCDs wherein the Applicants have not indicated their choice of the relevant NCD Option.

For Grounds for Technical Rejection, Please refer to page 20 of the Abridged Prospectus.

For further information, please refer to section titled "Issue Related Information" on page 150 of the Prospectus.

If the Deemed Date of Allotment undergoes a change, the coupon payment dates, redemption amounts and other cash flow workings shall be changed accordingly. Please refer to Section titled "Issue Related Information" on page 150 of the Prospectus.

Also for details of the interest payment, please refer to "Interest and Payment of Interest" at page 166 of the Prospectus.

For further details, please refer to Prospectus dated April 05, 2022.

All Capitalised terms not specifically defined herein shall have the meaning given to such terms in the Prospectus dated April 05, 2022.

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	COMPANY CONTACT DETAILS	REGISTRAR CONTACT DETAILS
<ul style="list-style-type: none"> <li>Applicants may contact the Registrar to the Issue or our Company Secretary and Chief Compliance Officer in case of any pre-issue or post-issue related problems (non-receipt of Allotment Advice, refunds or credit of NCDs).</li> <li>In case of ASBA Application submitted to the SCSBs, the Applicants should contact Registrar to the Issue with copy to the relevant SCSB.</li> <li>In case of queries related to upload of Applications submitted to the Lead Managers/ Lead Brokers / Trading Member / CRTA / CDP should contact the relevant Lead Manager / Lead Broker / Trading Member / CRTA / CDP.</li> <li>The grievances arising out of Applications for the NCDs made through Trading Members may be addressed directly to Stock Exchanges.</li> <li>Acknowledgments subject to availability of funds in the ASBA Account.</li> </ul>	<p style="text-align: center;"><b>SAKTHI FINANCE LIMITED</b></p> <p><b>Registered Office:</b> 62, Dr. Nanjappa Road, Post Box No. 3745, Coimbatore - 641 018, Tamil Nadu</p> <p><b>Tel No:</b> +91 (422) 2231471-474/4236200; <b>Fax No:</b> +91 (422) 2231915</p> <p><b>Website:</b> www.sakthifinance.com</p> <p><b>Company Secretary and Chief Compliance Officer:</b> Shri S. Venkatesh</p> <p><b>Tel No:</b> +91 (422) 4236207</p> <p><b>Email:</b> svenkatesh@sakthifinance.com; <b>CIN:</b> L65910T21955PLC000145</p>	<p style="text-align: center;"><b>LINK INTIME INDIA PRIVATE LIMITED</b></p> <p>C-101, First Floor, 247 Park, Lal Bahadur Shastri Marg, Vikhroli (West), Mumbai - 400 083; <b>Tel No:</b> 91 (22) 4918 6200</p> <p><b>Fax No:</b> 91 (22) 4918 6195; <b>Email:</b> sakthifinance.ncd2022@linkintime.co.in; <b>Website:</b> www.linkintime.co.in</p> <p><b>Investor Grievance Email:</b> sakthifinance.ncd2022@linkintime.co.in</p> <p><b>Contact person:</b> Ms. Shanti Gopalkrishnan</p> <p><b>Compliance Officer:</b> Ms. Shanti Gopalkrishnan</p> <p><b>SEBI Registration No:</b> INR000004058; <b>CIN:</b> U67190MH1999PTC118368</p>