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PLEASE FILL IN BLOCK LETTERS

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APPLICATION FORM (FOR RESIDENT APPLICANTS)	SAKTHI FINANCE LIMITED Credit Rating: ICRA BBB (Stable) by ICRA Limited (ICRA)	ASBA APPLICATION FORM	ISSUE OPENS ON: FRIDAY, AUGUST 08, 2025 ISSUE CLOSES ON: FRIDAY, AUGUST 22, 2025*
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To, The Board of Directors
Sakthi Finance SAKTHI FINANCE LIMITED

Application
Form No.

30002648

*For details of Early Closure or extension of the Issue, refer to page 33 of the attached Abridged Prospectus

PUBLIC ISSUE BY SAKTHI FINANCE LIMITED ("COMPANY" OR THE "ISSUER") OF 15,00,000 RATED, SECURED, REDEEMABLE NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹ 1,000 EACH, ("NCDs"), VIDE PROSPECTUS DATED AUGUST 01, 2025.

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.

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
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1. APPLICANT'S DETAILS - PLEASE FILL IN BLOCK LETTERS (Please refer to Page 21 of the attached Abridged Prospectus)

First Applicant (Mr./Ms./M/s.) _____
Date of Birth

D	M	Y	M	Y	M	Y
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 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)

Options	I	II	III	IV	V	VI	VII
Frequency of interest payment	Monthly	Cumulative	Monthly	Cumulative	Monthly	Cumulative	Cumulative
Minimum application	₹ 10,000 (10 NCDs) (across all Options)						
Face Value/Issue Price	₹ 1000 (1 NCD)						
Face value of NCDs (₹/NCD)	₹ 1,000						
Tenor	24	24	36	36	60	60	85
Coupon(% per annum) for NCD holders in Category I, II, III and Category IV	9.00	N.A.	9.00	N.A.	10.25	N.A.	N.A.
Effective Yield (%) per annum for NCD holders in Category I, II, III and Category IV	9.00	9.31	9.00	9.31	10.25	10.65	10.38
Mode of interest payment	Through various modes of payment available						
Amount ₹ /NCD on Maturity for NCD holders in Category I, II, III and Category IV*	1000.00	1194.83	1000.00	1306.05	1000.00	1658.72	2013.13
Maturity Date / Redemption Date (from deemed date of allotment) (in months)	24	24	36	36	60	60	85
No. of NCDs applied for							
Amount Payable (₹)							
Grand Total (₹)	Total No. of NCDs			Total Amount Payable (₹)			

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

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

All individual investors who invest up to ₹ 5 lakhs through designated intermediaries to follow the UPI mechanism only for bidding.

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)

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)
PAN	PAN	PAN	I/We authorize the SCSB to do all acts as are necessary to make the Application in the Issue	
			1) _____	
			2) _____	
			3) _____	
Date : _____	Furnishing of PAN of the Applicant is mandatory, including Minor's PAN in case of Application by Minor, please refer page 21 of the attached Abridged Prospectus.			

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Sakthi Finance	SAKTHI FINANCE LIMITED	Acknowledgement Slip for Consortium Members /Trading Members / Lead Managers /CRTA / CDP / SCSB	Application Form No. 30002648
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PUBLIC ISSUE OF 15,00,000 RATED, SECURED, REDEEMABLE NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹ 1,000 EACH, ("NCDs"), VIDE PROSPECTUS DATED AUGUST 01, 2025.

DPID / CLID	PAN
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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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SAKTHI FINANCE LIMITED	<table><tr><td>Options</td><td>I</td><td>II</td><td>III</td><td>IV</td><td>V</td><td>VI</td><td>VII</td></tr><tr><td>Face Value / Issue Price (₹/NCD)</td><td colspan="7">₹ 1,000</td></tr><tr><td>No. of NCDs applied for</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>Amount Payable (₹)</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>Grand Total (₹)</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>ASBA Bank A/c No./UPI ID</td><td colspan="7">Dated</td></tr><tr><td>Name of Bank & Branch</td><td colspan="7"></td></tr></table>	Options	I	II	III	IV	V	VI	VII	Face Value / Issue Price (₹/NCD)	₹ 1,000							No. of NCDs applied for								Amount Payable (₹)								Grand Total (₹)								ASBA Bank A/c No./UPI ID	Dated							Name of Bank & Branch								<table><tr><td>Date Stamp & Signature of Lead Manager/Consortium Members/Trading Members/ CRTA / CDP / SCSB</td><td>Name of Sole / First Applicant (Mr./Ms./M/s.)</td></tr><tr><td>Acknowledgement is subject to realisation of Availability of Funds in the ASBA account.</td><td>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</td></tr><tr><td>Application Form No.</td><td>30002648</td></tr></table>	Date Stamp & Signature of Lead Manager/Consortium Members/Trading Members/ CRTA / CDP / SCSB	Name of Sole / First Applicant (Mr./Ms./M/s.)	Acknowledgement is subject to realisation of Availability of Funds in the ASBA account.	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.	30002648
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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 August 01, 2025 of SAKTHI FINANCE LIMITED.
 - 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 ₹ 500,000 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;
 - In accordance with ASBA process provided in the SEBI Regulations and disclosed in the Prospectus, I/ We authorize:
 - 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
 - the Registrar to the Issue or Sponsor Bank, as the case may be, to issue instruction to the SCSBs to unlock the funds in the specified bank account upon finalization of the Basis of Allotment.
 - 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 Option III NCDs wherein I/ We have not indicated the choice of the relevant Option of 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

Investor Category	Sub Category Code	Investor Category	Sub Category Code
Category I (Institutional Investors)		Category II (Non Institutional Investors)	
Resident public financial institutions as defined in Section 2(72) of the Companies Act 2013, statutory corporations including state industrial development corporations, scheduled commercial banks, co-operative banks and regional rural banks and multilateral and bilateral development financial institutions which are authorized to invest in the NCDs;	11	Companies falling within the meaning of Section 2(20) of the Companies Act 2013, Bodies corporate and societies registered under the applicable laws in India and authorized to invest in the NCDs	21
		Educational institutions and associations of persons and/or bodies established pursuant to or registered under any central or state statutory enactment, which are authorized to invest in the NCDs;	22
Provident funds of minimum corpus of ₹ 2,500 lakh, pension funds of minimum corpus of ₹ 2,500 lakh, superannuation funds and gratuity funds, which are authorized to invest in the NCDs;	12	Trust including public/ private charitable/ religious trusts which are authorized to invest in the NCDs;	23
		Association of Persons;	24
Alternative investment funds, subject to investment conditions applicable to them under the Securities and Exchange Board of India (Alternative Investment Funds) Regulations, 2012;	13	Scientific and/or industrial research organizations, which are authorized to invest in the NCDs;	25
		Partnership firms in the name of the partners; and	26
Resident venture capital funds registered with SEBI;	14	Limited Liability Partnerships formed and registered under the provisions of the Limited Liability Partnership Act, 2008 (No. 6 of 2009);	27
Insurance companies registered with the IRDAI;	15	Category III (High Net-worth Individual Investors) ("HNIs")	
National Investment Fund (set up by resolution no. F. No. 2/3/2005-DDII dated November 23, 2005 of the Government of India and published in the Gazette of India);	16	Resident Indian individuals applying for an amount aggregating a value exceeding ₹ 10 lakhs and Hindu Undivided Families applying through the Karta for an amount aggregating a value exceeding ₹ 10 lakhs. (HNIs)	31
Insurance funds set up and managed by the Indian army, navy or the air force of the Union of India or by the Department of Posts, Union of India;	17	Category IV (Retail Individual Investors)	
Mutual funds registered with SEBI; and	18	Resident Indian individuals applying for an amount aggregating a value not exceeding ₹ 10 lakh and shall include Retail Individual Investors, who have submitted bid for an amount not more than ₹ 5 lakh in any of the bidding options in the Issue (including HUFs applying through their Karta and does not include NRIs) through UPI Mechanism and	41
Systemically Important NBFCs registered with the RBI and having net worth of more than ₹ 50,000 lakh as per the latest audited financial statements.	19	Hindu Undivided Families applying through the Karta applying for an amount aggregating a value not exceeding ₹ 10 lakh.	42

ISSUE STRUCTURE

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

Options	I ^a	II ^a	III ^a	IV ^a	V ^a	VI ^a	VII ^a
Frequency of interest payment	Monthly	Cumulative	Monthly	Cumulative	Monthly	Cumulative	Cumulative
Minimum application	₹ 10,000 (10 NCDs) (across all Options)						
Face Value/Issue Price	₹ 1000 (1 NCD)						
Face value of NCDs (₹/NCD)	₹ 1,000						
Tenor	24	24	36	36	60	60	85
Coupon(% per annum) for NCD holders in Category I, II, III and Category IV	9.00	N.A.	9.00	N.A.	10.25	N.A.	N.A.
Effective Yield (%) per annum for NCD holders in Category I, II, III and Category IV	9.00	9.31	9.00	9.31	10.25	10.65	10.38
Mode of interest payment	Through various modes of payment available						
Amount ₹/NCD on Maturity for NCD holders in Category I, II, III and Category IV*	1000.00	1194.83	1000.00	1306.05	1000.00	1658.72	2013.13
Maturity Date / Redemption Date (from deemed date of allotment) (in months)	24	24	36	36	60	60	85

* 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 tax interest will be deemed to accrue every year and tax will be deducted on the accrued interest in each financial year, if required.

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

Basis of Allotment : For details, refer to page 31 of the Abridged Prospectus.

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

For Grounds for Technical Rejection, refer to page 29 of the Abridged Prospectus.

For further information, refer to section titled "Issue Related Information" beginning on page 189 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" beginning on page 189 of the Prospectus.

Also for details of the interest payment, refer to "Interest and Payment of Interest" at page 215 of the Prospectus.

For further details, refer to Prospectus dated August 01, 2025.

All Capitalised terms not specifically defined herein shall have the meaning given to such terms in the Prospectus dated August 01, 2025.

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	COMPANY CONTACT DETAILS	REGISTRAR CONTACT DETAILS
<ul style="list-style-type: none">Applicants may contact the Registrar to the Issue or our Company Secretary and Compliance Officer in case of any pre-issue or post-issue related problems (non-receipt of Allotment Advice, refunds or credit of NCDs).In case of ASBA Application submitted to the SCSBs, the Applicants should contact Registrar to the Issue with copy to the relevant SCSB.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.The grievances arising out of Applications for the NCDs made through Trading Members may be addressed directly to Stock Exchange.Acknowledgments subject to availability of funds in the ASBA Account.	<p>SAKTHI FINANCE LIMITED Registered Office: 62, Dr. Nanjappa Road Post Box No. 3745, Coimbatore - 641 018 Tamil Nadu Tel No: +91 (422) 2231471- 474/4236200 Website: www.sakthifinance.com Company Secretary and Chief Compliance Officer: Sri S. Venkatesh Tel No: +91 (422) 4236207 Email: svenkatesh@sakthifinance.com</p>	<p>MUFG INTIME INDIA PRIVATE LIMITED <i>(Formerly known as Link Intime India Private Limited)</i> C-101, 247 Park, 1st Floor, L.B.S. Marg, Vikhroli (West), Mumbai 400 083, Maharashtra; Tel No.: + 91 810 811 4949; Fax No : +91 022 49186060; Email: sakthifin.nod_2025a@in.mpmc.mufg.com Website: http://in.mpmc.mufg.com/ Investor Grievance Email: sakthifin.nod_2025a@in.mpmc.mufg.com Contact Person: Ms. Shanti Gopalkrishnan Compliance Officer: Mr. B. N. Ramakrishnan SEBI Registration No.: INR000004058 CIN: U67190MH1999PTC118368</p>