

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 June 13, 2024 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 "Debenture 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; 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 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 lakhs, pension funds of minimum corpus of ₹ 2,500 lakhs, 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 to 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 lakhs and shall include Retail Individual Investors, who have submitted bid for an amount not more than ₹ 5 lakhs 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 lakhs.	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
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	₹ 1000 (1 NCD) (across all series)						
Face value of Secured NCDs	₹ 1,000						
Tenor from deemed date of allotment (in months)	24	24	36	36	60	60	85
Coupon (%) per annum for all Category of Investor(s)	9.00	N.A.	9.25	N.A.	10.25	N.A.	N.A.
Effective Yield (%) per annum for all Category of Investor(s)	9.00	9.31	9.25	9.58	10.25	10.65	10.38
Mode of interest payment	Through various modes of payment available						
Amount / NCD (₹) (on maturity for all Category of Investor(s)) ^a	1000.00	1194.83	1000.00	1315.66	1000.00	1658.72	2013.13
Maturity Date / Redemption Date (from Deemed Date of Allotment) (in months)	24	24	36	36	60	60	85
Put and Call	N.A.						

^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.

^a 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. With respect to Options where cumulative payment would be made at the time of redemption, the yield is calculated based on annual rest compounding for the full year period and based on monthly rest basis for the residual period.

^a Subject to applicable tax deducted at source, if any.

Basis of Allotment : For details, please refer to page 24 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, Please refer to page 22 of the Abridged Prospectus.

For further information, please refer to section titled "**Issue Related Information**" on page 193 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 193 of the Prospectus.

Also for details of the interest payment, please refer to "**Interest and Payment of Interest**" at page 209 of the Prospectus.

For further details, please refer to Prospectus dated June 13, 2024.

All Capitalised terms not specifically defined herein shall have the meaning given to such terms in the Prospectus dated June 13, 2024.

TEAR HERE

COMPANY CONTACT DETAILS	REGISTRAR CONTACT DETAILS
<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; Fax No: +91 (422) 2231915 Website: www.sakthifinance.com Company Secretary and Compliance Officer: Shri.C.Subramaniam Tel No: +91 (422) 4236238 Email: csbaramaniam@sakthifinance.com</p>	<p>LINK INTIME INDIA PRIVATE LIMITED C-101, First Floor, 247 Park, Lal Bahadur Shastri Marg,Vikhroli (West), Mumbai – 400 083; Tel No: 91 810 811 4949; Fax No: 91 (22) 49186060 Email : sakthifinance.ncd2024@linkintime.co.in Website: www.linkintime.co.in Investor Grievance Email: sakthifinance.ncd2024@linkintime.co.in Contact person: Ms. Shanti Gopalkrishnan Compliance Officer: Mr. BN Ramakrishnan SEBI Registration No: INR000004058; CIN : U67190MH1999PTC118368</p>