

APPLICATION FORM  
(FOR RESIDENT APPLICANTS)

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

ASBA APPLICATION  
FORM

ISSUE OPENS ON: TUESDAY, JUNE 29, 2021  
ISSUE CLOSES ON\*: WEDNESDAY, JULY 28, 2021



To, The Board of Directors  
SAKTHI FINANCE LIMITED

Application  
Form No.

30009262

\*For details of Early Closure or extension of the Issue refer to page 22 of this Abridged Prospectus

PUBLIC ISSUE OF SECURED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹ 1,000/- EACH (NCDs) VIDE THE PROSPECTUS DATED JUNE 25, 2021

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 BROKERS/ STAMP & CODE, BROKER / AGENTS STAMP & CODE, TRADING MEMBERS / SUB BROKER / CRTA / CDP / SCSB STAMP & CODE, SCSB BRANCH STAMP & CODE, SCSB BRANCH SERIAL NO., DATE OF RECEIPT

1. APPLICANT'S DETAILS - PLEASE FILL IN BLOCK LETTERS (Please refer to Page 12 of this 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 I-VIII) and 10 rows (Frequency of interest payment, Nature of Instruments, Category of investor who can apply, Minimum application, In multiples of, Face value of Secured / Unsecured NCDs, Issue Price of Secured / Unsecured NCD, Tenor from Deemed Date of Allotment (in months), Coupon (%), Effective Yield (per annum), Mode of interest payment, Amount Secured / Unsecured NCDs on maturity for all Category of Investor(s) (₹), Maturity Date (from Deemed Date of Allotment) (in months), No. of NCDs applied, Amount Payable (₹), Grand Total (₹))

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

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/ LEAD BROKERS/ BROKERS / TRADING MEMBERS / SCSB(S)/ CRTA / CDP STAMP (Acknowledging upload of Application in Stock Exchange(s) system) (Mandatory)

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Sakthi Finance SAKTHI FINANCE LIMITED Acknowledgement Slip for Lead Manager / Lead Brokers / Applicant / Brokers / Trading Members / SCSB(s) / CRTA / CDP Application Form No. 30009262

PUBLIC ISSUE OF SECURED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹ 1,000/- EACH (NCDs) VIDE THE PROSPECTUS DATED JUNE 25, 2021

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 THE PROSPECTUS DATED JUNE 25, 2021

Table with 9 columns (Options I-VIII) and 4 rows (Face Value/Issue Price (₹/NCD), No. of NCDs applied for, Amount Payable (₹), Grand Total (₹), ASBA Bank A/c No./UPI Id, Name of Bank & Branch, Date, Date Stamp & Signature of Lead Manager / Lead Brokers / Brokers / Trading Members / SCSB(s) / CRTA / CDP, Name of Sole / First Applicant (Mr./Ms./M/s.), Acknowledgement is subject to realisation of Availability of Funds in the ASBA account., Application Form No. 30009262)

While submitting the Application Form, the Applicant should ensure that the date stamp being put on the Application Form by the Lead Manager / Lead Brokers / Brokers / Trading Members / SCSB(s) / CRTA / CDP 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:

1. I/We have read, understood and agreed to the contents and terms and conditions of the Prospectus dated June 25, 2021 of **SAKTHI FINANCE LIMITED**.
2. I/We hereby apply for allotment of the NCDs to me/us and the amount payable on application is remitted herewith.
3. 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.
4. 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.
5. 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).
6. 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.
7. 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.
8. 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.
9. 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).
10. Additional undertakings, in case of ASBA Applicants:
  - 1) I/We hereby Undertakings 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), Lead Brokers, 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 Manager 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 unlock 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.
11. I/We confirm that I/We shall be allocated and allotted Series I NCDs wherein I/We have not indicated the choice of the relevant Series 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
<b>Category I (Institutional Investors)</b>		<b>Category II (Non-Institutional Investors)</b>	
• Resident public financial institutions, scheduled commercial banks, Indian multilateral and bilateral development financial institutions;	11	• Companies within the meaning of section 2(20) of the Companies Act, 2013;	21
• State industrial development corporations;	12	• Statutory bodies/ corporations and societies registered under the applicable laws in India and authorised to invest in NCDs;	22
• Provident funds, pension funds with a minimum corpus of ₹ 2,500 lakh, superannuation funds and gratuity funds, authorized to invest in the NCDs;	13	• Co-operative banks, and regional rural banks incorporated in India;	23
• Insurance companies registered with IRDAI;	14	• 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
• National Investment Fund set up by resolution F. No. 2/3/2005-DD-II dated November 23, 2005 of the GoI;	15	• Resident Indian scientific and/or industrial research organizations, authorized to invest in the NCDs;	25
• Mutual funds registered with SEBI;	16	• 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
• Alternative Investment Funds registered with SEBI subject to investment conditions applicable to them under the SEBI AIF Regulations;	17	• Partnership firms formed under applicable laws in India in the name of the partners, authorized to invest in the NCDs;	27
• Resident Venture Capital Funds registered with SEBI;	18	• Association of Persons; and	28
• 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; and	19	• Any other incorporated and/or unincorporated body of persons	29
• 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	• Resident Indian Individuals and	30
		• Hindu Undivided Families applying through the Karta for an amount aggregating ₹ 5 lakh and above	31
		<b>Category III (Retail Individual Investors)</b>	
		• Resident Indian Individuals and	32
		• Hindu Undivided Families applying through the Karta applying for an amount aggregating up to and including ₹ 5 lakh across all options of NCDs in the Issue	33

## ISSUE STRUCTURE

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

Options	I <sup>#</sup>	II <sup>#</sup>	III <sup>#</sup>	IV <sup>#</sup>	V <sup>#</sup>	VI <sup>#</sup>	VII <sup>#</sup>	VIII <sup>#</sup>
Frequency of interest payment	Monthly	Cumulative	Monthly	Cumulative	Monthly	Cumulative	Monthly	Cumulative
Nature of Instruments	Secured NCD				Unsecured NCD			
Category of investor who can apply	All categories of Investors (I, II, and III)							
Minimum application	₹ 10,000 (10 NCDs) (for all options of NCDs including Unsecured NCDs, namely Option VII and Option VIII, either taken individually or collectively)							
In multiples of	₹ 1,000 (1 NCD) after minimum application							
Face value of Secured / Unsecured NCDs	₹ 1,000							
Issue Price of Secured / Unsecured NCD	₹ 1,000							
Tenor from Deemed Date of Allotment (in months)	26	26	39	39	49	49	61	61
Coupon (%) for all Category of Investor(s)	9.50	N.A.	9.75	N.A.	10.00	N.A.	10.50	N.A.
Effective Yield (per annum) for all Category of Investor(s)	9.50	10.42	9.75	11.32	10.00	12.17	10.50	13.64
Mode of interest payment	Through various modes of payment available							
Amount Secured / Unsecured NCDs on maturity for all Category of Investor(s) (₹)	1000.00	1226.00	1000.00	1368.00	1000.00	1497.00	1000.00	1694.00
Maturity Date (from Deemed Date of Allotment) (in months)	26	26	39	39	49	49	61	61

# In respect of Option I, Option III, Option V and Option VII, 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 Option (i.e. for Option II, IV, VI and VIII) 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 quarterly rest compounding for the full year period and based on monthly rest basis for the residual period (viz. Two (2) months for Option II and Option IV, one (1) month for Option VI and one (1) for Option VIII respectively).

In terms of Regulation 4(2) (d) of the SEBI Debt Regulations, our Company will undertake this public issue of the NCDs in dematerialised form. Trading in NCDs shall be compulsorily in dematerialized form.

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

Basis of Allotment : For details, please refer to page 19 of the Abridged Prospectus.

For Grounds for Technical Rejection, Please refer to page 18 of the Abridged Prospectus.

For further information, please refer to section titled "Issue Related Information" on page 130 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 130 of the Prospectus.

Also for details of the interest payment, please refer to "Interest and Payment of Interest" at page 148 of the Prospectus.

For further details, please refer to Prospectus dated June 25, 2021.

Our company shall allocate and allot Option II NCDs where the applicants have not indicated the choice of NCD Option.

All Capitalised terms not specifically defined herein shall have the meaning given to such terms in the Prospectus dated June 25, 2021.

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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 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 Manager's/ Lead Brokers/Brokers/Trading Member/CRTA/CDP should contact the relevant Lead Manager/ Lead Brokers/ Brokers/ 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> </ul>	<p style="text-align: center;"><b>SAKTHI FINANCE LIMITED</b></p> <p>Registered Office: 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; <b>Website:</b> www.sakthifinance.com <b>Company Secretary and Compliance Officer:</b> Mr. S. Venkatesh <b>Tel. No.:</b> +91 (422) 4236207 <b>Email:</b> svenkatesh@sakthifinance.com</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 - 400083; <b>Tel No:</b> 91 (22) 4918 6200; <b>Fax No:</b> 91 (22) 4918 6195 <b>Email :</b> sakthifinance.ncd2021@linkintime.co.in <b>Website:</b> www.linkintime.co.in; <b>Investor Grievance Email:</b> sakthifinance.ncd2021@linkintime.co.in <b>Contact person:</b> Shanti Gopalkrishnan <b>Compliance Officer:</b> Shanti Gopalkrishnan <b>SEBI Registration No:</b> INR00004058; <b>CIN:</b> U67190MH1999PTC118368</p>