

यूको बैंक UCO BANK
(A Govt. of India Undertaking)
Head Office – II, Department of Information Technology
3 & 4, DD Block, Sector – 1, Salt Lake, Kolkata-700064

NOTICE INVITING TENDER
UCO Bank Invites Request for Proposals (RFPs) for the following:
1. Supply, commissioning, maintenance & management of MPLS link on Wired/RF;
2. Engagement of Service Provider for availing Red Team Exercise Services by using automated tools and techniques;
3. Selection of Vendor for Procurement of 160 IBM MQ Licenses and ATS for IBM MQ (Re-tendering);
4. Onsite Facility Management Services for Oracle Database Administration, IBM MQ and Windows Server at Bangalore (Re-tendering)
For any details, please refer to <https://www.ucobank.com> Deputy General manager
Date: 21.01.2022
DIT, BPR & BTD

संरक्षण आपके विश्वास का | Honours Your Trust

FORM No. NCLT. 3A
BEFORE THE NATIONAL COMPANY LAW TRIBUNAL CHENNAI BENCH AT CHENNAI
CP/(CAA)/57 (CHE)2021
CONNECTED WITH
CA/792/CAA/2020
IN THE MATTER OF SECTION 230 TO 232 COMPANIES ACT, 2013
AND
IN THE MATTER OF SCHEME OF AMALGAMATION OF
M/s. SCIENTIFIC PUBLISHING SERVICES PRIVATE LIMITED (FIRST TRANSFEROR COMPANY) AND
M/s. SCOPE E-KNOWLEDGE CENTER PRIVATE LIMITED (SECOND TRANSFEROR COMPANY) WITH
M/s. SPI TECHNOLOGIES INDIA PRIVATE LIMITED (TRANSFEREE COMPANY) AND
THEIR RESPECTIVE SHAREHOLDERS
M/S. SCIENTIFIC PUBLISHING SERVICES PRIVATE LIMITED, ASV Lotus Business Park Block 1, Floor 1 to 3, 720 & 721, Pathari Road, Anna Salai, Chennai – 600 002, Tamil Nadu, India, represented by **Mr. Dayalu. S.**, Authorized signatory,
1ST PETITIONER /1ST TRANSFEROR COMPANY
M/s. SCOPE E-KNOWLEDGE CENTER PRIVATE LIMITED, R.S. No. 4/5 and 4/6, Gothi Industrial Estate, Kurumbapet, Pudukcherry, Pondicherry – 605009, India, represented by **Mr. Ezhil Arasan.**, Authorized signatory,
2ND PETITIONER / 2ND TRANSFEROR COMPANY
ADVERTISEMENT OF COMPANY PETITION
A Joint Petition under Sections 230 to 232 of the Companies Act, 2013 for the Scheme of Amalgamation of M/s. Scientific Publishing Services Private Limited and M/s. Scope E-Knowledge Center Private Limited with SPI Technologies India Private Limited and their respective Shareholders was presented by the Petitioner on 01.10.2021 and the said Company Petition is fixed for hearing before the Chennai Bench of National Company Law Tribunal on 17.02.2022. Any person desirous of supporting or opposing the said Petition should send to the Petitioner's Advocate, notice of intention, signed by him or his advocate, with his name and address, so as to reach the Petitioner's Advocate not later than two days before the date fixed for the hearing of the Petition. Where he seeks to oppose the Petition, the grounds of opposition or a copy of his affidavit shall be furnished with such notice. A copy of the Petition will be furnished by the undersigned to any person requiring the same on payment of the prescribed charges for the same.
NAVEEN KUMAR MURTHI & G.V.MOHAN KUMAR
S-2, Singapore Plaza, II floor, 164/337,
Linghi Chetty St., Chennai - 600 001
(Advocates for Petitioner Company)
Date: 18.01.2021
Place: Chennai

NMDC Limited
(A Government of India Enterprise)
'Khanji Bhavan', 10-3-311/A, Castle Hills, Masab Tank, Hyderabad - 500 028.
CIN: L13100TG1958GOI001674

CONTRACTS DEPARTMENT
Tender Enquiry No: HQ(Contracts)/NISP/LDCP(Bal Work)/RT/2022/130, Dated : 21-01-2022
NMDC Limited, A "NAVARATNA" Public Sector Company under Ministry of Steel, Govt. of India, invites online bids from prospective domestic bidders for "Completion of Balance work of Lime & Dolomite Calcination plant (2 Nos. of 500 TPD Capacity Lime Kilns and 1 No. of 300 TPD Capacity Dolomite Kiln with one Lime Sizing Unit of 25/hrs capacity) for 3.0 MTPA Integrated Steel Plant at Nagarnar near Jagdalpur, Chhattisgarh State" on divisible turnkey basis from experienced, reputed and competent Tenderers. MECON Limited is the consultant for this package.
The detailed NIT and Bid documents can be viewed and / or downloaded from NMDC website <http://www.nmdc.co.in>, Central Public Procurement Portal <http://www.eprocure.gov.in/epublish/app> and MSTC portal <http://www.mstccommerce.co.in> from 21-01-2022 to 11-02-2022.
For Accessing the Bid document from NMDC website, the bidder has to register as 'New User' in Bid section at NMDC's website link - <http://www.nmdc.co.in/nmcdtender/default.aspx>.
For accessing the bid document from MSTC, bidders to visit website link - http://www.mstccommerce.co.in/eprocure/nmcd/buyer_login.jsp and search Tender Event No. NMDC/HO/75/21-22/ET/369. Bidders are requested to register as 'New Vendor' for downloading the tender document. For further help refer to 'vendor guide' given in MSTC website.
The bidders are requested to submit their bids through online mode and details of submission of bid through online are given in NIT.
The Bidders on regular basis are required to visit the NMDC's website / CPP Portal / MSTC website for corrigendum, if any, at a future date.
For further clarification, the following can be contacted :
1. Chief General Manager (Contracts), NMDC Limited, Hyderabad, Fax No. +91-040-23534746, Tel No. +91-040-23532800, email : steelcontracts@nmdc.co.in
2. Sr. General Manager (NMDC Project), MECON Limited, Ranchi, Fax No. +91-651-2482214, Tel No. +91-0651-2483508, email : projnmcd@meconlimited.co.in
Chief General Manager (Contracts)

W.S. INDUSTRIES (INDIA) LIMITED
CIN: L29142TN1961PLC004568
Regd. Office: 108, Mount Poonamallee Road, Porur, Chennai - 600 116
Email ID: sect@wsinsulators.com Website: www.wsindustries.in/KYC

NOTICE OF POSTAL BALLOT
Members of the Company are hereby informed that pursuant to Section 110 and other applicable provisions, if any, of the Companies Act 2013 read with the Companies (Management and Administration) Rules, 2014, the Company has on 20th January 2022 completed the dispatch of Postal Ballot Notice dated 12th January 2022 along with the postal ballot form to all the Members for seeking Member's consent, in relation to:-
1. Resolution under Regulation 24(5) of the SEBI (LODR) Regulations, 2015.
The Board of Directors of the Company has appointed Mrs. Lakshmi Subramanian, Practising Company Secretary, Chennai, as Scrutinizer to conduct the said Postal Ballot including e-voting process in a fair and transparent manner. As required under Rule 22 of the (Management and Administration) Rules, 2014, the Company has engaged the services of National Securities Depository Limited (NSDL) to provide electronic voting facility to the Members of the Company.
The voting rights of Members shall be reckoned on the paid-up value of shares registered in the name of the member(s) on 14th January 2022 (cut-off date) and the Postal Ballot Notice along with Postal Ballot forms have been sent to all the Members, whose names appear in the Register of Members on that date.
Members holding shares in Physical / demat form have an option to vote either electronically or through Postal Ballot form. Members can opt for only one mode of voting i.e either by Postal ballot form or by electronic mode. In case any Member casts vote through physical ballot as well as electronic mode, then voting done through electronic mode shall prevail and voting done by postal ballot will be treated as invalid. Members are requested to note that:
1. In case the Members are voting by way of Physical postal ballot form, the said form duly completed and signed should reach the Scrutinizer on or before the close of working hours i.e 5.00 p.m on 20th February 2022. All postal ballot forms received after the said date will be treated as if the reply from such Member has not been received.
2. In case Members are e-voting, they can cast their vote online from 9.00 a.m on 22nd January 2022 till 5.00 p.m on 20th February 2022. Please note that the e-voting module will be disabled for voting thereafter.
The result of the Postal ballot will be announced on 22nd February 2022.
A Member who have not received or who want duplicate Postal Ballot form can download the same from www.evoting.nsdl.com or website of the Company www.wsindustries.in/KYC or by writing to company the Registrar & Share Transfer Agent, Integrated Registry Management Services Private Limited, 5A, 5th Floor, Kences Towers, 1, Ramakrishna Street, T.Nagar, Chennai - 600017. For any queries / grievances Members can contact Mr.B.Swaminathan, Company Secretary through Email: sect@wsinsulators.com or can contact Registrar of Share Transfer Agent through Email: yuvraj@integratedindia.in
By Order of the Board
For W.S.Industries (India) Limited
Date : 21st January 2022
Company Secretary

This is an advertisement issued, pursuant to Regulation 30(1) of the SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended, for information purpose only.

InCred!

Borrow. With Confidence.

InCred Financial Services Limited

(Our Company was incorporated as "Visu Leasing and Finance Private Limited" under the Companies Act, 1956 on January 08, 1991 with the Registrar of Companies, Delhi and Haryana. The name of the Company was subsequently changed from "Visu Leasing and Finance Private Limited" to "InCred Financial Services Private Limited" and a fresh Certificate of Incorporation was issued by RoC, Delhi on August 30, 2018. Our Company was subsequently converted to a public limited company pursuant to the fresh Certificate of Incorporation issued by the ROC, Delhi on November 01, 2018. Thereafter, the registered office of the Company was shifted from the state of National Capital Territory of Delhi to state of Maharashtra and Certificate of Registration of Regional Director order was received from ROC, Mumbai on June 05, 2020. The CIN of our Company is U74899MH1991PLC340312 and PAN of our Company is AAACV3232G. Our Company is registered with RBI as Non-Deposit Accepting, Systemically Important, Non-Banking Financial Company (NBFC) with registration No. B-13.02395. For further details about our Company, see "History and Certain Other Corporate Matters" on page 95 of the Prospectus).

Registered Office: Unit No. 1203, 12th Floor, B Wing, The Capital, Plot No. C - 70, G Block, Bandra Kurla Complex, Mumbai - 400 051, Maharashtra, India. Tel.: +91 22 6844 6100
Website: www.incred.com; E-mail: incred.compliance@incred.com

Company Secretary & Compliance Officer: Mr. Gajendra Singh Thakur, Tel.: +91 22 6844 6100; E-mail: incred.compliance@incred.com
Wholesale Director & Chief Financial Officer: Mr. Vivek Bansal, Tel.: +91 22 6844 6100; E-mail: treasury@incred.com

Statutory Auditor: M/s S.R. Balliboi & Associates LLP, 12th Floor, The Ruby, 29, Senapati Bapat Marg, Dadar West, Mumbai - 400 028, Maharashtra, India; Tel.: +91 22 6819 8000;
E-mail: srba@srb.in, Contact Person: Sarvesh Warty

PROMOTER OF OUR COMPANY: Mr. Bhupinder Singh and Bee Finance Limited, Mauritius; Tel.: +91 22 6844 6100, + 230 404 8800; E-mail: incred.compliance@incred.com

PUBLIC ISSUE BY INCRED FINANCIAL SERVICES LIMITED ("COMPANY" OR THE "ISSUER") OF RATED, SENIOR, SECURED, LISTED, TRANSFERABLE, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE ₹ 1,000 EACH ("NCDs") FOR AN AMOUNT UPTO ₹ 12,500 LAKHS, HEREINAFTER REFERRED TO AS "BASE ISSUE SIZE" WITH AN OPTION TO RETAIN OVER-SUBSCRIPTION UPTO ₹ 2,500 LAKHS, AGGREGATING UP TO ₹ 15,000 LAKHS, HEREINAFTER REFERRED TO AS THE "OVERALL ISSUE SIZE" (COLLECTIVELY THE "ISSUE"). THE ISSUE IS BEING MADE PURSUANT TO THE PROVISIONS OF 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 THE RULES MADE THEREUNDER, AS AMENDED AND THE SEBI OPERATIONAL CIRCULAR DATED AUGUST 10, 2021. THE ISSUE IS NOT PROPOSED TO BE UNDERWRITTEN.

Credit Rating: CRISIL A (pronounced as CRISIL A) ('Rating Watch with Positive Implications') by CRISIL Rating Limited

ISSUE PROGRAMME * **ISSUE OPENS ON MONDAY, JANUARY 24, 2022**
ISSUE CLOSURES ON MONDAY, FEBRUARY 14, 2022

* The Issue shall remain open for subscription on Working Days from 10 a.m. to 5 p.m. (Indian Standard Time) during the period indicated in the Prospectus, except that the Issue may close on such earlier date or extended date as may be decided by the Board of Directors of our Company or the Finance Committee, subject to relevant approvals. In the event of an early closure or extension of the Issue, our Company shall ensure that notice of the same is provided to the prospective investors through an advertisement in a daily national newspaper with wide circulation on or before such earlier or initial date of Issue closure. Applications through the UPI route will be accepted, subject to compliance by the investor with the eligibility criteria and due procedure for UPI applications prescribed by SEBI. On the Issue Closing Date, the Application Forms will be accepted only between 10 a.m. and 3 p.m. (Indian Standard Time) and uploaded until 5 p.m. or such extended time as may be permitted by the Stock Exchange. Further, pending mandate requests for bids placed on the last day of bidding will be validated by 5 PM on one Working Day post the Issue Closing Date. For further details please refer to "General Information" on page 37 of the Prospectus.

The following are the terms of the NCDs pursuant to the Prospectus:

Series	I*	II*	III*
Frequency of Interest Payment	Cumulative	Annually	Annually
Minimum Application	₹ 10,000 (10 NCDs) across all Series		
Face Value/ Issue Price of NCDs (₹/ NCD)	₹ 1,000		
In Multiples of thereafter (₹)	₹ 1,000 (1 NCD)		
Tenor	12 months and 1 day	24 months	24 months
Coupon (% per annum) for NCD Holders in Category I, II, III & IV	NA	9.25%	9.13%
Effective Yield (per annum) for NCD Holders in Category I, II, III & IV	9.25%	9.65%	9.52%
Mode of Interest Payment	Through various modes available		
Amount (₹ / NCD) on Maturity for NCD Holders in Category I, II, III & IV	₹ 1,092.75	₹ 1,000	₹ 1,000
Maturity / Redemption Date (Months from the Deemed Date of Allotment)	12 (twelve) months and 1 (one) day	24 (twenty four) months	50% of the face value of NCD will be redeemed on the date occurring on expiry of 12 (twelve) months from the Deemed Date of Allotment and remaining 50% will be redeemed on the date occurring on expiry of 24 (twenty four) months from the Deemed Date of Allotment
Put and Call Option	NA	NA	NA

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

* NCDs under Series I shall be allotted for a maximum value of INR 7,500.00 lakhs (Indian Rupees Seventy Five Crore) and Series II shall be allotted for a maximum value of INR 7,500.00 lakhs (Indian Rupees Seventy Five Crore)

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 from October 01, 2018. 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 ₹ 2,00,000, applying through Designated Intermediaries, SCsBs or through the BSE Direct App/Web interface of stock exchange or any other permitted methods. For details of the ASBA and UPI Process, refer to details given in the Application Form and also refer to the section "Issue Procedure" on page 202 of the Prospectus. List of banks supporting UPI is also available on the website of SEBI at www.sebi.gov.in. Axis 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.

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 our Company, see "History and Certain Corporate Matters" on page 95 of the Prospectus. The Memorandum of Association of our Company is a document for inspection in relation to the Issue. For further details, see "Material Contracts and Documents for Inspection" on page 309 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 of our Company is ₹ 21,06,00,00,000 divided into 2,01,10,00,000 Equity Shares of face value of ₹ 10 each and 9,50,00,00,000 Preference Shares of face value ₹ 10 each. The issued, subscribed and paid up share capital of our Company as on December 31, 2021 is ₹ 3,87,73,93,870 divided into 35,42,58,763 Equity Shares of face value ₹ 10 each and 3,34,79,624 Cumulative Compulsory Convertible Preference Shares of face value ₹ 10 each. For further information on the share capital of our Company, see "Capital Structure" on page 46 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 OF 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: Mrs. Vimla Gupta and Mr. Mukesh Kumar who were allotted 100 Equity Shares each at the time of incorporation of our Company aggregating to 200 Equity shares of face value of ₹ 10 each.

LISTING: The NCDs offered through the Prospectus are proposed to be listed on National Stock Exchange of India Limited ("NSE") and BSE Limited ("BSE"). For the purpose of the Issue NSE shall be the Designated Stock Exchange. Our Company has received in-principle approval from NSE vide their letter no. NSE/LIST/C/2021/010 dated January 17, 2022 and BSE vide their letter no. DCS/BM/P-BOND/023/21-22 dated January 17, 2022.

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 Prospectus has been cleared or approved by NSE; 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 NSE.

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 BSE Limited.

DISCLAIMER CLAUSE OF USE OF NSE ELECTRONIC PLATFORM : It is to be distinctly understood that the permission given by National Stock Exchange of India Limited ("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 InCred Financial Services 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 this Issue, its promoters, its management or any scheme or project of this issuer.

DISCLAIMER CLAUSE OF USE OF BSE ELECTRONIC PLATFORM: It is to be distinctly understood that the permission given by BSE Limited ("BSE") to use their network and software of the online system should not in any way be deemed or construed as compliance with various statutory requirement 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 this Company, its promoter, its management or any scheme or project of this 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 RBI: Our Company is having a valid Certificate of Registration dated August 30, 2000 and the revised Certificate of Registration No. number B-13.02395 dated November 04, 2020 issued by Reserve Bank of India under Section 45-IA of the Reserve Bank of India Act, 1934. The 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 under the Issue have been assigned "CRISIL A (pronounced as CRISIL A) rating to the Debt Instrument and placed the rating under "Rating Watch with Positive Implications" for an amount of ₹ 15,000 Lakhs by CRISIL. Ratings Limited vide their rating letter dated December 13, 2021 and reviewed the same vide Letter no. RL/VLEAF/283590/NCD/12/21/23014/10139026/1 dated January 13, 2022 revalidating the said rating. The rating is not a recommendation to buy, sell or hold securities and investors should take their own decision. The rating may be subject to revision or withdrawal at any time by the assigning rating agency. The rating agency has a right to suspend or withdraw the rating at any time on the basis of factors such as new information. Please refer to Annexure I of Prospectus for the rationale of above rating.

DISCLAIMER CLAUSE OF CRISIL RATINGS LIMITED : CRISIL Ratings Limited (CRISIL Ratings) has taken due care and caution in preparing the Material based on the information provided by its client and / or obtained by CRISIL Ratings from sources which it considers reliable (Information). A rating by CRISIL Ratings reflects its current opinion on the likelihood of timely payment of the obligations under the rated instrument and does not constitute an audit of the rated entity by CRISIL Ratings. CRISIL Ratings does not guarantee the completeness or accuracy of the information on which the rating is based. A rating by CRISIL Ratings is not a recommendation to buy, sell, or hold the rated instrument; it does not comment on the market price or suitability for a particular investor. The Rating is not a recommendation to invest / disinvest in any entity covered in the Material and no part of the Material should be construed as an expert advice or investment advice or any form of investment banking within the meaning of any law or regulation. CRISIL Ratings especially states that it has no liability whatsoever to the subscribers / users / transmitters / distributors of the Material. Without limiting the generality of the foregoing, nothing in the Material is to be construed as CRISIL Ratings providing or intending to provide any services in jurisdictions where CRISIL Ratings does not have the necessary permission and/or registration to carry out its business activities in this regard. InCred Financial Services Limited will be responsible for ensuring compliances and consequences of non-compliances for use of the Material or part thereof outside India. Current rating status and CRISIL Ratings' rating criteria are available without charge to the public on the website, www.crisil.com. For latest rating information on any instrument of any company rated by CRISIL Ratings, please contact Customer Service Helpline at 1800-267-1301.

GENERAL RISKS: Investment in NCDs 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 to investors is invited to statement of "Risk Factors" on page 13 of the Prospectus. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the NCDs or investor's decision to purchase such securities.

AVAILABILITY OF APPLICATION FORM: Application Forms can be obtained from: Lead Managers: Sundae Capital Advisors Private Limited, Tel.: +91 22 6700 0639, InCred Capital Wealth Portfolio Managers Private Limited, Tel.: +91 22 6844 6100, Consortium Member: Eureka Stock & Share Broking Services Limited, Tel.: +91 33 6628 0000, and offices of Trading Members, Designated Intermediary(ies) and Designated Branches of the SCsBs. Electronic Application Forms will be available on the websites of SCsBs that permit submission of ASBA Application electronically. Application Forms may be downloaded from the websites of Stock Exchanges, Lead Manager and Lead Broker. 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 EgoBid". Further, BSE Direct platform can be accessed at <https://www.bseindirect.com> and NSE EgoBid at www.nseindia.com or can be accessed through mobile app. Further, Application Forms will also be Designated Intermediaries at their request.

AVAILABILITY OF PROSPECTUS: Investors are advised to refer to the Prospectus dated January 17, 2022, and the "Risk Factors" on page 13 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 website of the Issuer at www.incred.com, of the Lead Managers at www.sundae.com and www.incredsecurities.com, of NSE at www.nseindia.com, of BSE at www.bseindia.com and of SEBI at www.sebi.gov.in.

PUBLIC ISSUE ACCOUNT BANK, SPONSOR BANK AND REFUND BANK: Axis Bank Limited
CONSORTIUM MEMBER / LEAD BROKER: Eureka Stock & Share Broking 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 January 17, 2022.

LEAD MANAGERS TO THE ISSUE	REGISTRAR TO THE ISSUE	DEBENTURE TRUSTEE TO THE ISSUE *	COMPANY SECRETARY AND COMPLIANCE OFFICER	
<p>Sundae</p> <p>Sundae Capital Advisors Private Limited Level 9, Platina, Plot No. C - 59, 'G' Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051, Maharashtra, India Telephone: +91 22 6700 0639 E-mail id: fsi_ncd@incredcapital.com Investor grievance e-mail id: grievance.mb@sundae.com Contact person: Rajiv Sharma / Ridima Gulati Compliance Officer: Nitin Somani Website: www.sundae.com SEBI Registration number: INM00012494</p>	<p>InCred Capital</p> <p>InCred Capital Wealth Portfolio Managers Private Limited # Unit No. 1203, 12th Floor B Wing, The Capital, G Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051, Maharashtra, India Telephone: +91 22 6844 6100 E-mail id: ankur.jain@incredcapital.com Investor grievance e-mail id: customer.grievance@incredcapital.com Contact person: Sreesankar R Compliance Officer: Ankur Jain Website: www.incredsecurities.com SEBI Registration number: INM00012865</p>	<p>LINK Intime</p> <p>Link Intime India Private Limited C 101, 247 Park B S Marg, Vikhroli West, Mumbai - 400 083 Telephone: +91 22 4918 6200 Fax: +91 22 4918 6060 Email id: incred_ncd@linkintime.co.in Contact person: Shanti Gopalakrishnan Investor grievance e-mail id: www.linkintime.co.in SEBI Registration number: INR00004058</p>	<p>CATALYST</p> <p>Catalyst Trusteeship Limited 'GDA House', Plot No. 85, Bhusari Colony (Right), Kofur, Pune - 411 038, Maharashtra, India. Tel: +91 22 4922 0555 Fax: +91 22 4922 0505 Email: complianceCTLMumbai@ctlltrustee.com Website: www.catalysttrustee.com Contact Person: Umesh Salvi Compliance Officer: Rakhi Kulkarni SEBI Registration No.: IND000000034</p>	<p>Mr. Gajendra Singh Thakur Unit No. 1203, 12th Floor, B Wing, The Capital, Plot No. C - 70, G Block, Bandra - Kurla Complex, Bandra East, Mumbai - 400 051 Tel No: +91 22 6844 6100 Email: incred.compliance@incred.com</p>

* Catalyst Trusteeship Limited under Regulation 8 of SEBI NCS Regulations has by its letter dated December 06, 2021 given its consent for its appointment as Debenture Trustee to the Issue and for its name to be included in the Prospectus and in all the subsequent periodical communications sent to the holders of the NCDs issued pursuant to the Issue and the same is annexed as Annexure III in the Prospectus.

In compliance with the proviso to Regulation 21A(1) of the Securities and Exchange Board of India (Merchant Bankers) Regulations, 1992, as amended, read with Regulation 25(3) of the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021, InCred Capital Wealth Portfolio Managers Private Limited will be involved only in marketing of the Issue. 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 intimation of allotment advice, demat credit of allotted NCDs or refund orders, as the case may be.

DISCLAIMER: InCred Financial Services Limited, subject to market conditions and other considerations, is proposing a public issue of Rated, Senior, Secured, Listed, Transferable, Redeemable Non-Convertible Debentures and has filed the Prospectus dated January 17, 2022 with the Registrar of Companies, Mumbai, Maharashtra, NSE, BSE and SEBI. The Prospectus dated January 17, 2022 is also available on our website at www.incred.com, on the website of NSE at www.nseindia.com, BSE at www.bseindia.com, SEBI at www.sebi.gov.in, and on the website of the Lead Managers, Sundae Capital Advisors Private Limited at www.sundae.com and InCred Capital Wealth Portfolio Managers Private Limited at www.incredsecurities.com. Investors proposing to participate in the Issue should invest only on the basis of information contained in the Prospectus dated January 17, 2022. Investors should note that investment in NCDs involves a high degree of risk and for details relating to the same, please refer to the Prospectus dated January 17, 2022, including "Risk Factors" on page 13 and "Material Developments" on page 164 of the Prospectus before making an investment in the Issue.

Place: Mumbai
Date: January 20, 2022

For InCred Financial Services Limited
Sd/-
Bhupinder Singh
Whole Time Director and CEO (DIN:07342318)

