APPLICATION FORM FOR ELIGIBLE EQUITY SHAREHOLDERS OF THE COMPANY AND RENOUNCEES ONLY USING ASBA FACILITY

Application No.

Collecting SCSB's Sign & Seal



INTERACTIVE FINANCIAL SERVICES LIMITED

Corporate Identification Number: L65910GJ1994PLC023393
Registered Office: 508, Fifth Floor, Priviera, Nehru Nagar,
Manekbag, Ahmedabad, Gujarat, India-380015
Tel: No. 079-4908 8019; E-mail: info@ifinservices.in;

Website: www.ifinservices.in Contact Person: Ms. Jaini Jain, Company Secretary & Compliance Officer

NOT INTENDED FOR ELIGIBLE EQUITY SHAREHOLDERS IN THE UNITED STATES AND CERTAIN OTHER JURISDICTIONS								
ISSUE OPENS ON	MONDAY, JANUARY 27, 2025							
LAST DATE FOR ON MARKET RENUNCIATION*	FRIDAY, JANUARY 31, 2025							
ISSUE CLOSES ON"	WEDNESDAY, FEBRUARY 05, 2025							

- Eligible Equity Shareholders are requested to ensure that renunciation through offmarket transfer is completed in such a manner that the Rights Entitlements are credited to the demat account of the renouncees on or prior to the Issue Closing Date.
- ** Our Board will have the right to extend the Issue period as it may determine from time to time, provided that this Issue will not remain open in excess of 30 (Thirty) days from the Issue Opening Date (inclusive of the Issue Opening Date). Further, no withdrawal of Application shall be permitted by any Applicant after the Issue Closing Date.

Please read the letter of offer dated January 13, 2025 ("Letter of Offer" or "LOF"), the Abridged Letter of Offer, the Rights Entitlement Letter and instructions on the reverse of this Application Form carefully. All capitalized terms not defined herein shall carry the same meaning as ascribed to them in the Letter of Offer.

DO NOT TEAR OR DETACH ANY PART OF THIS APPLICATION FORM

THIS DOCUMENT IS NOT NEGOTIABLE

ISSUE OF UP TO 39,17,030 FULLY PAID-UP EQUITY SHARES OF FACE VALUE OF ₹ 10 EACH OF OUR COMPANY (THE "RIGHTS EQUITY SHARES") FOR CASH AT A PRICE OF ₹ 30 PER RIGHTS EQUITY SHARE) AGGREGATING UP TO ₹ 11.75* CRORE ON A RIGHTS BASIS TO THE ELIGIBLE EQUITY SHAREHOLDERS OF OUR COMPANY IN THE RATIO OF 13 RIGHTS EQUITY SHARES FOR EVERY 10 FULLY PAID-UP EQUITY SHARES HELD BY THE ELIGIBLE EQUITY SHAREHOLDERS ON THE RECORD DATE, THAT IS ON FRIDAY, JANUARY 17, 2025 (THE "ISSUE"). FOR FURTHER DETAILS, SEE "TERMS OF THE ISSUE" BEGINNING ON PAGE 123 OF THE LETTER OF OFFER.

*Assuming full subscription with respect to Rights Equity Shares.

PAYMENT SCHEDULE FOR THE RIGHTS EQUITY SHARES

AMOUNT PAYABLE PER RIGHTS EQUITY SHARE*	FACE VALUE (₹)	PREMIUM (₹)	TOTAL(₹)			
On Application	10.00	20.00	30.00			
Total (₹)	10.00	20.00	30.00			

^{*} For further details on Payment Schedule, see "Terms of the Issue" on page 123.

The rights entitlements and the equity shares have not been and will not be registered under the United States securities act of 1933, as amended (The "Securities Act"), or any U.S. State securities laws and may not be offered, sold, resold or otherwise transferred within The United States, except in a transaction exempt from the registration requirements of the securities act. The rights entitlements and equity shares referred to in the letter of offer are being offered in India, but not in The United States. The offering to which the letter of offer relates is not, and under no circumstances is to be construed as, an offering of any equity shares or rights entitlements for sale in the United States or as a solicitation therein of an offer to buy any of the said Securities. Accordingly, the Letter Of Offer should not be forwarded to or transmitted in or into the United States at any time.

Please note that entire amount of ₹ 30.00 per Rights Equity Share is payable on Application.

To,

The Board of Directors,
INTERACTIVE FINANCIAL SERVICES LIMITED

Date: _____

Dear Sir/ Madam,

- I/We hereby accept and apply for Allotment of the Rights Equity Shares (including Additional Rights Equity Shares "if applicable") mentioned in Block I below in response to the Abridged Letter of Offer / Letter of Offer dated January 13, 2025 and any addendum thereto offering the Rights Equity Shares to me/us on a rights basis.
- I/We agree to pay the amount specified in Block II below at the rate of ₹30.00 per Rights Equity Share payable on Application on the total number of Rights Equity Shares specified
- in Block I below
- I/We agree to accept the Rights Equity Shares Allotted to me/us and to hold such Rights Equity Shares upon the terms and conditions of the Abridged Letter of Offer/Letter of Offer, and any addendum thereto, this Application Form, Rights Entitlement Letter and subject to the provisions of the Companies Act, 2013, SEBI ICDR Regulations, SEBI Rights Issue Circulars, ASBA Circulars as applicable and the rules made thereunder and the Memorandum and Articles of Association of the Company.
- I/We undertake that I/we will sign all such other documents and do all other such acts, if any, necessary on my/our part to enable me/us to be registered as the holder(s) of the Rights Equity Shares in respect of which this application may be accepted.
- I/We also agree to accept the Rights Equity Shares subject to laws, as applicable, guidelines, circulars, rules notifications and regulations relating to the issue of capital and listing of
- securities issued from time to time by SEBI/Government of India/RBI and/or other authorities.
- · I/We hereby solemnly declare that I am/we are not applying for the Rights Equity Shares in contravention of section 269SS of the Income-Tax Act, 1961.
- I/We authorize you to place my/our name(s) on the register of members/ register of beneficial owners of the Company.
- I/We hereby accept and confirm the following:
- "I/ We understand that neither the Rights Entitlements nor the Rights Equity Shares have been, or will be, registered under the US Securities Act of 1933, as amended (the "US Securities Act"), or any United States state securities laws, and may not be offered, sold, resold or otherwise transferred within the United States or to the territories or possessions thereof (the "United States"), except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the US Securities Act. I/ we understand the Rights Equity Shares referred to in this application are being offered and sold in offshore transactions outside the United States in compliance with Regulation S under the US Securities Act ("Regulation S") to existing shareholders located in jurisdictions where such offer and sale of the Rights Equity Shares is permitted under laws of such jurisdictions.
- If we understand that the Issue is not, and under no circumstances is to be construed as, an offering of any Rights Equity Shares or Rights Entitlements for sale in the United States, or as a solicitation therein of an offer to buy any of the said Rights Equity Shares or Rights Entitlements in the United States. If we confirm that I am/ we are (a) not in the United States and eligible to subscribe for the Rights Equity Shares under applicable securities laws, (b) complying with laws of jurisdictions applicable to such person in connection with the Issue, and (c) understand that neither the Company, nor the Registrar, or any other person acting on behalf of the Company will accept subscriptions from any person, or the agent of any person, who appears to be, or who the Company, the Registrar or any other person acting on behalf of the Company have reason to believe is in the United States or is outside of India and United States and ineligible to participate in this Issue under the securities laws of their jurisdiction.
- I/ We will not offer, sell or otherwise transfer any of the Rights Equity Shares which may be acquired by us in any jurisdiction or under any circumstances in which such offer or sale is not authorized or to any person to whom it is unlawful to make such offer, sale or invitation. I/ We satisfy, and each account for which I/ we are acting satisfies, (a) all suitability standards for investors in investments of the type subscribed for herein imposed by the jurisdiction of my/our residence, and (b) is eligible to subscribe and is subscribing for the Rights Equity Shares and Rights Entitlements in compliance with applicable securities and other laws of our jurisdiction of residence.
- If We understand and agree that the Rights Entitlements and Rights Equity Shares may not be reoffered, resold, pledged or otherwise transferred except in an offshore transaction in compliance with Regulation S, or otherwise pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the US Securities Act.
- I/ We acknowledge that we, Our affiliates and others will rely upon the truth and accuracy of the foregoing representations and agreements.
- · I/we hereby make the representations, warranties, and agreements set forth in "Restrictions on Purchases and Resales" on page 163 of the Letter of Offer.

1.	NAME AND CONT	ACI	DE	AILS	OF	APP	LICA	NT																				
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	(₹ iı	n Fig	ures)													((₹ in `	Word	ls)									
6.	PAYMENT DETAILS [IN CAPITAL LETTERS]																											
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I/We	authorise the SCSB to lour bank account only a	block	the a	mount	t spe	cified	above	as pa	rt of	the A	SBA	proc	ess. I/ V	Ne coi	nfirm	that I	/ we a	are m	aking	the p	ayme	nt tov	vards	my/oı	ur Ap	–––– plicati	on thi	rough
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7.	SIGNATURE OF APP	PLICA	ANT(S	S)																								
	I/We hereby confirm the of Offer and any adder	nat I/v	ve hav	e read	, und	derstoo	od and	l acce	pt the	term	s and	cond	litions o	of this	Appli	cation	Form	n, Rig	hts Er	titlem	iven C	etter,	Abrid	ged Le	etter o	f Offe	r and l	Letter
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GENERAL INSTRUCTIONS

- 1. Please read the instructions printed on the Application Form carefully
- 2. The Application Form can be used by both the Eligible Equity Shareholders and the Renouncees.
- 3. Please read the Letter of Offer, and any addenda thereto along with the instructions carefully to understand the Application process and applicable settlement process. All references in this Application Form to the "Abridged Letter of Offer" are to the Abridged Letter of Offer, and any addenda thereto and the Application Form, please refer to the links provided below on page 4 of this Application Form.
- 4. In accordance with Regulation 76 of the SEBI ICDR Regulations, SEBI Rights Issue Circulars and ASBA Circulars, all Investors desiring to make an Application in this Issue are mandatorily required to use the ASBA process. Investors should carefully read the provisions applicable to such Applications before making their Application through ASBA. For details, see "Making of an Application through the ASBA process" on page 136 of the Letter of Offer.
- 5. Applications should be submitted to the Designated Branch of the SCSB or made online/electronic through the website of the SCSBs (if made available by such SCSB) for authorising such SCSB to block Application Money payable on the Application in their respective ASBA Accounts. Please note that on the Issue Closing Date, Applications through ASBA process will be uploaded until 5.00 p.m. (Indian Standard Time) or such extended time as permitted by the Stock Exchange.
- 6. Please note that in accordance with Regulation 77A of the SEBI ICDR Regulations read with the SEBI ICDR Master Circular, the credit of Rights Entitlements and Allotment of Equity Shares shall be made in dematerialised form only. Accordingly, Eligible Equity Shareholders holding Equity Shares in physical form as on Record Date and desirous of subscribing to Rights Equity Shares in this Issue are advised to furnish the name(s), address, e-mail address, contact details and the details of their demat account along with copy of self-attested PAN and self-attested client master sheet of their demat account either by e-mail, registered post, speed post, courier, or hand delivery to the Registrar or our Company at least two Working Days prior to the Issue Closing Date to enable the credit of their Rights Entitlements in their respective demat accounts at least one day before the Issue Closing Date the Registrar shall, after verifying the details of such demat account, transfer the Right Entitlements of such eligible equity share holder to their demat account at least one day before the Issue Closing Date. For further details, see "Process of making an Application in this Issue" beginning on page 135 of
- 7. Application should be complete in all respects. The Application Form found incomplete with regard to any of the particulars required to be given therein, and/or which are not completed in conformity with the terms of the Letter of Offer, the Abridged Letter of Offer, the Rights Entitlement Letter and the Application Form are liable to be rejected. The Application Form must be filled in English.
- 8. An Investor, wishing to participate in this Issue through the ASBA facility, is required to have an ASBA enabled bank account with an SCSB, prior to making the Application and is required to provide necessary details, including details of the ASBA Account, authorizing the SCSB to block an amount equal to the Application Money in the ASBA Account mentioned in the Application Form. Please note that only those Investors who have a demat account can apply through ASBA facility. Eligible Equity Shareholders holding Equity Shares in physical form as on Record Date can participate in the Issue by furnishing the details of their demat account along with other details as may be required, to the Registrar or our Company, at least two Working Days prior to the Issue Closing Date.
- 9. In case of non-receipt of Application Form, Application can be made on plain paper mentioning all necessary details as mentioned under the section "Application on Plain Paper under ASBA process" on page 137 of the Letter of Offer.
- 10. An Eligible Equity Shareholder shall submit the plain paper Application to the Designated Branch of the SCSB for authorizing such SCSB to block Application Money in the said bank account maintained with the same SCSB. Applications on plain paper will not be accepted from any address outside India.
- 11. Applications should not be submitted to the Banker to the Issue or Escrow Collection Bank (assuming that such Escrow Collection Bank is not an SCSB), our Company or the Registrar to the Issue or the Registrar to the Company.
- 12. All Applicants, and in the case of Application in joint names, each of the joint Applicants, should mention their PAN allotted under the Income-tax Act, irrespective of the amount of the Application. Except for Applications on behalf of the Central or the State Government, the residents of Sikkim and the officials appointed by the courts, Applications without PAN will be considered incomplete and are liable to be rejected. With effect from August 16, 2010, the demat accounts for Investors for which PAN details have not been verified shall be "suspended for credit" and no Allotment and credit of Rights Equity Shares pursuant to this Issue shall be made into the accounts of such Investors must ensure that their PAN is linked with Aadhaar and are in compliance with CBDT notification dated Feb 13, 2020 and press release dated June 25, 2021 read with press release dated September 17, 2021. Further, in case of Application in joint names, each of the joint Applicants should sign the Application Form.
- 13. In case of Application through ASBA facility, all payments will be made only by blocking the amount in the ASBA Account. Cash payment or payment by cheque or demand draft or pay order or NEFT or RTGS or through any other mode is not acceptable for application through ASBA process. In case payment is made in contravention of this, the Application will be deemed invalid and the Application Money will be refunded and no interest will be paid thereon.
- 14. For physical Applications through ASBA at Designated Branches of SCSB, signatures should be either in English or Hindi or in any other language specified in the Eighth Schedule to the Constitution of India. Signatures other than in any such language or thumb impression must be attested by a Notary Public or a Special Executive Magistrate under his/her official seal. The Investors must sign the Application as per the specimen signature recorded with the SCSB.
- 15. In case of joint holders and physical Applications through ASBA process, all joint holders must sign the relevant part of the Application Form in the same order and as per the specimen signature(s) recorded with the SCSB. In case of joint Applicants, reference, if any, will be made in the first Applicant's name and all communication will be addressed to the first Applicant.
- 16. All communication in connection with Application for the Rights Equity Shares, including any change in contact details of the Eligible Equity Shareholders should be addressed to the Registrar prior to the date of Allotment in this Issue quoting the name of the first/sole Applicant, folio numbers (for Eligible Equity Shareholders who hold Equity Shares in physical form as on Record Date) /DP ID and Client ID and Application Form number, as applicable. In case of any change in contact details of the Eligible Equity Shareholders, the Eligible Equity Shareholders should also send the intimation for such change to the respective depository participant, or to our Company or the Registrar in case of Eligible Equity Shareholders holding Equity Shares in physical form.
- 17. Only Eligible Equity Shareholders who are eligible to subscribe for Rights Entitlement and Rights Equity Shares in their respective jurisdictions under applicable securities laws are eligible to participate.
- 18. Only the Investors holding Equity Shares in demat form or the Physical Shareholders who furnish the details of their demat accounts to the Registrar not later than two Working Days prior to the Issue Closing Date, are eligible to participate through the ASBA process. In accordance with the SEBI ICDR Master Circular, the Eligible Equity Shareholders, who hold Equity Shares in physical form as on Record Date and who have not furnished the details of their demat account to the Registrar or our Company at least two Working Days prior to the Issue Closing Date shall not be eligible to apply in this Rights Issue.
- 19. Please note that ASBA Applications may be submitted at all designated branches of the SCSBs available on the SEBI website at www.sebi.gov.in/sebiweb/other/Other/Action.do?doRecognisedFpi=yes&intmId=34, updated from time to time, or at such other website as may be prescribed by SEBI from time to time. In addition, Applicants should consult with the relevant SCSB to ensure that there is no statutory / regulatory action restricting the Application being submitted through them.
- 20. Investors are required to ensure that the number of Rights Equity Shares applied for by them do not exceed the prescribed limits under the applicable law.
- 21. The Investors shall submit only one Application Form for the Rights Entitlements available in a particular demat account. In case of Investors who have provided details of demat account in accordance with the SEBI ICDR Regulations such the Investors will have to apply for the Rights Equity Shares from the same demat account in which they are holding the Rights Entitlements and in case of multiple demat accounts; the Investors are required to submit a separate Application Form for each demat account.
- 22. Please note that incorrect depository account details or PAN or Application Forms without depository account details shall be treated as incomplete and shall be rejected.
- 23. Our Company reserves the right to treat as invalid any Application Form which: (i) appears to our Company or its agents to have been executed in, electronically transmitted from or dispatched from the United States or other jurisdictions where the offer and sale of the Rights Equity Shares and/or the Rights Entitlements is not permitted under laws of such jurisdictions; (ii) does not include the relevant certifications set out in the Application Form, including to the effect that the person submitting and/or renouncing the Application Form is not in the United States and eligible to subscribe for the Rights Equity Shares and/or the Rights Entitlements under applicable securities laws, and such person is complying with laws of jurisdictions applicable to such person in connection with this Issue; or (iii) where either a registered Indian address is not provided or where our Company believes acceptance of such Application Form may infringe applicable legal or regulatory requirements; and our Company shall not be bound to issue or allot any Rights Equity Shares and/or Rights Entitlements in respect of any such Application Form.
- 24. PLEASE NOTE THAT CREDIT OF THE RIGHTS ENTITLEMENTS IN THE DEMAT ACCOUNT DOES NOT, PER SE, ENTITLE THE INVESTORS TO THE RIGHTS EQUITY SHARES AND THE INVESTORS HAVE TO SUBMIT APPLICATION FOR THE RIGHTS EQUITY SHARES ON OR BEFORE THE ISSUE CLOSING DATE AND MAKE PAYMENT OF THE APPLICATION MONEY. FOR DETAILS, SEE "TERMS OF THE ISSUE PROCEDURE FOR APPLICATION" ON PAGE 135 OF THE LETTER OF OFFER.
- 25. PLEASE NOTE THAT THE RIGHTS ENTITLEMENTS WHICH ARE NEITHER RENOUNCED NOR SUBSCRIBED BY THE INVESTORS ON OR BEFORE THE ISSUE CLOSING DATE SHALL LAPSE AND SHALL BE EXTINGUISHED AFTER THE ISSUE CLOSING DATE.
- i. Ensure that the demographic details such as address, PAN, DP ID, Client ID, bank account details and occupation ("Demographic Details") are updated, true and correct, in all respects. Investors applying under this Issue should note that on the basis of name of the Investors, DP ID and Client ID provided by them in the Application Form or the plain paper Applications, as the case may be, the Registrar will obtain Demographic Details from the Depository. Therefore, Investors applying under this Issue should carefully fill in their Depository Account details in the Application. These Demographic Details would be used for all correspondence with such Investors including mailing of the letters intimating unblocking of bank account of the respective Investor and/or refund. The Demographic Details given by the Investors in the Application Form would not be used for any other purposes by the Registrar. Hence, Investors are advised to update their Demographic Details as provided to their Depository Participants. The Allotment Advice and the intimation on unblocking of ASBA Account or refund (if any) would be mailed to the address of the Investor as per the Indian address provided to the Company or the Registrar or Demographic Details received from the Depositories. The Registrar will give instructions to the SCSBs for unblocking funds in the ASBA Account to the extent Rights Equity Shares are not Allotted to such Investor. Please note that any such delay shall be at the sole risk of the Investors and none of the Company, the SCSBs, Registrar or the Lead Managers shall be liable to compensate the Investor for any losses caused due to any such delay or be liable to pay any interest for such delay. In case no corresponding record is available with the Depositories that match three parameters, (a) names of the Investors (including the order of names of joint holders), (b) DP ID, and (c) Client ID, then such Application Forms are liable to be rejected.
- ii. By signing the Application Forms, Investors would be deemed to have authorised the Depositories to provide, upon request, to the Registrar, the required Demographic Details as available on its records
- iii. Investors should provide correct DP ID and Client ID/ Folio number (for Eligible Equity Shareholders who hold Equity Shares in physical form as on Record Date) while submitting the Application. Such DP ID and Client ID/ Folio number should match the demat account details in the records available with Company and/or Registrar, failing which such Application is liable to be rejected. Investor will be solely responsible for any error or inaccurate detail provided in the Application. The Company, the Lead Managers, SCSBs or the Registrar will not be liable for any such rejections.
- iv. Do not submit the GIR number instead of the PAN as the application is liable to be rejected on this ground.
- v. Avoid applying on the Issue Closing Date due to risk of delay/ restrictions in making any physical Application.
- vi. An Applicant being an OCB is required not to be under the adverse notice of RBI and in order to apply for this issue as an incorporated non-resident must do so in accordance with the FDI Circular 2020 and FEMA Rules.

LAST DATE FOR APPLICATION

Submission of the duly filled in the Application Form or a plain paper Application is Wednesday, February 05, 2025, i.e., Issue Closing Date. Our Board or any committee thereof may extend the said date for such period as it may determine from time to time, subject to the Issue Period not exceeding 30 days from the Issue Opening Date (inclusive of the Issue Opening Date).

If the Application Form is not submitted with an SCSB, uploaded with the Stock Exchanges and the Application Money is not blocked with the SCSB on or before the Issue Closing Date or such date as maybe extended by our Board or any committee thereof, the invitation to offer contained in the Letter of Offer shall be deemed to have been declined and our Board or any committee thereof shall be at liberty to dispose of the Equity Shares hereby offered, as set out in "Basis of Allotment" as per letter of offer.

Please note that on the Issue Closing Date, Applications through ASBA process will be uploaded until 5:00 P.M. (Indian Standard Time) or such extended time as permitted by the Stock Exchanges

Please ensure that the Application Form and necessary details are filled in. In place of Application number, Shareholders can mention the reference number of the e-mail received from Registrar informing about their Rights Entitlement or last eight digits of the demat account. Alternatively, SCSBs may mention their internal reference number in place of application number.

WITHDRAWAL OF APPLICATION

An Investor who has applied in this Issue may withdraw its Application at any time during Issue Period by approaching the SCSB where application is submitted. However, no Investor, may withdraw their Application post the Issue Closing Date.

LIST OF SELF CERTIFIED SYNDICATE BANKS (SCSBs)

The list of banks who have registered with SEBI to act as SCSBs for the ASBA Process is https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognised=yes For this Issue, following banks would be acting as SCSB: 1. AU Small Finance Bank Limited 2. Axis Bank Ltd 3. Bandhan Bank 4. Bank of Baroda.5. Bank of India 6. Bank of Maharashtra 7. Barclays Bank PLC 8. BNP Paribas 9. Canara Bank 10. Capital Small Finance Bank Limited 11. Central Bank of India 12. CITI Bank 13. City Union Bank Ltd. 14. Credit Suisse AG, Mumbai Branch. 15. CSB Bank Ltd 16. DBS BANK INDIA LTD. 17. DCB Bank Limited 18. Deutsche Bank 19. Dhanlaxmi Bank Limited 20. Equitas Small Finance Bank, 21. GIP PariskSahakari Bank Limited 22. HDFC Bank Ltd. 23. ICICI Bank Ltd 24. IDBI Bank Ltd. 25. IDFC FIRST Bank 26. Indian Bank 27. Indian Overseas Bank 28. IndusInd Bank 29. Jana Small Finance Bank Limited 30. Janath Ltd. 31 JP Morgan Chase Bank,National Association. 32. Kotak Mahindra Bank Ltd. 31. Nutan Nagarik Sahakari Bank Ltd. 34 Paytm Payments Bank Limited. 35. Punjab & Sind Bank 36. Punjab National Bank 37. Rajkot Nagarik Sahakari Bank Ltd. 34. Paytm Payments Bank Limited. 40. Standard Chartered Bank 41. State Bank of India 42. SVC Co-operative Bank Ltd. 43. Tamilnad Mercantile Bank Ltd. 44. The Ahmedabad Mercantile Co-Op. Bank Ltd. 45. The Federal Bank 46. The Hongkong & Shanghai BKNG. Corpn. Ltd 47. The Jammu & Kashmir Bank Limited. 48. The Kalupur Commercial Cooperative Bank Ltd. 49. The Karnataka Bank Limited 50. The Karur Vysya Bank Limited 51. The Mehsana Urban Co-Operative Bank Ltd. 54. The Surat Peoples Co-op Bank Ltd. 55. TJSB Sahakari Bank Ltd. 66. UCO Bank 57. Union Bank of India 58. Utkarsh Small Finance Bank Ltd. 59. YES Bank Ltd.

In accordance with the SEBI ICDR Regulations and SEBI Rights Issue Circulars, the Letter of Offer, the Abridged Letter of Offer, the Application Form, the Rights Entitlement Letter and other Issue material will be sent/ dispatched only to the Eligible Equity Shareholders who have provided their Indian address to our Company and who are located in jurisdictions where the offer and sale of the Rights Entitlement or Rights Equity Shares is permitted under laws of such jurisdiction and does not result in and may not be construed as, a public offering in such jurisdictions. In case such Eligible Equity Shareholders have provided their valid e-mail address, the Letter of Offer, the Abridged Letter of Offer, the Application Form, the Rights Entitlement Letter and other Issue material will be sent only to their valid e-mail address and in case such Eligible Equity Shareholders have not provided their e-mail address, then the Letter of Offer, Abridged Letter of Offer, the Application Form, the Rights Entitlement Letter and other Issue material will be physically dispatched, on a reasonable effort basis, to the Indian addresses provided by them.

Further, the Letter of Offer will be sent/ dispatched to the Eligible Equity Shareholders who have provided Indian address and who have made a request in this regard.

Investors can also access the Letter of Offer, the Abridged Letter of Offer and the Application Form (provided that the Eligible Equity Shareholder is eligible to subscribe for the Rights Equity Shares under applicable securities laws) on the websites of

- Our Company at www.ifinservices.in;
- · the Registrar to the Issue at www.bigshareonline.com; and
- the Stock Exchange at www.bseindia.com;

Shareholders who have not received the Application Form may apply, along with the requisite Application Money, by using the Application Form available on the websites above, or on plain paper, with the same details as per the Application Form available online.

Eligible Equity Shareholders can also obtain the details of their respective Rights Entitlements from the website of the Registrar (i.e. www.bigshareonline.com) by entering their DP ID and Client ID or Folio Number (for Eligible Equity Shareholders who hold Equity Shares in physical form as on Record Date) and PAN. The link for the same shall also be available on the website of our Company (i.e. www.ifinservices.in).

The Investors can visit following links for the below-mentioned purposes:

- . Frequently asked questions and online/ electronic dedicated investor helpdesk for guidance on the Application process and resolution of difficulties faced by the Investors: www.bigshareonline.com
- $ii. \qquad Up dation of Email \ address/\ mobile \ number \ in \ the \ records \ maintained \ by \ the \ Registrar \ or \ our \ Company: \ \underline{www.bigshareonline.com}$
- iii. Updation of Indian address in the records maintained by the Registrar or our Company by email to rightsissue@bigshareonline.com
- $iv. \qquad Updation \ of \ demat \ account \ details \ by \ Eligible \ Equity \ Shareholders \ holding \ shares \ in \ physical \ form: \ \underline{www.bigshareonline.com}; \ and \ begin{picture}$
- v. Submission of self-attested PAN, client master sheet and demat account details by non-resident Eligible Equity Shareholders by email to www.bigshareonline.com.

COMPANY	REGISTRAR TO THE ISSUE
5	TM TM
INTERACTIVE FINANCIAL SERVICES LIMITED	BIGSHARE SERVICES PRIVATE LIMITED
Registered Office: 508, Fifth Floor, Priviera, Nehru Nagar, Manekbag, Ahmedabad,	ADDRESS: Office No S6-2, 6th Floor, Pinnacle Business Park, Next to Ahura Centre, Mahakali
Gujarat, India-380015	Caves Road, Andheri (East) Mumbai – 400093
Tel. No: 079-4908 8019;	Tel no.: +91-022-62638200; Fax No.: +91-022-62638299
E-mail: info@ifinservices.in;	Website: www.bigshareonline.com
Website: www.ifinservices.in	E-Mail: rightsissue@bigshareonline.com
Contact Person: Jaini Jain,	Investor Grievance Email: investor@bigshareonline.com
Designation of Contact Person: Company Secretary and Compliance Officer	Contact Person: Mr. Suraj Gupta
Corporate Identification Number: L65910GJ1994PLC023393	SEBI Reg. No.: INR000001385

Investors may contact the Registrar to the Issue or our Company Secretary and Compliance Officer for any pre-Issue or post-Issue related matters. All grievances relating to the ASBA process may be addressed to the Registrar to the Issue, with a copy to the SCSB (in case of ASBA process), giving full details such as name, address of the Applicant, contact number(s), e-mail address of the sole/ first holder, folio number or demat account, number of Rights Equity Shares applied for, amount blocked (in case of ASBA process), ASBA Account number and the Designated Branch of the SCSB where the Application Forms, or the plain paper application, as the case may be, was submitted by the Investors along with a photocopy of the acknowledgement slip (in case of ASBA process). For details, see "Procedure for Application through the ASBA Process" on page 136 of the Letter of Offier. The Eligible Equity Shareholders, who hold Equity Shares in physical form as on the Record Date are required to furnish the details of their demat account along with copies of self-attested PAN and details of address proof and such other credentials for validation of identity by way of uploading on Registrar website the records confirming the legal and beneficial ownership of their respective Equity Shares at least two Working Days prior to the Issue Closing Date shall not be eligible to apply in this Issue.