



Bhatia Communications & Retail (India) Limited

Date : 30th October, 2018

Sub: Intimation of signing a definitive agreement with ZestMoney

Dear Sir/Madam,

We are pleased to announce that Company has ***signed a definitive agreement with ZestMoney to cater to underbanked customers.*** Current options of financing are unable to cater to underbanked customers. So, ***the ZestMoney platform enables instant account opening and real-time credit approval, combined with seamless digital loan servicing and repayments technology.*** This empowers the customers to afford the things they need and spread the cost over up to 12 months. This collaboration will help the Company to get the products financed to customer who doesn't have credit card or a credit score.

Please take the above on record.

About ZestMoney:

ZestMoney is the digital platform for all kinds of people, without the need of a credit card or a credit score. Using mobile tech, digital banking and AI they have made ZestMoney accessible to millions of Indian consumers. Founded in 2015 by digital finance & technology professionals, Priya Sharma, Lizzie Chapman and Ashish Anantharaman, the company is backed by leading global digital financial services investors like PayU, Ribbit Capital, Omidyar Networks among other.

About Bhatia Communications and Retail (I) Ltd:

Bhatia Communication & Retail is a leading Mobile Retail Chain in Gujarat. Company is into the business of trading into mobile phones & accessories. More than 1,000+ technical experts are helping customers to choose the right mobile device according to their needs and budget.

For Further Information:

<p>Mr. Ravindra Sojal (CFO) Bhatia Communications & Retail (I) Limited Email: ravi.sojal@bhatiamobile.com</p>	<p>Mr. Gaurang Chotalia / Ms. Sheetal Keswani Stellar IR Advisors Phone: +91-22-62398019 Email: gaurang.chotalia@stellar-ir.com sheetal@stellar-ir.com</p>
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Disclaimer: *Certain statements in this document may be forward-looking statements. Such forward-looking statements are subject to certain risks and uncertainties like regulatory changes, local political or economic developments, and many other factors that could cause our actual results to differ materially from those contemplated by the relevant forward-looking statements. Further, past performance is not necessarily indicative of future results. Given these risks, uncertainties and other risk factors, viewers are cautioned not to place undue reliance on these forward looking statements. Bhatia Communication & Retail (I) Ltd. will not be in any way responsible for any action taken based on such statements and undertakes no obligation to publicly update these forward-looking statements to reflect subsequent events or circumstances.*

Bhatia Communications & Retail (India) Limited

BHATIA'S[®]
The mobile one stop shop

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Website : www.bhatiamobile.com

Date : 30/10/2018

To
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai- 400001

Dear Sir / Madam,


Ref: **Disclosure under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015 (Scrip code: 540956)**

Subject: **Intimation of signing a definitive agreement with ZestMoney**

Disclosure regarding to above subject is attached herewith. We request you to take this on record and that the same be treated under the SEBI LODR Regulations.

Thanking you

Yours faithfully,
For and behalf of
Bhatia Communications & Retail (India) Limited


Avani Karansingh Chaudhari
Company Secretary



Place: Surat