IN THE NATURE OF ABRIDGED PROSPECTUS - MEMORANDUM CONTAINING SALIENT FEATURES OF THE PROSPECTUS

This is an Abridged Prospectus containing salient features of the Prospectus dated January 06, 2023 ("Prospectus"). You are encouraged to read greater details available in the Prospectus

THIS DOCUMENT CONSISTS OF 4 PAGES OF APPLICATION FORM ALONG WITH INSTRUCTIONS AND 6 PAGES OF ABRIDGED PROSPECTUS. PLEASE ENSURE THAT YOU HAVE RECEIVED ALL THE PAGES.

DHARNI Group

DHARNI CAPITAL SERVICES LIMITED

CIN: U74120KA2015PLC084050; Date of Incorporation - November 12, 2015

Registered Office	Contact Person	Email and Telephone	Website
226, Brigade Metropolis Arcade, Whitefield Main Road, Garudacharpalya, Bangalore 560048, Karnataka	CS Mayank Mundhra, Company Secretary & Compliance Officer	**Tel No.: +91 9945164270** **Email:**info@dharnigroup.com	http://www.dharnicapital.com

PROMOTERS OF THE COMPANY MR. HEMANT DHARNIDHARKA AND MRS. PREETI SARAOGI

DETAILS OF THE ISSUE

TYPE	FRESH ISSUE SIZE	OFFER FOR SALE SIZE	TOTAL ISSUE SIZE	ELIGIBILITY – 229(1)/ 229(2) & Share Reservation amount QIB, NII & RII
Fresh Issue	₹ 1,074 Lakhs	*NIL	₹ 1,074 Lakhs	The Issue is being made pursuant to Regulation 229(1) of SEBI ICDR Regulations, As the Company's post issue Paid up capital is less than 10.00 Cr. Reservation: Market Maker – 2,70,000 Retail Investor – 25,50,000 Non-Retail Investor – 25,50,000

These equity shares are proposed to be listed on the **SME Platform of Bombay Stock Exchange** (**"BSE SME**") and the **Designated Stock Exchange** will be the **BSE Limited**.

OFS: Offer for Sale

Details of OFS by Promoter(s)/Promoter Group/Other Selling Shareholders - NIL

Price Band, Minimum Bid Lot & Indicative Timelines	
Price Band*	₹ 20/- Per Equity Share of Face value of ₹ 1/- each
Minimum Bid Lot Size	6,000 Equity Shares
Bid/Offer Open On	January 18,2023
Bid/Closes Open On	January 20,2023
Finalisation of Basis of Allotment	On or before January 25,2023
Initiation of Refunds	On or before January 27,2023
Credit of Equity Shares to Demat accounts of Allottees	On or before January 30,2023
Commencement of trading of Equity Shares	On or before January 31,2023

**For details of price and Basis for Issue Price, please refer to advertisement and page 112 of the Prospectus.*

Details of WACA of all shares transacted over the trailing eighteen months from the date of Prospectus

Period	Weighted Average Cost of Acquisition (in Rs.)	Upper End of the Price Band is 'X' times the WACA	Range of acquisition price Lowest Price- Highest Price (in Rs.)
Trailing Eighteen Month from the date of Prospectus	0.80	25	25

WACA: Weighted Average Cost of Acquisition shall be calculated on fully diluted basis for the trailing eighteen months from the date of Prospectus.

RISK IN RELATION TO THE FIRST ISSUE

This being the first public issue of our Company, there has been no formal market for the Equity Shares. The face value of the Equity Shares is ₹1/- each and the Issue Price is 20 times of the face value of the Equity Shares. The Issue Price (determined and justified by our Company in consultation with the Lead Manager) as stated in "Basis for Issue Price" on page 112 of this Prospectus should not be taken to be indicative of the market price of the Equity Shares after the Equity Shares are listed. No assurance can be given regarding an active or sustained trading in the Equity Shares or regarding the price at which the Equity Shares will be traded after listing.

GENERAL RISKS

Investments in equity and equity-related securities involve a degree of risk and investors should not invest any funds in the Issue unless they can afford to take the risk of losing their investment. Investors are advised to read the risk factors carefully before taking an investment decision in the Issue. For taking an investment decision, investors must rely on their own examination of our Company and the Issue, including the risks involved. The Equity Shares in the Issue have not been recommended or approved by the Securities and Exchange Board of India ("SEBI"), nor does SEBI guarantee the accuracy or adequacy of the contents of this Prospectus. Specific attention of the investors is invited to "Risk Factors" on page 33 of this Prospectus.

IN THE NATURE OF ABRIDGED PROSPECTUS - MEMORANDUM CONTAINING SALIENT FEATURES OF THE PROSPECTUS

PROCEDURE

You may obtain a physical copy of the Application Form and the Prospectus from the stock exchange, syndicate members, registrar to the issue, share transfer agents, depository participants, stock brokers, underwriters, bankers to the issue, investors' associations or Self Certified Syndicate Banks.

If you wish to know about processes and procedures applicable to this issue, you may request for a copy of the Prospectus and/ or the General Information Document (GID) from the Lead Manager or download it from the websites of the Stock Exchanges i.e. www.bseindia.com and the LM (www.srujanalpha.com)

PRICE INFORMATION OF LEAD MANAGER- SRUJAN ALPHA CAPITAL ADVISORS LLP

Sr. No.	Issue name	Issue size (Rs in Cr.)	Issue Price (Rs.)	Listing date	Opening Price on listing date	+/-% change in closing price, [+/- % change in closing benchmark]- 30th calendar days from listing	+/- % change in closing price, [+/- % change in closing benchmark]- 90th calendar days from listing	+/- % change in closing price, [+/- % change in closing benchmark]- 180th calendar days from listing
-	-	-	-	-	-	-	-	-

GENERAL INFORMATION

Name of the Lead Manager and contact details (telephone and email id) of the Lead Manager	**Srujan Alpha Capital Advisors LLP** **Tel :** +91 22 46030709 **E-mail:** jinesh@srujanalpha.com **Contact Person:** Mr. Jinesh Doshi
Name of Syndicate Members	Not Applicable
Market Maker	**Sunflower Broking Private Limited** **Telephone Number:** +91 98252 22227 **Email Id:** complaince@sunflowerbroking.com **Contact Person:** Mr. Bhavik Vora
Name of Registrar to the Issue and contact details (telephone and email id)	**Cameo Corporate Services Limited** **Tel:** +91-44-40020700, 28460390 **Fax:** +91-44-28460129 **Email:** investor@cameoindia.com **Contact Person**: Mr. R.D. Ramasamy, Director
Name of Statutory Auditor	**M/s. BSD & CO,** Chartered Accountants
Name of Credit Rating Agency and the rating or grading obtained, if any	Not Applicable
Name of Debenture Trustee	Not Applicable
Self-Certified Syndicate Banks	The banks registered with SEBI, offering services, in relation to ASBA where the Application Amount will be blocked by authorising an SCSB, a list of which is available on the website of SEBI at www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=34 or such other website as updated from time to time, and in relation to RIBs using the UPI Mechanism, a list of which is available on the website of SEBI at https://sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=40 or such other website as updated from time to time. In accordance with SEBI Circular No. SEBI/HO/CFD/DIL2/CIR/P/2019/76 dated June 28, 2019 and SEBI Circular No. SEBI/HO/CFD/DIL2/CIR/P/2019/85 dated July 26, 2019, UPI applicants using the UPI Mechanism may apply through the SCSBs and mobile applications whose names appears on the website of the SEBI (https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=y es&intmId=40) and (https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes& intmId=43) respectively, as updated from time to time
Non-Syndicate Registered Brokers	You can submit Application Forms in the Issue to Registered Brokers at the Broker Centres. The details of such Broker Centres, along with the names and contact details of the Registered Brokers are available on the website of the Stock Exchange (www.bseindia.com) For further details, see section titled "Issue Procedure" at page 203 of the Prospectus.
Details regarding website address(es)/ link(s) from which the investor can obtain list of registrar to Issue and share transfer agents depository participants and stock brokers who can accept application from investor (as applicable)	The details of the Designated Registrar and Share Transfer Agents Locations and Designated Collecting Depository Participant Locations, along with their names and contact details are available on the websites of the Stock Exchange www.bseindia.com and updated from time to time.

PROMOTERS OF THE COMPANY

S. No	Name	Individual/Corporate	Experience & Educational Qualification
1.	Mr. Hemant Dharnidharka	Individual	Mr. Hemant Dharnidharka as the Promoter of Dharni Capital Services Limited, is heading the overall operations of the Group. He has been responsible for developing large strategic business endeavors for DHARNI Group and has been very successful with collaborating and creating relationships. Hemant is a Commerce Graduate from St. Xavier's College, Kolkata and PGD in Management from IIM-Lucknow. He has also completed Chartered Accountancy and Company Secretary Courses. He also possesses Certification from Association of Mutual Funds of India (AMFI) in Mutual Funds, NCFM Certification in Derivatives. He has an overall Experience of 22 years in the Finance Industry. He was last working as Managing Director with SJS Markets in Bangalore. He has previously worked with YL eServices, Frontline Analysts, Cadbury and Citibank.

2.	Mrs. Preeti Saraogi	Individual	Mrs. Preeti Saraogi is a promoter of Dharni Capital Services Limited and wife of Mr. Hemant Dharnidharka. She has been involved with the Company's activities since the inception of the Company. Preeti is a B.com Graduate and has done her PGD in HRM in 2010. She handles HR and admin matters at the Company.

For further details please refer page 178 of the Prospectus.

BUSINESS OVERVIEW AND STRATERGY

Company Overview: Our Company offers diversified financial services such as Mutual Fund Distribution Services and Fixed Deposit Distribution Services, Real Estate Brokerage Services and Technical Consultancy and Outsourcing. We offer a technology enabled, comprehensive investment and financial services platform with end-to-end solutions critical for financial products distribution and presence across both online and offline channels.

Product/Service Offering: Financial services such as Mutual Fund Distribution Services, Fixed Deposit Distribution Services, Real Estate Brokerage Services, Technical Consultancy and Outsourcing. We offer a technology enabled, comprehensive investment and financial services platform with end-to-end solutions critical for financial products distribution and presence across both online and offline channels including integrated Financial Planning, Wealth management, Tax Advisory Services and Mutual Funds.

Geographies Served: Our establishment is situated in the State of Karnataka, however we cater to clients across various States in India

Key Performance Indicators: For the period ended September 30, 2022 and financial year ended March 31, 2022, 2021 and 2020 our revenue from operations was ₹296.94 lakhs, ₹1,465.28 lakhs, ₹255.41 lakhs and ₹19.78 lakhs, respectively. Our EBITDA For the period ended September 30, 2022 and financial year ended March 31, 2022, 2021 and 2020 was ₹ 80.55 lakhs, ₹134.34 lakhs, ₹21.90 lakhs and ₹4.55 lakhs, respectively, while our profit after tax for the period ended September 30, 2022 and financial year ended March 31, 2022, 2021 and 2020 was ₹58.73 lakhs, ₹96.58 lakhs, ₹15.26 and ₹1.34 lakhs, respectively on Standalone Basis.

Client Profile or Industries Served: Our Company falls under the Financial Sector and further under the Financial Service Industry.

Company Overview: Our Company offers diversified financial services such as Mutual Fund Distribution Services and Fixed Deposit Distribution Services, Real Estate Brokerage Services and Technical Consultancy and Outsourcing. We offer a technology enabled, comprehensive investment and financial services platform with end-to-end solutions critical for financial products distribution and presence across both online and offline channels.

Intellectual Property, if any:

S.No	Domain name and ID	Sponsoring Registrar	Creation date	Expiry Date
1.	www.dharniproperties.com 1894531887_DOMAIN_COM-VRSN	Domainshype.com, LLC IANA ID: 1660	January 07, 2015	January 07, 2028
2.	www.dharnigroup.com 1880975500_DOMAIN_COM-VRSN	Domainshype.com, LLC IANA ID: 1660	October 18, 2014	October 18, 2023
3.	www.dharnionline.in D10244486-IN	Endurance Digital Domain Technology LLP IANA ID: 801217	December 30, 2015	December 30, 2023
4.	www.dharnionline.com 1990569714_DOMAIN_COM-VRSN	BigRock Solutions Ltd. IANA ID: 1495	December 30, 2015	December 30, 2023
5.	www.dharniwealth.in D414400000007394192-IN	Endurance Digital Domain Technology LLP IANA ID: 801217	January 28, 2019	January 28, 2027
6.	www.dharniwealth.com 2356125291_DOMAIN_COM-VRSN	BigRock Solutions Ltd. IANA ID: 1495	January 28, 2019	January 28, 2027
7.	www.dharnicapital.in D414400000003380102-IN	Endurance Digital Domain Technology LLP IANA ID: 801217	February 13, 2017	February 13, 2027
8.	www.dharnicapital.com 2097368026_DOMAIN_COM-VRSN	BigRock Solutions Ltd IANA ID: 1495	February 13, 2017	February 13, 2027

Market Share: Not ascertainable
Manufacturing plant, if any: NA
Employees Strength: As on September 30, 2022, we have 3 employees at the Registered Office.

BOARD OF DIRECTORS

Sr. No.	Name	Designation	Experience & Educational Qualification	Other Directorships
1.	**Mr Hemant Dharnidharka**	**Chairman cum Managing Director**	Mr. Hemant Dharnidharka, 42 years is Chairman and Managing Director and also the Promoter of our Company. As the Promoter of Dharni Capital, is heading the overall operations of the Group. He has been responsible for developing large strategic business endeavors for DHARNI Group and has been very successful with collaborating and creating relationships. Hemant is a Commerce Graduate from St. Xavier's College, Kolkata and also is Postgraduate Diploma in Management from IIM-Lucknow. He has also completed Chartered Accountancy and Company Secretary Courses. He also possesses Certification from Association of Mutual Funds of India (AMFI) in Mutual Funds, NCFM Certification in Derivatives. He has an overall Experience of 22 years in the Finance Industry. He was last working as Managing Director with SJS Markets in Bangalore. He has previously worked with YL eServices, Frontline Analysts, Cadbury and Citibank.	**Indian Private Limited Companies** • Learning Evolution Solutions Private Limited • Dharni Consulting Private Limited **Indian Limited Liability Partnerships** • Kuvaer Capital Services LLP • Dharni Property Investments 1 LLP

2.	**Mrs. Preeti Saraogi**	**Non-Executive Director**	Mrs. Preeti Saraogi, aged 35 years is the Non-Executive Director of our Company. Preeti Saraogi is a promoter of Dharni Capital and wife of Mr. Hemant Dharnidharka. She has been involved with the Company's activities since the inception of the Company. Preeti is a B.com Graduate and has done her Postgraduate Diploma in Human Resource Management in 2010. She handles HR and admin matters at the company	**Indian Private Limited Companies** • Dharni Consulting Private Limited **Indian Limited Liability Partnerships** • Kuvaer Capital Services LLP • Dharni Property Investments 1 LLP
3.	**Maj. Gen. Jaideep Mittra (Retd.)**	**Non-Executive Independent Director**	Maj Gen Jaideep Mittra retired from the Indian Army after nearly four Decades of service to the Nation. A product of the National Defence Academy and a graduate of the Defence Services Staff College. During his chequered career with the Army, he has held various prestigious Command, Staff, Instructional and Extra Regimental assignments. He has had numerous operational experiences in North East, J&K, IPKF (Sri Lanka) and in Kargil. He was also selected to represent the Country as part of the United Nations Military Observer Group (UNIIMOG) in Iran. Logistics, Supply Chain Management, Personality Evaluation and Public Relations are his core competencies. A Qualified Interviewer from DIPR (Defence Institute of Psychological Research) who held two tenures in Selection Centre which select potential officers into Indian Army. Post retirement he has interviewed Senior Management Level officers for MNCs. A qualified Independent Director from the Institute of Directors, Maj Gen Jaideep Mittra has held various assignments with Corporate Sector post retirement.	**Indian Private Limited Companies** • New Bridge Business Centre Private Limited • American Road Technology & Solutions Private Limited
4.	**Mr. Vinay Agarwal**	**Non-Executive Independent Director**	Vinay Agarwal is a Commerce Graduate from St. Xavier's College, Kolkata. He is a Chartered Accountant since 2009 and has also done CFA (Chartered financial analyst) from ICFAI Hyderabad. He has an overall Experience of 10 years in the Manufacturing Industry. Vinay Agarwal is the Proprietor of Vansh Traders (Garment Manufacturing Firm, Brand: OXFORD). As a supplier to large corporates, he has a good experience of dealing with corporate houses. He brings an objective view towards strategic business decisions for Dharni Capital Services Limited	NIL

OBJECTS OF THE ISSUE

The objects of the Issue are:

1. Investment in Wholly owned Subsidiary Company
2. General Corporate Purpose

Details of means of finance: -

The fund requirements for each of the objects of the Issue are stated as follows:

(Rs. In Lakhs)

Sr. No.	Objects of the Issue	Total estimated cost	Amount deployed till	Amount to be financed from Net Proceeds	Estimated Net Proceeds Utilization IN FY 2022-23 #
1.	Investment in Wholly owned Subsidiary Company	800.00	--	800.00	800.00
2.	General Corporate Expenses	240.85	--	240.85	240.85
3.	Issue Expenses	33.15	18.50*	--	--
	Total	**1,074.00**	**18.50***	**1,040.85**	**1,040.85**

** The Issue related expenses of Rs. 18.50 Lakhs has been paid through Internal Accruals but will be recovered from Net Proceeds.*

#As indicated above, our Company proposes to deploy the entire Net Proceeds towards the objects as described in the Financial Year 2022-2023 and 2023-2024. In the event that the estimated utilization of the Net Proceeds in FY'23 and FY'24 is not completely met, the same shall be utilized, in part or full, in the next financial year or a subsequent period towards the Objects.

Details & reasons for non-deployment or delay in deployment of proceeds or changes in utilization of issue proceeds of past public issue/right issue if any, of the Company in the preceding 10 years-Not applicable

Name of monitoring agency: Not Applicable

Terms of Issuance of Convertible Security: Not Applicable

Convertible securities being offered by the Company	NA
Face Value / Issue Price per Convertible securities	NA
Issue Size	NA
Interest on Convertible Securities	NA
Conversion Period of Convertible Securities	NA
Conversion Price for Convertible Securities	NA
Conversion Date for Convertible Securities	NA
Details of Security created for CCD	NA

IN THE NATURE OF ABRIDGED PROSPECTUS - MEMORANDUM CONTAINING SALIENT FEATURES OF THE PROSPECTUS

SHAREHOLDING PATTERN

Sr. No.	Particulars	Pre-Issue number of shares	% Holding of Pre issue
1.	Promoters & Promoter Group	1,50,00,000	100.00%
2.	Public	-	-
3.	Non-Promoter & Non- Public	-	-
	Total	**1,50,00,000**	**100.00%**

Number/amount of equity shares proposed to be sold by selling shareholders: Not Applicable

RESTATED FINANCIALS

Standalone Restated Financials **(in Rs. lakhs)**

Particulars	For the Stub period ended September 30, 2022 (Standalone)	For the year ended March 31, 2022 (Standalone)	For the year ended March 31, 2021 (Standalone)	For the year ended March 31, 2020 (Standalone)
Total Income from operations (net)	304.95	1469.40	255.41	19.87
Net Profit/(loss) before tax and extraordinary items	78.37	128.87	19.53	1.04
Net Profit/(loss) after tax and extraordinary items	58.73	96.58	15.26	1.34
Equity Share Capital	150.00	150.00	1.00	1.00
Reserves and Surplus	135.47	76.74	10.16	-5.10
Net Worth (Excluding revaluation reserves)	285.47	226.74	11.16	-4.11
Basic and diluted earnings per share (₹ /share) (Pre Bonus)	13.05	44.71	15.26	1.34
Basic and diluted earnings per share (₹ /share) (Post Bonus)	0.39	1.34	0.46	0.04
Return on net worth (%)	20.57*	42.60	136.74	-32.60
Net asset value per Equity Share (basic and diluted)* (in ₹) (Pre Bonus)	63.44	50.39	11.16	-4.11
Net asset value per Equity Share (basic and diluted)* (in ₹) (Post Bonus)	1.90	1.51	0.33	-0.12

**Not annualized*

Consolidated Restated Financials **(in Rs. Lakhs)**

Particulars	For the year ended September 30, 2022 (Consolidated)
Total Income from operations (net)	304.95
Net Profit/(loss) before tax and extraordinary items	78.37
Net Profit/(loss) after tax and extraordinary items	58.73
Equity Share Capital	150.00
Reserves and Surplus	135.47
Net Worth (Excluding revaluation reserves)	285.47
Basic and diluted earnings per share (₹ /share) (Pre Bonus)	13.05
Basic and diluted earnings per share (₹ /share) (Post Bonus)	0.39
Return on net worth (%)	20.57*
Net asset value per Equity Share (basic and diluted)* (in ₹) (Pre Bonus)	63.44
Net asset value per Equity Share (basic and diluted)* (in ₹) (Post Bonus)	1.90

**Not annualized*

INTERNAL RISK FACTORS

The below mentioned risks are the top 10 risk factors as per the Prospectus.

1. ***We operate in a regulated environment, which is subject to change, and existing and new laws, regulations and governmen****t policies affecting the sectors in which we operate could adversely affect our business, financial condition and results of operations*
2. *Our registration with AMFI, Karnataka RERA and Shop & Establishment are still in the old name of the Company i.e. Dharni Online Services Private Limited and failure to get the name changed may have a material adverse effect on our operations*
3. *We are excessively dependent upon referrals for our distribution business and the entire referrals are from related party*
4. *Our inability to grow at our historical rates could adversely affect our business, results of operations and financial condition*
5. *Competition from existing and new market participants in our line of business may affect our results of operations*
6. *Our revenues from distribution of mutual funds are dependent on certain AMCs and our sustained ability to increase our AUM as well as on the performance of the funds that we distribute. Any changes in the total expense ratio due to regulatory changes may reduce our distribution commission income which may have an adverse effect on*

our business, financial condition or results of operation

7. *The success of our real estate broking business is dependent on our ability to anticipate and respond to consumer requirements and preferences*
8. *The real estate broking industry is intensely competitive and our inability to compete effectively may adversely affect our business, results of operations, financial condition and cash flows*
9. *The commercial property rates in Bangalore have increased now after the pandemic, resulting into decrease in the rental yields. There is a risk of property rates going up further, owing to market forces. This could impact our revenue from real estate broking services*
10. *We also operate in the technical consultancy and outsourcing business where we are dependent on other agencies/individuals to accomplish the work assigned by our clients. This would also impact the quality of service provided by the third-parties*

For further details on 'Risk Factors' please refer page no. 33 of the Prospectus.

SUMMARY OF OUTSTANDING LITIGATIONS, CLAIMS AND REGULATORY ACTION

A. Total number of outstanding litigations against the company and amount involved: NIL

Name of Entity	Criminal Proceedings	Tax Proceedings	Statutory or Regulatory Proceedings	Disciplinary actions by the SEBI or Stock Exchanges against our Promoters	Material Civil Litigations	Aggregate amount involved (Rs.)
Company						
By the Company	NIL	NIL	NIL	NIL	NIL	NIL
Against the Company	NIL	1	NIL	NIL	NIL	1570/-
Directors						
By our directors	NIL	NIL	NIL	NIL	NIL	NIL
Against the Directors	NIL	10	NIL	NIL	NIL	76,423/-
Promoters						
By Promoters	NIL	NIL	NIL	NIL	NIL	NIL
Against Promoters	NIL	NIL	NIL	NIL	NIL	NIL

B. Brief details of top 5 material outstanding litigations against the company and amount involved: NIL

C. Regulatory Action, if any - disciplinary action taken by SEBI or stock exchanges against the Promoters/ Group company in last 5 financial years including outstanding action: NIL

D. Brief details of outstanding criminal proceedings against Promoters: - NIL

For further details please refer page 253 of the Prospectus.

ANY OTHER IMPORTANT INFORMATION AS PER LEAD MANAGER/ COMPANY

BANKER TO THE ISSUE
Axis Bank Limited
Address: Matru Smriti Plot No.326, Main Linking Road, Next to Zoya Showroom, Khar (West), Mumbai-400052
Contact Person: Vijaya Maruti Shetti
Designation: Branch Head
Contact No: +91 9167001861
Email: khar.branchhead@axisbank.com
Website: www.axisbank.com

DECLARATION BY THE COMPANY

We hereby declare that all relevant provisions of the Companies Act, 2013 and the guidelines or regulations issued by the Government and / or the guidelines or regulations issued by the Securities and Exchange Board of India, as the case may be, have been complied with and no statement made in this Prospectus is contrary to the provisions of the Companies Act, 2013, the Securities Contracts (Regulation) Act, 1956, the Securities Contracts (Regulation) Rules, 1957, the Securities and Exchange Board of India Act, 1992, each as Amended, or the rules made thereunder or Guidelines / Regulations issued, as the case may be. We further certify that all statements and disclosures made in this Prospectus are true and correct.

LIST OF SELF CERTIFIED SYNDICATE BANKS (SCSBs) UNDER THE ASBA PROCESS

Sr. No.	Name of the Bank	Controlling Branch & Address	Contact Person	Telephone Number	Fax Number	Email
1.	Axis Bank Ltd.	Centralised Collections and Payment Hub (CCPH) 5th Floor, Gigaplex, Building No. 1, Plot No. I.T.5, MIDC, Airoli Knowledge Park, Airoli, Navi Mumbai – 400708	Mr. Sunil Fadtare Assitant Vice President	022-71315906, 9819803730	022- 71315994	Sunil.fadtare@axisbank.com
2.	AU Small Finance Bank Limited	CP3 235, Industrial Area, Apparel Park, Mahal Road, Jagatpura, Jaipur, Rajasthan 302022	Vikrant Singh Sirohi	Mobile : +91 7340012357	-	cpcasba@aubank.in
3.	Bandhan Bank	Adventz Infinity@5, BN Block, Sector V, Salt Lake City, Kolkata	Sagar Ranjan Das Senior Manager	Mobile : 9022339164	-	asba.business@bandhanbank.com
4.	Bank of Baroda	Mumbai Main Office, 10/12 Mumbai Samachar Marg, Fort, Mumbai-23	Mr. Sonu A. Arekar	022-40468314, 40468307,	022-22835236	asba.fortap@bankofbaroda.com
5.	Bank of Maharashtra	Fort Branch, 1st Floor, Janmangal, 45/47, Mumbai Samachar Marg, Mumbai – 400023	SHRI. V R Kshirsagar (DGM)	022-22694160 22652595 22663947	022-22681296	brmgr2@mahabank.co.in; bom2@mahabank.co.in
6.	BNP Paribas	BNP Paribas House, 1, North Avenue, Maker Maxity, Bandra Kurla Complex, Bandra (East), Mumbai – 400051	Mr. Ashish. Chaturvedi, Mr. Dipu SA, Ms Prathima Madiwala	(022) 61964570/61964594/61964592	(022) 61964595	Ashish.chaturvedi@asia.bnpparibas.comdipu.sa@asia.bnpparibas.comprathima.madiwala@asia.bnpparibas.com
7.	Barclays Bank PLC	Barclays Bank PLC 601/603 Ceejay House, Shivsagar Estate, Dr Annie Besant Road, Worli, Mumbai – 400018	Parul Parmar	+91- 22 6719 6400/ 6575	+91- 22 6719 6996	Parul.parmar@barclays.com
8.	Bank of India	Phiroze Jeejeebhoy Tower, (New Stock Exchange Bldg), P. J. Tower, Dalal Street, Fort, Mumbai – 400 023.	Shri Navin Kumar Pathak, Senior Manager	022-22723631/1677/ 9619810717	022-22721782	Stockexchange.Mumbai, south@bankofindia.co.in
9.	Credit Suisse	10th Floor, Ceejay House, Plot F, Shivsagar Estate, Dr. Annie Besant Road, Worli, Mumbai - 400018.	Yogesh Bachwani	098216 13306	-	yogesh.bachwani@credit-suisse.com
10.	CITI Bank NA	Citigroup Center, Plot No C-61, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051	S Girish	022-26535504, 98199 12248	022-26535824	s.girish@citi.com, asba.ops@citi.com
11.	Central Bank of India	Ground floor, Central Bank of India, Central Bank Building, Fort, Mumbai 400001	Mr. Vineet Bansaj	022- 22623148, 22623149	022-22623150	asba4082@centralbank.co.in
12.	Canara Bank	Canara Bank, Capital Market Service Branch,407, 4th floor, Himalaya House79, Mata Ramabai Ambedkar, Marg, MUMBAI-400 001	Mr. Arvind Namdev Pawar	022-22661618/ 22692973/ 9769303555	022-22664140	cb2422@canarabank.com, mbdcomcity@canarabank.com, hocmbd@canarabank.com
13.	City Union Bank Ltd.	48, Mahalakshmi St., T. Nagar, Chennai - 600 017.Tamil Nadu.	Sivaraman	044 - 24340010, 24343517, 24346060, 24348586, 9380286558, 9382642081	044 - 24348586	cub001@cityunionbank.com
14.	DBS Bank Ltd.	DBS Bank Ltd, Fort House, 221, Dr. D.N. Road, Fort, Mumbai, 400 001	Amol Natekar	+91 22 6613 1213	+91 22 6752 8470	amolnatekar@dbs.com
15.	DCB Bank	154, S.V.Patel Road, Dongri (E), Pin - 400009.	Meenaz Hasanali Thanawala	022-67474170	-	meenaz@dcbbank.com
16.	Dhanlaxmi Bank Limited	Ground Floor, Janmabhoomi Bhavan, Plot 11 -12, Janmabhoomi Marg, Fort Mumbai, Maharashtra – 400 001	Ramesh Menon	9167832288, 022- 22871658	-	ramesh.menon@dhanbank.co.in
17.	Deutsche Bank	Sidrah, 110, Swami Vivekananda Road, Khar (West), Mumbai 400052	Ms. Hetal Dholakia	(91) (022) 6600 9428 (91) (022) 6600 9419	-	hetal.dholakia@db.com manoj-s.naik@db.com; nanette.daryanani@db.com.
18.	Equitas Small Finance Bank	CPC, Phase II, 4th floor, Spencer Plaza, No 769, Anna Salai, Chennai - 600002	Chandrashekaran Arumugam	(M) 8939886802	-	asbaoperations@equitasbank.com; asbarecon@equitasbank.com
19.	GP Parsik Sahakari Bank Limited	Shivram Patil Bhavan, Parsik Nagar, Kalwa, Thane	Mr.Mayur M.Tanksale	022-25456655	-	mmtanksale800@gpparsikbank.net / pjsbasba@gpparsikbank.net
20.	HSBC Ltd.	3rd Floor, PCM Dept. Umang, Plot CTS No. 1406-A/28, Mindspace, Malad (West) Mumbai 400 064 (address of IPO Operations office)	Mr Jagrut Joshi	(022) 67115485/ 9870403732	(022) 66536005	jagrutjoshi@hsbc.co.in
21.	HDFC Bank Ltd.	FIG – OPS Department HDFC Bank Ltd Lodha - I Think Techno CampusO-3 Level Next to Kanjurmarg Railway Station Kanjurmarg (East) Mumbai - 400042	Vincent Dsouza / Siddharth Jadhav / Prasanna Uchil	022-30752929 / 2927 / 2928	-	vincent.dsouza@hdfcbank.com, siddharth.jadhav@hdfcbank.com, prasanna.uchil@hdfcbank.com
22.	IDFC First Bank	Building no 2, Mindspace TTC Industrial Area, Juinagar. Navi Mumbai – 400 706	Mr. V M Praveen	022-49850025/ 9819708055	-	ASBA.CB@idfcfirstbank.com
23.	ICICI Bank Ltd.	ICICI BANK LIMITED, Capital Market Division, 1st Floor, 122, Mistry Bhavan, Dinshaw Vachha Road, Backbay Reclamation, Churchgate, Mumbai	Roshan Tellis	022-22859874/803	022-22611138	roshan.tellis@icicibank.com
24.	IDBI Bank Ltd.	IDBI Bank Limited Central Processing Unit, Sarju House, 3rd Floor, Plot No 7, Street No. 15, Andheri MIDC, Andheri (E), Mumbai.Pin : 400093	Shri. Naveen Nischal HP / Shri Viral Barodia	022- 66700525 / 685	-	hp.naveennischal@idbi.co.in / barodia.viral@idbi.co.in
25.	Indian Bank	Nandanam Branch- 480 Anna Salai, Nandanam 600035	Mr. V Muthukumar, Mr. M Veerabahu	044 24330233	044 24347755	nandanam@indianbank.co.in
26.	IndusInd Bank	IndusInd Bank Ltd. Fort Branch Sonawalla Bldg, Mumbai Samachar Marg, Fort, Mumbai 400001	Yogesh Adke Dy. Vice President	022-66366589 / 91 / 929833670809	022-22644834	yogesh.adke@indusind.com
27.	Indian Overseas Bank	Mexxanine Floor, Cathedral Branch, 762 Anna Salai, Chennai 600 002	Mr. V. Srinivasan	044 - 28513616	-	deposit@iobnet.co.in
28.	J P Morgan Chase Bank, N.A.	J.P. Morgan Tower, Off C.S.T. Road, Kalina Santacruz - East, Mumbai - 400 098	Mahesh Aras	022-61573811	022-61573949	Mahesh.aras@jpmorgan.comIndia.operations@jpmorgan.com
29.	Janata Sahakari Bank Ltd.	N S D L Department Bharat Bhavan, 1360, Shukrawar Peth, Pune -411002	Shri. Ajit Manohar Sane+91 9960239391	+91 (20) 24431011 +91 (20) 24431016 +91 9503058993	+91 (20) 24431014	jsbnsdl@dataone.in
30.	Karur Vysya Bank Ltd.	Demat Cell, Second Floor No 29, Rangan Street, T Nagar, Chennai - 600 017	Maruthi Kumar Yenamandra	044- 24340374	044-24340374	maruthikumar@kvbmail.com, kvbdp@kvbmail.com

IN THE NATURE OF ABRIDGED PROSPECTUS - MEMORANDUM CONTAINING SALIENT FEATURES OF THE PROSPECTUS

Sr. No.	Name of the Bank	Controlling Branch & Address	Contact Person	Telephone Number	Fax Number	Email
31.	Karnataka Bank Ltd	The Karnataka Bank Ltd Mangalore–H O Complex Branch Mahaveera Circle Kankanady Mangalore – 575002	Ravindranath Baglodi [Sr.Manager]	Ph: 0824-2228139 /140 /141	Fax: 0824-2228138	Email: mlr.hocomplex@ktkbank.com
32.	Kotak Mahindra Bank Ltd.	Kotak Infiniti, 6th Floor, Building No. 21,Infinity Park, Off Western Express Highway, General AK Vaidya Marg, Malad(E)	Prashant Sawant	D-+91 22 6605 6959M-+91 9967636316	+91 66056642	prashant.sawant@kotak.com
33.	Mehsana Urban Co-Op. Bank Ltd.	Head Office, Urban Bank Road, Highway, Mehsana – 384002	Branch Manager	+91-2762-251908	+91-2762-240762	asba@mucbank.com
34.	Nutan Nagrik Sahakari Bank Ltd.	Opp Samratheshwar Mahadev, Nr, Law Garden, Ellisbbridge, Ahmedabad-380006	Miti Shah	9879506795	7926564715	smiti@1977@yahoo.com
35.	Punjab National Bank	Capital Market Services Branch, PNB House, Fort, Sir P.M.Road Mumbai	Sh. K Kumar Raja	Tel – 022- 22621122, 22621123,	022 – 22621124	pnbcapsmumbai@pnb.co.in
36.	Punjab & Sind Bank	Rajindera Place- 21 Rajindra Place Bank House New Delhi-110008	RPS Sandhu	011- 25825784/25711836 9911129088	-	d0606@psb.co.in
37.	RBL Bank Limited	Techniplex – I, 9th Floor, Off Veer Savarkar Flyover, Goregaon (West), Mumbai – 400062.	Shashikant Sanil	022-40288193, 022-40288196, 022-40288197	022-40288195	asba_ops@rblbank.com
38.	Rajkot Nagarik Sahakari Bank Ltd.	Nagrik Bhavan No 1 Parabazar Dhebarbhai Road Rajkot	Shri Yogesh Raveshiya	9427495222	(0281) 2233916/17/18	khumesh@rnsbindia.com; asba@rnsbindia.com
39.	State Bank of Hyderabad	Gunfoundry, Hyderabad	Sri Ashok Kulkarni	040-23387325	040-23387743	gunfoundry@sbhyd.co.in
40.	State Bank of Travencore	Anakatchery Buildings, Y M C A Road, Statue, Thiruvananthapuram-695001	P. P. Muraleedharan	0471-2333676	0471-2338134	dptvm@sbt.co.in
41.	SVC Co-Operative Bank Ltd.	Unit No.601-602-603 Dosti Pinnacle Plot No. E-7, Road No.22, Wagle Estate, Thane 400604	Mr. Omkar Anil Sukhathankar	(O) 71991460 71991461 71991462 71991463 71991465	-	sukhathankaroa@svcbank.com
42.	State Bank of Bikaner & Jaipur	Financial Super Market Branch, Apex Mall, Tonk Road, Jaipur	Shri N K Chandak	0141-27444159413398505	0141-2744457	sbbj11060@sbbj.co.innkchandak@sbbj.co.in
43.	State Bank of India	State Bank of India, Capital Market Branch(11777),Videocon Heritage Building(Killick House),Charanjit Rai Marg, Fort, Mumbai – 400 001.	Ms. Raviti	Telephone:022-22094932 Mobile:9870498689	022-22094921	nib.11777@sbi.co.in
44.	Standard Chartered Bank	Crescenzo, 3rd Floor, C/38-39, G-Block, Opposite MCA Club, Bandra-Kurla Complex, Bandra [East], Mumbai 400-051	Rohan Ganpule	022 - 61157250 / 022 - 61157234	022 -26757358	Ipo.scb@sc.com
45.	Syndicate Bank	Capital Market Service Branch, 26A, First Floor, Syndicate Building, P.M. Road, Fort, Mumbai.	P Padmavathy Sundaram, Chief Manager	022-22621844	022-22700997	padmas@syndicatebank.co.in/ cmsc@syndicatebank.co.in
46.	South Indian Bank	ASBA Cell (NODAL OFFICE) 2nd Floor, Shanu Towers, North Kalamassery, Ernakulam, Kerala - 683 104	John K Mechery	9645817905	0484-2351923	asba@sib.co.in
47.	State Bank of Patiala	CO 99-102, Sector - 8C, Chandigarh	Shri. Amarjit Singh Girn	0172-2779116, 2546124, 254386809779586096	0172-2546080	b5597@sbp.co.in
48.	State Bank of Mysore	P. B. No. 1066. # 24/28, Cama Building, Dalal Street, Fort, Mumbai -400 001	Shailendra kumar	7208048007022- 22678041	022-22656346	s.kumar@sbm.co.indalalst@ sbm.co.in
49.	The Federal Bank Limited	ASBA CELL, Retail Business Dept., Federal Bank, Marine Drive, Ernakulam 682031	Dhanya Dominic	0484-2201847	4842385605	rbd@federalbank.co.indhanyad@ federalbank.co.inriyajacob@ federalbank.co.in
50.	Tamilnad Mercantile Bank Ltd.	Tamilnad Mercantile Bank Ltd.,Depository Participant Services Cellthird Floor, Plot No.4923, Ac/16,2nd Avenue, Anna Nagar (West),Chennai - 600 040, Tamilnadu, India	Mr. N. Rajasegaran	044-26192552	044-26204174	dps@tnmbonline.com
51.	The Jammu & Kashmir Bank Ltd.	79 A, Mehta House, Bombay Samachar Marg, Fort, Mumbai - 400 023.	Ashfaq Ahmad	9987984105, 022-66595971	022-6634183	bombay@jkbmail.com
52.	The Kalupur Commercial Co-Operative Bank Ltd.	Kalupur Bank Bhavan, Nr. Income Tax Circle, Ashram Road, Ahmedabad-380 014	Jay V. Pathak Manager	079-27582028	079-27544666	jay@kalupurbank.com
53.	The Lakshmi Vilas Bank Ltd.	Bharat House, Ground Floor, 104, Bombay Samachar Marg, Fort Mumbai - 400 001.	S Ramanan	022-22672255-22672247(M)-22673435(CM)	022-22670267	Mumbaifort_bm@lvbank.in
54.	The Surat Peoples Co-op Bank Ltd	Central Office. Vasudhara Bhavan, Timaliyawad, Nanpura, Surat – 395001	Mr. Iqbal Shaikh	0261-2464577	0261-2464577,592	Iqbal.shaikh@spcbl.in
55.	The Saraswat Co-operative Bank Ltd.	Madhushree, Plot No. 85, District Business Centre, Sector – 17, Vashi, Navi Mumbai – 400703	Mr. Ajit Babaji Satam	022-27884161 27884162 27884163 27884164	022-27884153	ab_satam@saraswatbank.com
56.	TJSB Sahakari Bank Ltd	2nd Floor, Madhukar Bhavan, Road No.16, Wagle Estate	Department Head	022-25838525/530/520		tjsbasba@tjsb.co.in
57.	Union Bank of India	MUMBAI SAMACHAR MARG,66/80, Mumbai Samachar Marg, Post Bag No.253 & 518, Fort, Mumbai - 400023.	Mr. D B JAISWAR	022-22629408	022- 22676685	jaiswar@unionbankofindia.com
58.	UCO Bank	Mumbai Main (Retail) Br., UCO Bank Bldg., D. N. Road, Mumbai- 400 023	Manager	022 40180117 9022457840	022-2222870754	bo.dnroad@mtnl.net.in
59.	Yes Bank Ltd.	YES Bank Limited, Indiabulls Finance Centre, Tower -II , 8th Floor, Senapati Bapat Marg, Elphinstone Road, Mumbai – 400 013.	Alok Srivastava / Shankar Vichare / Avinash Pawar	022 3347 7374/ 7259/ 7251	022 24214504	dlbtiservices@yesbank.in
60.	The Ahmedabad Mercantile Co-Op. Bank Ltd.	Head office :- "Amco House", Nr. Stadium Circle, Navrangpura, Ahmedabad-09	Bimal P Chokshi	079-26426582-84-88	079-26564863	amcoasba@rediffmail.com
61.	Catholic Syrian Bank Ltd.	P B No. 1900, Ground Floor, Marshall Annex Building, Soorji Vallabhdas Marg, Ballard Estate, Mumbai, Maharashtra, Pin- 400001	Ram Mohan G S	022-64502165, 022-22664269, 022-22665865, 022-22650850	-	mumbaifort@csb.co.in

ASBA Applicants may approach any of the above banks for submitting their application in the issue. For the complete list of SCSBs and their Designated Branches please refer to the website of SEBI https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=34. A list of SCSBs is also displayed on the website of BSE at www.bseindia.com.