



ANUPAM FINSERV LIMITED

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Contact Person: Ms Sheetal Dedhia; Company Secretary and Compliance Officer
E-mail ID: compliance@anupamfinserv.com; **Website:** www.anupamfinserv.com
Corporate Identification Number: L74140MH1991PLC061715

ENTITLEMENT LETTER FOR THE RIGHTS ISSUE

Date: 06/01/2025

Dear Shareholder,

Sub: Rights issue of Equity Shares

ISSUE OF UP TO 115,637,500* FULLY PAID-UP EQUITY SHARES OF FACE VALUE OF ₹ 1 EACH OF OUR COMPANY (THE “RIGHTS EQUITY SHARES”) FOR CASH AT A PRICE OF ₹1.75 PER RIGHTS EQUITY SHARE (INCLUDING A SHARE PREMIUM OF ₹ 0.75 PER EQUITY SHARE) (THE “ISSUE PRICE”), AGGREGATING UP TO ₹ 202,365,625 ON A RIGHTS BASIS TO THE ELIGIBLE EQUITY SHAREHOLDERS OF OUR COMPANY IN THE RATIO OF ONE (1) RIGHTS EQUITY SHARES FOR EVERY ONE (1) FULLY PAID-UP EQUITY SHARES HELD BY THE ELIGIBLE EQUITY SHAREHOLDERS ON THE RECORD DATE, THAT IS ON FRIDAY, DECEMBER 27, 2024 (THE “ISSUE”). FOR FURTHER DETAILS, PLEASE REFER TO THE CHAPTER TITLED “TERMS OF THE ISSUE” ON PAGE 180 OF THE LETTER OF OFFER.

**Assuming full subscription with respect to Rights Equity Shares*

Ref: This is an Abridged Letter of Offer (Abridged LOF) containing salient features of the Letter of Offer dated December 19, 2024 (the “LOF”), which is available on the websites of our Company, Registrar, and the stock exchange i.e., BSE Limited. You are encouraged to read greater details available in the Letter of Offer. Capitalized terms not specifically defined herein shall have the meaning ascribed to them in the Letter of Offer

You are advised to read the disclaimer carefully before reading, accessing or making any other use of the documents

You have been sent this e-mail (including its enclosures) in electronic form in compliance with the provisions of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended, SEBI Rights Issue circulars and other relevant circulars issued by the Securities and Exchange Board of India from time to time. This e-mail does not constitute an offer of, or a solicitation of an offer to purchase, any securities of **ANUPAM FINSERV LIMITED** in any jurisdiction where offers or solicitations are not permitted by law. The information in this e-mail is solely intended for distribution to, and use by Eligible Equity Shareholders as of the Record Date i.e., Friday, December 27, 2024 who have provided an Indian address to the Company or 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. By accessing this e-mail and its enclosures, you are hereby deemed to represent that you qualify under one of the foregoing criteria. This e-mail and its enclosures should not be reproduced, transmitted or distributed to any other person.

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With reference to the above subject, given below are the links to your Rights Entitlement Letter, Abridged Letter of Offer and Application Form, to participate in the Rights Issue. Please note that these documents have to be read along with the email disclaimer, the link of which has been provided below. You can access the same by clicking on the links given below to view, download and print the same as required.

FOLIO NUMBER/ DP-CLIENT ID	NUMBER OF EQUITY SHARES HELD BY YOU ON RECORD DATE I.E., FRIDAY, DECEMBER 27, 2024	NUMBER OF RIGHTS ENTITLEMENT

**THIS IS TO INFORM YOU THAT THE CAPTIONED ISSUE
OPENS FOR SUBSCRIPTION ON MONDAY, JANUARY 13, 2024 AND CLOSES FOR
SUBSCRIPTION ON FRIDAY, JANUARY 31, 2024.**

Please refer to the FAQs available on the websites of the Company i.e. www.anupamfinserv.com and the Registrar to the Issue i.e., www.purvashare.com which may be used as guidance for making an Application in the Rights Issue. *Further, no withdrawal of Application shall be permitted by any Applicant after the Issue Closing Date.*

Fractional Entitlements

The Equity Shares are being offered on a rights basis to existing Eligible Equity Shareholders in the ratio of 1:1 i.e. One (1) Equity Shares for every One (1) Equity Share held as on the

Record Date. Since the entitlement for the rights issue shall be One (1) share, there are no fractional entitlements.

Issue Schedule

You are requested to take note of the following schedule of the Issue:

Activities	Day & Date
Last Date for credit of Rights Entitlement	Friday, January 10, 2025
Issue Opening Date	Monday, January 13, 2025
Last date for On Market Renunciation of Rights Entitlement#	Monday, January 27, 2025
Issue Closing Date*	Friday, January 31, 2025
Finalization of Basis of Allotment (on or about)	Wednesday, February 05, 2025
Date of Allotment (on or about)	Friday, February 07, 2025
Date of credit (on or about)	Thursday, February 13, 2025
Date of listing (on or about)	Monday, February 17, 2025

Eligible Equity Shareholders are requested to ensure that renunciation through off-market 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 or a duly authorized committee thereof will have the right to extend the Issue period as it may determine from time to time, but not exceeding 30 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.

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All capitalized terms used and not defined herein shall have the meaning assigned to them in the Letter of Offer dated December 19, 2024 filed with the Stock Exchange, namely BSE Limited and the Securities and Exchange Board of India.

Thanking you

Yours faithfully,

For ANUPAM FINSERV LIMITED

Sd/-

Sheetal Dedhia

Company Secretary and Compliance Officer

NOT FOR RELEASE, PUBLICATION OR DISTRIBUTION, DIRECTLY OR INDIRECTLY, IN WHOLE OR IN PART, IN THE UNITED STATES OF AMERICA, ITS TERRITORIES AND POSSESSIONS, ANY STATE OF THE UNITED STATES (THE "UNITED STATES") OR ANY JURISDICTION IN WHICH SUCH DISTRIBUTION OR DISSEMINATION WOULD BE PROHIBITED BY APPLICABLE LAW.

IMPORTANT: You must read and agree with the terms and conditions of the following disclaimer before continuing.

The following disclaimer applies to the documents of Anupam Finserv Limited (the "**Company**"), and such documents, the "**Documents**") attached to this e-mail. You are therefore advised to read this disclaimer carefully before reading, accessing or making any other use of the attached Documents. The Company or any of its affiliates, directors, officers, employees, agents, representatives or advisers accepts any liability whatsoever for any loss howsoever arising from any use of this e-mail or the attached Documents or their respective contents or otherwise arising in connection therewith. By accessing the Documents, you agree to be bound by the following terms and conditions, including any modifications to it from time to time, each time you receive any information from us as a result of such access. **You acknowledge that access to the attached Documents are intended for use by you only and you agree not to forward this on to any other person, internal or external, in whole or in part, or otherwise provide access via e-mail or otherwise to any other person.**

NOTHING IN THIS ELECTRONIC TRANSMISSION CONSTITUTES AN OFFER OF SECURITIES FOR SALE IN ANY JURISDICTION WHERE IT IS UNLAWFUL TO DO SO.

INVESTING IN THE EQUITY SHARES INVOLVES RISKS AND YOU SHOULD CAREFULLY CONSIDER THE RISKS DESCRIBED UNDER THE SECTION "RISK FACTORS" BEGINNING ON PAGE 20 OF THE LETTER OF OFFER AS WELL AS INFORMATION CONTAINED ELSEWHERE IN THE ATTACHED DOCUMENTS BEFORE MAKING AN INVESTMENT DECISION.

Confirmation of Your Representation: You have accessed the attached Documents on the basis that you have confirmed your representation, agreement and acknowledgement to the Company that you (1) hold an Indian address, (ii) are not a resident in the United States, as defined in Regulation S under the U.S. Securities Act, or are located in the United States, and the e-mail address to which this e-mail has been delivered is not located in the United States, (iii) are a shareholder located in a jurisdiction other than India and the United States where the offer and sale of the securities may be permitted under the laws of such jurisdictions; and (2) consent to delivery of the attached Documents and any amendments or supplements thereto by electronic transmission.

The attached Documents have been made available to you in electronic form. You are reminded that documents transmitted via this medium may be altered or changed during the process of transmission and consequently none of the Company or any of its directors, officers, employees, agents, representatives, or affiliates accepts any liability or responsibility whatsoever in respect of any discrepancies between the Documents distributed to you in electronic format and the hard copy version. We will provide a hard copy version to you upon request.

Restrictions: The attached Documents are being furnished in connection with an offering solely for the purpose of enabling you, as a prospective investor to consider the purchase of the Equity Shares described in the Documents. An investment decision should only be made on the basis of the Documents. In making an investment decision, investors must rely on their own examination of the merits and risks involved.

You are reminded that no representation or warranty, express or implied is made or given by or on behalf of, the Company named herein, nor any person who controls it or any director, officer, employee, agent or representative of it or affiliate of such person as to the accuracy, completeness or fairness of the information or opinions contained in this document and such persons do not accept responsibility or liability for any such information or opinions.

THE RIGHTS ENTITLEMENTS AND THE RIGHTS EQUITY SHARES HAVE NOT BEEN, AND WILL NOT BE, REGISTERED UNDER THE UNITED STATES SECURITIES ACT OF 1933, AS INVESTORS ("U.S. SECURITIES ACT") OR THE SECURITIES LAWS OF ANY STATE OF THE UNITED STATES AND MAY NOT BE OFFERED, SOLD, RESOLD, ALLOTTED, TAKEN UP, EXERCISED, RENOUNCED, PLEDGED OR TRANSFERRED IN THE UNITED STATES EXCEPT PURSUANT TO AN EXEMPTION FROM, OR A TRANSACTION NOT SUBJECT TO, THE REGISTRATION REQUIREMENTS OF THE U.S. SECURITIES ACT AND IN COMPLIANCE WITH ANY APPLICABLE SECURITIES LAWS OF ANY STATE OF THE UNITED STATES. THE RIGHTS ENTITLEMENTS AND THE RIGHTS EQUITY SHARES ARE BEING OFFERED AND SOLD ONLY TO PERSONS OUTSIDE THE UNITED STATES IN RELIANCE ON REGULATION S AND THE APPLICABLE LAWS OF THE JURISDICTION WHERE THOSE OFFERS AND SALES ARE MADE. 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.

Except with respect to eligible investors in jurisdictions where such offer is permitted by law, nothing in this electronic transmission constitutes an offer or an invitation by or on behalf of the Company to subscribe for or purchase any of the securities described therein, and access has been limited so that it shall not constitute directed selling efforts in the United States in accordance with Regulations under the U.S. Securities Act or elsewhere. If a jurisdiction requires that the offering be made by a licensed broker or dealer or any affiliate of an underwriter is a licensed broker or dealer in that jurisdiction, the offering shall be deemed to be made by its eligible affiliates on behalf of the Company in such jurisdiction.

You are reminded that you have accessed the attached Documents on the basis that you are a person into whose possession the Documents may be lawfully delivered in accordance with the laws of the jurisdiction in which you are located and you are authorized to deliver or forward this document, electronically or otherwise, to any other person. The materials relating to the offering of securities referred to in the Documents do not constitute, and may not be used in connection with, an offer or solicitation in any place where offers or solicitations are not permitted by law. If you have gained access to this transmission contrary to the foregoing restrictions, you will be unable to purchase any of the securities described therein.

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Actions that You Should Not Take: You should not reply by e-mail to this announcement, and you may not purchase any securities by doing so. Any reply e-mail communications, including those you generate by using the “Reply” function on your e-mail software, will be ignored, rejected or deleted, except as specified above.

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