

## APPLICANT'S UNDERTAKING

### I/We hereby agree and confirm that:

- I/We have read, understood and agreed to the contents and terms and conditions of **INDEL MONEY LIMITED's** Prospectus dated September 29, 2025 ("Prospectus").
- I/We hereby apply for allotment of the NCDs to me/us and the amount payable on application is remitted herewith.
- I/We hereby agree to accept the NCDs applied for or such lesser number as may be allotted to me/us in accordance with the contents of the Prospectus subject to applicable statutory and/or regulatory requirements.
- I/We irrevocably give my/our authority and consent to **CATALYST TRUSTEESHIP LIMITED** (the "**Debenture Trustee**") to act as my/our trustee and for doing such acts as are necessary to carry out its duties in such capacity.
- I am/We are Indian national resident(s) in India and I am/ we are not applying for the said NCDs as nominee(s) of any person resident outside India and/or foreign national(s).
- The application made by me/us does not exceed the investment limit on the maximum number of NCDs which may be held by me/us under applicable statutory and/or regulatory requirements.
- In making my/our investment decision, I/we have relied on my/our own examination of Indel Money Limited, the Issuer, and the terms of the Issue, including the merits and risks involved and my/our decision to make this application is solely based on disclosures contained in the Prospectus.
- I/We have obtained the necessary statutory and/or regulatory permissions/approvals for applying for, subscribing to, and seeking allotment of the NCDs applied for.
- UPI Mechanism for Blocking Fund would be available for Retail Individual Investors, who have submitted bid for an amount not more than ₹5,00,000 in any of the bidding options in the Issue (including HUFs applying through their Karta and does not include NRIs).
  - Please ensure that your bank is offering UPI facility for Public Issues
  - Please mention UPI Id clearly in CAPITAL LETTERS only
  - Ensure that the: (a) bank where the bank account linked to their UPI ID is maintained; and (b) the Mobile App and UPI handle being used for making the Bid, are listed on the website of SEBI at <https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFp=yes&intmid=43>
  - UPI ID cannot exceed 45 characters.
  - Applicants using the UPI Mechanism shall ensure that details of the Bid are reviewed and verified by opening the attachment in the UPI Mandate Request and then proceed to authorise the UPI Mandate Request. For further details, see "Issue Procedure" on page no. 268 of the Prospectus.
- Additional Undertaking in case of ASBA Applicants:
  - I/We hereby undertake that I/We am/are an ASBA Applicant(s) as per applicable provisions of the SEBI Regulations; 2) In accordance with ASBA process provided in the SEBI Regulations and disclosed in the Prospectus, I/We authorize (a) the Lead Managers, Brokers, Sub-Brokers, Trading Members (in Specified cities only), CRTA, CDP or the SCSBs, as the case may be, to do all acts as are necessary to make the Application in the Issue, including uploading my/our application, blocking or unblocking of funds in the bank account maintained with the SCSB as specified in the Application Form or in the bank account of the Applicant linked with the UPI ID provided in the Application Form, as the case may be, transfer of funds to the Public Issue Account on receipt of instruction from the Lead Managers and Registrar to the Issue or the Sponsor Bank, as the case may be, after finalization of Basis of Allotment; and (b) the Registrar to the Issue or Sponsor Bank, as the case may be, to issue instruction to the SCSBs to unblock the funds in the specified bank account upon finalization of the Basis of Allotment. 3) In case the amount available in the specified Bank Account is insufficient as per the Application, the SCSB shall reject the Application.
- I/We confirm that I/We shall be allocated and allotted Series I NCDs wherein I/We have not indicated the choice of the relevant Series of NCDs.

## IMPERSONATION

Attention of the Applicants is specifically drawn to the provisions of sub-section (1) of section 38 of the Companies Act, 2013, which is reproduced below: "Any person who: (a) makes or abets making of an application in a fictitious name to a company for acquiring, or subscribing for, its securities; or (b) makes or abets making of multiple applications to a company in different names or in different combinations of his name or surname for acquiring or subscribing for its securities; or (c) otherwise induces directly or indirectly a company to allot, or register any transfer of, securities to him, or to any other person in a fictitious name, shall be liable for action under Section 447."

## ISSUE RELATED INFORMATION FOR FILLING THE APPLICATION FORM

### INVESTOR CATEGORIES:

Investor Category	Sub-category code
<b>Category I (Institutional Investors)</b>	
Public financial institutions, scheduled commercial banks, Indian multilateral and bilateral development financial institutions which are authorised to invest in the NCDs;	11
Provident funds and pension funds each with a minimum corpus of ₹25 crore, superannuation funds and gratuity funds, which are authorised to invest in the NCDs;	12
Alternative Investment Funds, subject to investment conditions applicable to them under the Securities and Exchange Board of India (Alternative Investment Funds) Regulations, 2012;	13
Resident Venture Capital Funds registered with SEBI;	14
Insurance companies registered with the IRDAI;	15
State industrial development corporations;	16
Insurance funds set up and managed by the army, navy, or air force of the Union of India;	17
Insurance funds set up and managed by the Department of Posts, the Union of India;	18
Systemically Important Non-Banking Financial Companies;	19
National Investment Fund set up by resolution no. F.No. 2/3/2005-DDII dated November 23, 2005 of the Government of India published in the Gazette of India; and	20
Mutual funds registered with SEBI.	21

The specific terms of each instrument are set out below:

ISSUE STRUCTURE								
Series	I*	II	III	IV	V	VI	VII	VIII
Frequency of Interest Payment	Monthly	Cumulative	Monthly	Cumulative	Monthly	Cumulative	Monthly	Cumulative
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)							
Type of instrument	Secured, Rated, Listed, Redeemable, Non-Convertible Debentures							
Tenor (in days/ months)	366 Days	366 Days	24 Months	24 Months	36 Months	36 Months	60 Months	72 Months
Coupon (% per annum) for NCD Holders in Category I, II, III & IV	9.00%	NA	9.75%	NA	10.25%	NA	11.25%	NA
Effective Yield (per annum) for NCD Holders in Category I, II, III & IV	9.38%	9.00%	10.20%	9.75%	10.74%	10.25%	11.84%	12.25%
Mode of Interest Payment	Through various modes available							
Amount (₹ NCD) on Maturity for NCD Holders in Category I, II, III & IV	₹1,000	₹1090.25	₹1,000	₹1204.51	₹1,000	₹1340.28	₹1,000	₹2000.83
Maturity/Redemption Date (Days/Months from the Deemed Date of Allotment)	366 Days	366 Days	24 Months	24 Months	36 Months	36 Months	60 Months	72 Months
Nature of Indebtedness	Secured							
Put and Call Option	Not Applicable							

\*The Company shall allocate and allot Series I NCDs wherein the Applicants have not indicated the choice of the relevant NCD Series

### Note:

- With respect to Series where interest is to be paid on monthly basis, relevant interest will be paid on the first date of every month on the face value of the NCDs.
- Subject to applicable tax deducted at source, if any.
- Please refer to *Annexure C* for details pertaining to the cash flows of the Company in accordance with the SEBI/NCSC Master Circular.

a. Basis of Allotment : For details, please refer to page no. 34 of the Abridged Prospectus.

b. For Grounds for Technical Rejection, please refer to page no. 31 of the Abridged Prospectus.

c. The Company shall allocate and allot Series I NCDs wherein the Applicants have not indicated their choice of the relevant NCD Options.

d. If the Deemed Date of Allotment undergoes a change, the coupon payment dates, redemption dates, redemption amounts and other cash flow workings shall be changed accordingly.

For further information please refer to section titled "*Issue Related Information*" on page no. 234 of the Prospectus. For further details please refer to the Prospectus dated September 29, 2025.

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<ul style="list-style-type: none"><li>Applicants may contact the Registrar to the Issue in case of any pre-Issue or post-Issue related problems (non-receipt of Allotment Advice, refunds or credit of NCDs).</li><li>In case of ASBA Application submitted to the SCSBs, the Applicants should contact Registrar to the Issue with copy to the relevant SCSB.</li><li>In case of queries related to upload of ASBA Applications submitted to the Lead Managers / Lead Brokers / Trading Members / CRTA / CDP / SCSB, Applicants should contact the relevant Lead Managers / Lead Brokers / Trading Members/ CRTA / CDP / SCSB.</li><li>The grievance arising out of Applications for NCD's made through Trading Members may be addressed directly to Stock Exchanges.</li></ul>	COMPANY CONTACT DETAILS	REGISTRAR CONTACT DETAILS
	<b>INDEL MONEY LIMITED</b> CIN: U65990MH1986PLC040897 <b>Registered Office:</b> Andheri - unit no 709, 72 Corp Saki Vihar Rd, Bandi Bazar, Nair Wadi, Saki Naka, Mumbai, Maharashtra 400072, India <b>Tel:</b> +91 22 6798 9889; <b>Email:</b> cs@indelmoney.com <b>Website:</b> www.indelmoney.com <b>Corporate Office:</b> Indel House, Changampuzha Nagar, South Kalamassery Ernakulam - 682 033, Kerala, India <b>Telephone:</b> +91 484 293 3999; <b>E-mail:</b> cs@indelmoney.com <b>Company Secretary and Compliance Officer/ Contact Person</b> Hanna P Nazir <b>Tel.:</b> +91 484 2933 999; <b>Email:</b> cs@indelmoney.com	<b>MUFG Intime India Private Limited</b> (Formerly, Link Intime India Private Limited) <b>CIN:</b> U67190MH1999PTC118368 C-101, Embassy 247, Lal Bahadur Shastri Marg, Vikhroli (West) Mumbai, Maharashtra - 400083, India <b>Tel:</b> +91 810 811 4949; <b>Fax:</b> +91 22 4918 6060 <b>Email:</b> indelmoney.ncd2025@in.mpmis.mufg.com <b>Investor Grievance mail:</b> indelmoney.ncd2025@in.mpmis.mufg.com <b>Website:</b> www.in.mpmis.mufg.com <b>Contact Person:</b> Shanti Gopalkrishnan; <b>Compliance Officer:</b> B.N. Ramakrishnan <b>SEBI Registration Number:</b> INR000004058