This is an advertisement issued, pursuant to Regulation 30(1) of SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended, for information purpose only.

INDEL MONEY

We care for your needs

INDEL MONEY LIMITED

(Please scan this QR code to view the Prospectus)

Indel Money Limited (**" our Company "** or **" the Company "** or **" the Issuer "** or **"IML"**) was originally incorporated at Bombay as "*Payal Holdings Private Limited* ", a private limited company under the provisions of the Companies Act, 1956, pursuant to a certificate of incorporation dated September 11, 1986 issued by Registrar of Companies, Maharashtra at Mumbai (**" RoC "**). The name of our Company was changed to "*Indel Money Private Limited* " pursuant to a fresh certificate of incorporation dated on January 9, 2013 issued by the RoC. Pursuant to a special resolution passed in the general meeting of our Shareholders held on August 16, 2021, our Company was converted into a public limited company and a fresh certificate of incorporation was issued by the RoC on August 26, 2021, and the name of our Company was changed to "*Indel Money Limited* ". Our Company holds a certificate of registration dated September 27, 2021 bearing registration number B-13.01564 issued by the Reserve Bank of India (" **RBI** ") to carry on the activities of a non-banking financial company without accepting public deposits under Section 45 IA of the Reserve Bank of India Act, 1934. For further details about our Company, please see "General Information" and "History and Certain Other Corporate Matters" on pages 46 and 135 respectively of the Prospectus dated August 07, 2026 (" **Prospectus** ")

Registered Office: Unit No. 709, 72 Corp Saki Vihar Rd, Bandi Bazar, Nair Wadi, Saki Naka, Mumbai, Maharashtra 400072, India. **Corporate Office:** Indel House, Changampuzha Nagar, South Kalamassery, Emakulam 682 033, Kerala, India.

Corporate Identification Number: U65990MH1986PLC040897; **PAN:** AAACP9568M; **E-mail:** care@indelmoney.com; **Website:** www.indelmoney.com

Company Secretary and Compliance Officer/ Contact Person: Hanna P Nazir, Indel House, Changampuzha Nagar, South Kalamassery, Ernakulam – 682 033, Kerala, India; **Email:** cs@indelmoney.com; **Telephone:** +91 484 2933 999;

Chief Financial Officer: Vinod Kumar Madhavan Panicker; **Email:** cfo@indelmoney.com; **Telephone:** +91 484 293 3989.

Link to download the Abridged Prospectus - https://backend.indelmoney.com/uploads/ncd-reports/abridged-prospectus.pdf

OUR PROMOTER: Indel Corporation Private Limited; Email: cs@indelcorp.in; Telephone: +91 484 293 3985. For further details see, " *Our Promoter* " on page 151 of the Prospectus.

PUBLIC ISSUE BY THE ISSUER OF 50,00,000 SECURED, RATED, LISTED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹1,000 EACH, ("NCDS") FOR AN AMOUNT UP TO ₹25,000 LAKHS, (THE "BASE ISSUE") WITH AN OPTION TO RETAIN OVER-SUBSCRIPTION UP TO ₹25,000 LAKHS ("GREEN SHOE OPTION") AGGREGATING UP TO ₹50,000 LAKHS, ("OVERALL ISSUE SIZE" / "ISSUE LIMIT"). THE NCDs WILL BE ISSUED ON THE TERMS AND CONDITIONS AS SET OUT IN THE PROSPECTUS DATED AUGUST 07, 2026, WHICH SHOULD BE READ TOGETHER WITH THE ADDENDUM TO THE PROSPECTUS DATED AUGUST 11, 2026 AND CORRIGENDUM TO THE PROSPECTUS DATED AUGUST 11, 2026 (TOGETHER WITH THE PROSPECTUS, "PROSPECTUS") WHICH SHOULD BE READ TOGETHER WITH THE DRAFT PROSPECTUS DATED JULY 31, 2026 (COLLECTIVELY, THE "OFFER DOCUMENTS"). THE ISSUE IS BEING MADE PURSUANT TO THE PROVISIONS OF SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF NON-CONVERTIBLE SECURITIES) REGULATIONS, 2021, AS AMENDED (THE "SEBI NCS REGULATIONS"), THE COMPANIES ACT, 2013 AND RULES MADE THEREUNDER AS AMENDED TO THE EXTENT NOTIFIED AND THE SEBI NCS MASTER CIRCULAR NO. SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 DATED OCTOBER 15, 2025, AS AMENDED FROM TIME TO TIME ("SEBI NCS MASTER CIRCULAR"). THE ISSUE IS NOT UNDERWRITTEN.

Credit Rating - IND A-/Stable by India Ratings and Research Private Limited

Allotment on first come first serve basis*

*Allotment in the public issue of debt securities should be made on the basis of date of upload of each application into the electronic book of the stock exchange. However, on the date of oversubscription and thereafter, the allotments should be made to the applicants on proportionate basis. For further details refer to section titled "Issue Related Information" on page 280 of the Prospectus.

The following is the terms of the NCDs pursuant to the Prospectus

Series	I	II	III*	IV	V	VI	VII	VIII	IX
Frequency of Interest Payment	Monthly	Cumulative	Monthly	Cumulative	Monthly	Cumulative	Monthly	Cumulative	Monthly
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								
Tenure(In Days/Months)	400 Days	400 Days	24 Months	24 Months	36 Months	36 Months	60 Months	72 Months	72 Months
Coupon (% per annum) for NCD Holders in Category I, II, III & IV	9.00%	NA	9.50%	NA	10.00%	NA	11.00%	NA	11.50%
Effective Yield (per annum) for NCD Holders in Category I, II, III & IV	9.38%	9.00%	9.91%	9.50%	10.46%	10.00%	11.56%	12.25%	12.12%
Mode of Interest Payment	Through various modes								
Amount (₹ / NCD) on Maturity for NCD Holders in Category I, II, III & IV	1,000.00	1,099.05	1,000.00	1,199.35	1,000.00	1,331.40	1,000.00	2,001.70	1,000.00
Maturity / Redemption Date (Days / Months from the Deemed Date of Allotment)	400 Days	400 Days	24 Months	24 Months	36 Months	36 Months	60 Months	72 Months	72 Months
Nature of indebtedness	Secured								
Put and Call Option	Not Applicable								

*Our Company shall allocate and allot Series III NCDs wherein the Applicants have not indicated the choice of the relevant NCD Series

Note: 1. 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. The last interest payment under monthly Series will be made at the time of redemption of the NCDs. For the first interest payment for NCDs under the monthly options, interest from the Deemed Date of Allotment till the last day of the subsequent month will be clubbed and paid on the first day of the month next to that subsequent month.

2. Subject to applicable tax deducted at source, if any.

3. Please refer to Annexure C (Illustrative Cash Flow) of the Prospectus for details pertaining to the cash flows of the Company in accordance with the SEBI NCS Master Circular.

ADDENDUM TO THE PROSPECTUS DATED AUGUST 07, 2026 ("ADDENDUM")

With reference to the prospectus dated August 07, 2026 (**"Prospectus"**), filed with the Registrar of Companies, Maharashtra at Mumbai (**"RoC"**), BSE Limited (**"BSE"**/ **"Stock Exchange"**) and Securities and Exchange Board of India (**"SEBI"**) in relation to the public issue of secured, redeemable, non-convertible debentures for an amount up to ₹ 25,000 Lakhs (**"Base Issue Size"**) with an option to retain oversubscription of up to ₹ 25,000 Lakhs (**"Green Shoe Option"**), aggregating up to ₹ 50,000 Lakhs (**"Issue"**) by Indel Money Limited (**"Company"** or **"Issuer"**). In this regard, please note the following:

The Board of Directors of the Company at their meeting held at the corporate office of the Company on 11th August 2026, has considered and approved the unaudited financial results of the Company along with the limited review report for the quarter ended June 30, 2026 (**"Financial Results"**). The Financial Results have been submitted to BSE Limited and are available on the website of BSE Limited at https://www.bseindia.com and on the website of the Company at https://indelmoney.com/quarterly-results. The Financial Results are also accessible through the QR code provided below. Accordingly, the disclosures appearing in the section titled "Material Developments" on page 156 of the Prospectus stands updated in this regard. The financials included in the section titled 'Financial Statements' on page 155 of the Prospectus shall be read together with the unaudited financial results of the Company for the quarter ended June 30, 2026.

A copy of this Addendum is being filed with RoC in accordance with Section 26 and Section 31 of the Companies Act, 2013. The above information should be read in conjunction with the Prospectus. The information in this Addendum supplements the Prospectus and updates the information in the Prospectus and the Abridged Prospectus, as applicable. All references to the Prospectus shall also include this Addendum. All capitalized terms used in this Addendum shall, unless the context otherwise requires, have the meaning ascribed to them in the Prospectus. The Addendum is available on the websites of SEBI, Lead Managers, Stock Exchange and the Company that is www.sebi.gov.in, www.trustgroup.in, www.nuvama.com, www.idbicapital.com, www.bseindia.com and www.indelmoney.com

With effect from the date hereof, this Addendum shall be an integral part of the Prospectus and the Prospectus shall be read in conjunction with this Addendum. The information in this Addendum supplements the Prospectus and updates the information in the Prospectus and other Transaction Documents, as applicable.

All the potential investors are advised to please provide attention to the above mentioned update and take an informed decision accordingly.

All references to the Prospectus shall also include this Addendum.

CORRIGENDUM TO THE PROSPECTUS DATED AUGUST 07, 2026 AND ABRIDGED PROSPECTUS - NOTICE TO INVESTORS (THE "CORRIGENDUM")

Potential Applicants may note that:

The following shall replace the corresponding text under the section titled "Issue Procedure - Allotments in the first instance" appearing on page 350 of the Prospectus and page 34 of the Abridged Prospectus:

Allotments in the first instance:

i. Applicants belonging to the Institutional Portion, in the first instance, will be allocated NCDs up to 10% of Issue Limit on first come first serve basis which would be determined on the date of upload of their Applications in to the electronic platform of the Stock Exchange;

ii. Applicants belonging to the Non-Institutional Portion, in the first instance, will be allocated NCDs up to 30% of Issue Limit on first come first serve basis which would be determined on the date of upload of their Applications in to the electronic platform of the Stock Exchange.

The above change should be read in conjunction with the Prospectus and accordingly the Prospectus and Abridged Prospectus stands amended pursuant to this Corrigendum. The information in this Corrigendum supplements and updates the information in the Prospectus and Abridged Prospectus solely to the extent set out above, as applicable.

All references to the Prospectus shall also include this Corrigendum. This Corrigendum is available on the websites of the Company at www.indelmoney.com and the lead managers at www.trustgroup.in, www.nuvama.com, www.idbicapital.com and shall also be available on the websites of SEBI and BSE at www.sebi.gov.in, www.bseindia.com respectively.

ISSUE PROGRAMME

ISSUE OPENS ON: TUESDAY, AUGUST 18, 2026 & ISSUE CLOSES ON: MONDAY, AUGUST 31, 2026**

**The Issue shall remain open for subscription on Working Days from 10:00 a.m. to 5:00 p.m. (Indian Standard Time), during the period indicated in the Prospectus, except that the Issue may close on such earlier date or extended date (subject to a minimum period of 2 working days and a maximum period of 10 working days from the date of opening of the issue and subject to not exceeding thirty days from filing the Prospectus with ROC) including any extensions, as may be decided by the Board of Directors of our Company ("Board") or the NCD Sub-Committee, subject to relevant approvals, in accordance with the SEBI NCS Regulations. In the event of an early closure or extension of the Issue, the Company shall ensure that notice of the same is provided to the prospective investors through an advertisement in an English daily national newspaper with wide circulation and a regional daily with wide circulation where the registered office of the Company is located (in all the newspapers in which pre-issue advertisement for opening of this Issue has been given on or before such earlier or initial date of Issue closure). Applications Forms for the Issue will be accepted only from 10:00 a.m. to 5:00 p.m. (Indian Standard Time) or such extended time as may be permitted by the Stock Exchange, on Working Days during the Issue Period. On the Issue Closing Date, Application Forms will be accepted only between 10:00 a.m. to 3:00 p.m. (Indian Standard Time) and uploaded until 5:00 p.m. (Indian Standard Time) or such extended time as may be permitted by the Stock Exchange. Further, pending mandate requests for bids placed on the last day of bidding will be validated by 5:00 p.m. (Indian Standard Time) on the Issue Closing Date. For further details please refer to the section titled "Issue Related Information" on page 280 of the Prospectus.

ASBA | Simple, Safe, Smart way of Application!!! | Application Supported by Blocked Amount (ASBA) is a better way of applying to issues by simply blocking the fund in the bank account, **Mandatory in public issues. No cheque will be accepted.**

UPI UNIFIED PAYMENTS INTERFACE | **UPI - Now available in ASBA for Retail Individual Investors and High Net Worth Individual Investors. Bidders are required to ensure that the bank account used for bidding is linked to their PAN**

UPI- Now available in ASBA for Retail Individual Investors and High Net Worth Individual Investors. Investors bidding using the UP Mechanism are required to ensure that they use only their own bank account linked UPI ID to make an application in the Issue and for submitting bids upto an application ₹5,00,000 applying through Designated Intermediaries, SCBSs or through the BSE Direct App/NSEgoBID/Web interface of stock exchanges or any other permitted methods. For details of the ASBA and UPI Process, refer to the details given in the Application Form also refer to the section "Issue Procedure" beginning on page 320 of the Prospectus. List of banks supporting UPI is also available on the website of SEBI at www.sebi.gov.in. HDFC Bank Limited has been appointed as Sponsor Bank for the Issue, in accordance with requirement of the SEBI Master Circular dated October 15, 2025 as amended.

Payment through the UPI mechanism shall be available in this issue. For further details, see " *Issue Procedure* " on page 320 of the Prospectus.

NCD Allotment will made in dematerialised form only. Allotment in consultation with the Lead Manager and Designated Stock Exchange shall be made on the basis of the date of upload of each application into electronic platform of the Stock Exchange, in each proportion subject to the allocation ratio.

INFORMATION REQUIRED UNDER SECTION 30 OF THE COMPANIES ACT, 2013 AND THE SEBI (ISSUE AND LISTING OF NON-CONVERTIBLE SECURITIES) REGULATIONS, 2021: CONTENTS OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AS REGARDS ITS OBJECTS : For information on the main objects of our Company, see " *History and Certain Other Corporate Matters* " on page 135 of the Prospectus and Clause III of the Memorandum of Association of our Company. The Memorandum of Association of our Company is a document for inspection in relation to the Issue. For further details, see the section titled " *Material Contracts and Documents for Insepction* " on page 364 of the Prospectus.

LIABILITY OF MEMBERS: Limited by shares

AMOUNT OF SHARE CAPITAL OF THE COMPANY AND CAPITAL STRUCTURE AS ON JUNE 30, 2026: The Authorised Share Capital of the Company is ₹465,00,00,000 divided into 46,50,00,000 Equity Shares of ₹10 each The issued, subscribed and paid up share capital of the Company is ₹432,99,72,240 divided into 43,29,97,224 Equity shares of ₹10 each. For information on the share capital of our Company, see " *Capital Structure* " on page 57 of the Prospectus.

NAMES OF THE SIGNATORIES AT THE TIME OF SIGNING OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AND THE NUMBER OF SHARES SUBSCRIBED BY THEM AT THE TIME OF SIGNING THE MEMORANDUM OF ASSOCIATION: Given are the names of the signatories of the Memorandum of Association of the Company and the number of equity shares subscribed of face value of ₹10 each by them at the time of signing of Memorandum of Association: Rajkumar Malpani - 300 Equity Shares and Shakunthla Malpani - 100 Equity Shares, aggregating to 400 Equity Shares of face value ₹10/- per Equity Shares.

LISTING : The NCDs offered through the Prospectus are proposed to be listed on BSE Limited (**"BSE"**/ **"Stock Exchange"**). Our Company has obtained 'in-principle' approval for the Issue from BSE vide their letter bearing reference number DCS/BB/PI-BOND/07/26-27 dated August,06 2026. BSE shall be the Designated Stock Exchange for this Issue.

DISCLAIMER CLAUSE OF BSE: It is to be distinctly understood that the permission given by BSE should not in any way be deemed or construed that the Draft Offer Document/Offer Document has been cleared or approved by BSE nor does it certify the correctness or completeness of any of the contents of the Prospectus. The investors are advised to refer to the Prospectus for the full text of the disclaimer clause of the BSE.

DISCLAIMER CLAUSE OF USE OF BSE ELECTRONIC PLATFORM: It is to be distinctly understood that the permission given by the BSE to use their network and software of the Online system should not in any way be deemed or construed as compliance with various statutory requirements approved by the Exchange; not does it in any manner warrant, certify or endorse the correctness or completeness of any of the compliance with the statutory and other requirements; nor does it take any responsibility for the financial or other soundness of the Company, its promoters, its management or any scheme or project of the Company. It is also to be distinctly understood that the approval given by the Exchange is only to use the software for participating in system of making application process.

DISCLAIMER CLAUSE OF RBI: The Company is having a valid Certificate of Registration dated September 27, 2021 under section 45 IA of the Reserve Bank of India act, 1934. However, the RBI does not accept any responsibility or guarantee about the present position as to the financial soundness of the Company or for the correctness of any of the statements or representations made or opinions expressed by the Company and for repayment of deposits/ discharge of liability by the Company.

CREDIT RATING : Our Company has received a rating of IND A-/Stable from India Ratings and Research Private Limited vide its letter dated July 16, 2026 read with rating rationale and press release dated July 16, 2026, for the NCDs proposed to be issued pursuant to this Issue. The rating of the NCDs by India Ratings and Research Private Limited indicates that the instruments with this rating are considered to have adequate degree of safety regarding timely servicing of financial obligations and carry low credit risk. The rating given by India Ratings and Research Private Limited is valid as on the date of the Prospectus and shall remain valid on date of the issue and allotment of NCDs and the listing of the NCDs on BSE. The ratings provided by India Ratings and Research Private Limited may be suspended, withdrawn or revised at any time by the assigning rating agency and should be evaluated independently of any other rating. These ratings are not a recommendation to buy, sell or hold securities and Investors should take their own decisions. Please refer to Annexure A on page 370 of the Prospectus for the rating letter and rating rationale. There are no unaccepted ratings and any other ratings other than as specified in the Prospectus.

DISCLAIMER STATEMENT OF INDIA RATINGS AND RESEARCH PRIVATE LIMITED: India Ratings & Research Private Limited (**"India Ratings"**) is a Credit Rating Agency registered with the Securities and Exchange Board of India (**SEBI**) under Section 12 of the SEBI Act, 1992. In this capacity, India Ratings undertakes ratings of listed and proposed to be listed instruments that fall under the regulatory oversight of SEBI. In addition, in line with Regulation 9(f) of the SEBI (Credit Rating Agencies) Regulation, 1999, India Ratings rates financial instruments falling under the purview of other Financial Sector Regulators (FSR). Instruments which come under the purview of other FSRs do not come under the overall governance of SEBI. Issuers/Users/readers of this document are, therefore, cautioned to know the risks involved in dealing in such instruments. Such instruments can carry Liquidity and Price Risk which pertains to how saleable a Security is in the market. If a particular Security does not have a market at the time of sale, then the Investor's investments may have to bear an impact depending on its exposure to that particular Security. It is not possible to predict if, and to what extent, a secondary market may develop in the debt securities or at what price the debt securities will trade in the secondary market or whether such market will be liquid or illiquid. The more limited the secondary market is, the more difficult it may be for holders of the debt securities to realise value for the debt securities prior to redemption of the debt securities. If the debt securities are unlisted, then the ability of the Investors to resell or trade them may be limited, leading to liquidity and price risk on the debt securities. The returns from a particular asset class may underperform returns from other asset classes. The changes in government policy in general and changes in taxation may impact the returns to investors. There can be external risks arising out of geopolitical situations which can lead to volatility in/impact the performance of the individual securities. Issuers/Users/readers are advised to note that SEBI's investor protection mechanisms and SEBI's grievance or dispute redressal mechanisms are not applicable to ratings assigned by India Ratings that fall under the purview of other FSRs. Should you have any grievance with instruments under the purview of other FSRs, please write to infogrp@indiaratings.co.in. For any grievance with instruments under the purview of SEBI, please write to investor.grievances@indiaratings.co.in. Further, India Ratings relies on information obtained from multiple sources and there may be instances where the information is not accurate/incomplete, despite efforts been taken to verify the same. Ultimately, the issuer /its advisers are responsible for the accuracy of the information they provide to India Ratings and to the market in offering documents and other reports. In issuing its rating, India Ratings relies on the work of experts, including independent auditors with respect to financial statements and attorneys with respect to legal and tax matters. Further, ratings are inherently forward-looking and embody assumptions and predictions about future events that by their nature cannot be verified as facts. As a result, despite any verification of current facts, ratings can be affected by future events or conditions that may not have been anticipated at the time a rating was issued or affirmed. It needs to be noted that ratings are not a recommendation or suggestion, directly or indirectly, to you or any other person, to buy, sell, make or hold any investment, loan or security or to undertake any investment strategy with respect to any investment, loan or security of any issuer. Credit Ratings do not comment on the adequacy of market price, the suitability of any investment, loan or security for a particular investor (including without limitation, any accounting and/or regulatory treatment), or the tax-exempt nature or taxability of payments made in respect of any investment, loan or security. The Rating Agency shall neither construed to be nor acting under the capacity or nature of an 'expert' as defined under Section 2(38) of the Companies Act, 2013. India Ratings does not provide any financial, legal, auditing, accounting, appraisal, valuation or actuarial services in any manner. A rating should not be viewed as a replacement for such advice or services. Investors may find our ratings to be important information, and India Ratings notes that you are responsible for communicating the contents of this letter, and any changes with respect to the rating, to investors.

GENERAL RISKS : Investment in non-convertible securities is risky, and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in this offering. For taking an investment decision, the Investors must rely on their own examination of the Issuer and the Issue, including the risks involved. Specific attention of the Investors is invited to the chapter titled "Risk Factors" on page 20 and "Material Developments" on page 156 of the Prospectus, before making an investment in this Issue. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the non-convertible securities or investor's decision to purchase such securities. The Prospectus has not been and will not be approved by any regulatory authority in India, including the Reserve Bank of India (**"RBI"**), the Securities and Exchange Board of India (**"SEBI"**), the Registrar of Companies (**"RoC"**) or any stock exchange in India nor do they guarantee the accuracy or adequacy of this document.

AVAILABILITY OF APPLICATION FORM: Application Forms can be obtained from: **INDEL MONEY LIMITED, Tel:** +91 484 293 3999; **Lead Managers: Trust Investment Advisors Private Limited, Tel:** +91 22 4084 5000, **Nuvama Wealth Management Limited**, **Tel:** +91 22 4009 4400 and **IDBI Capital Markets & Securities LTD, Tel:** +91 22 4069 1700 and offices of Members of the Consortium, Trading Members and Designated Branches of SCSBs. Application Forms may be downloaded from the websites of the Company at www.indelmoney.com, of the Lead Managers at www.trustgroup.in, www.nuvama.com and www.idbicapital.com of the BSE at www.bseindia.com. Additionally, UPI Investor making application in the Issue can also make bid through online (app/ web) interface/ platform of the BSE i.e. **" BSE Direct ".** Further, BSE Direct platform can be accessed at https:/www.bsedirect.com or can be accessed through mobile app.

AVAILABILITY OF PROSPECTUS: Investors are advised to refer to the Prospectus and the " *Risk Factors* " on page 20 of the Prospectus before applying in the Issue. Physical copies of the Prospectus can be obtained from the Registered Office of the Company and Lead Managers. Full copy of the Prospectus and this advertisement is available on the websites of the Issuer at www.indelmoney.com, of the Lead Managers at www.trustgroup.in, www.nuvama.com, www.idbicapital.com, of BSE at www.bseindia.com and of SEBI at www.sebi.gov.in.

PUBLIC ISSUE ACCOUNT BANK, SPONSOR BANK & REFUND BANK: HDFC Bank Limited.

LEAD MANAGERS TO THE ISSUE			DEBENTURE TRUSTEE*	REGISTRAR TO THE ISSUE	CREDIT RATING AGENCY	STATUTORY AUDITOR
TRUST INVESTMENT ADVISORS PRIVATE LIMITED 109/110, Balarama, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051, Maharashtra, India Tel: +91 22 4084 5000 Fax: +91 22 4084 5066 Email: indel.money@trustgroup.in Investor Grievance Email: customercare@trustgroup.in Contact Person: Lokesh Singhi Website: www.trustgroup.in Compliance Officer: Aayushi Mulasi SEBI Registration No.: INM000011120 CIN: U67190MH2006PTC162464	**NUVAMA WEALTH MANAGEMENT LIMITED** 801-804, Wing A, Building No 3, Inspire BKC, G Block, Bandra Kurla Complex, Bandra East, Mumbai – 400 051, Maharashtra, India Tel : +91 22 4009 4400 Email: iml.ncd@nuvama.com Investor Grievance Email: customerservice.mb@nuvama.com Website: www.nuvama.com Contact person: Saili Dave Compliance Officer: Bhavana Kapadia SEBI Registration Number: INM000013004 CIN: L67110MH1993PLC344634	**IDBI CAPITAL MARKETS & SECURITIES LTD** 5th & 6th floor, IDBI Tower, WTC Complex, Cuffe Parade, Mumbai - 400005 Tel: 022-40691700 Email: info@idbicapital.com Investor Grievance Email: redressal@idbicapital.com Website: www.idbicapital.com Contact Person: Sumit Bansal Compliance Officer: Amruta Lad SEBI Registration Number: INM000010866 CIN: U65990MH1993GOI075578	**BEACON TRUSTEESHIP LIMITED** 5W, 5th Floor, The Metropolitan, E Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400051, Maharashtra, India Tel: 022 4606 0278 Email: compliance@beacontrustee.co.in Website: www.beacontrustee.co.in Investor Grievance Email: investorgrievances@beacontrustee.co.in Contact Person/ Compliance Officer: Mr. Ritobrata Mitra SEBI Registration No: IND000000569 CIN: L74999MH2015PLC271288	**MUFG INTIME INDIA PRIVATE LIMITED** (Formerly, Link Intime India Private Limited) C-101, Embassy 247, Lal Bahadur Shastri Marg, Vikhroli (West) Mumbai, Maharashtra – 400083, India Tel: +91 810 811 4949 Email: indelmoney.ncd2026@in.mpms.mufg.com Investor Grievance mail: indelmoney.ncd2026@in.mpms.mufg.com Website: www.in.mpms.mufg.com Contact Person: Shanti Gopalkrishnan Compliance Officer: B.N. Ramakrishnan SEBI Registration Number: INR000004058 CIN: U67190MH1999PTC118368	**INDIA RATINGS AND RESEARCH PRIVATE LIMITED** Address: Wockhardt Towers, 4th Floor, West Wing Bandra Kurla Complex, Bandra (E) Mumbai – 400051 Telephone: +91 22-40001700 Fax: +91 22 4000 1701 Email: investor.grievances@indiaratings.co.in Website: www.indiaratings.co.in Contact Person: Ismail Ahmed	**KARNAVAT & CO., CHARTERED ACCOUNTANTS** Address: 2-A Kitab Mahal, 192 Dr. D N Road, Fort, Mumbai - 400001 Tel: +91 22 4066 6666 Email: karnavataudit@gmail.com, karnavattax@gmail.com Website: https://karnavat.co.in/ Contact Person: CA VIRAL JOSHI (Membership No. 137686) Firm Registration No: 104863W Peer Review Certificate Number: 020473

* Beacon Trusteeship Limited, under Regulation 8 of the SEBI NCS Regulations has, by its letter dated July 02, 2026, bearing reference number BTL/DEB-R/EL/26-27/116, has given its consent for its appointment as Debenture Trustee to the Issue and for its name to be included in the Draft Prospectus, the Prospectus and in all the subsequent periodical communications sent to the holders of the Debenture issued pursuant to this Issue. For further details, please refer to "General Information – Debenture Trustee" on page 48 of the Prospectus.

DISCLAIMER: Indel Money Limited ("**Company**"), subject to market conditions, and other considerations, is proposing a public issue of secured redeemable non-convertible debentures ("**NCDs**") and has filed a Prospectus dated August 07, 2026 ("Prospectus") with the Registrar of Companies, Maharashtra at Mumbai ("**RoC**"), BSE Limited ("**BSE**") and Securities and Exchange Board of India ("**SEBI**"). The Prospectus is available on the website of the Company at www.indelmoney.com, on the website of BSE at www.bseindia.com, on the website of the lead managers at www.trustgroup.in, www.nuvama.com, www.idbicapital.com and on the website of SEBI at www.sebi.gov.in. Investors proposing to participate in the Issue should invest only on the basis of the information contained in the Prospectus. Investors should note that investment in the NCDs involves a high degree of risk and for details in relation to the same, refer to the Prospectus, including the section titled "Risk Factors" and "Material Developments" beginning on page 20 and 156 respectively of the Prospectus.

Note: Capitalised terms not defined herein shall have the same meaning as assigned to such terms in the Prospectus.

For Indel Money Limited
Sd/-
Umesh Mohanan
Whole-time Director
(DIN: 02455902)

Place : Mumbai
Date : August 11, 2026