

**VEDANTA LIMITED**  
 CIN : L13209MH1965PLC291394  
 Regd. Office : 1st Floor, 'C' wing, Unit 103, Corporate Avenue  
 Atul Projects, Chakala, Andheri (East), Mumbai-400 093  
 Phone No. : +91-22-66434500 ; Fax : +91-22-66434530  
 Email ID: comp.sect@vedanta.co.in, Website : www.vedantalimited.com

**NOTICE OF BOARD MEETING**

Notice is hereby given that the meeting of the Board of Directors of the Company is scheduled to be held on Friday, January 27, 2023 inter alia to consider and approve the Unaudited Financial Results for the Third Quarter and Nine Months ended December 31, 2022.

The intimation submitted to the Stock Exchange(s) with reference to the aforesaid is available on their website at www.bseindia.com and www.nseindia.com and also on the Company's website at www.vedantalimited.com.

Place : New Delhi  
 Date : January 18, 2023

For Vedanta Limited  
 Prerna Halwasiya  
 Company Secretary & Compliance Officer

**KERALA WATER AUTHORITY e-Tender Notice**

Tender No : 129,130,131/SE/PHO/TSR/2022-23  
 Jal Jeevan Mission -Providing Distribution Networks, Street main Extension and FHTC & Road restoration works to Nadathara, Nenmanikara & Velur Panchayaths.-General Civil Work EMD : Rs. 200000/-, 500000/- Tender fee : Rs. 11800/-,17700/- Last Date for submitting Tender : 06-02-2023 03:00pm  
 Phone : 0487 - 2423230 Website : www.kwa.kerala.gov.in  
 www.etenders.kerala.gov.in  
 KWA-JB-GL-6-1440-2022-23  
 Superintending Engineer  
 PH Circle, Thrissur

**KERALA STATE DRUGS**  
 (REGULATORY) TENDERS FOR SUPPLY OF  
 100 Lakhs nos for the year 2022-23 and Last Date of bid Submission is 20.01.2023. Opening Date 21.01.2023. Please Refer Sites  
<http://etenders.kerala.gov.in> and [www.kspd.co.in](http://www.kspd.co.in) for detailed specification, terms and conditions. Any further amendment or corrigendum will be published only in the sites. Participants are advised to refer sites for necessary information on a regular basis.  
 Managing Director

**SBI**  
 IT-ATM Department, State Bank of India, Global IT Centre,  
 MTNL Building, 2nd Floor, Sector 11, CBD Belapur, Navi Mumbai - 400614

**CORRIGENDUM - I**

With reference to the RFP No. SBI/GITC/IT-ATM/2022-23/917 issued on: 29.12.2022 for Procurement of Software Solution/Services of Debit Card Management System, State Bank of India has issued Corrigendum-I dated 18.01.2023. For details, please visit 'Procurement News' at <https://www.sbi.co.in> and e-Procurement agency portal <https://etender.sbi/>

Place: Navi Mumbai  
 Date: 18.01.2023

Sd/-  
 Deputy General Manager  
 IT - ATM Department

This is an advertisement issued for information purposes only and not a prospectus announcement.

# InCred!

Borrow. With Confidence.

## INCREC FINANCIAL SERVICES LIMITED

InCred Financial Services Limited (erstwhile known as KKR India Financial Services Limited) ("Company" / "Issuer") was incorporated as Multiflow Financial Services Private Limited on February 3, 1995 as a private company incorporated under the Companies Act, 1956, as amended, with CIN U67190TN1995PTC030045 and was granted a certificate of incorporation by the Registrar of Companies, Chennai Tamil Nadu. The Company changed its name to KKR India Financial Services Private Limited and was issued fresh certificate of incorporation by Registrar of Companies, Tamil Nadu, Chennai, Andaman and Nicobar Islands on August 13, 2010 consequent upon such change of name. Later on, a fresh certificate of incorporation was received from Registrar of Companies, Chennai, Tamil Nadu on July 24, 2019 upon conversion of Company from private company to public company under section 18 of Companies Act, 2013 and consequently name of the Company was changed to KKR India Financial Services Limited. The registered office of the Company was subsequently changed from office at Regus City Centre, Level 6, 10/11 Dr. Radhakrishna Salai, Chennai, Tamil Nadu - 600 004 to 2nd Floor, Piramal Tower, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai, Mumbai City, Maharashtra, 400013 and a fresh certificate of incorporation was issued by RoC w.e.f. April 1, 2021 with revised CIN U67190MH1995PLC360817. Pursuant to a composite scheme of amalgamation and arrangement ("Scheme") as described in the Prospectus dated December 30, 2022 filed with RoC, SEBI and Stock Exchanges ("Prospectus"), the name of our Company was changed from KKR India Financial Services Limited to InCred Financial Services Limited, and a fresh certificate of incorporation was granted by the RoC on August 3, 2022. Further our registered office was changed to Unit No. 1203, 12th floor, B Wing, The Capital, Plot No. C-70, G Block, Bandra Kuria Complex, Bandra (East), Mumbai, Maharashtra - 400 051. Our Company is registered as a non-deposit accepting systemically important non-banking financial company with the Reserve Bank of India under Section 45-IA of the Reserve Bank of India Act, 1934 bearing registration number B-13.02417 by way of a certificate of registration dated September 28, 2022. For more information about our Company including details regarding changes in Registered Office, please see "General Information" and "History and Main Objects" on pages 42 and 125, respectively of the Prospectus.

Registered and Corporate Office: Unit No. 1203, 12th Floor, B Wing, The Capital, Plot No. C-70, G Block, Bandra Kuria Complex, Bandra (East), Mumbai, Maharashtra - 400 051; Tel: +91 22 6844 6100  
 CIN: U67190MH1995PLC360817; PAN: AAACM774Q; Website: www.incred.com; Email: incred.compliance@incred.com  
 Company Secretary and Compliance Officer: Gajendra Thakur, Tel: +91 22 6844 6100; Email: incred.compliance@incred.com; Chief Financial Officer: Vivek Bansal, Tel: +91 22 6844 6100; Email: treasury@incred.com

**THE ISSUE**  
 PUBLIC ISSUE BY THE COMPANY OF UPTO 35,00,000 SECURED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE ₹ 1,000 EACH ("NCDs" OR "DEBENTURES"), FOR AN AMOUNT UP TO ₹ 17,500 LAKH ("BASE ISSUE") WITH AN OPTION TO RETAIN OVERSUBSCRIPTION UP TO ₹ 17,500 LAKH, AGGREGATING UP TO ₹ 35,000 LAKH ("ISSUE" / "ISSUE SIZE"). THE NCDs WILL BE ISSUED ON TERMS AND CONDITIONS AS SET OUT IN THE PROSPECTUS. THE ISSUE IS BEING MADE PURSUANT TO THE PROVISIONS OF THE 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 (THE "COMPANIES ACT, 2013") TO THE EXTENT NOTIFIED AND THE SEBI OPERATIONAL CIRCULAR, AS AMENDED FROM TIME TO TIME. THE ISSUE IS NOT UNDERWRITTEN.

**OUR PROMOTER**  
 Our promoters are (i) InCred Holdings Limited (erstwhile known as KKR Capital Markets India Limited), Telephone: +91 22 6844 6100, Email id: incred.compliance@incred.com and (ii) Bhupinder Singh, Telephone: +91 22 6844 6100, Email id: ceo@incred.com. For further details see "Our Promoters" on page 148 of the Prospectus.

**CREDIT RATING: CRISIL A+/STABLE BY CRISIL RATINGS LIMITED**

<b>ISSUE PROGRAMME*</b>	<b>ISSUE OPEN</b>
	<b>ISSUE CLOSING ON: FRIDAY, JANUARY 27, 2023</b>

Allotment on first come first serve basis\*

\*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 as may be decided by the Board of Directors or Finance Committee of our Company, subject to relevant approvals. In the event of an early closure or extension of the Issue, our Company shall ensure that notice of the same is provided to the prospective investors through an advertisement 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. Application Forms for this Issue will be accepted only from 10:00 a.m. to 5:00 p.m. On the Issue Closing Date, the Application Forms will be accepted only between 10:00 a.m. and 3:00 p.m. (Indian Standard Time) and uploaded until 5:00 p.m. or such extended time as may be permitted by the Stock Exchanges. Further, pending mandate requests for bids placed on the last day of bidding will be validated by 5:00 p.m. on one Working Day post the Issue Closing Date. For further details please see "General Information" on page 42 of the Prospectus.

\*As per the SEBI Operational Circular, the allotment in this Issue is required to be made on the basis of date of upload of each application into the electronic book of the Stock Exchanges. However, from the date of oversubscription and thereafter, the allotments will be made to the applicants on proportionate basis. For further details, see section titled "Issue Related Information" on page 271 of the Prospectus.

THE FOLLOWING IS A SUMMARY OF THE TERMS AND CONDITIONS OF THE NCDs TO BE ISSUED PURSUANT TO THE PROSPECTUS

Series	I	II	III	IV*
Frequency of Interest Payment	Quarterly	Annual	Quarterly	Annual
Minimum Application	₹ 10,000/- (10 NCDs) across all series			
In Multiples of thereafter (₹)	₹ 1,000/- (1 NCD)			
Face Value / Issue Price of NCDs (₹/ NCD)	₹ 1,000/-			
Type of Instrument	Secured NCDs			
Tenor	27 Months	27 Months	39 Months	39 Months
Coupon (% per annum) for NCD Holders in Category I, Category II, Category III & Category IV	9.45%	9.80%	9.65%	10.00%
Effective Yield (% per annum) for NCD Holders in Category I, Category II, Category III & Category IV	9.78%	9.82%	10.00%	10.02%
Mode of Interest Payment	Through Various Modes available			
Amount (₹ / NCD) on Maturity for NCD Holders in Category I, Category II, Category III & Category IV	₹ 1,000/-	₹ 1,000/-	₹ 1,000/-	₹ 1,000/-
Maturity / Redemption Date (from the Deemed Date of Allotment)	27 Months	27 Months	39 Months	39 Months
Put and Call Option	Not Applicable			

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

**ADDENDUM TO THE PROSPECTUS DATED DECEMBER 30, 2022 ISSUED TO THE PUBLIC ("ADDENDUM")**

Potential Applicants may please note the following updates/amendments to the Prospectus:  
 The Board of Directors of the Company at their meeting held via video conferencing at the 1203, 12<sup>th</sup> Floor, B Wing, The Capital, Bandra Kuria Complex, Bandra East, Mumbai 400051 on January 17, 2023, has considered and approved the unaudited financial results of the Company for the quarter ended December 31, 2022 and nine months ended December 31, 2022 ("Financial Results") in accordance with Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 along with the limited review report issued by the statutory auditors of the Company and the disclosures in compliance with Regulations 52(4) of the Listing Regulations ("Other Information"). The Financial Results and Other Information have been submitted to BSE Limited and National Stock Exchange of India Limited and are available on the website of BSE Limited at www.bseindia.com and National Stock Exchange of India Limited at www.nseindia.com. Accordingly, the disclosures appearing in the section titled "Material Developments" on page 165 of the Prospectus stands updated in this regard.  
 The Prospectus and Corrigendum shall be read in conjunction with this Addendum. The information contained in the Addendum supplements the Prospectus and Corrigendum and updates the information provided in the Prospectus and the Abridged Prospectus, as applicable, solely to the extent set out above. This Addendum does not reflect all the changes that may have occurred between the date of filing of the Prospectus and the date hereof. All capitalized terms used in this notice shall unless the context otherwise requires, have the meanings ascribed in the Prospectus, Corrigendum and the Abridged Prospectus. Any reference to the Prospectus in relation to the Issue shall be deemed to include reference to this Addendum.

**ASBA\*** Simple, Safe, Smart way of Application!!! \*Applications Supported by Blocked Amount ("ASBA") is a better way of applying to issues by simply blocking the fund in the bank account. For further details, check section on ASBA. Mandatory in public issues. No cheque will be accepted.

**UPI** UPI - Now available in ASBA for Retail Individual Investors. Bidders are required to ensure that the bank account used for bidding is linked to their PAN

UPI is now available for Retail Individual Investors submitting bids up to an application value of ₹ 5,00,000, applying through Designated Intermediaries, SCBSs or through the BSE Direct App/NSE goBID / 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 and also refer to the section titled "Issue Procedure" beginning on page 295 of the Prospectus. List of banks supporting UPI is also available on the website of SEBI at www.sebi.gov.in. ICICI Bank Limited has been appointed as Sponsor Bank for the Prospectus, in accordance with the requirement of the SEBI Operational Circular dated August 10, 2021 on as amended.

**NCDs ALLOTMENT WILL BE MADE IN DEMATERIALIZED FORM ONLY. ALLOTMENT IN CONSULTATION WITH THE LEAD MANAGER AND THE DESIGNATED STOCK EXCHANGE SHALL BE MADE ON THE BASIS OF THE DATE OF UPLOAD OF EACH APPLICATION INTO THE ELECTRONIC PLATFORM OF THE STOCK EXCHANGES, IN EACH PROPORTION SUBJECT TO THE ALLOCATION RATIO.**

**HOWEVER, FROM THE DATE OF OVER SUBSCRIPTION AND THEREAFTER, THE ALLOTMENTS WILL BE MADE TO THE APPLICANTS ON PROPORTIONATE BASIS. FOR FURTHER DETAILS REFER SECTION TITLED "ISSUE RELATED INFORMATION" ON PAGE 271 OF THE PROSPECTUS DATED DECEMBER 30, 2022.**

**Information required under Section 30 of Companies Act, 2013:**  
**CONTENTS OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AS REGARDS ITS OBJECTS:** For information on the main objects of our Company, see section titled "History and Main Objects" on page 125 of the Prospectus and Clause III of the Memorandum of Association of our Company. The Memorandum of Association of the Company is a document for inspection in relation to the Prospectus. For further details, see the section titled "Material Contracts and Documents for Inspection" on page 369 of the Prospectus.

**LIABILITY OF MEMBERS:** Limited by shares  
**AMOUNT OF SHARE CAPITAL OF THE COMPANY AS ON THE DATE OF THE PROSPECTUS:** The Authorised Share Capital of the Company is ₹ 500,00,00,000 divided into 50,00,00,000 Equity Shares of ₹ 10 each. The Issued, Subscribed and Paid-up Share Capital is ₹ 460,22,65,380 divided into 46,02,26,538 Equity Shares of ₹ 10 each.

**NAMES OF THE SIGNATORIES AT THE TIME OF SIGNING OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AND THE NUMBER OF SHARES SUBSCRIBED FOR 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. N. Subramanian, B. Subramanian, B. Suryanarayanan and B. Uma Maheshwari were allotted 900 shares, 1,000 shares and 1,000 shares, respectively aggregating to 3,900 shares.

**LISTING:** The NCDs offered through the Prospectus are proposed to be listed on BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE") (BSE, together with NSE the "Stock Exchanges"). Our Company has received an in-principle approval from BSE vide their letter no. DCS/BI/PH-BOND/020/22-23 dated December 30, 2022 and from NSE by way of its letter bearing number NSE/LIST/D/2022/0195 dated December 30, 2022. BSE shall be the Designated Stock Exchange for the Issue.

**GENERAL RISKS:** Investment in debt securities involves a degree of risk 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, 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 chapters "Risk Factors" and "Material Developments" on pages 19 and 165, respectively of the Prospectus, before making an investment in such Issue. This Prospectus has not been and will not be approved by any regulatory authority in India, including the Securities and Exchange Board of India ("SEBI"), the Reserve Bank of India ("RBI"), any registrar of companies or any stock exchange in India nor do they guarantee the accuracy or adequacy of the document.

**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 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 Draft Offer Document for the full text of the "Disclaimer Clause of BSE."

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

**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 requirement approved by the Exchange; nor 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 this 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 USE OF NSE ELECTRONIC PLATFORM:** 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. It is to be distinctly understood that the permission given by the NSE to use their network and online platform for facilitating applications for public issue of NCDs shall not in any way be deemed or construed as compliance with various statutory and other requirements by the Company, LM etc.; are cleared or approved by NSE; nor does it warrant in any manner, 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 Issuer, its promoters, its management or any scheme or projects of the Issuer.

<b>LEAD MANAGER TO THE ISSUE</b> <b>JM FINANCIAL</b> JM FINANCIAL LIMITED 7 <sup>th</sup> Floor, Chery, Appasheh Marathe Marg, Prabhadevi Mumbai - 400 025 Tel: +91 22 6630 3030 Fax: +91 22 6630 3330 E-mail: incred.nodissue2022@jmfll.com Investor Grievance Email: grievance.ibd@jmfll.com Contact Person: Prachee Dhuri	<b>DEBENTURE TRUSTEE TO THE ISSUE</b> <b>CIL CATALYST</b> CATALYST TRUSTEESHIP LIMITED* GDA House, Plot No. 85, Bhusari Colony (Right), Kothrud Pune - 411 038, Maharashtra, India Tel: +91 22 4922 0555 Email: ComplianceCTL-Mumbai@ciltrustee.com Investor Grievance Email: grievance@ciltrustee.com Contact Person: Umesh Salvi	<b>REGISTRAR TO THE ISSUE</b> <b>LINKIntime</b> LINK INTIME INDIA PRIVATE LIMITED C-101, 247 Park, LBS Marg, Vikhroli (West) Mumbai - 400 083, Maharashtra, India Tel: +91 810 811 4949; Fax: +91 22 4918 6060 Email: incred.nod2@linkintime.co.in Investor Grievance Email: incred.nod2@linkintime.co.in Contact Person: Shanti Gopalkrishnan Website: www.linkintime.co.in	<b>CREDIT RATING AGENCY</b> <b>CRISIL</b> An S&P Global Company CRISIL RATINGS LIMITED CRISIL House, Central Avenue, Hiranandani Business Park, Powai, Mumbai - 400 076 Tel: +91 22 3342 3000 (B) Fax: +91 22 3342 3050 Email: crisilratingsdesk@crisil.com Contact Person: Krishnan Sitaraman	<b>STATUTORY AUDITOR</b> <b>S. R. Batliboi &amp; Associates LLP</b> Chartered Accountants, 12 <sup>th</sup> Floor, Ruby 29, Senapati Bapat Marg, Dadar (West), Mumbai - 400 028, Maharashtra, India Tel: +91 22 6819 8000 Email: srba@srbl.in Contact Person: Sarvesh Warty	<b>COMPANY SECRETARY AND COMPLIANCE OFFICER</b> <b>Gajendra Thakur</b> Unit No. 1203, 12 <sup>th</sup> floor, B Wing, The Capital, Plot No. C - 70, G Block, Bandra - Kuria Complex, Bandra East, Mumbai - 400 051 Tel No: +91 22 6844 6100 Email: incred.compliance@incred.com Fax: +91 22 6844 6100; Website: www.incred.com Investors may contact the Registrar to the Issue or our Company Secretary and Compliance Officer in case of any pre-Issue or post-Issue related issues such as non-receipt of Allotment Advice, demat credit of allotted NCDs, refunds, transfers, etc. as the case may be.
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\*Catalyst Trusteeship Limited under regulation 8 of SEBI NCS Regulations has by its letter dated November 30, 2022 given its consent for its appointment as Debenture Trustee to the Issue and for its name to be included in the Prospectus and in all the subsequent periodical communications sent to the holders of the NCDs issued pursuant to the Issue.

**Disclaimer: INCREC FINANCIAL SERVICES LIMITED** (erstwhile known as KKR India Financial Services Limited) ("Company"), subject to market conditions and other considerations, is proposing a public issue of secured, redeemable, non-convertible debentures ("NCDs") of face value of ₹ 1,000 each and has filed the Prospectus dated December 30, 2022 (the "Prospectus") read with a Corrigendum to the Prospectus dated January 5, 2023 ("Corrigendum") and has issued addendum to the Prospectus, dated January 17, 2023 ("Addendum"), with the Registrar of Companies, Mumbai, Maharashtra ("ROC"), BSE Limited ("BSE"), National Stock Exchange of India Limited ("NSE") and Securities and Exchange Board of India ("SEBI"). The Prospectus, Corrigendum and Addendum are available on the Company's website at www.incred.com; on the website of the stock exchanges at www.nseindia.com and www.bseindia.com; on the website of SEBI at www.sebi.gov.in; and the website of the lead manager at www.jmfll.com. Investors proposing to participate in the Issue, should invest only on the basis of the information contained in the Prospectus read with the Corrigendum and Addendum. Investors should note that investment in the NCDs involves a high degree of risk and for details relating to the same, please refer to the Prospectus and your attention is drawn to the section titled "Risk Factors" beginning on page 19 of the Prospectus.